



**STATISTIK
LEMBAGA KEUANGAN KHUSUS
INDONESIA**
*INDONESIA
SPECIALIZED FINANCIAL INSTITUTIONS
STATISTICS*

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Kata Pengantar

Foreword

Statistik Lembaga Keuangan Khusus Indonesia merupakan media publikasi yang menyajikan data mengenai Lembaga Keuangan Khusus Indonesia, yaitu Lembaga Pembiayaan Ekspor Indonesia (LPEI), PT Pegadaian (Persero), Lembaga Penjamin, PT Sarana Multigriya Finansial (Persero), PT Permodalan Nasional Madani (Persero) dan PT Danareksa (Persero). Statistik Lembaga Keuangan Khusus Indonesia diterbitkan secara bulanan oleh Direktorat Statistik dan Informasi IKNB, Departemen Pengawasan IKNB 1B dan dapat diakses melalui situs resmi Otoritas Jasa Keuangan dengan alamat www.ojk.go.id.

Data yang digunakan dalam Statistik Lembaga Keuangan Khusus Indonesia ini bersumber dari Laporan Bulanan LPEI, Laporan Bulanan PT Pegadaian (Persero), Laporan Bulanan Lembaga Penjamin, Laporan Bulanan PT Sarana Multigriya Finansial (Persero), Laporan Bulanan PT Permodalan Nasional Madani (Persero) dan Laporan Bulanan PT Danareksa (Persero).

Dengan terbitnya Statistik Lembaga Keuangan Khusus Indonesia ini, kami berharap data yang disajikan dapat memberikan manfaat bagi semua pihak.

The Indonesia Specialized Financial Institutions Statistics is a publication media that provides data of Indonesia Specialized Financial Institutions, consist of Indonesia Eximbank, PT Pegadaian (Persero), Guarantee Institutions, PT Sarana Multigriya Finansial (Persero), PT Permodalan Nasional Madani (Persero) and PT Danareksa (Persero). The Indonesia Specialized Financial Institutions Statistics is published by Directorate of Non-Bank Financial Institutions Statistics and Information, Department of Non-Bank Financial Institutions Supervision 1B and it is also accessible through the official website of Indonesia Financial Services Authority at www.ojk.go.id.

The data used in the Indonesia Specialized Financial Institutions Statistics are derived from Indonesia Eximbank Monthly Report, PT Pegadaian (Persero) Monthly Report, Guarantee Companies Monthly Report, and PT Sarana Multigriya Finansial (Persero), PT Permodalan Nasional Madani (Persero) and PT Danareksa (Persero) Monthly Report.

We hope the publication of Indonesia Specialized Financial Institutions Statistics provides benefits to the readers.

Jakarta, Januari 2017
Jakarta, January 2017

Direktorat Statistik dan Informasi IKNB
Departemen Pengawasan IKNB 1B
Otoritas Jasa Keuangan
*Directorate of Non-Bank Financial Institutions Statistics and Information
Department of Non-Bank Financial Institutions Supervision 1B
Indonesia Financial Services Authority*

Daftar Isi

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Daftar Istilah

Glossary

Asuransi

Pemberian fasilitas berupa ganti rugi atas kerugian yang timbul sebagai akibat dari suatu peristiwa yang tidak pasti.

Fidusia

Pengalihan hak kepemilikan suatu benda atas dasar kepercayaan dengan ketentuan bahwa benda yang hak kepemilikannya dialihkan tersebut tetap dalam penguasaan pemilik benda.

Imbal Jasa Penjaminan (IJP)

Sejumlah uang yang diterima oleh perusahaan penjaminan atau perusahaan penjaminan syariah dari terjamin dalam rangka kegiatan usaha penjaminan.

Gadai

Sesuatu yang diserahkan ke atau disimpan dengan pihak lain sebagai jaminan untuk pinjaman.

Gadai Syariah

Gadai dengan prinsip syariah.

Kredit Pemilikan Rumah (KPR)

Kredit yang digunakan untuk membeli rumah atau untuk kebutuhan konsumtif lainnya dengan jaminan/agunan berupa rumah.

Lembaga Pembiayaan Ekspor Indonesia (LPEI)

Lembaga keuangan khusus milik Pemerintah Republik Indonesia yang berdiri berdasarkan Undang-Undang Republik Indonesia Nomor 2 Tahun 2009 tentang Lembaga Pembiayaan Ekspor Indonesia.

Lembaga Penjamin

Perusahaan Penjaminan, Perusahaan Perusahan Penjaminan Syariah, Perusahaan Penjaminan Ulang, dan Perusahaan Penjaminan Ulang Syariah.

Non Performing Loan (NPL)

Kualitas kredit bermasalah yang terdiri dari kredit yang berklasifikasi kurang lancar, diragukan dan macet.

Perusahaan Penjaminan Kredit Daerah (Jamkrida)

Perusahaan yang didirikan oleh Pemerintah Daerah untuk melakukan penjaminan terhadap kredit yang diberikan oleh perbankan kepada nasabah UMKM di daerahnya.

Insurance

The provision of facilities in the form of compensation for losses incurred as a result of an event that is not certain.

Fiduciary

The transfer of ownership of an object on the basis of trust with the proviso that the objects of the transferred ownership rights remain in the control of the owner of the object.

Return Guarantee Services (RGS)

Amount of money received by guarantee companies or sharia guarantee companies from guaranteed in order to guarantee business activities.

Pawnshop

Something delivered to or deposited with another as security for a loan.

Sharia Pawnshop

Pawn with sharia principle.

Mortgage Loans

Credit used to buy a home or for other consumer needs with the guarantee / collateral in the form of the house.

Indonesia Eximbank

A specialized financial institution owned by the Government of the Republic of Indonesia were established under the Law of the Republic of Indonesia Number 2 Year 2009 concerning Indonesian Export Financing Institutions.

Guarantee Institutions

Guarantee Companies, Sharia Guarantee Companies, Re-guarantee Companies, and Sharia Re-guarantee Companies

Non Performing Loan (NPL)

The quality of non-performing loans which consist of loans classified as substandard, doubtful and loss.

Regional Credit Guarantee Company (Jamkrida)

The company founded by the local government to guarantee the loans granted by banks to the UMKM customers in the region.

Piutang Murabahah

Akad jual beli barang dengan harga pembelian dan marjin yang telah disepakati oleh pembeli dan penjual dan dibuat secara eksplisit.

Pembiayaan

Kredit dan/atau pembiayaan berdasarkan prinsip syariah yang disediakan oleh Lembaga Pembiayaan Ekspor Indonesia (LPEI).

Pembiayaan Ekspor Nasional

Fasilitas yang diberikan kepada badan usaha termasuk perorangan dalam rangka mendorong ekspor nasional

Pembiayaan Musyarakah

Akad kerjasama yang terjadi diantara pemilik modal untuk menggabungkan modal dan melakukan usaha secara bersama dalam suatu kemitraan dengan *nisbah* pembagian hasil sesuai kesepakatan, sedangkan kerugian ditanggung secara proporsional sesuai kontribusi modal.

Pembiayaan Sekunder Perumahan

Kegiatan pembelian suatu kredit pemilikan rumah (KPR) dari bank kreditur yang tagihannya dikemas dalam bentuk efek hutang yang dijual kepada investor.

Penjaminan

Kegiatan pemberian jaminan atas pemenuhan kewajiban finansial Penerima Kredit.

PT Pegadaian (Persero)

Badan Usaha Milik Negara di Indonesia yang usaha intinya adalah bidang jasa penyaluran kredit kepada masyarakat atas dasar hukum gadai.

PT Sarana Multigriya Finansial (Persero)

Badan Usaha Milik Negara di Indonesia yang usaha intinya adalah bidang pembiayaan sekunder perumahan.

Risiko Gagal Bayar

Risiko ketidakmampuan pembeli di luar negeri untuk membayar barang/jasa eksportir dari Indonesia.

Risiko Gagal Ekspor

Risiko akan terjadinya kegagalan pelaksanaan ekspor.

Sekuritisasi

Sekuritisasi adalah transformasi aset yang tidak liquid menjadi liquid dengan cara pembelian Aset Keuangan dari Kreditor Asal dan penerbit Efek Beragun Aset (EBA).

Murabahah Receivables

Transaction carried out based on sales and purchase agreement where the price and the profit margin are agreed by the buyer and the seller and disclosed explicitly.

Financing

Credits and/or financing based on sharia principles provided by the Indonesian Eximbank.

National Export Financing

The facilities were granted to business entities, including individuals in order to boost national exports

Musyarakah Financing

Partnership contract between fund owners to contribute funds and conduct business through partnership. All parties share profits based on a predetermined ratio, while the loss will be distributed proportionately based on the capital contribution.

Mortgage Secondary

Purchasing activities of a credit (mortgage) of the bank credit bill is packaged in the form of debt securities sold to investors.

Guarantee

Guarantee activities for the fulfillment of the Creditor financial obligations.

PT Pegadaian (Persero)

State-Owned Enterprises in Indonesia which its core business is services sector lending to the public on the basis of the law of pawnshop.

PT Sarana Multigriya Finansial (Persero)

State-Owned Enterprises in Indonesia which its core business is secondary mortgage.

Risk of Default

Risks of inability of overseas buyers to pay for goods/services exporters from Indonesia.

Risk of Failing to Export

Risk of failure of the export.

Securitization

Securitization is the transformation of assets that are not liquid into liquid by purchasing of financial assets from the original creditors and the issuer of Residential Mortgage Backed Securities (RMBS).

Tabel 1.1 Overview Lembaga Keuangan Khusus per Desember 2016
Table 1.1 Specialized Financial Institutions Overview as of Desember, 2016

| Keterangan | Jumlah Industri (Unit) Number of Industry (Units) | Aset (miliar Rp) Assets (billion Rp) | Liabilitas (miliar Rp) Liabilities (billion Rp) | Ekuitas (miliar Rp) Equities (billion Rp) | Items |
|---------------------------|--|---|--|--|---------------------------|
| 1. LPEI | 1 | 99.008 | 83.347 | 15.661 | 1. Indonesia Eximbank |
| 2. PT Pegadaian (Persero) | 1 | 46.987 | 30.511 | 16.476 | 2. PT Pegadaian (Persero) |
| 3. Lembaga Penjamin | 21 | 15.379 | 3.315 | 12.060 | 3. Guarantee Institutions |
| 4. PT SMF (Persero) | 1 | 13.122 | 6.598 | 6.525 | 4. PT SMF (Persero) |
| 5. PT PNM (Persero) | 1 | 7.612 | 5.818 | 1.794 | 5. PT PNM (Persero) |
| 6. PT Danareksa (Persero) | 1 | 2.701 | 1.774 | 927 | 6. PT Danareksa (Persero) |
| JUMLAH | 26 | 184.809 | 131.363 | 53.443 | TOTAL |

Tabel 1.2 Pembiayaan & Pinjaman yang Disalurkan Lembaga Keuangan Khusus (Miliar Rp)
Table 1.2 Financing & Loan of Specialized Financial Institutions (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------------------|
| 1. LPEI | 74.829 | 74.817 | 76.199 | 77.756 | 78.673 | 82.162 | 85.596 | 85.530 | 85.673 | 83.694 | 83.009 | 86.187 | 88.483 | 1. Indonesia Eximbank |
| 2. PT Pegadaian (Persero) | 31.099 | 30.972 | 31.683 | 32.328 | 32.807 | 33.529 | 33.041 | 33.059 | 33.980 | 34.633 | 35.247 | 35.598 | 35.588 | 2. PT Pegadaian (Persero) |
| 3. PT SMF (Persero) | 7.842 | 7.842 | 8.841 | 9.031 | 9.030 | 8.999 | 8.448 | 8.448 | 8.442 | 8.389 | 8.188 | 7.706 | 8.321 | 3. PT SMF (Persero) |
| 4. PT PNM (Persero) | 4.057 | 3.957 | 3.908 | 3.859 | 3.833 | 4.059 | 4.320 | 4.346 | 4.465 | 4.605 | 4.788 | 5.020 | 5.359 | 4. PT PNM (Persero) |
| JUMLAH | 117.828 | 117.588 | 120.631 | 122.973 | 124.343 | 128.749 | 131.405 | 131.383 | 132.559 | 131.321 | 131.231 | 134.512 | 137.751 | TOTAL |

Tabel 1.3 Portofolio Investasi Lembaga Keuangan Khusus (Miliar Rp)
Table 1.3 Investments Portfolio of Specialized Financial Institutions (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------------|
| 1. Deposito | 15.456 | 15.936 | 17.444 | 15.245 | 15.220 | 11.137 | 11.769 | 13.169 | 18.479 | 17.627 | 17.397 | 17.980 | 17.746 | 1. Deposit |
| 2. Saham | 334 | 372 | 405 | 336 | 342 | 325 | 294 | 298 | 286 | 266 | 242 | 223 | 205 | 2. Stock |
| 3. Surat Berharga Negara (SBN) | 2.306 | 2.317 | 2.418 | 2.454 | 2.357 | 2.402 | 2.654 | 1.911 | 1.897 | 1.925 | 1.985 | 2.021 | 2.092 | 3. Government bonds |
| 4. Obligasi | 1.039 | 1.073 | 1.090 | 1.156 | 1.129 | 1.088 | 893 | 901 | 900 | 900 | 876 | 886 | 836 | 4. Obligation |
| 5. Reksadana | 1.185 | 1.187 | 1.252 | 1.331 | 1.359 | 1.451 | 1.460 | 1.499 | 1.526 | 1.520 | 1.515 | 1.472 | 1.517 | 5. Mutual fund |
| 6. Penyertaan Langsung | 251 | 251 | 251 | 251 | 251 | 251 | 251 | 251 | 250 | 250 | 250 | 250 | 250 | 6. Direct Investments |
| 7. EBA | 763 | 725 | 722 | 686 | 650 | 642 | 609 | 578 | 594 | 563 | 620 | 1.078 | 1.051 | 7. RMBS |
| 8. Properti | - | - | - | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 8. Properties |
| JUMLAH | 21.334 | 21.862 | 23.581 | 21.459 | 21.307 | 17.295 | 18.150 | 18.829 | 24.153 | 23.271 | 23.105 | 24.130 | 23.918 | TOTAL |

Tabel 2.1 Posisi Keuangan LPEI (Miliar Rp)
Table 2.1 Financial Position of Indonesia Eximbank (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
| 1. Kas | 0 | 0 | 0 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1. Cash |
| 2. Penempatan pada Bank Indonesia | 181 | 29 | 33 | 29 | 28 | 30 | 24 | 29 | 32 | 28 | 31 | 105 | 8 | 2. Placements on Bank Indonesia |
| 3. Penempatan pada Bank Cadangan Kerugian Penurunan Nilai (CKPN) – Penempatan pada Bank | 7.427 | 8.181 | 10.476 | 7.963 | 8.000 | 3.734 | 3.414 | 4.960 | 10.123 | 8.069 | 7.651 | 8.660 | 7.820 | 3. Placements on Bank Allowance For Impairment Losses (AFIL) – Placements on Bank |
| 4. Surat berharga yang dimiliki | 2.161 | 2.172 | 2.272 | 2.309 | 2.212 | 2.257 | 2.234 | 1.564 | 1.524 | 1.538 | 1.484 | 1.490 | 1.499 | 4. Securities |
| CKPN – Surat berharga | - | - | - | - | - | - | - | - | - | - | - | - | - | AFIL – Securities |
| 5. Tagihan derivatif | 4 | 5 | 11 | 18 | 14 | 3 | 10 | 7 | 15 | 19 | 19 | 10 | 8 | 5. Derivatives receivable |
| CKPN – Tagihan derivatif | - | - | - | - | - | - | - | - | - | - | - | - | - | AFIL – Derivatives receivables |
| 6. Tagihan akseptasi | 1.337 | 1.438 | 1.493 | 1.629 | 1.480 | 997 | 1.218 | 1.342 | 1.806 | 1.651 | 1.458 | 1.777 | 1.521 | 6. Acceptances receivable |
| CKPN – Tagihan akseptasi | - | - | - | - | - | - | - | - | - | - | - | - | - | AFIL – Acceptances receivable |
| 7. Pembiayaan & piutang syariah | 74.829 | 74.817 | 76.199 | 77.756 | 78.673 | 82.162 | 85.596 | 85.530 | 85.673 | 83.694 | 83.009 | 86.187 | 88.483 | 7. Financing & sharia receivables |
| a. Pembiayaan | 63.583 | 63.224 | 64.582 | 65.616 | 66.537 | 69.726 | 72.852 | 72.796 | 72.752 | 71.256 | 70.571 | 72.787 | 75.179 | a. Financing |
| CKPN – Pembiayaan | 1.599 | 1.603 | 1.643 | 1.701 | 1.671 | 1.824 | 1.445 | 1.500 | 1.669 | 1.887 | 2.171 | 1.724 | 1.465 | AFIL – Financing |
| b. Piutang syariah | 11.246 | 11.594 | 11.618 | 12.140 | 12.136 | 12.436 | 12.744 | 12.734 | 12.920 | 12.438 | 12.437 | 13.400 | 13.304 | b. Sharia receivables |
| CKPN – Piutang syariah | 127 | 181 | 200 | 215 | 240 | 252 | 171 | 203 | 190 | 287 | 284 | 357 | 204 | AFIL – Sharia receivables |
| 8. Piutang premi & fee | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 2 | 3 | 3 | 3 | 3 | 4 | 8. Premium receivables & fee |
| a. Piutang premi | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 2 | 2 | 3 | 3 | 3 | 4 | a. Premium receivables |
| b. Piutang fee | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | b. Fee receivables |
| 9. Aset reasuransi | 0 | 0 | 5 | 1 | 5 | 4 | 2 | 2 | 4 | 4 | 4 | 3 | 3 | 9. Reinsurance assets |
| CKPN – Aset reasuransi | - | - | - | - | - | - | - | - | - | - | - | - | - | AFIL – Reinsurance assets |
| 10. Penyertaan | - | - | - | - | - | - | - | - | - | - | - | - | - | 10. Participations |
| CKPN – Penyertaan | - | - | - | - | - | - | - | - | - | - | - | - | - | AFIL – Participations |
| 11. Aset tetap | 777 | 835 | 881 | 928 | 974 | 1.020 | 1.065 | 1.111 | 1.157 | 1.178 | 1.223 | 1.224 | 1.228 | 11. Fixed assets |
| Akumulasi penyusutan aset tetap | 66 | 68 | 70 | 73 | 75 | 77 | 80 | 82 | 85 | 78 | 80 | 81 | 83 | Accumulated depreciation of Fixed Assets |
| 12. Agunan yang diambil alih | - | - | - | - | - | - | - | - | - | - | - | - | - | 12. Collateral taken |
| CKPN – Agunan yang diambil alih | - | - | - | - | - | - | - | - | - | - | - | - | - | AFIL – Collateral taken |
| 13. Aset pajak tangguhan | 59 | 47 | 60 | 57 | 35 | 58 | 53 | 55 | 54 | 56 | 103 | 72 | 58 | 13. Deferred tax assets |
| 14. Aset lain-lain | 317 | 146 | 127 | 125 | 135 | 166 | 112 | 117 | 83 | 98 | 97 | 93 | 127 | 14. Other assets |
| Total Aset | 85.301 | 85.818 | 89.645 | 88.828 | 89.569 | 88.279 | 92.037 | 92.937 | 98.530 | 94.086 | 92.548 | 97.460 | 99.008 | Total Assets |
| 1. Penempatan dana oleh Bank Indonesia | - | - | - | - | - | - | - | - | - | - | - | - | - | 1. Placements based on Bank Indonesia |
| 2. Liabilitas akseptasi | 1.337 | 1.438 | 1.493 | 1.629 | 1.480 | 997 | 1.218 | 1.342 | 1.806 | 1.651 | 1.458 | 1.777 | 1.521 | 2. Acceptance liabilities |

Tabel 2.1 Posisi Keuangan LPEI (Miliar Rp)
Table 2.1 Financial Position of Indonesia Eximbank (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
| 3. Efek-efek yang diterbitkan | 28.921 | 28.913 | 32.739 | 32.127 | 32.091 | 30.393 | 32.600 | 33.039 | 37.453 | 36.583 | 37.372 | 40.162 | 39.870 | 3. Securities issued |
| 4. Liabilitas derivatif | 0 | 0 | 0 | 4 | 0 | 11 | 7 | 0 | 1 | 0 | - | 0 | 0 | 4. Derivative liabilities |
| 5. Pinjaman yang Diterima | 40.558 | 41.252 | 41.006 | 40.621 | 41.426 | 42.271 | 43.085 | 43.506 | 44.154 | 40.737 | 38.805 | 40.106 | 39.998 | 5. Loans received |
| 6. Provisi atas liabilitas kontinjensi | - | - | - | - | - | - | - | - | - | - | - | - | - | 6. Contingency provisions |
| 7. Liabilitas penjaminan & asuransi | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | - | - | 7. Guarantee & insurance liabilities |
| a. Penjaminan | 2 | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 1 | 0 | 2 | 2 | 2 | a. Guarantee |
| b. Asuransi | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 1 | 2 | b. Insurance |
| 8. Utang reasuransi | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 2 | 1 | 8. Reinsurance liabilities |
| 9. Kewajiban pajak tangguhan | 0 | 35 | 2 | 1 | 1 | 2 | 23 | - | 16 | 10 | 2 | 2 | 30 | 9. Deferred tax liabilities |
| 10. Kewajiban lain-lain | 2.036 | 1.612 | 1.756 | 1.688 | 1.705 | 1.692 | 1.774 | 1.964 | 1.968 | 2.073 | 1.995 | 2.076 | 1.922 | 10. Other liabilities |
| Total Liabilitas | 72.854 | 73.254 | 77.000 | 76.072 | 76.706 | 75.370 | 78.710 | 79.855 | 85.403 | 81.057 | 79.636 | 84.127 | 83.347 | Total Liabilities |
| 11. Kontribusi modal pemerintah | 9.729 | 9.729 | 9.729 | 9.729 | 9.729 | 9.729 | 9.729 | 10.692 | 10.692 | 10.692 | 10.692 | 10.692 | 12.692 | 11. Government capital contributions |
| a. Modal Awal | 9.729 | 9.729 | 9.729 | 9.729 | 9.729 | 9.729 | 9.729 | 10.692 | 10.692 | 10.692 | 10.692 | 10.692 | 12.692 | a. Initial capital |
| b. Modal tambahan | - | - | - | - | - | - | - | - | - | - | - | - | - | b. Additional capital |
| 12. Hibah | - | - | - | - | - | - | - | - | - | - | - | - | - | 12. Grants |
| 13. Saldo laba | 2.773 | 2.887 | 2.965 | 3.063 | 3.163 | 3.213 | 3.620 | 2.406 | 2.451 | 2.353 | 2.239 | 2.660 | 2.982 | 13. Retained earnings |
| a. Saldo laba yang telah ditentukan penggunaannya | 1.080 | 1.080 | 1.080 | 1.080 | 1.080 | 1.080 | 2.365 | 1.080 | 1.080 | 1.080 | 1.080 | 1.080 | 1.080 | a. Appropriated retained earnings |
| i. Cadangan umum | 368 | 368 | 368 | 368 | 368 | 368 | 894 | 322 | 322 | 322 | 322 | 322 | 322 | i. General reserve |
| ii. Cadangan tujuan | 713 | 713 | 713 | 713 | 713 | 713 | 1.471 | 758 | 758 | 758 | 758 | 758 | 758 | ii. Specific reserve |
| b. Saldo laba yang belum ditentukan penggunaannya | 1.692 | 1.806 | 1.885 | 1.983 | 2.082 | 2.133 | 1.255 | 1.326 | 1.371 | 1.273 | 1.158 | 1.579 | 1.901 | b. Unappropriated retained earnings |
| 14. Pendapatan komprehensif lainnya | (55) | (51) | (49) | (36) | (29) | (32) | (22) | (17) | (17) | (17) | (19) | (19) | (13) | 14. Other comprehensive income |
| Total Ekuitas | 12.446 | 12.564 | 12.645 | 12.756 | 12.863 | 12.909 | 13.326 | 13.082 | 13.127 | 13.029 | 12.912 | 13.333 | 15.661 | Total Equities |
| Total Liabilitas & Ekuitas | 85.301 | 85.818 | 89.645 | 88.828 | 89.569 | 88.279 | 92.037 | 92.937 | 98.530 | 94.086 | 92.548 | 97.460 | 99.008 | Total Liabilities & Equities |

Tabel 2.2 Laba Rugi Komprehensif LPEI (Miliar Rp)

Table 2.2 Comprehensive Income of Indonesia Eximbank (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
| A. Pendapatan & Beban Operasional | | | | | | | | | | | | | | A. Operating Income & Expenses |
| 1. Pendapatan bunga & bagi hasil | | | | | | | | | | | | | | 1. Interest & sharia profit sharing income |
| a. Bunga | 4.826 | 473 | 945 | 1.441 | 1.927 | 2.360 | 2.904 | 3.392 | 3.882 | 4.378 | 4.846 | 5.296 | 5.657 | a. Interest |
| b. Provisi & komisi | - | - | - | - | - | - | - | - | - | - | - | - | - | b. Provision & commission |
| c. Bagi hasil secara syariah | 771 | 80 | 154 | 238 | 315 | 401 | 449 | 540 | 633 | 720 | 808 | 896 | 948 | c. Sharia profit sharing |
| d. Margin | - | - | - | - | - | - | - | - | - | - | - | - | - | d. Margin |
| Jumlah pendapatan bunga & bagi hasil | 5.597 | 553 | 1.099 | 1.679 | 2.242 | 2.761 | 3.354 | 3.931 | 4.514 | 5.098 | 5.653 | 6.192 | 6.605 | Total interest & sharia profit sharing income |
| 2. Beban bunga & bagi hasil | | | | | | | | | | | | | | 2. Interest & sharia profit sharing expenses |
| a. Bunga | 3.110 | 338 | 660 | 1.014 | 1.389 | 1.689 | 2.052 | 2.410 | 2.770 | 3.125 | 3.508 | 3.871 | 4.241 | a. Interest |
| b. Provisi & komisi | - | - | - | - | - | - | - | - | - | - | - | - | - | b. Provision & commission |
| c. Bagi hasil secara syariah | - | - | - | - | - | - | - | - | - | - | - | - | - | c. Sharia profit sharing |
| Jumlah beban bunga & bagi hasil | 3.110 | 338 | 660 | 1.014 | 1.389 | 1.689 | 2.052 | 2.410 | 2.770 | 3.125 | 3.508 | 3.871 | 4.241 | Total interest & sharia profit sharing expenses |
| 3. Pendapatan bunga & bagi hasil - bersih | 2.487 | 216 | 439 | 665 | 853 | 1.073 | 1.302 | 1.522 | 1.744 | 1.973 | 2.145 | 2.321 | 2.364 | 3. Interest & sharia profit sharing income - net |
| 4. Pendapatan asuransi & penjaminan | | | | | | | | | | | | | | 4. Insurance & guarantee income |
| a. Pendapatan premi | | | | | | | | | | | | | | a. Premium income |
| i. Premi bruto | 2 | 0 | 0 | 1 | 1 | 1 | 1 | 2 | 2 | 3 | 3 | 3 | 4 | i. Gross premium |
| ii. Premi reasuransi | (1) | (0) | (0) | (0) | (1) | (1) | (1) | (1) | (2) | (2) | (2) | (2) | (3) | ii. Reinsurance premium |
| iii. Penurunan / (kenaikan) premi yang belum merupakan pendapatan | 0 | (0) | (0) | (0) | (0) | 0 | (0) | (0) | (0) | (0) | (0) | (0) | (0) | iii. Decreasing / (increasing) non-income premium |
| Jumlah pendapatan premi | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | Total premium income |
| b. Pendapatan komisi reasuransi | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | b. Reinsurance commission income |
| c. Pendapatan fee penjaminan | 41 | 5 | 10 | 14 | 19 | 24 | 30 | 35 | 39 | 45 | 50 | 63 | 69 | c. Guarantee fee income |
| d. Pendapatan lainnya | (0) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | d. Other income |
| Jumlah pendapatan asuransi & penjaminan | 42 | 6 | 10 | 15 | 20 | 25 | 31 | 36 | 40 | 46 | 51 | 64 | 71 | Total insurance & guarantee income |
| 5. Beban asuransi & penjaminan | | | | | | | | | | | | | | 5. Insurance & guarantee expenses |
| a. Klaim asuransi | | | | | | | | | | | | | | a. Insurance claims |
| i. Klaim bruto | 2 | - | 0 | 0 | (0) | (0) | (1) | (1) | (1) | (0) | (0) | (1) | (1) | i. Gross claims |
| ii. Klaim reasuransi | - | - | - | - | - | - | - | - | - | - | - | - | - | ii. Reinsurance claims |

Tabel 2.2 Laba Rugi Komprehensif LPEI (Miliar Rp)

Table 2.2 Comprehensive Income of Indonesia Eximbank (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
| iii. Penurunan / (kenaikan) estimasi klaim retensi sendiri | - | - | - | - | - | - | - | - | - | - | - | - | - | iii. Decreasing / (increasing) self retention claim estimate |
| Jumlah beban klaim asuransi | 2 | - | 0 | 0 | (0) | (0) | (1) | (1) | (1) | (0) | (0) | (1) | (1) | Total insurance claim expenses |
| b. Penurunan/kenaikan aset reasuransi | - | - | - | - | - | - | - | - | - | - | - | - | - | b. Decreasing / (increasing) insurance assets |
| c. Beban klaim penjaminan | 5 | 0 | 0 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | c. Guarantee claim expenses |
| d. Beban lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | d. Other expenses |
| Jumlah beban asuransi & penjaminan | 7 | 0 | 0 | 2 | 1 | 2 | 1 | 1 | 2 | 2 | 2 | 1 | 2 | Total insurance & guarantee expenses |
| 6. Pendapatan asuransi & penjaminan - bersih | 35 | 6 | 10 | 13 | 18 | 23 | 30 | 35 | 39 | 44 | 49 | 63 | 69 | 6. Insurance & guarantee income - net |
| 7. Pendapatan operasional lainnya | | | | | | | | | | | | | | 7. Other operating income |
| a. Keuntungan transaksi surat berharga - bersih | 10 | 9 | 15 | 26 | 24 | 14 | 20 | 23 | 30 | 33 | 33 | 25 | 24 | a. Securities transaction profit - net |
| b. Keuntungan transaksi mata uang asing - bersih | 143 | 5 | 6 | 9 | 17 | 32 | 38 | 51 | 59 | 63 | 68 | 84 | 84 | b. Currency transaction profit - net |
| c. Lain-lain | 26 | 2 | 5 | 8 | 11 | 12 | 37 | 37 | 39 | 39 | 39 | 44 | 56 | c. Others |
| Jumlah pendapatan operasional lainnya | 180 | 16 | 26 | 43 | 52 | 59 | 95 | 111 | 128 | 135 | 140 | 154 | 163 | Total other operating income |
| 8. Beban / (pendapatan) CKPN & penyisihan penghapusan aset | 277 | (13) | 34 | 115 | 115 | 247 | (171) | (76) | 73 | 400 | 682 | 269 | (140) | 8. AFIL & asset elimination expenses / (income) |
| 9. Beban provisi atas liabilitas kontijensi | - | - | - | - | - | - | - | - | - | - | - | - | - | 9. Provision expenses based on contingency liabilities |
| 10. Beban operasional lainnya | | | | | | | | | | | | | | 10. Other operating expenses |
| a. Umum & administrasi | 188 | 12 | 26 | 42 | 59 | 76 | 95 | 111 | 128 | 142 | 158 | 186 | 209 | a. General & administration |
| b. Tenaga kerja | 321 | 27 | 56 | 83 | 128 | 159 | 208 | 254 | 274 | 303 | 357 | 386 | 408 | b. Labor |
| c. Lain-lain | 4 | 0 | 0 | 16 | 17 | 14 | 20 | 20 | 21 | 9 | 22 | 22 | 22 | c. Others |
| Jumlah beban operasional lainnya | 513 | 39 | 82 | 140 | 204 | 249 | 323 | 385 | 423 | 454 | 536 | 595 | 640 | Total other operating expenses |
| B. Laba Operasional | 1.912 | 211 | 357 | 467 | 604 | 658 | 1.275 | 1.358 | 1.415 | 1.298 | 1.117 | 1.674 | 2.097 | B. Operating Income |
| C. Pendapatan & Beban Non Operasional | | | | | | | | | | | | | | C. Non Operating Income & Expenses |
| 1. Pendapatan non operasional | 11 | - | - | - | - | - | - | - | - | - | - | - | - | 1. Non operating income |
| 2. Beban non operasional | - | - | - | - | - | - | - | - | - | - | - | - | - | 2. Non operating expenses |

Tabel 2.2 Laba Rugi Komprehensif LPEI (Miliar Rp)

Table 2.2 Comprehensive Income of Indonesia Eximbank (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|------------------------------------|--------------|------------|------------|------------|------------|------------|------------|--------------|--------------|--------------|------------|--------------|--------------|-----------------------------------|
| Pendapatan/(beban) non operasional | 11 | - | - | - | - | - | - | - | - | - | - | - | - | Total operating income & expenses |
| D. Laba Sebelum Pajak Penghasilan | 1.923 | 211 | 357 | 467 | 604 | 658 | 1.275 | 1.358 | 1.415 | 1.298 | 1.117 | 1.674 | 2.097 | D. Income Before Tax |
| E. Pajak Penghasilan | 416 | 47 | 86 | 97 | 101 | 139 | 250 | 269 | 296 | 294 | 229 | 366 | 427 | E. Tax Income |
| 1. Taksiran pajak penghasilan | 453 | 11 | 84 | 97 | 115 | 140 | 271 | 286 | 306 | 295 | 281 | 386 | 447 | 1. Tax estimated |
| 2. Pajak Tangguhan | (36) | (36) | (2) | (0) | (15) | (1) | (20) | (17) | (10) | (1) | (52) | (20) | (20) | 2. Deferred tax |
| a. Pendapatan pajak tangguhan | - | - | - | - | - | - | - | - | - | - | - | - | - | a. Deferred tax income |
| b. Beban pajak tangguhan | (36) | (36) | (2) | (0) | (15) | (1) | (20) | (17) | (10) | (1) | (52) | (20) | (20) | b. Deferred tax expenses |
| F. Laba Bersih | 1.507 | 164 | 272 | 369 | 474 | 519 | 984 | 1.055 | 1.100 | 1.002 | 887 | 1.309 | 1.630 | F. Net Income |

Tabel 2.3 Rekening Administratif LPEI (Miliar Rp)
Table 2.3 Administrative Accounts of Indonesia Eximbank (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
| Rekening Administratif | 35.406 | 36.393 | 35.881 | 35.913 | 35.309 | 36.748 | 34.952 | 33.148 | 34.869 | 37.093 | 36.581 | 38.668 | 41.347 | Administrative Accounts |
| 1. Tagihan komitmen | - | - | - | - | - | - | - | - | - | - | - | - | - | 1. Commitment receivables |
| a. Fasilitas pinjaman yang diterima | - | - | - | - | - | - | - | - | - | - | - | - | - | a. Accepted loans facility |
| b. Posisi pembelian spot & derivatif yang masih berjalan | - | - | - | - | - | - | - | - | - | - | - | - | - | b. Outstanding purchasing spot & derivatives |
| c. Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | c. Others |
| Jumlah tagihan komitmen | - | - | - | - | - | - | - | - | - | - | - | - | - | Total commitment receivables |
| 2. Kewajiban komitmen | 27.429 | 27.281 | 26.661 | 26.267 | 25.641 | 26.616 | 24.680 | 23.470 | 22.924 | 23.005 | 22.361 | 23.282 | 22.909 | 2. Commitment liabilities |
| a. Fasilitas pembiayaan yang belum ditarik | 26.026 | 25.663 | 25.177 | 24.946 | 24.261 | 25.567 | 23.316 | 22.524 | 22.092 | 22.238 | 21.098 | 22.345 | 22.115 | a. Undrawn financing facility |
| b. Irrecoverable L/C yang masih berjalan | 1.403 | 1.618 | 1.484 | 1.320 | 1.380 | 1.049 | 1.364 | 946 | 832 | 767 | 1.263 | 937 | 794 | b. Outstanding irrecoverable L/C |
| c. Posisi penjualan spot & derivatif yang masih berjalan | - | - | - | - | - | - | - | - | - | - | - | - | - | c. Outstanding sales spot & derivative position |
| d. Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | d. Others |
| Jumlah kewajiban komitmen | 27.429 | 27.281 | 26.661 | 26.267 | 25.641 | 26.616 | 24.680 | 23.470 | 22.924 | 23.005 | 22.361 | 23.282 | 22.909 | Total commitment liabilities |
| 3. Jumlah komitmen bersih | (27.429) | (27.281) | (26.661) | (26.267) | (25.641) | (26.616) | (24.680) | (23.470) | (22.924) | (23.005) | (22.361) | (23.282) | (22.909) | 3. Total net commitment |
| 4. Tagihan kontijensi | 522 | 886 | 906 | 915 | 924 | 925 | 886 | 815 | 858 | 858 | 862 | 878 | 878 | 4. Contingency receivables |
| a. Penjaminan yang diterima | - | - | - | - | - | - | - | - | - | - | - | - | - | a. Guarantee received |
| b. Pendapatan bunga dalam penyelesaian | 522 | 886 | 906 | 915 | 924 | 925 | 886 | 815 | 858 | 859 | 862 | 878 | 878 | b. Interest income in completion |
| i. Bunga atas pembiayaan yang diberikan | 522 | 886 | 906 | 915 | 924 | 925 | 886 | 815 | 858 | 859 | 862 | 878 | 881 | i. Financing interest |
| ii. Bunga lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | ii. Other interest |
| c. Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | c. Others |
| Jumlah tagihan kontijensi | 522 | 886 | 906 | 915 | 924 | 925 | 886 | 815 | 858 | 859 | 862 | 878 | 878 | Total receivables contingency |

Tabel 2.3 Rekening Administratif LPEI (Miliar Rp)
Table 2.3 Administrative Accounts of Indonesia Eximbank (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|---------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|-------------------------------------|
| 5. Kewajiban kontijensi | 7.455 | 8.226 | 8.314 | 8.731 | 8.743 | 9.207 | 9.386 | 8.862 | 11.088 | 13.230 | 13.358 | 14.507 | 17.560 | 5. Contingency liabilities |
| a. Penjaminan yang diberikan | 6.247 | 6.459 | 6.305 | 6.552 | 6.654 | 6.949 | 6.832 | 6.032 | 6.357 | 6.594 | 6.573 | 7.164 | 8.126 | a. Guarantee |
| b. Asuransi yang diberikan | 1.207 | 1.767 | 2.009 | 2.179 | 2.089 | 2.258 | 2.554 | 2.830 | 4.731 | 6.636 | 6.785 | 7.343 | 9.434 | b. Insurance |
| c. Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | c. Others |
| Jumlah kewajiban kontijensi | 7.455 | 8.226 | 8.314 | 8.731 | 8.743 | 9.207 | 9.386 | 8.862 | 11.088 | 13.230 | 13.358 | 14.507 | 17.560 | Total contingency liabilities |
| 6. Jumlah kontijensi bersih | (6.933) | (7.340) | (7.407) | (7.816) | (7.819) | (8.282) | (8.499) | (8.047) | (10.230) | (12.371) | (12.496) | (13.629) | (16.679) | 6. Total net contingency |
| 7. Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | 7. Others |
| a. Aktiva produktif yang dihapus buku | - | - | - | - | - | - | - | - | - | - | - | - | - | a. Written off productive assets |
| i. Aktiva produktif | - | - | - | - | - | - | - | - | - | - | - | - | - | i. Productive assets |
| - Pembiayaan yang diberikan | - | - | - | - | - | - | - | - | - | - | - | - | - | - Financing |
| - Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - Others |
| ii. Aktiva produktif dihapusbuku yang dipulihkan atau berhasil ditagih | - | - | - | - | - | - | - | - | - | - | - | - | - | ii. UnWritten-off productive assets |
| - Pembiayaan yang diberikan | - | - | - | - | - | - | - | - | - | - | - | - | - | - Financing |
| - Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - Others |
| b. Aktiva produktif yang dihapustagih | - | - | - | - | - | - | - | - | - | - | - | - | - | b. Claim off productive assets |
| - Pembiayaan yang diberikan | - | - | - | - | - | - | - | - | - | - | - | - | - | - Financing |
| - Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - Others |

Tabel 2.4 Kegiatan Usaha LPEI (Miliar Rp)

Table 2.4 Business Activities of Indonesia Eximbank (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------|
| 1. Pembiayaan | 74.829 | 74.817 | 76.199 | 77.756 | 78.673 | 82.162 | 85.596 | 85.530 | 85.673 | 83.694 | 83.009 | 86.187 | 88.483 | 1. Financing |
| 2. Penjaminan | 6.247 | 6.459 | 6.305 | 6.552 | 6.654 | 6.949 | 6.832 | 6.032 | 6.357 | 6.594 | 6.573 | 7.164 | 8.126 | 2. Guarantee |
| 3. Asuransi | 1.207 | 1.767 | 2.009 | 2.179 | 2.089 | 2.258 | 2.554 | 2.830 | 4.731 | 6.636 | 6.785 | 7.343 | 9.434 | 3. Insurance |

Tabel 2.5 Jumlah Kontrak Kegiatan Usaha LPEI (Miliar Rp)

Table 2.5 Number of Business Activities Contract of Indonesia Eximbank (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------|
| 1. Pembiayaan | 5.241 | 5.353 | 5.789 | 5.948 | 5.889 | 6.146 | 6.237 | 6.272 | 6.402 | 6.581 | 6.453 | 6.440 | 6.349 | 1. Financing |
| 2. Penjaminan | 1.113 | 1.126 | 1.104 | 1.078 | 1.043 | 1.035 | 1.054 | 1.008 | 995 | 1.023 | 1.038 | 1.068 | 1.108 | 2. Guarantee |
| 3. Asuransi | 16 | 22 | 30 | 37 | 41 | 63 | 70 | 77 | 97 | 102 | 118 | 155 | 183 | 3. Insurance |

Tabel 2.6 Portofolio Investasi LPEI (Miliar Rp)

Table 2.6 Investments Portfolio of Indonesia Eximbank (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|-----------------------------|--------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|--------------|-----------------------|
| 1. Deposito | 7.608 | 8.210 | 10.509 | 7.992 | 8.028 | 3.763 | 3.438 | 4.989 | 10.155 | 8.097 | 7.682 | 8.765 | 7.829 | 1. Deposit |
| 2. Saham | - | - | - | - | - | - | - | - | - | - | - | - | - | 2. Stock |
| 3. Surat Utang Negara (SUN) | 2.161 | 2.172 | 2.272 | 2.309 | 2.212 | 2.257 | 2.234 | 1.564 | 1.524 | 1.538 | 1.484 | 1.490 | 1.499 | 3. Government bonds |
| 4. Obligasi | - | - | - | - | - | - | - | - | - | - | - | - | - | 4. Obligation |
| 5. Reksadana | - | - | - | - | - | - | - | - | - | - | - | - | - | 5. Mutual fund |
| 6. Penyertaan Langsung | - | - | - | - | - | - | - | - | - | - | - | - | - | 6. Direct Investments |
| 7. EBA | - | - | - | - | - | - | - | - | - | - | - | - | - | 7. RMBS |
| 8. Properti | - | - | - | - | - | - | - | - | - | - | - | - | - | 8. Properties |
| JUMLAH | 9.769 | 10.382 | 12.781 | 10.302 | 10.240 | 6.020 | 5.673 | 6.554 | 11.679 | 9.635 | 9.166 | 10.254 | 9.327 | TOTAL |

Tabel 2.7 Piutang Pembiayaan LPEI Berdasarkan Sektor Ekonomi (Miliar Rp)
Table 2.7 Financing Receivables of Indonesia Eximbank based on Economic Sector (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
| 1. Perindustrian | 36.710 | 37.260 | 36.796 | 36.756 | 37.235 | 38.674 | 39.765 | 40.142 | 40.537 | 40.411 | 40.545 | 42.105 | 43.947 | 1. Industry |
| 2. Pertambangan | 9.369 | 9.006 | 9.856 | 10.351 | 10.302 | 10.649 | 11.106 | 10.955 | 10.972 | 10.623 | 10.512 | 11.089 | 10.715 | 2. Mining |
| 3. Pertanian, perburuan, & sarana pertanian | 8.473 | 8.610 | 8.646 | 9.287 | 9.340 | 9.534 | 9.616 | 9.577 | 9.695 | 9.300 | 9.193 | 9.804 | 9.718 | 3. Agriculture, hunt, & agricultural tools |
| 4. Jasa-jasa dunia usaha | 6.182 | 5.658 | 5.786 | 5.109 | 5.029 | 4.899 | 5.241 | 5.197 | 5.159 | 4.719 | 4.374 | 4.728 | 5.134 | 4. Business services |
| 5. Pengangkutan, pergudangan, & komunikasi | 4.506 | 4.772 | 4.810 | 4.769 | 5.037 | 5.955 | 6.359 | 6.268 | 6.098 | 6.015 | 5.800 | 5.819 | 5.776 | 5. Transportation, warehousing, & communication |
| 6. Konstruksi | 2.779 | 2.733 | 3.525 | 4.262 | 4.401 | 4.916 | 5.827 | 5.682 | 5.477 | 4.881 | 4.910 | 4.821 | 5.221 | 6. Construction |
| 7. Listrik, gas, & air | 2.637 | 2.767 | 2.732 | 2.703 | 2.673 | 2.726 | 3.114 | 3.207 | 3.228 | 3.179 | 3.165 | 3.226 | 3.709 | 7. Electricity, gas, & water |
| 8. Perdagangan, restoran, & hotel | 1.737 | 1.510 | 1.565 | 1.700 | 1.677 | 1.700 | 1.701 | 1.642 | 1.647 | 1.644 | 1.667 | 1.707 | 1.734 | 8. Trading, restaurant, & hotel |
| 9. Perikanan | 110 | 112 | 173 | 223 | 242 | 245 | 321 | 320 | 324 | 434 | 425 | 447 | 475 | 9. Fishery |
| 10. Lain-Lain | 2.327 | 2.389 | 2.309 | 2.596 | 2.737 | 2.865 | 2.546 | 2.540 | 2.535 | 2.488 | 2.418 | 2.441 | 2.054 | 10. Others |
| JUMLAH | 74.829 | 74.817 | 76.199 | 77.756 | 78.673 | 82.162 | 85.596 | 85.530 | 85.673 | 83.694 | 83.009 | 86.187 | 88.483 | TOTAL |

Tabel 2.8 Piutang Pembiayaan LPEI Berdasarkan Penggunaan Dana (Miliar Rp)
Table 2.8 Financing Receivables of Indonesia Eximbank based on Purpose of Financing (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------------|
| 1. Modal kerja | 39.294 | 38.717 | 38.766 | 39.416 | 40.027 | 41.319 | 43.657 | 43.406 | 43.247 | 42.808 | 41.863 | 42.904 | 44.204 | 1. Working capital |
| 2. Investasi | 35.470 | 36.036 | 37.369 | 38.276 | 38.582 | 40.778 | 41.873 | 42.061 | 42.362 | 40.822 | 41.082 | 43.219 | 44.215 | 2. Investment |
| 3. Lainnya | 65 | 64 | 64 | 64 | 64 | 65 | 65 | 64 | 64 | 64 | 64 | 63 | 64 | 3. Others |
| JUMLAH | 74.829 | 74.817 | 76.199 | 77.756 | 78.673 | 82.162 | 85.596 | 85.530 | 85.673 | 83.694 | 83.009 | 86.187 | 88.483 | TOTAL |

Tabel 2.9 Piutang Pembiayaan LPEI Berdasarkan Kategori Debitur (Miliar Rp)
Table 2.9 Financing Receivables of Indonesia Eximbank based on Debtor Category (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------------------|
| 1. BUMN | 9.310 | 9.405 | 10.126 | 10.489 | 10.988 | 11.681 | 12.769 | 12.579 | 12.272 | 11.468 | 11.295 | 11.256 | 11.259 | 1. State-Owned Enterprises |
| 2. Non BUMN | 65.454 | 65.348 | 66.010 | 66.930 | 67.332 | 70.111 | 72.439 | 72.549 | 72.985 | 71.804 | 71.541 | 74.755 | 77.160 | 2. Private Enterprises |
| 3. Pemerintah pusat | - | - | - | 272 | 289 | 306 | 322 | 338 | 352 | 358 | 109 | 113 | - | 3. Government |
| 4. Lainnya | 65 | 64 | 64 | 64 | 64 | 65 | 65 | 64 | 64 | 64 | 64 | 63 | 64 | 4. Others |
| JUMLAH | 74.829 | 74.817 | 76.199 | 77.756 | 78.673 | 82.162 | 85.596 | 85.530 | 85.673 | 83.694 | 83.009 | 86.187 | 88.483 | TOTAL |

Tabel 2.10 Piutang Pembiayaan LPEI Berdasarkan Lokasi (Miliar Rp)
Table 2.10 Financing Receivables of Indonesia Eximbank based on Location (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 |
|-----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 1. Bali | 7 | 5 | 6 | 5 | 5 | 6 | 11 | 11 | 15 | 19 | 13 | 16 | 16 |
| 2. Bangka Belitung | 141 | 131 | 129 | 128 | 227 | 231 | 207 | 152 | 123 | 121 | 107 | 109 | 108 |
| 3. Banten | 5.906 | 5.793 | 5.667 | 5.767 | 5.729 | 5.927 | 5.607 | 5.628 | 5.633 | 5.522 | 5.154 | 5.171 | 4.336 |
| 4. Batam | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5. DI Yogyakarta | 43 | 43 | 41 | 40 | 43 | 67 | 67 | 112 | 115 | 113 | 112 | 113 | 111 |
| 6. DKI Jakarta*) | 23.093 | 23.508 | 25.155 | 26.089 | 27.043 | 29.018 | 31.996 | 32.451 | 32.425 | 31.914 | 32.531 | 34.953 | 36.293 |
| 7. Jambi | 1.706 | 1.735 | 1.774 | 1.797 | 1.840 | 1.865 | 1.790 | 1.834 | 1.880 | 1.871 | 1.886 | 1.846 | 1.980 |
| 8. Jawa Barat | 3.914 | 3.914 | 4.215 | 4.310 | 4.259 | 4.429 | 4.953 | 4.913 | 5.138 | 4.822 | 4.790 | 3.641 | 3.616 |
| 9. Jawa Tengah | 5.295 | 5.352 | 5.345 | 5.382 | 5.458 | 5.907 | 6.177 | 6.101 | 5.987 | 5.889 | 5.918 | 6.166 | 6.991 |
| 10. Jawa Timur | 12.928 | 12.933 | 13.114 | 13.354 | 13.350 | 13.816 | 14.012 | 14.462 | 14.632 | 14.612 | 14.552 | 15.425 | 15.483 |
| 11. Kalimantan Barat | 1.028 | 1.015 | 998 | 992 | 981 | 995 | 977 | 961 | 819 | 456 | 452 | 471 | 1.261 |
| 12. Kalimantan Selatan | 2.902 | 2.864 | 2.737 | 3.374 | 3.322 | 3.346 | 3.363 | 3.308 | 3.290 | 3.179 | 3.128 | 2.775 | 2.677 |
| 13. Kalimantan Tengah | 3.422 | 3.399 | 3.324 | 3.510 | 3.502 | 3.544 | 3.483 | 3.449 | 3.528 | 3.528 | 3.514 | 3.964 | 3.897 |
| 14. Kalimantan Timur | 3.853 | 3.832 | 3.753 | 3.725 | 3.679 | 3.758 | 3.289 | 2.742 | 2.735 | 2.692 | 2.658 | 2.730 | 2.626 |
| 15. Lampung | 1.437 | 1.417 | 1.425 | 1.405 | 1.419 | 1.420 | 1.392 | 1.402 | 1.407 | 1.416 | 1.395 | 1.386 | 1.364 |
| 16. Maluku | 16 | 16 | 16 | 16 | 16 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
| 17. Maluku Utara | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 1 |
| 18. Nangroe Aceh Darussalam | 221 | 223 | 221 | 219 | 221 | 219 | 220 | 212 | 210 | 211 | 213 | 211 | 212 |
| 19. Nusa Tenggara Barat | 55 | 54 | 53 | 53 | 52 | 51 | 50 | 49 | 48 | 47 | 47 | 46 | 45 |
| 20. Nusa Tenggara Timur | 11 | 11 | 11 | 11 | 11 | 10 | 10 | 10 | 10 | 10 | 10 | 9 | 9 |
| 21. Papua | 80 | 80 | 80 | 80 | 80 | 80 | 80 | 80 | 80 | 80 | 80 | 80 | 80 |
| 22. Riau | 3.050 | 2.849 | 3.096 | 3.370 | 3.342 | 3.020 | 3.290 | 3.108 | 3.132 | 2.730 | 2.016 | 2.383 | 2.344 |
| 23. Sulawesi Selatan | 617 | 616 | 604 | 616 | 630 | 665 | 700 | 748 | 773 | 768 | 764 | 799 | 785 |
| 24. Sulawesi Tengah | 28 | 26 | 26 | 30 | 31 | 31 | 32 | 31 | 30 | 30 | 30 | 30 | 30 |
| 25. Sulawesi Tenggara | 710 | 707 | 700 | 698 | 693 | 688 | 683 | 680 | 670 | 666 | 663 | 653 | 651 |
| 26. Sulawesi Utara | 37 | 37 | 35 | 35 | 35 | 36 | 35 | 35 | 35 | 82 | 80 | 81 | 83 |
| 27. Sumatera Barat | 528 | 278 | 278 | 58 | 57 | 57 | 58 | 59 | 58 | 58 | 59 | 57 | 57 |

Tabel 2.10 Piutang Pembiayaan LPEI Berdasarkan Lokasi (Miliar Rp)
Table 2.10 Financing Receivables of Indonesia Eximbank based on Location (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 |
|-----------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 28. Sumatera Selatan | 1.471 | 1.720 | 1.579 | 1.316 | 1.313 | 1.438 | 1.410 | 1.406 | 1.537 | 1.517 | 1.516 | 1.538 | 1.709 |
| 29. Sumatera Utara | 1.357 | 1.369 | 1.066 | 897 | 899 | 1.087 | 1.280 | 1.186 | 964 | 953 | 968 | 1.147 | 1.329 |
| 30. Di luar Indonesia | 970 | 885 | 747 | 474 | 432 | 442 | 416 | 396 | 393 | 380 | 375 | 382 | 386 |
| JUMLAH | 74.829 | 74.817 | 76.199 | 77.756 | 78.673 | 82.162 | 85.596 | 85.530 | 85.673 | 83.694 | 83.009 | 86.187 | 88.483 |

*) Termasuk data pembiayaan bagi pegawai LPEI / Including financing of Indonesia Eximbank's employee

Tabel 2.11 Piutang Pembiayaan LPEI Berdasarkan Valuta (Miliar Rp)
Table 2.11 Financing Receivables of Indonesia Eximbank based on Currency (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|-----------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------------|
| 1. Rupiah | 35.625 | 36.056 | 37.575 | 38.661 | 39.796 | 40.683 | 43.784 | 44.353 | 44.360 | 42.708 | 42.554 | 43.627 | 45.034 | 1. Rupiah |
| 2. US Dollar*) | 38.732 | 38.290 | 38.165 | 38.617 | 38.398 | 41.001 | 41.337 | 40.703 | 40.843 | 40.522 | 39.997 | 42.101 | 42.997 | 2. US Dollar*) |
| 3. Singapore Dollar*) | 471 | 470 | 459 | 477 | 479 | 477 | 475 | 473 | 470 | 464 | 457 | 459 | 452 | 3. Singapore Dollar*) |
| 4. Yen*) | 1 | 1 | 1 | - | - | - | - | 0 | - | - | 1 | - | - | 4. Yen*) |
| JUMLAH | 74.829 | 74.817 | 76.199 | 77.756 | 78.673 | 82.162 | 85.596 | 85.530 | 85.673 | 83.694 | 83.009 | 86.187 | 88.483 | TOTAL |

*) Data telah dikonversi ke dalam rupiah / Converted in rupiah

Tabel 2.12 Piutang Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas (Miliar Rp)
Table 2.12 Financing Receivables of Indonesia Eximbank based on Quality of Financing (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 |
|---------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 1. Lancar | 70.787 | 68.706 | 70.179 | 71.750 | 72.694 | 76.069 | 79.454 | 79.418 | 78.787 | 76.853 | 76.042 | 79.006 | 79.250 |
| 2. Dalam Perhatian Khusus | 2.400 | 3.444 | 3.403 | 3.398 | 3.383 | 3.442 | 3.746 | 3.735 | 4.496 | 4.472 | 4.536 | 4.700 | 7.076 |
| 3. Kurang Lancar | 508 | 1.260 | 1.234 | 1.229 | 1.222 | 1.251 | 1.019 | 1.013 | 1.019 | 1.005 | 1.066 | 1.095 | 1.068 |
| 4. Diragukan | 183 | 247 | 241 | 240 | 239 | 245 | 530 | 509 | 469 | 467 | 467 | 475 | 179 |
| 5. Macet | 951 | 1.160 | 1.143 | 1.138 | 1.135 | 1.155 | 847 | 856 | 902 | 898 | 898 | 911 | 909 |
| JUMLAH | 74.829 | 74.817 | 76.199 | 77.756 | 78.673 | 82.162 | 85.596 | 85.530 | 85.673 | 83.694 | 83.009 | 86.187 | 88.483 |

Tabel 2.13 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Sektor Ekonomi (Miliar Rp)
Table 2.13 Number of Financing Contract of Indonesia Eximbank based on Economic Sector (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---|
| 1. Perindustrian | 2.674 | 2.768 | 2.925 | 3.000 | 2.842 | 3.004 | 3.106 | 3.174 | 3.293 | 3.451 | 3.364 | 3.400 | 3.462 | 1. Industry |
| 2. Pertambangan | 267 | 265 | 217 | 219 | 226 | 247 | 225 | 219 | 223 | 231 | 237 | 233 | 241 | 2. Mining |
| 3. Pertanian, perburuan, & sarana pertanian | 272 | 284 | 270 | 278 | 282 | 294 | 297 | 305 | 311 | 308 | 311 | 320 | 323 | 3. Agriculture, hunt, & agricultural tools |
| 4. Jasa-jasa dunia usaha | 728 | 715 | 687 | 688 | 752 | 784 | 764 | 757 | 745 | 735 | 737 | 725 | 619 | 4. Business services |
| 5. Pengangkutan, pergudangan, & komunikasi | 191 | 210 | 216 | 222 | 222 | 222 | 221 | 214 | 203 | 204 | 163 | 163 | 167 | 5. Transportation, warehousing, & communication |
| 6. Konstruksi | 178 | 184 | 186 | 192 | 209 | 209 | 222 | 205 | 217 | 222 | 229 | 205 | 202 | 6. Construction |
| 7. Listrik, Gas, & Air | 45 | 46 | 43 | 42 | 45 | 47 | 56 | 57 | 57 | 58 | 55 | 41 | 39 | 7. Electricity, gas, & water |
| 8. Perdagangan, restoran, & hotel | 253 | 240 | 244 | 255 | 242 | 257 | 247 | 245 | 247 | 244 | 241 | 237 | 199 | 8. Trading, restaurant, & hotel |
| 9. Perikanan | 24 | 27 | 428 | 460 | 474 | 464 | 462 | 463 | 465 | 483 | 475 | 476 | 475 | 9. Fishery |
| 10. Lain-Lain | 609 | 614 | 573 | 592 | 595 | 618 | 637 | 633 | 641 | 645 | 641 | 640 | 622 | 10. Others |
| JUMLAH | 5.241 | 5.353 | 5.789 | 5.948 | 5.889 | 6.146 | 6.237 | 6.272 | 6.402 | 6.581 | 6.453 | 6.440 | 6.349 | TOTAL |

Tabel 2.14 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Penggunaan Dana (Miliar Rp)
Table 2.14 Number of Financing Contract of Indonesia Eximbank based on Purpose of Financing (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------------|
| 1. Modal kerja | 3.487 | 3.562 | 3.979 | 4.166 | 4.069 | 4.279 | 4.311 | 4.336 | 4.433 | 4.574 | 4.499 | 4.457 | 4.343 | 1. Working capital |
| 2. Investasi | 1.415 | 1.451 | 1.469 | 1.440 | 1.478 | 1.520 | 1.571 | 1.584 | 1.616 | 1.651 | 1.596 | 1.627 | 1.647 | 2. Investment |
| 3. Lainnya | 339 | 340 | 341 | 342 | 342 | 347 | 355 | 352 | 353 | 356 | 358 | 356 | 359 | 3. Others |
| JUMLAH | 5.241 | 5.353 | 5.789 | 5.948 | 5.889 | 6.146 | 6.237 | 6.272 | 6.402 | 6.581 | 6.453 | 6.440 | 6.349 | TOTAL |

Tabel 2.15 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kategori Debitur (Miliar Rp)
Table 2.15 Number of Financing Contract of Indonesia Eximbank based on Debtor Category (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------------------|
| 1. BUMN | 430 | 441 | 459 | 469 | 519 | 518 | 534 | 499 | 496 | 512 | 464 | 444 | 454 | 1. State-Owned Enterprises |
| 2. Non BUMN | 4.472 | 4.572 | 4.989 | 5.129 | 5.015 | 5.264 | 5.323 | 5.390 | 5.514 | 5.671 | 5.584 | 5.590 | 5.536 | 2. Private Enterprises |
| 3. Pemerintah Pusat | - | - | - | 8 | 13 | 17 | 25 | 31 | 39 | 42 | 47 | 50 | - | 3. Government |
| 4. Lainnya | 342 | 340 | 341 | 342 | 342 | 347 | 355 | 352 | 353 | 356 | 358 | 356 | 359 | 4. Others |
| JUMLAH | 5.241 | 5.353 | 5.789 | 5.948 | 5.889 | 6.146 | 6.237 | 6.272 | 6.402 | 6.581 | 6.453 | 6.440 | 6.349 | TOTAL |

Tabel 2.16 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Lokasi (Miliar Rp)
Table 2.16 Number of Financing Contract of Indonesia Eximbank based on Location (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 |
|-----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 1. Bali | 3 | 3 | 3 | 3 | 3 | 4 | 7 | 7 | 9 | 13 | 9 | 11 | 12 |
| 2. Bangka Belitung | 3 | 3 | 22 | 22 | 24 | 24 | 24 | 23 | 3 | 3 | 3 | 3 | 3 |
| 3. Banten | 194 | 194 | 185 | 188 | 188 | 203 | 196 | 193 | 190 | 196 | 126 | 117 | 125 |
| 4. Batam | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5. DI Yogyakarta | 43 | 39 | 44 | 41 | 39 | 47 | 47 | 47 | 45 | 47 | 49 | 53 | 50 |
| 6. DKI Jakarta*) | 1.613 | 1.690 | 1.679 | 1.772 | 1.915 | 1.980 | 2.035 | 2.013 | 2.027 | 2.069 | 2.050 | 2.014 | 1.980 |
| 7. Jambi | 82 | 85 | 87 | 94 | 83 | 95 | 99 | 91 | 98 | 100 | 100 | 101 | 104 |
| 8. Jawa Barat | 225 | 229 | 238 | 267 | 272 | 308 | 360 | 377 | 408 | 468 | 458 | 476 | 473 |
| 9. Jawa Tengah | 494 | 497 | 506 | 541 | 536 | 585 | 593 | 583 | 574 | 578 | 566 | 584 | 552 |
| 10. Jawa Timur | 1.440 | 1.479 | 1.583 | 1.585 | 1.374 | 1.452 | 1.438 | 1.509 | 1.595 | 1.651 | 1.652 | 1.649 | 1.697 |
| 11. Kalimantan Barat | 34 | 34 | 34 | 34 | 34 | 34 | 31 | 30 | 28 | 22 | 21 | 19 | 18 |
| 12. Kalimantan Selatan | 46 | 45 | 44 | 46 | 46 | 46 | 49 | 49 | 51 | 51 | 50 | 43 | 44 |
| 13. Kalimantan Tengah | 79 | 79 | 79 | 82 | 85 | 85 | 86 | 87 | 88 | 92 | 95 | 98 | 99 |
| 14. Kalimantan Timur | 75 | 75 | 75 | 77 | 76 | 75 | 66 | 66 | 65 | 65 | 65 | 66 | 63 |
| 15. Lampung | 89 | 85 | 89 | 86 | 101 | 100 | 101 | 102 | 104 | 99 | 87 | 84 | 46 |
| 16. Lombok | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - |
| 17. Maluku | 10 | 10 | 10 | 10 | 10 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 18. Maluku Utara | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 19. Nangroe Aceh Darussalam | 52 | 52 | 52 | 49 | 49 | 49 | 49 | 47 | 47 | 47 | 47 | 47 | 47 |
| 20. Nusa Tenggara Barat | 16 | 16 | 14 | 16 | 16 | 18 | 18 | 16 | 15 | 15 | 12 | 15 | 15 |
| 21. Nusa Tenggara Timur | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| 22. Papua | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 23. Riau | 46 | 46 | 45 | 47 | 46 | 45 | 45 | 44 | 47 | 47 | 43 | 50 | 53 |
| 24. Sulawesi Selatan | 112 | 116 | 110 | 118 | 125 | 125 | 127 | 130 | 130 | 140 | 142 | 146 | 142 |
| 25. Sulawesi Tengah | 17 | 15 | 14 | 17 | 18 | 18 | 21 | 21 | 20 | 19 | 19 | 17 | 17 |
| 26. Sulawesi Tenggara | 14 | 15 | 11 | 17 | 19 | 18 | 16 | 15 | 15 | 15 | 15 | 7 | 8 |
| 27. Sulawesi Utara | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 7 | 9 | 10 | 11 |

Tabel 2.16 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Lokasi (Miliar Rp)
Table 2.16 Number of Financing Contract of Indonesia Eximbank based on Location (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 |
|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 28. Sumatera Barat | 370 | 365 | 360 | 350 | 344 | 342 | 334 | 327 | 320 | 308 | 300 | 291 | 239 |
| 29. Sumatera Selatan | 52 | 53 | 394 | 393 | 393 | 396 | 396 | 396 | 425 | 425 | 425 | 425 | 428 |
| 30. Sumatera Utara | 66 | 66 | 63 | 66 | 64 | 66 | 68 | 70 | 74 | 84 | 82 | 90 | 102 |
| 31. Di luar Indonesia | 54 | 50 | 37 | 16 | 18 | 15 | 15 | 13 | 8 | 5 | 13 | 9 | 6 |
| JUMLAH | 5.241 | 5.353 | 5.789 | 5.948 | 5.889 | 6.146 | 6.237 | 6.272 | 6.402 | 6.581 | 6.453 | 6.440 | 6.349 |

*) Termasuk data pembiayaan bagi pegawai LPEI / Including financing of Indonesia Eximbank's employee

Tabel 2.17 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Valuta (Miliar Rp)
Table 2.17 Number of Financing Contract of Indonesia Eximbank based on Currency (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------------|
| 1. Rupiah | 3.628 | 3.730 | 4.183 | 4.278 | 4.177 | 4.335 | 4.405 | 4.449 | 4.560 | 4.661 | 4.556 | 4.477 | 4.375 | 1. Rupiah |
| 2. US Dollar | 1.611 | 1.621 | 1.604 | 1.669 | 1.711 | 1.810 | 1.831 | 1.821 | 1.841 | 1.919 | 1.895 | 1.962 | 1.973 | 2. US Dollar |
| 3. Singapura Dollar | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 3. Singapore Dollar |
| 4. Yen | 1 | 1 | 1 | - | - | - | - | 1 | - | - | 1 | - | - | 4. Yen |
| JUMLAH | 5.241 | 5.353 | 5.789 | 5.948 | 5.889 | 6.146 | 6.237 | 6.272 | 6.402 | 6.581 | 6.453 | 6.440 | 6.349 | TOTAL |

Tabel 2.18 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas (Miliar Rp)
Table 2.18 Number of Financing Contract of Indonesia Eximbank based on Quality of Financing (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 |
|---------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1. Lancar | 5.030 | 5.102 | 5.631 | 5.788 | 5.715 | 5.940 | 6.051 | 6.089 | 6.221 | 6.398 | 6.276 | 6.212 | 6.081 |
| 2. Dalam Perhatian Khusus | 46 | 77 | 68 | 69 | 69 | 74 | 84 | 83 | 85 | 87 | 74 | 111 | 155 |
| 3. Kurang Lancar | 48 | 34 | 16 | 16 | 30 | 34 | 9 | 9 | 14 | 14 | 35 | 30 | 33 |
| 4. Diragukan | 14 | 24 | 11 | 11 | 11 | 24 | 31 | 30 | 12 | 12 | 12 | 12 | 5 |
| 5. Macet | 103 | 116 | 63 | 64 | 64 | 74 | 62 | 61 | 70 | 70 | 56 | 75 | 75 |
| JUMLAH | 5.241 | 5.353 | 5.789 | 5.948 | 5.889 | 6.146 | 6.237 | 6.272 | 6.402 | 6.581 | 6.453 | 6.440 | 6.349 |

Tabel 2.19 Jumlah Kontrak Penjaminan LPEI Berdasarkan Jenis Penjaminan (Miliar Rp)

Table 2.19 Number of Guarantee Contract of Indonesia Eximbank based on Types of Guarantee (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|--------------|--------------|--------------|----------------|
| 1. Proyek | 1.003 | 1.004 | 979 | 932 | 903 | 911 | 935 | 889 | 884 | 898 | 904 | 905 | 939 | 1. Project |
| 2. Kepabeanan | 109 | 121 | 124 | 129 | 123 | 108 | 105 | 105 | 109 | 112 | 121 | 135 | 138 | 2. Customs |
| 3. Kredit bank | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3. Bank credit |
| 4. Importir | - | - | - | 15 | 15 | 14 | 12 | 12 | 12 | 11 | 11 | 26 | 29 | 4. Importer |
| 5. SBLC | - | - | - | - | - | - | - | - | - | 4 | - | - | - | 5. SBLC |
| JUMLAH | 1.113 | 1.126 | 1.104 | 1.078 | 1.043 | 1.035 | 1.054 | 1.008 | 995 | 1.023 | 1.038 | 1.068 | 1.108 | TOTAL |

Tabel 2.20 Jumlah Kontrak Asuransi LPEI Berdasarkan Jenis Asuransi (Miliar Rp)

Table 2.20 Number of Insurance Contract of Indonesia Eximbank based on Types of Insurance (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|----------------------------------|
| 1. Proteksi piutang dagang | 10 | 11 | 13 | 11 | 11 | 11 | 11 | 11 | 6 | 7 | 7 | 11 | 10 | 1. Account receivable protection |
| 2. Marine cargo | 5 | 10 | 11 | 12 | 11 | 10 | 9 | 10 | 12 | 16 | 16 | 16 | 22 | 2. Marine cargo |
| 3. Property all risk | 1 | 1 | 6 | 14 | 19 | 42 | 49 | 56 | 75 | 75 | 88 | 117 | 139 | 3. Property all risk |
| 4. ReKayasa | - | - | - | - | - | - | 1 | 0 | 4 | 4 | 7 | 11 | 12 | 4. Engineering |
| JUMLAH | 16 | 22 | 30 | 37 | 41 | 63 | 70 | 77 | 97 | 102 | 118 | 155 | 183 | TOTAL |

| Tabel 2.21 Pinjaman yang Diterima LPEI Berdasarkan Negara Pemberi Pinjaman (Miliar Rp) | | | | | | | | | | | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------------------|
| Table 2.21 Loans Received of Indonesia Eximbank based on Creditor Country (Billion Rp) | | | | | | | | | | | | | | |
| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
| 1. Indonesia | 5.002 | 5.800 | 6.160 | 6.297 | 6.623 | 7.899 | 8.978 | 9.632 | 7.759 | 5.890 | 3.989 | 4.061 | 3.703 | 1. Indonesia |
| 2. Jepang | 27.206 | 27.195 | 26.407 | 26.194 | 26.059 | 25.289 | 25.117 | 24.908 | 27.514 | 27.078 | 27.079 | 28.135 | 27.977 | 2. Japan |
| 3. RRC | 6.683 | 6.682 | 6.489 | 6.438 | 6.406 | 6.639 | 6.424 | 6.372 | 6.456 | 6.355 | 6.357 | 6.606 | 7.244 | 3. China |
| 4. Singapura | 788 | 696 | 762 | 897 | 887 | 943 | 1.113 | 1.154 | 1.205 | 659 | 624 | 520 | 294 | 4. Singapore |
| 5. Kanada | 482 | 482 | 802 | 796 | 791 | 820 | 793 | 786 | 464 | - | - | - | - | 5. Canada |
| 6. Amerika Serikat | 225 | 225 | 218 | - | - | - | - | - | - | - | - | - | - | 6. United State |
| 7. Filipina | 172 | 173 | 168 | - | - | - | - | - | 92 | 90 | 90 | 94 | 93 | 7. Philippines |
| 8. Uni Emirat Arab | - | - | - | - | 659 | 683 | 661 | 655 | 663 | 653 | 652 | 678 | 674 | 8. United Arab Emirates |
| 9. Taiwan | - | - | - | - | - | - | - | - | 2 | 12 | 12 | 13 | 13 | 9. Taiwan |
| 10. Dampak PSAK 50&55 | - | - | - | - | - | - | - | - | - | - | - | - | - | 10. Impact of SFAS 50&55 |
| JUMLAH | 40.558 | 41.252 | 41.006 | 40.621 | 41.426 | 42.271 | 43.085 | 43.506 | 44.154 | 40.737 | 38.805 | 40.106 | 39.998 | TOTAL |

| Tabel 2.22 Pinjaman yang Diterima LPEI Berdasarkan Valuta (Miliar Rp) | | | | | | | | | | | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Table 2.22 Loans Received of Indonesia Eximbank based on Currency (Billion Rp) | | | | | | | | | | | | | | |
| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
| 1. Rupiah | 4.938 | 5.737 | 6.099 | 6.233 | 6.560 | 7.835 | 7.199 | 7.864 | 5.974 | 4.133 | 2.234 | 2.240 | 2.299 | 1. Rupiah |
| 2. US Dollar*) | 35.556 | 35.452 | 34.846 | 34.324 | 34.803 | 34.373 | 35.825 | 35.582 | 38.120 | 36.544 | 36.511 | 37.807 | 37.642 | 2. US Dollar*) |
| 3. Euro*) | 63 | 63 | 61 | 63 | 63 | 64 | 61 | 60 | 61 | 60 | 59 | 60 | 58 | 3. Euro*) |
| JUMLAH | 40.558 | 41.252 | 41.006 | 40.621 | 41.426 | 42.271 | 43.085 | 43.506 | 44.154 | 40.737 | 38.805 | 40.106 | 39.998 | TOTAL |

*) Data telah dikonversi ke dalam rupiah / *Converted in rupiah*

Tabel 2.23 Rasio LPEI
Table 2.23 Ratio of Indonesia Eximbank

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 |
|-------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 1. ROA | 2,56% | 2,95% | 2,44% | 2,12% | 2,05% | 1,43% | 1,91% | 1,48% | 1,17% | 0,84% | 0,59% | 0,72% | 0,76% |
| 2. ROE | 13,36% | 15,64% | 12,93% | 11,68% | 11,19% | 7,82% | 10,22% | 8,03% | 6,39% | 4,60% | 3,30% | 4,01% | 4,12% |
| 3. BOPO | 66,73% | 62,65% | 68,51% | 73,13% | 73,90% | 76,88% | 63,35% | 66,71% | 69,78% | 75,40% | 80,90% | 73,88% | 69,33% |
| 4. NPL Gross | 2,19% | 3,56% | 3,44% | 3,35% | 3,30% | 3,23% | 2,80% | 2,78% | 2,79% | 2,83% | 2,93% | 2,88% | 1,09% |
| 5. NPL Net | 0,99% | 2,03% | 1,90% | 1,86% | 1,83% | 1,80% | 1,68% | 1,66% | 1,67% | 1,70% | 1,76% | 1,75% | 1,35% |
| 6. PDN | 0,64% | 2,55% | 3,08% | 2,36% | 3,81% | 1,33% | -3,67% | 3,43% | 2,13% | 0,89% | -0,47% | 2,89% | 1,82% |
| 7. Gearing Ratio (kali) | 5,58 | 5,58 | 5,83 | 5,70 | 5,72 | 5,63 | 5,68 | 5,85 | 6,22 | 5,93 | 5,90 | 6,02 | 5,10 |
| 8. NIM | 2,94% | 0,25% | 0,49% | 0,76% | 0,96% | 1,22% | 1,43% | 1,65% | 1,79% | 2,11% | 2,33% | 2,41% | 2,42% |

Tabel 2.24 Gearing Ratio LPEI (Miliar Rp)
Table 2.24 Gearing Ratio of Indonesia Eximbank (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|----------------------|
| 1. Surat berharga yang diterbitkan | 28.921 | 28.913 | 32.739 | 32.127 | 32.091 | 30.393 | 32.600 | 33.039 | 37.453 | 36.583 | 37.372 | 40.162 | 39.870 | 1. Securities issued |
| 2. Pinjaman dana yang diterima | 40.558 | 41.252 | 41.006 | 40.621 | 41.426 | 42.271 | 43.085 | 43.506 | 44.154 | 40.737 | 38.805 | 40.106 | 39.998 | 2. Loan received |
| 3. Ekuitas | 12.446 | 12.564 | 12.645 | 12.756 | 12.863 | 12.909 | 13.326 | 13.082 | 13.127 | 13.029 | 12.912 | 13.333 | 15.661 | 3. Equities |
| 4. Gearing ratio (kali) | 5,58 | 5,58 | 5,83 | 5,70 | 5,72 | 5,63 | 5,68 | 5,85 | 6,22 | 5,93 | 5,90 | 6,02 | 5,10 | 4. Gearing ratio (x) |

Tabel 3.1 Posisi Keuangan PT Pegadaian (Persero) (Miliar Rp)
Table 3.1 Financial Position of PT Pegadaian (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------------------|
| Aset lancar | | | | | | | | | | | | | | Current assets |
| 1. Kas & Bank | 304 | 350 | 315 | 391 | 470 | 416 | 616 | 465 | 384 | 416 | 368 | 412 | 411 | 1. Cash & bank |
| 2. Deposito | 49 | 49 | 49 | 47 | - | - | - | - | - | - | - | - | - | 2. Deposit |
| 3. Surat berharga yang dimiliki | - | - | - | - | - | - | - | - | - | - | - | - | - | 3. Securities |
| 4. Pinjaman yang diberikan | 31.099 | 30.972 | 31.683 | 32.328 | 32.807 | 33.529 | 33.041 | 33.059 | 33.980 | 34.633 | 35.247 | 35.598 | 35.588 | 4. Loan |
| a. Konvensional: | | | | | | | | | | | | | | a. Conventional: |
| i. Gadai | 25.540 | 25.428 | 26.025 | 26.547 | 26.890 | 27.429 | 26.975 | 27.034 | 27.734 | 28.192 | 28.631 | 28.857 | 28.757 | i. Pawn |
| ii. Fidusia | 1.804 | 1.826 | 1.856 | 1.902 | 1.966 | 2.015 | 2.082 | 2.053 | 2.099 | 2.149 | 2.191 | 2.223 | 2.253 | ii. Fiduciary |
| iii. Lainnya | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | iii. Others |
| CKPN – Pinjaman konvensional | (122) | (113) | (111) | (98) | (112) | (113) | (111) | (107) | (107) | (108) | (107) | (105) | (97) | AFIL – Conventional loan |
| b. Syariah: | | | | | | | | | | | | | | b. Sharia: |
| i. Rahn | 3.206 | 3.171 | 3.260 | 3.336 | 3.393 | 3.497 | 3.393 | 3.381 | 3.500 | 3.574 | 3.647 | 3.684 | 3.675 | i. Rahn |
| ii. Rahn tasjili | 264 | 273 | 286 | 301 | 318 | 337 | 351 | 354 | 382 | 409 | 434 | 459 | 486 | ii. Rahn tasjili |
| iii. Mulia | 279 | 269 | 250 | 237 | 234 | 246 | 235 | 231 | 258 | 304 | 339 | 369 | 411 | iii. Mulia |
| iv. Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | iv. Others |
| CKPN – Pinjaman syariah | (9) | (8) | (8) | (6) | (8) | (9) | (8) | (8) | (9) | (9) | (9) | (9) | (9) | AFIL – Sharia loan |
| 5. Persediaan | 349 | 331 | 320 | 244 | 254 | 289 | 246 | 265 | 323 | 392 | 369 | 360 | 411 | 5. Supplies |
| 6. Uang muka | 313 | 372 | 427 | 483 | 314 | 366 | 421 | 417 | 283 | 88 | 103 | 105 | 194 | 6. Advance payments |
| 7. Pendapatan yang masih harus diterima | 1.432 | 1.431 | 1.414 | 1.441 | 1.471 | 1.497 | 1.444 | 1.500 | 1.468 | 1.498 | 1.561 | 1.619 | 1.631 | 7. Accrued income |
| 8. Beban dibayar di muka | 191 | 192 | 195 | 206 | 214 | 222 | 213 | 213 | 223 | 226 | 225 | 224 | 223 | 8. Prepaid expenses |
| 9. Penyertaan pada anak perusahaan | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 9. Investments in subsidiaries |
| 10. Piutang lainnya | 29 | 31 | 36 | 29 | 24 | 27 | 26 | 24 | 25 | 24 | 25 | 28 | 28 | 10. Other receivables |
| Jumlah aset lancar | 33.654 | 33.626 | 34.341 | 35.084 | 35.455 | 36.245 | 35.908 | 35.846 | 36.590 | 37.180 | 37.803 | 38.253 | 38.399 | Total current assets |
| Aset tidak lancar | | | | | | | | | | | | | | Non current assets |
| 11. Pinjaman yang diberikan | | | | | | | | | | | | | | 11. Loan |
| a. Konvensional: | | | | | | | | | | | | | | a. Conventional: |
| i. Gadai | - | - | - | - | - | - | - | - | - | - | - | - | - | i. Pawn |
| ii. Fidusia | - | - | - | - | - | - | - | - | - | - | - | - | - | ii. Fiduciary |
| iii. Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | iii. Others |
| CKPN – Pinjaman konvensional | - | - | - | - | - | - | - | - | - | - | - | - | - | AFIL – Conventional loan |
| b. Syariah: | | | | | | | | | | | | | | b. Sharia: |
| i. Rahn | - | - | - | - | - | - | - | - | - | - | - | - | - | i. Rahn |
| ii. Rahn tasjili | - | - | - | - | - | - | - | - | - | - | - | - | - | ii. Rahn tasjili |
| iii. Mulia | - | - | - | - | - | - | - | - | - | - | - | - | - | iii. Mulia |
| iv. Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | iv. Others |

Tabel 3.1 Posisi Keuangan PT Pegadaian (Persero) (Miliar Rp)
Table 3.1 Financial Position of PT Pegadaian (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------------------------|
| CKPN – Pinjaman konvensional | - | - | - | - | - | - | - | - | - | - | - | - | - | AFIL – Sharia loan |
| 12. Piutang kepada pihak-pihak berafiliasi | - | - | - | - | - | - | - | - | - | - | - | - | - | 12. Receivables to third parties |
| 13. Aset pajak tangguhan | 218 | 244 | 231 | 309 | 310 | 302 | 296 | 299 | 303 | 301 | 300 | 301 | 307 | 13. Deferred tax assets |
| 14. Properti investasi | - | - | - | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 14. Investment property |
| 15. Aset tetap & inventaris | 5.935 | 5.971 | 5.998 | 5.960 | 5.895 | 5.920 | 8.489 | 8.481 | 8.534 | 8.636 | 8.670 | 8.740 | 8.824 | 15. Fixed assets & inventory |
| 16. Akumulasi penyusutan | (701) | (713) | (736) | (904) | (829) | (837) | (771) | (786) | (811) | (833) | (852) | (872) | (774) | 16. Accumulated depreciation |
| 17. Aset lain-lain | 98 | 97 | 85 | 74 | 67 | 69 | 72 | 64 | 65 | 53 | 50 | 50 | 11 | 17. Other assets |
| Jumlah aktiva tidak lancar | 5.550 | 5.599 | 5.578 | 5.659 | 5.663 | 5.674 | 8.306 | 8.279 | 8.310 | 8.377 | 8.387 | 8.439 | 8.588 | Total non current assets |
| Total Aset | 39.205 | 39.226 | 39.919 | 40.743 | 41.118 | 41.919 | 44.213 | 44.125 | 44.900 | 45.557 | 46.190 | 46.692 | 46.987 | Total Assets |
| Liabilitas lancar | | | | | | | | | | | | | | Current liabilities |
| 1. Pinjaman yang diterima | 15.937 | 15.781 | 16.265 | 16.794 | 17.171 | 19.345 | 19.312 | 18.969 | 19.547 | 20.050 | 20.625 | 20.831 | 20.979 | 1. Loans received |
| a. Bank | 15.937 | 15.781 | 16.265 | 16.794 | 17.171 | 19.345 | 19.312 | 18.969 | 19.547 | 20.050 | 20.625 | 20.831 | 20.979 | a. Bank |
| b. Non bank | - | - | - | - | - | - | - | - | - | - | - | - | - | b. Non bank |
| 2. Surat berharga yang diterbitkan | 1.167 | 1.167 | 1.367 | 1.367 | 1.367 | 469 | 450 | 1.302 | 1.302 | 1.902 | 1.652 | 1.652 | 1.652 | 2. Securities issued |
| a. Obligasi | 1.167 | 1.167 | 1.367 | 1.367 | 1.367 | 469 | 450 | 1.302 | 1.302 | 1.902 | 1.652 | 1.652 | 1.652 | a. Obligations |
| b. Medium Term Notes (MTN) | - | - | - | - | - | - | - | - | - | - | - | - | - | b. Medium Term Notes (MTN) |
| c. Lain- lain | - | - | - | - | - | - | - | - | - | - | - | - | - | c. Others |
| 3. Pinjaman dari pemerintah | - | - | - | - | - | - | - | - | - | - | - | - | - | 3. Government loans |
| 4. Utang kepada rekanan | 100 | 94 | 96 | 116 | 124 | 121 | 130 | 103 | 112 | 137 | 143 | 149 | 148 | 4. Debt to partners |
| 5. Utang kepada nasabah | 354 | 342 | 340 | 302 | 328 | 374 | 164 | 179 | 237 | 282 | 245 | 242 | 255 | 5. Debt to customers |
| 6. Utang pajak | 117 | 214 | 258 | 312 | 80 | 176 | 200 | 225 | 276 | 90 | 100 | 112 | 124 | 6. Tax liabilities |
| 7. Biaya yang masih harus dibayar | 508 | 365 | 321 | 383 | 457 | 495 | 368 | 389 | 419 | 458 | 533 | 561 | 394 | 7. Accrued expenses |
| 8. Pendapatan diterima di muka | 31 | 30 | 27 | 45 | 46 | 46 | 44 | 44 | 47 | 51 | 54 | 57 | 64 | 8. Prepaid income |
| 9. Utang lancar lainnya | 367 | 391 | 397 | 472 | 404 | 148 | 58 | 63 | 72 | 87 | 96 | 132 | 444 | 9. Other current liabilities |
| Jumlah liabilitas lancar | 18.581 | 18.383 | 19.071 | 19.792 | 19.975 | 21.173 | 20.726 | 21.274 | 22.012 | 23.056 | 23.447 | 23.737 | 24.060 | Total current liabilities |
| 10. Pinjaman yang diberikan | - | - | - | - | - | - | - | - | - | - | - | - | - | 10. Loans received |
| a. Bank | - | - | - | - | - | - | - | - | - | - | - | - | - | a. Bank |
| b. Non bank | - | - | - | - | - | - | - | - | - | - | - | - | - | b. Non bank |
| 11. Surat berharga yang diterbitkan | 6.786 | 6.786 | 6.586 | 6.586 | 6.586 | 6.586 | 6.586 | 5.735 | 5.735 | 5.135 | 5.135 | 5.136 | 5.136 | 11. Securities issued |
| a. Obligasi | 6.786 | 6.786 | 6.586 | 6.586 | 6.586 | 6.586 | 6.586 | 5.735 | 5.735 | 5.135 | 5.135 | 5.136 | 5.136 | a. Obligations |
| b. Medium Term Notes (MTN) | - | - | - | - | - | - | - | - | - | - | - | - | - | b. Medium Term Notes (MTN) |
| c. Lain- lain | - | - | - | - | - | - | - | - | - | - | - | - | - | c. Others |
| 12. Pinjaman dari pemerintah | 410 | 410 | 410 | 410 | 410 | 410 | 410 | 410 | 410 | 410 | 410 | 410 | 410 | 12. Government loans |

Tabel 3.1 Posisi Keuangan PT Pegadaian (Persero) (Miliar Rp)
Table 3.1 Financial Position of PT Pegadaian (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--|
| 13. Pendapatan ditangguhkan | 16 | 16 | 16 | 15 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13. Accrued income |
| 14. Kewajiban estimasi untuk imbalan kerja | 666 | 675 | 694 | 738 | 759 | 773 | 749 | 765 | 779 | 771 | 768 | 775 | 774 | 14. Estimate obligations of employee benefits |
| 15. Liabilitas pajak tangguhan | - | - | - | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 15. Deferred tax liabilities |
| 16. Pinjaman jangka panjang lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | 16. Other non current liabilities |
| Jumlah liabilitas tidak lancar | 7.878 | 7.887 | 7.706 | 7.866 | 7.885 | 7.900 | 7.876 | 7.040 | 7.054 | 6.447 | 6.444 | 6.451 | 6.450 | Total non current liabilities |
| Total Liabilitas | 26.459 | 26.270 | 26.777 | 27.658 | 27.860 | 29.073 | 28.602 | 28.314 | 29.066 | 29.503 | 29.891 | 30.187 | 30.511 | Total Liabilities |
| 17. Modal disetor | 251 | 251 | 251 | 251 | 251 | 251 | 6.250 | 6.250 | 6.250 | 6.250 | 6.250 | 6.250 | 6.250 | 17. Paid-up capital |
| 18. Modal non pengendali | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 18. Non controlling capital |
| 19. Surplus revaluasi | 3.900 | 3.900 | 3.900 | 3.750 | 3.750 | 3.750 | 6.325 | 6.325 | 6.118 | 6.118 | 6.118 | 6.118 | 6.044 | 19. Revaluations surplus |
| 20. Laba Rugi Aktuarial Imbalan Kerja | - | - | - | (180) | (180) | (180) | (180) | (180) | (180) | (180) | (180) | (180) | (180) | 20. Actuarial profits & losses for employee benefits |
| 21. Saldo laba/rugi | 8.594 | 8.804 | 8.990 | 9.263 | 9.435 | 9.023 | 3.215 | 3.414 | 3.645 | 3.865 | 4.110 | 4.315 | 4.361 | 21. Retained profit / (loss) |
| a. Ditentukan penggunaannya | 6.597 | 6.597 | 6.597 | 6.597 | 6.597 | 7.951 | 1.952 | 1.952 | 1.952 | 1.952 | 1.952 | 1.952 | 1.952 | a. Appropriated |
| b. Belum ditentukan penggunaannya | 1.997 | 2.207 | 2.393 | 2.666 | 2.838 | 1.072 | 1.262 | 1.462 | 1.693 | 1.912 | 2.158 | 2.363 | 2.409 | b. Unappropriated |
| Total Ekuitas | 12.746 | 12.956 | 13.142 | 13.085 | 13.258 | 12.846 | 15.611 | 15.810 | 15.834 | 16.054 | 16.299 | 16.505 | 16.476 | Total Equities |
| Total Liabilitas & Ekuitas | 39.205 | 39.226 | 39.919 | 40.743 | 41.118 | 41.919 | 44.213 | 44.125 | 44.900 | 45.557 | 46.190 | 46.692 | 46.987 | Total Liabilities & Equities |

Tabel 3.2 Laba Rugi Komprehensif PT Pegadaian (Persero) (Miliar Rp)
Table 3.2 Comprehensive Income of PT Pegadaian (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
| Pendapatan | | | | | | | | | | | | | | <i>Income</i> |
| A. Pendapatan operasional | | | | | | | | | | | | | | <i>A. Operating income</i> |
| 1. Sewa modal | | | | | | | | | | | | | | <i>1. Rental capital</i> |
| *) Konvensional: | 7.183 | 607 | 1.183 | 1.822 | 2.449 | 3.111 | 3.760 | 4.411 | 5.072 | 5.730 | 6.414 | 7.081 | 7.767 | <i>*) Conventional:</i> |
| a. Gadai | 6.923 | 581 | 1.129 | 1.740 | 2.340 | 2.971 | 3.591 | 4.210 | 4.842 | 5.469 | 6.122 | 6.756 | 7.406 | <i>a. Pawn</i> |
| b. Fidusia | 260 | 26 | 54 | 81 | 109 | 140 | 169 | 202 | 230 | 260 | 293 | 325 | 362 | <i>b. Fiduciary</i> |
| c. Lain-lain | - | - | - | - | - | - | - | - | - | - | - | - | - | <i>c. Others</i> |
| *) Ujrah/margin: | 927 | 82 | 158 | 243 | 327 | 415 | 504 | 590 | 682 | 771 | 867 | 960 | 1.056 | <i>*) Ujrah/margin:</i> |
| a. Rahn | 840 | 72 | 140 | 215 | 289 | 368 | 446 | 521 | 602 | 681 | 763 | 843 | 925 | <i>a. Rahn</i> |
| b. Rahn tasjili | 42 | 5 | 9 | 15 | 20 | 26 | 32 | 38 | 44 | 51 | 58 | 65 | 73 | <i>b. Rahn tasjili</i> |
| c. Mulia | 45 | 5 | 9 | 13 | 17 | 22 | 27 | 31 | 35 | 40 | 46 | 52 | 58 | <i>c. Mulia</i> |
| c. Lain-lain | - | - | - | - | - | - | - | - | - | - | - | - | - | <i>c. Others</i> |
| 2. Pendapatan administrasi | | | | | | | | | | | | | | <i>2. Administrative income</i> |
| *) Konvensional: | 639 | 52 | 106 | 161 | 215 | 273 | 330 | 380 | 442 | 499 | 556 | 609 | 665 | <i>*) Conventional:</i> |
| a. Gadai | 625 | 51 | 103 | 158 | 210 | 266 | 322 | 371 | 432 | 487 | 542 | 594 | 648 | <i>a. Pawn</i> |
| b. Fidusia | 13 | 1 | 2 | 4 | 5 | 7 | 9 | 9 | 11 | 12 | 14 | 15 | 17 | <i>b. Fiduciary</i> |
| c. Lainnya | 0 | 0 | 0 | 0 | 0 | 0 | - | - | 0 | 0 | 0 | 0 | 0 | <i>c. Others</i> |
| *) Ujrah/margin: | 85 | 7 | 14 | 22 | 29 | 37 | 45 | 52 | 61 | 69 | 77 | 85 | 93 | <i>*) Ujrah/margin:</i> |
| a. Rahn | 78 | 7 | 13 | 20 | 27 | 35 | 42 | 48 | 56 | 63 | 70 | 77 | 84 | <i>a. Rahn</i> |
| b. Rahn tasjili | 2 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 3 | 3 | <i>b. Rahn tasjili</i> |
| c. Mulia | 6 | 0 | 1 | 1 | 1 | 2 | 2 | 3 | 3 | 4 | 5 | 5 | 6 | <i>c. Mulia</i> |
| d. Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | <i>c. Others</i> |
| Jumlah pendapatan operasional | 8.834 | 747 | 1.461 | 2.248 | 3.020 | 3.837 | 4.640 | 5.433 | 6.256 | 7.069 | 7.914 | 8.735 | 9.581 | <i>Total operating income</i> |
| B. Pendapatan non operasional | | | | | | | | | | | | | | <i>B. Non operating income</i> |
| 1. Uang kelebihan lewat waktu | - | - | - | - | - | - | - | - | - | - | - | - | - | <i>1. Excess money over time</i> |
| 2. Pendapatan bunga/jasa giro | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | <i>2. Interest / current accounts services income</i> |
| 3. Pendapatan non operasional lainnya | 544 | 45 | 88 | 112 | 46 | 59 | 66 | 77 | 88 | 89 | 101 | 114 | 136 | <i>3. Other operating income</i> |
| Jumlah pendapatan non operasional | 545 | 45 | 89 | 113 | 46 | 60 | 67 | 78 | 90 | 90 | 103 | 115 | 138 | <i>Total non operating income</i> |
| Total Pendapatan | 9.379 | 792 | 1.549 | 2.360 | 3.066 | 3.896 | 4.706 | 5.511 | 6.346 | 7.159 | 8.016 | 8.851 | 9.719 | <i>Total Income</i> |
| Beban | | | | | | | | | | | | | | <i>Expenses</i> |
| A. Beban operasional | | | | | | | | | | | | | | <i>A. Operating expenses</i> |
| 1. Bunga & provisi | 2.175 | 169 | 309 | 531 | 711 | 902 | 1.098 | 1.291 | 1.455 | 1.659 | 1.848 | 2.018 | 2.206 | <i>1. Interest & commission</i> |
| 2. Bagi hasil | 257 | 22 | 42 | 66 | 95 | 120 | 143 | 162 | 191 | 219 | 246 | 276 | 306 | <i>2. Profit sharing</i> |
| 3. Pegawai | 2.417 | 209 | 420 | 625 | 829 | 1.059 | 1.269 | 1.477 | 1.669 | 1.837 | 2.019 | 2.205 | 2.412 | <i>3. Employee</i> |

Tabel 3.2 Laba Rugi Komprehensif PT Pegadaian (Persero) (Miliar Rp)
Table 3.2 Comprehensive Income of PT Pegadaian (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|--------------|------------|------------|------------|------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---|
| 4. Direksi & dekom | 62 | 2 | 4 | 6 | 9 | 10 | 13 | 20 | 22 | 24 | 26 | 28 | 81 | 4. Directors & commissioners |
| 5. Beban amortisasi & CKPN | 29 | (6) | (2) | 1 | 20 | 25 | 26 | 28 | 32 | 36 | 39 | 41 | 83 | 5. Amortization & AFIL expenses |
| 6. Beban penyusutan aset tetap & inventaris | 127 | 11 | 33 | 47 | 61 | 75 | 89 | 104 | 128 | 148 | 166 | 183 | 202 | 6. Depreciation fixed assets & inventory expenses |
| 7. Administrasi | 231 | 13 | 23 | 44 | 61 | 86 | 85 | 99 | 123 | 151 | 177 | 216 | 329 | 7. Administration |
| 8. Umum | 985 | 54 | 118 | 212 | 293 | 395 | 497 | 578 | 674 | 733 | 812 | 912 | 1.027 | 8. General |
| 9. Pendidikan & pelatihan | 42 | 2 | 7 | 6 | 10 | 14 | 14 | 16 | 21 | 26 | 33 | 40 | 57 | 9. Education & training |
| Jumlah beban operasional | 6.325 | 476 | 953 | 1.537 | 2.099 | 2.685 | 3.233 | 3.776 | 4.314 | 4.834 | 5.364 | 5.919 | 6.702 | Total operating expenses |
| B. Beban non operasional | 414 | 35 | 68 | 85 | 8 | 8 | 17 | 13 | 0 | 0 | 0 | 0 | 0 | B. Non operating expenses |
| Total Beban | 6.739 | 511 | 1.021 | 1.622 | 2.099 | 2.694 | 3.250 | 3.788 | 4.314 | 4.834 | 5.364 | 5.919 | 6.702 | Total Expenses |
| Laba / (Rugi) Sebelum Pajak | 2.640 | 281 | 528 | 738 | 968 | 1.203 | 1.456 | 1.723 | 2.032 | 2.325 | 2.652 | 2.931 | 3.017 | Profit / (Loss) Before Tax |
| Beban (manfaat) pajak penghasilan | | | | | | | | | | | | | | Tax expenses / (benefits) |
| 1. Kini | 718 | 97 | 145 | 210 | 264 | 319 | 375 | 446 | 528 | 600 | 680 | 755 | 802 | 1. Current |
| 2. Tangguhan | (26) | (26) | (13) | (24) | (21) | (13) | (7) | (10) | (13) | (11) | (10) | (12) | (18) | 2. Deferred |
| Jumlah beban (manfaat) pajak penghasilan | 692 | 71 | 132 | 186 | 244 | 306 | 369 | 437 | 514 | 589 | 670 | 744 | 784 | Total tax expenses / (benefits) |
| Laba periode berjalan | 1.948 | 210 | 396 | 552 | 724 | 897 | 1.087 | 1.286 | 1.517 | 1.737 | 1.982 | 2.187 | 2.233 | Laba periode berjalan |
| Pendapatan Komprehensif Lain Setelah Pajak | - | - | - | - | - | - | - | - | - | - | - | - | - | Other Comprehensive Income After Tax |
| Laba / (Rugi) Komprehensif Periode Berjalan | 1.948 | 210 | 396 | 552 | 724 | 897 | 1.087 | 1.286 | 1.517 | 1.737 | 1.982 | 2.187 | 2.233 | Current Period Profit / (Loss) |

Tabel 3.3 Portofolio Investasi PT Pegadaian (Persero) (Miliar Rp)
Tabel 3.3 Investments Portfolio of PT Pegadaian (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|-----------------------------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------------------|
| 1. Deposito | 49 | 49 | 49 | 47 | - | - | - | - | - | - | - | - | - | 1. Deposit |
| 2. Saham | - | - | - | - | - | - | - | - | - | - | - | - | - | 2. Stock |
| 3. Surat Utang Negara (SUN) | - | - | - | - | - | - | - | - | - | - | - | - | - | 3. Government bonds |
| 4. Obligasi | - | - | - | - | - | - | - | - | - | - | - | - | - | 4. Obligation |
| 5. Reksadana | - | - | - | - | - | - | - | - | - | - | - | - | - | 5. Mutual fund |
| 6. Penyertaan Langsung | - | - | - | - | - | - | - | - | - | - | - | - | - | 6. Direct Investments |
| 7. EBA | - | - | - | - | - | - | - | - | - | - | - | - | - | 7. RMBS |
| 8. Properti | - | - | - | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 8. Properties |
| JUMLAH | 49 | 49 | 49 | 267 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | TOTAL |

Tabel 4.1 Posisi Keuangan Lembaga Penjamin (Miliar Rp)
Table 4.1 Financial Position of Guarantee Institutions (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
| Aset Lancar | | | | | | | | | | | | | | <i>Current assets</i> |
| 1. Kas & giro Bank | 329 | 520 | 354 | 401 | 472 | 464 | 787 | 516 | 381 | 548 | 469 | 558 | 385 | 1. Cash & banks |
| 2. Investasi lancar | 7.781 | 7.656 | 7.921 | 7.903 | 7.800 | 7.825 | 7.254 | 7.548 | 7.681 | 7.628 | 7.698 | 7.573 | 8.551 | 2. Current investments |
| 3. Piutang IJP | 1.447 | 2.259 | 2.382 | 1.683 | 1.857 | 1.907 | 1.997 | 2.051 | 2.142 | 2.136 | 2.265 | 2.302 | 2.352 | 3. RGS receivables |
| 4. Piutang co-guarantee/reasuransi/penjaminan ulang | 98 | 94 | 104 | 117 | 129 | 140 | 104 | 86 | 88 | 92 | 100 | 108 | 126 | 4. Co-guarantee / reinsurance / re-guarantee receivables |
| 5. Pendapatan yang masih harus diterima | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 5 | 5. Accrued income |
| 6. Beban dibayar di muka | 616 | 582 | 580 | 568 | 562 | 577 | 611 | 620 | 577 | 571 | 597 | 613 | 515 | 6. Prepaid expenses |
| 7. Piutang dalam rangka restrukturisasi penjaminan | - | - | - | - | - | - | - | - | - | - | - | - | - | 7. Restructuring guarantee receivables |
| 8. Aset lancar lainnya | 64 | 67 | 89 | 74 | 188 | 116 | 143 | 180 | 171 | 163 | 161 | 160 | 151 | 8. Other current assets |
| Jumlah aktiva lancar | 10.336 | 11.180 | 11.432 | 10.749 | 11.009 | 11.030 | 10.899 | 11.004 | 11.043 | 11.140 | 11.293 | 11.316 | 12.084 | Total current assets |
| Aktiva tidak lancar | | | | | | | | | | | | | | <i>Non current assets</i> |
| 9. Investasi tidak lancar | 1.660 | 1.662 | 1.662 | 1.711 | 1.731 | 1.828 | 1.778 | 1.777 | 1.792 | 1.802 | 1.798 | 1.810 | 1.810 | 9. Non current investments |
| 10. Piutang co-guarantee/reasuransi/ penjaminan ulang | 80 | 78 | 85 | 85 | 87 | 93 | 85 | 88 | 91 | 93 | 73 | 91 | 92 | 10. Co-guarantee / reinsurance / re-guarantee receivables |
| 11. Beban dibayar di muka | 255 | 287 | 291 | 309 | 322 | 348 | 351 | 372 | 426 | 445 | 453 | 473 | 530 | 11. Prepaid expenses |
| 12. Aset tetap - netto | 246 | 246 | 247 | 412 | 414 | 419 | 418 | 421 | 421 | 420 | 434 | 440 | 466 | 12. Fixed assets - net |
| 13. Aset tidak berwujud - netto | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 3 | 13. Intangible assets - net |
| 14. Piutang dalam rangka restrukturisasi penjaminan | - | - | - | - | - | - | - | - | - | - | - | - | - | 14. Restructuring guarantee receivables |
| 15. Aset pajak tangguhan | 110 | 110 | 110 | 174 | 174 | 174 | 174 | 174 | 174 | 175 | 175 | 175 | 244 | 15. Deferred tax assets |
| 16. Aset tidak lancar lainnya | 37 | 45 | 58 | 78 | 107 | 136 | 168 | 176 | 170 | 162 | 161 | 148 | 152 | 16. Other non current assets |
| Jumlah aktiva tidak lancar | 2.390 | 2.429 | 2.454 | 2.770 | 2.836 | 2.999 | 2.975 | 3.010 | 3.077 | 3.099 | 3.097 | 3.140 | 3.295 | Total non current assets |
| Total Aktiva | 12.726 | 13.608 | 13.886 | 13.519 | 13.845 | 14.029 | 13.874 | 14.014 | 14.120 | 14.240 | 14.390 | 14.456 | 15.379 | Total Assets |
| Liabilitas lancar | | | | | | | | | | | | | | <i>Current liabilities</i> |
| 1. Utang klaim | 13 | 11 | 14 | 7 | 10 | 11 | 35 | 6 | 6 | 8 | 9 | 15 | 17 | 1. Claim liabilities |
| 2. IJP yang ditangguhkan | 1.060 | 2.001 | 2.086 | 1.466 | 1.373 | 929 | 979 | 1.338 | 1.303 | 1.309 | 1.409 | 1.428 | 1.260 | 2. Deferred RGS |
| 3. Utang pajak | 22 | 13 | 13 | 32 | 44 | 49 | 53 | 50 | 58 | 73 | 90 | 104 | 37 | 3. Tax expenses |
| 4. Utang premi reasuransi | 41 | 18 | 14 | 13 | 17 | 31 | 31 | 28 | 5 | 18 | 4 | 18 | 36 | 4. Reinsurance premium liabilities |
| 5. Utang komisi | 1 | 0 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 5. Comission liabilities |
| 6. Utang IJP Ulang (IJPUI) | 28 | 12 | 11 | 13 | 15 | 78 | 43 | 25 | 17 | 16 | 25 | 30 | 36 | 6. RGS co-guarantee (RGSC) liabilities |
| 7. Beban yang masih harus dibayar | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 5 | 7. Accrued expenses |

Tabel 4.1 Posisi Keuangan Lembaga Penjamin (Miliar Rp)
Table 4.1 Financial Position of Guarantee Institutions (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
| 8. Cadangan klaim | 11 | 11 | 11 | 14 | 14 | 16 | 14 | 17 | 18 | 21 | 22 | 24 | 29 | 8. Claim reserves |
| 9. Liabilitas pajak tangguhan | - | - | - | - | - | - | - | - | - | 1 | 1 | 1 | 1 | 9. Deferred tax liabilities |
| 10. Liabilitas lancar lainnya | 146 | 141 | 181 | 172 | 252 | 192 | 179 | 191 | 176 | 175 | 187 | 187 | 253 | 10. Other current liabilities |
| Jumlah liabilitas lancar | 1.325 | 2.210 | 2.336 | 1.723 | 1.730 | 1.310 | 1.337 | 1.658 | 1.587 | 1.625 | 1.752 | 1.811 | 1.675 | Total current liabilities |
| 11. IJP yang ditangguhkan | 636 | 564 | 574 | 491 | 721 | 1.219 | 1.230 | 951 | 1.037 | 1.066 | 1.018 | 1.041 | 1.231 | 11. Deferred RGS |
| 12. Cadangan klaim | 321 | 314 | 323 | 341 | 361 | 371 | 370 | 387 | 393 | 410 | 412 | 416 | 405 | 12. Claim reserves |
| 13. Utang imbalan pasca kerja | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 3 | 3 | 3 | 13. Post-employment benefit liabilities |
| 14. Obligasi wajib konversi | - | - | - | - | - | - | - | - | - | - | - | - | - | 14. Mandatory convertible bonds |
| 15. Liabilitas tidak lancar lainnya | 0 | 5 | 6 | 6 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 15. Other non current liabilities |
| Jumlah liabilitas tidak lancar | 958 | 884 | 903 | 838 | 1.084 | 1.591 | 1.601 | 1.340 | 1.433 | 1.479 | 1.434 | 1.461 | 1.640 | Total non current liabilities |
| Total Liabilitas | 2.282 | 3.094 | 3.239 | 2.561 | 2.814 | 2.902 | 2.938 | 2.998 | 3.020 | 3.104 | 3.186 | 3.272 | 3.315 | Total Liabilities |
| 16. Modal | 8.290 | 8.290 | 8.315 | 8.359 | 8.369 | 8.414 | 8.501 | 8.501 | 8.526 | 8.526 | 8.526 | 8.527 | 9.223 | 16. Capital |
| a. Modal disetor | 8.290 | 8.290 | 8.315 | 8.359 | 8.369 | 8.414 | 8.501 | 8.501 | 8.526 | 8.526 | 8.526 | 8.527 | 9.223 | a. Paid-up capital |
| b. Agio | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | b. Agio |
| c. Disagio | - | - | - | - | - | - | - | - | - | - | - | - | - | c. Disagio |
| 17. Cadangan | 1.525 | 1.525 | 1.525 | 1.532 | 1.533 | 1.533 | 1.845 | 1.845 | 1.845 | 1.845 | 1.845 | 1.845 | 1.845 | 17. Reserves |
| a. Cadangan umum | 1.142 | 1.142 | 1.142 | 1.148 | 1.149 | 1.149 | 1.458 | 1.458 | 1.458 | 1.458 | 1.458 | 1.458 | 1.458 | a. General reserves |
| b. Cadangan tujuan | 302 | 302 | 302 | 303 | 303 | 303 | 303 | 303 | 303 | 303 | 304 | 304 | 304 | b. Specific reserves |
| c. Cadangan lainnya | 80 | 80 | 80 | 81 | 80 | 81 | 83 | 83 | 83 | 83 | 83 | 83 | 83 | c. Other reserves |
| 18. Hibah | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 18. Grant |
| 19. Saldo laba / (rugi) | (7) | 633 | 633 | 624 | 622 | 621 | (5) | (6) | (5) | (6) | (6) | (6) | (5) | 19. Retained profit / (loss) |
| 20. Laba / (rugi) tahun berjalan | 607 | 39 | 79 | 141 | 221 | 281 | 326 | 342 | 403 | 470 | 560 | 633 | 835 | 20. Profit / (loss) current period |
| 21. Pendapatan komprehensif lainnya | 28 | 27 | 96 | 303 | 286 | 279 | 269 | 334 | 331 | 300 | 279 | 176 | 162 | 21. Other comprehensive income |
| Total Ekuitas | 10.444 | 10.514 | 10.648 | 10.959 | 11.030 | 11.128 | 10.936 | 11.016 | 11.100 | 11.135 | 11.204 | 11.176 | 12.060 | Total Equities |
| Total Liabilitas & Ekuitas | 12.726 | 13.608 | 13.886 | 13.519 | 13.844 | 14.029 | 13.874 | 14.014 | 14.120 | 14.240 | 14.390 | 14.447 | 15.376 | Total Liabilities & Equities |

Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjamin (Miliar Rp)
Table 4.2 Comprehensive Income of Guarantee Institutions (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
| A. Pendapatan IJP | | | | | | | | | | | | | | A. RGS income |
| 1. IJP bruto | 1.590 | 118 | 242 | 407 | 602 | 754 | 897 | 1.006 | 1.158 | 1.354 | 1.534 | 1.718 | 1.952 | 1. RGS bruto |
| 2. IJPU | (305) | (22) | (43) | (72) | (100) | (131) | (155) | (182) | (209) | (243) | (267) | (295) | (321) | 2. RGSC |
| 3. Pendapatan / beban komisio penjaminan - bersih | 13 | 1 | 1 | 2 | 3 | 4 | 4 | 5 | 6 | 8 | 9 | 9 | 16 | 3. Net guarantee commission income/expenses |
| 4. Pendapatan penjaminan lainnya | 3 | 0 | 1 | 1 | 2 | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 3 | 4. Other guarantee income |
| Pendapatan IJP bersih | 1.302 | 97 | 201 | 338 | 506 | 629 | 749 | 830 | 957 | 1.121 | 1.278 | 1.435 | 1.650 | Net RGS revenue |
| B. Beban klaim | | | | | | | | | | | | | | B. Claim expenses |
| 1. Beban klaim bruto | 1.021 | 88 | 158 | 227 | 286 | 339 | 395 | 458 | 522 | 581 | 641 | 721 | 802 | 1. Gross claim expenses |
| 2. Klaim ulang | (3) | (0) | (1) | (1) | (2) | (2) | (3) | (4) | (5) | (5) | (7) | (8) | (9) | 2. Co-guarantee claim |
| 3. Penurunan / kenaikan cadangan klaim | (69) | (6) | 4 | 23 | 43 | 54 | 52 | 73 | 81 | 100 | 103 | 109 | 99 | 3. Decreasing / increasing claim reserve |
| 4. Beban klaim lainnya | 0 | - | - | - | - | - | - | - | - | - | - | - | - | 4. Other claim expenses |
| Jumlah beban klaim | 949 | 81 | 162 | 250 | 328 | 392 | 443 | 527 | 598 | 675 | 737 | 822 | 892 | Total claim expenses |
| C. Pendapatan penjaminan bersih | 352 | 16 | 40 | 88 | 178 | 237 | 306 | 303 | 358 | 446 | 541 | 613 | 758 | C. Guarantee revenue - net |
| D. Pendapatan operasional lainnya | | | | | | | | | | | | | | D. Other operating revenue |
| 1. Pendapatan bunga | 442 | 27 | 59 | 91 | 118 | 152 | 176 | 224 | 237 | 211 | 218 | 224 | 230 | 1. Interest revenue |
| 2. Pendapatan investasi selain bunga | 203 | 22 | 45 | 75 | 98 | 119 | 137 | 154 | 199 | 276 | 319 | 366 | 422 | 2. Investment revenue besides interest |
| 3. Peningkatan nilai wajar aset keuangan | - | - | - | - | - | - | - | - | - | - | - | - | - | 3. Increasing fair value of the financial assets |
| 4. Penurunan nilai wajar liabilitas keuangan | - | - | - | - | - | - | - | - | - | - | - | - | - | 4. Decreasing fair value of the financial liabilities |
| 5. Keuntungan penjualan aset keuangan | - | - | - | - | - | - | - | - | - | - | - | - | - | 5. Gains on selling financial assets |
| 6. Pendapatan operasional lainnya | 5 | 1 | 0 | 1 | 1 | 2 | 3 | 3 | 4 | 5 | 6 | 6 | 5 | 6. Other operating revenue |
| Jumlah pendapatan operasional lainnya | 650 | 49 | 104 | 167 | 216 | 273 | 316 | 381 | 440 | 492 | 543 | 596 | 657 | Total other operating revenue |
| E. Beban operasional lainnya | | | | | | | | | | | | | | E. Other operating expenses |
| 1. Beban gaji & pegawai | 237 | 19 | 44 | 71 | 86 | 112 | 152 | 180 | 205 | 227 | 253 | 280 | 321 | 1. Salary & employee expenses |
| 2. Beban depresiasi & amortisasi | 11 | 0 | 1 | 4 | 5 | 5 | 8 | 8 | 9 | 12 | 12 | 12 | 13 | 2. Depreciation & amortization expenses |
| 3. Beban umum & administrasi lainnya | 106 | 7 | 14 | 24 | 35 | 45 | 55 | 65 | 77 | 95 | 108 | 117 | 146 | 3. General & administrative expenses |

Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjamin (Miliar Rp)
Table 4.2 Comprehensive Income of Guarantee Institutions (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
| 4. Penurunan nilai wajar aset keuangan | - | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 4. Decreasing fair value of the financial assets |
| 5. Kenaikan nilai wajar liabilitas keuangan | - | - | - | - | - | - | - | - | - | - | - | - | - | 5. Increasing fair value of the financial liabilities |
| 6. Kerugian penjualan aset keuangan | - | 0 | - | - | - | - | - | - | 0 | - | - | - | - | 6. Losses of selling financial assets |
| 7. Beban penurunan nilai aset keuangan | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7. Decreasing financial assets expenses |
| 8. Beban operasional lainnya | 165 | 14 | 28 | 46 | 65 | 83 | 101 | 121 | 142 | 175 | 199 | 222 | 255 | 8. Other operating expenses |
| Jumlah beban operasional lainnya | 520 | 41 | 87 | 146 | 191 | 246 | 315 | 375 | 433 | 509 | 572 | 632 | 734 | Total other operating expenses |
| F. Laba / (rugi) operasional | 482 | 24 | 56 | 109 | 202 | 265 | 306 | 309 | 366 | 428 | 512 | 576 | 576 | F. Operating profit / (loss) |
| G. Pendapatan & beban non operasional | | | | | | | | | | | | | | G. Non operating revenue & expenses |
| 1. Pendapatan non operasional | 320 | 22 | 41 | 70 | 88 | 105 | 120 | 140 | 160 | 188 | 219 | 244 | 285 | 1. Non operating revenue |
| 2. Beban non operasional | 6 | 0 | 2 | 2 | 3 | 1 | (3) | 3 | 3 | 4 | 4 | 1 | 2 | 2. Non operating expenses |
| Jumlah pendapatan / (beban) non operasional bersih | 314 | 22 | 39 | 68 | 85 | 104 | 117 | 137 | 158 | 184 | 215 | 243 | 283 | Total non operating revenue / (expenses) - net |
| H. Laba / (rugi) sebelum pajak penghasilan | 796 | 47 | 96 | 177 | 287 | 369 | 423 | 446 | 524 | 612 | 727 | 819 | 964 | H. Profit / (loss) before tax |
| I. Pajak penghasilan | 190 | 7 | 17 | 36 | 66 | 89 | 98 | 104 | 121 | 144 | 169 | 188 | 131 | I. Income tax |
| 1. Taksiran pajak penghasilan | 176 | 7 | 17 | 36 | 66 | 88 | 98 | 104 | 121 | 143 | 168 | 187 | 130 | 1. Tax estimated |
| 2. Pajak tangguhan | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 2 | 2. Deferred tax |
| a. Beban pajak tangguhan | 15 | - | - | - | - | - | - | - | - | - | - | - | - | a. Deferred tax expenses |
| b. Pendapatan pajak tangguhan | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 2 | b. Deferred tax income |
| J. Laba / (rugi) bersih | 607 | 40 | 79 | 141 | 221 | 281 | 326 | 342 | 403 | 470 | 560 | 633 | 835 | J. Profit / (loss) - net |
| K. Pendapatan komprehensif lainnya | 34 | 33 | 80 | 84 | 87 | 79 | 32 | 85 | 82 | 49 | 22 | (79) | (101) | K. Other comprehensive income |
| L. Laba / (rugi) komprehensif | 641 | 73 | 159 | 225 | 308 | 360 | 358 | 427 | 485 | 519 | 583 | 554 | 735 | L. Comprehensive profit / (loss) |

Tabel 4.3 Portofolio Investasi Lembaga Penjamin (Miliar Rp)
Table 4.3 Investments Portfolio of Guarantee Institutions (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|-----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|-----------------------|
| 1. Deposito | 6.476 | 6.278 | 6.428 | 6.385 | 6.294 | 6.383 | 5.836 | 6.019 | 6.127 | 6.099 | 6.101 | 6.009 | 6.949 | 1. Deposit |
| 2. Saham | 334 | 372 | 405 | 336 | 342 | 325 | 294 | 298 | 285 | 264 | 241 | 221 | 205 | 2. Stock |
| 3. Surat Utang Negara (SUN) | 133 | 133 | 133 | 133 | 133 | 243 | 407 | 334 | 361 | 374 | 489 | 519 | 581 | 3. Government Bonds |
| 4. Obligasi | 1.039 | 1.073 | 1.090 | 1.156 | 1.129 | 978 | 893 | 901 | 900 | 900 | 876 | 886 | 836 | 4. Obligation |
| 5. Reksadana | 1.185 | 1.187 | 1.252 | 1.331 | 1.359 | 1.451 | 1.460 | 1.499 | 1.526 | 1.520 | 1.515 | 1.472 | 1.517 | 5. Mutual fund |
| 6. Penyertaan Langsung | 251 | 251 | 251 | 251 | 251 | 251 | 251 | 251 | 250 | 250 | 250 | 250 | 250 | 6. Direct Investments |
| 7. EBA | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 22 | 22 | 22 | 22 | 22 | 22 | 7. RMBS |
| 8. Properti | - | - | - | - | - | - | - | - | - | - | - | - | - | 8. Properties |
| JUMLAH | 9.441 | 9.318 | 9.583 | 9.614 | 9.531 | 9.653 | 9.164 | 9.325 | 9.472 | 9.430 | 9.494 | 9.378 | 10.361 | TOTAL |

Tabel 4.4 Kinerja Operasional Lembaga Penjamin (Miliar Rp)
Table 4.4 Operational Performance of Guarantee Institutions (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|
| 1. Outstanding penjaminan - usaha produktif | 43.275 | 41.513 | 44.027 | 44.765 | 54.052 | 55.413 | 55.403 | 58.582 | 60.481 | 66.726 | 73.493 | 70.774 | 73.937 | 1. Outstanding guarantee - productive |
| 2. Outstanding penjaminan - usaha non produktif | 58.436 | 58.906 | 58.504 | 59.377 | 59.878 | 60.555 | 61.016 | 62.644 | 62.708 | 61.926 | 54.033 | 59.519 | 59.610 | 2. Outstanding guarantee - non productive |
| Total Outstanding Penjaminan | 101.710 | 100.419 | 102.530 | 104.142 | 113.930 | 115.968 | 116.419 | 121.226 | 123.189 | 128.652 | 127.526 | 130.293 | 133.547 | Total Outstanding Guarantee |
| 3. Gearing ratio - usaha produktif (kali) | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 6 | 7 | 6 | 6 | 3. Gearing ratio - productive (x) |
| 4. Gearing ratio - usaha non produktif (kali) | 6 | 6 | 5 | 5 | 5 | 5 | 6 | 6 | 6 | 6 | 5 | 5 | 5 | 4. Gearing ratio - non productive (x) |
| 5. Gearing ratio total (kali) | 10 | 10 | 10 | 10 | 10 | 10 | 11 | 11 | 11 | 12 | 11 | 12 | 11 | 5. Gearing ratio total (x) |
| 6. Imbal jasa penjaminan | 1.302 | 97 | 201 | 338 | 506 | 629 | 749 | 830 | 957 | 1.121 | 1.278 | 1.435 | 1.650 | 6. Return guarantee services |
| 7. Klaim dibayar | 1.035 | 93 | 155 | 234 | 280 | 339 | 364 | 470 | 511 | 565 | 622 | 696 | 777 | 7. Claims paid |
| 8. Jumlah terjamin (ribu orang) | 4.516 | 4.426 | 4.503 | 4.506 | 4.748 | 4.888 | 4.881 | 5.104 | 5.204 | 5.369 | 5.468 | 5.577 | 5.140 | 8. Number of guaranteed (thousand people) |

Tabel 5.1 Posisi Keuangan PT Sarana Multigriya Finansial (Persero) (Miliar Rp)
Tabel 5.1 Financial Position of PT Sarana Multigriya Finansial (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|----------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------------------------|
| Aktiva Lancar | | | | | | | | | | | | | | Current Assets |
| 1. Kas | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1. Cash |
| 2. Investasi lancar | 2.063 | 2.101 | 1.157 | 1.484 | 1.525 | 1.610 | 3.081 | 2.717 | 2.769 | 3.972 | 4.212 | 4.263 | 3.998 | 2. Current Investments |
| a. Giro | 1 | 4 | 4 | 5 | 6 | 7 | 3 | 4 | 6 | 4 | 5 | 4 | 1.001 | a. Current accounts |
| b. Deposito | 1.322 | 1.395 | 454 | 816 | 892 | 984 | 2.491 | 2.157 | 2.190 | 3.427 | 3.609 | 3.203 | 1.968 | b. Deposit |
| c. EBA | 740 | 702 | 699 | 663 | 627 | 619 | 587 | 556 | 572 | 541 | 598 | 1.057 | 1.029 | c. RMBS |
| 3. Pinjaman yang diberikan | 3.652 | 3.653 | 4.653 | 5.593 | 5.593 | 3.063 | 3.013 | 3.013 | 3.012 | 2.787 | 3.087 | 2.487 | 4.944 | 3. Loan |
| 4. Jaminan & pendukung kredit | 62 | 59 | 58 | 56 | 54 | 54 | 51 | 50 | 60 | 58 | 76 | 75 | 72 | 4. Credit enhancement |
| 5. Service transition fund | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | - | - | 5. Service transition fund |
| 6. Piutang usaha | 25 | 30 | 30 | 29 | 28 | 27 | 30 | 29 | 35 | 29 | 31 | 33 | 35 | 6. Trade receivables |
| 7. Uang muka | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 7. Advance payments |
| 8. Beban dibayar dimuka | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 8. Prepaid expenses |
| 9. Pajak dibayar dimuka | 12 | 13 | 13 | 6 | 7 | 12 | 7 | 13 | 8 | 8 | 13 | 9 | 6 | 9. Prepaid tax |
| 10. Piutang lainnya | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10. Other receivables |
| 11. Aset lancar lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | 11. Other current assets |
| Jumlah aktiva lancar | 5.817 | 5.857 | 5.913 | 7.169 | 7.208 | 4.767 | 6.184 | 5.823 | 5.886 | 6.856 | 7.421 | 6.870 | 9.057 | Total current assets |
| Aktiva tidak lancar | | | | | | | | | | | | | | Non-current assets |
| 12. Investasi tidak lancar | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12. Non-current investments |
| a. Giro | - | - | - | - | - | - | - | - | - | - | - | - | - | a. Current accounts |
| b. Deposito | - | - | - | - | - | - | - | - | - | - | - | - | - | b. Deposit |
| c. Surat utang negara | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | c. Government bonds |
| d. EBA | - | - | - | - | - | - | - | - | - | - | - | - | - | d. RMBS |
| 13. Pinjaman yang diberikan | 4.190 | 4.189 | 4.189 | 3.438 | 3.437 | 5.936 | 5.436 | 5.435 | 5.430 | 5.602 | 5.101 | 5.219 | 3.377 | 13. Loan |
| 14. Jaminan & pendukung kredit | - | - | - | - | - | - | - | - | - | - | - | - | - | 14. Credit enhancement |
| 15. Piutang lainnya: | 8 | 9 | 9 | 9 | 9 | 9 | 9 | 10 | 9 | 11 | 11 | 11 | 11 | 15. Other receivables |
| a. Piutang kepada pihak berelasi | 1 | 8 | 8 | 8 | 8 | 8 | 9 | 9 | 8 | 8 | 8 | 8 | 8 | a. Receivables to third parties |
| b. Piutang kepada pihak ketiga | 7 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 2 | 2 | 2 | 2 | b. Receivables to related parties |
| 16. Aset tetap - bruto | 36 | 36 | 36 | 37 | 38 | 39 | 42 | 43 | 44 | 45 | 45 | 47 | 48 | 16. Fixed assets - gross |
| 17. Aset tak berwujud | - | - | - | - | - | - | - | - | - | - | - | - | - | 17. Intangible assets |
| 18. Aset pajak tangguhan | 7 | 7 | 7 | 7 | 7 | 7 | 6 | 6 | 6 | 6 | 6 | 6 | 10 | 18. Deferred tax assets |
| 19. Akumulasi penyusutan | (7) | (7) | (7) | (7) | (7) | (7) | (7) | (7) | (8) | (8) | (8) | (8) | (8) | 19. Accumulated depreciation |
| 20. Aset tidak lancar lainnya | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 616 | 20. Other non-current assets |
| Jumlah aktiva tidak lancar | 4.246 | 4.246 | 4.245 | 3.496 | 3.495 | 5.996 | 5.497 | 5.499 | 5.493 | 5.668 | 5.168 | 5.288 | 4.065 | Total non-current assets |
| Total Aktiva | 10.063 | 10.103 | 10.158 | 10.665 | 10.703 | 10.763 | 11.681 | 11.322 | 11.379 | 12.524 | 12.589 | 12.158 | 13.122 | Total Assets |
| Liabilitas lancar | | | | | | | | | | | | | | Current liabilities |
| 1. Utang Pajak | 8 | 9 | 13 | 16 | 14 | 19 | 9 | 21 | 14 | 10 | 15 | 10 | 1 | 1. Tax liabilities |

Tabel 5.1 Posisi Keuangan PT Sarana Multigriya Finansial (Persero) (Miliar Rp)
Tabel 5.1 Financial Position of PT Sarana Multigriya Finansial (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
| 2. Beban yang masih harus dibayar | 5 | 4 | 3 | 3 | 3 | 3 | 2 | 2 | 4 | 2 | 2 | 3 | 7 | 2. <i>Accrued expenses</i> |
| 3. Surat Utang | 1.009 | 1.608 | 1.608 | 1.581 | 2.890 | 2.890 | 3.380 | 2.965 | 2.965 | 2.965 | 2.965 | 2.493 | 2.748 | 3. <i>Bonds:</i> |
| a. Obligasi | 1.009 | 1.608 | 1.608 | 1.581 | 2.890 | 2.890 | 3.380 | 2.965 | 2.965 | 2.965 | 2.965 | 2.493 | 2.748 | a. <i>Bonds</i> |
| b. MTN | - | - | - | - | - | - | - | - | - | - | - | - | - | b. <i>Medium term notes</i> |
| 4. Utang bunga surat utang | 33 | 40 | 64 | 35 | 47 | 75 | 39 | 54 | 84 | 31 | 64 | 101 | 40 | 4. <i>Bond interest liabilities</i> |
| 5. Utang lancar lainnya | 13 | 15 | 12 | 14 | 15 | 16 | 8 | 10 | 11 | 13 | 14 | 15 | 16 | 5. <i>Other current liabilities</i> |
| 6. Pendapatan diterima di muka | - | 0 | - | - | - | - | - | - | - | - | - | - | - | 6. <i>Prepaid revenue</i> |
| Jumlah liabilitas lancar | 1.067 | 1.675 | 1.700 | 1.648 | 2.968 | 3.004 | 3.438 | 3.051 | 3.079 | 3.021 | 3.061 | 2.622 | 2.812 | <i>Total current liabilities</i> |
| 7. Surat Utang | 3.776 | 3.177 | 3.177 | 3.711 | 2.402 | 2.402 | 2.857 | 2.857 | 2.858 | 4.033 | 4.033 | 4.034 | 3.779 | 7. <i>Bonds:</i> |
| a. Obligasi | 3.776 | 3.177 | 3.177 | 3.711 | 2.402 | 2.402 | 2.857 | 2.857 | 2.858 | 4.033 | 4.033 | 4.034 | 3.779 | a. <i>Bonds</i> |
| b. MTN | - | - | - | - | - | - | - | - | - | - | - | - | - | b. <i>Medium term notes</i> |
| 8. Kewajiban estimasi untuk imbalan kerja | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 7 | 7 | 7 | 7 | 7 | 7 | 8. <i>Estimate obligations of employee benefits</i> |
| 9. Utang bunga surat utang | - | - | - | - | - | - | - | - | - | - | - | - | - | 9. <i>Bond interest liabilities</i> |
| Jumlah liabilitas tidak lancar | 3.784 | 3.185 | 3.184 | 3.719 | 2.410 | 2.410 | 2.865 | 2.865 | 2.864 | 4.040 | 4.040 | 4.040 | 3.786 | <i>Total non-current liabilities</i> |
| Total Liabilitas | 4.851 | 4.860 | 4.885 | 5.368 | 5.378 | 5.414 | 6.303 | 5.915 | 5.943 | 7.061 | 7.101 | 6.662 | 6.598 | Total Liabilities |
| 10. Modal disetor | 3.000 | 3.000 | 3.000 | 3.000 | 4.000 | 4.000 | 4.000 | 4.000 | 4.000 | 4.000 | 4.000 | 4.000 | 4.000 | 10. <i>Paid-up capital</i> |
| 11. Setoran modal diterima di muka | 1.000 | 1.000 | 1.000 | 1.000 | - | - | - | - | - | - | - | - | - | 11. <i>Capital paid-up in advances</i> |
| 12. Keuntungan (kerugian) aktuarial atas imbalan kerja | (1) | (1) | - | - | - | - | - | - | - | - | - | - | - | 12. <i>Gains (Losses) on employee benefit actuarial</i> |
| 13. Saldo laba/(rugi) | 1.213 | 1.244 | 1.273 | 1.297 | 1.325 | 1.349 | 1.378 | 1.407 | 1.436 | 1.463 | 1.488 | 1.507 | 1.530 | 13. <i>Retained profit / (loss)</i> |
| a. Ditentukan penggunaannya | 480 | 480 | 480 | 480 | 480 | 480 | 480 | 480 | 480 | 480 | 605 | 605 | 605 | a. <i>Appropriated</i> |
| b. Belum ditentukan penggunaannya | 733 | 764 | 793 | 817 | 845 | 869 | 898 | 927 | 956 | 983 | 883 | 902 | 925 | b. <i>Unappropriated</i> |
| Total Ekuitas | 5.212 | 5.243 | 5.273 | 5.297 | 5.325 | 5.349 | 5.378 | 5.407 | 5.436 | 5.463 | 5.488 | 5.495 | 6.525 | Total Equities |
| Total Liabilitas & Ekuitas | 10.063 | 10.103 | 10.158 | 10.665 | 10.703 | 10.763 | 11.681 | 11.322 | 11.379 | 12.524 | 12.589 | 12.158 | 13.122 | Total Liabilities & Equities |

Tabel 5.2 Laba Rugi Komprehensif PT Sarana Multigriya Finansial (Persero) (Miliar Rp)
Table 5.2 Comprehensive Income of PT Sarana Multigriya Finansial (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
| Pendapatan | | | | | | | | | | | | | | Revenues |
| A. Pendapatan operasional | | | | | | | | | | | | | | A. Operating revenue |
| 1. Pendapatan bunga | 822 | 73 | 144 | 220 | 298 | 375 | 455 | 539 | 624 | 704 | 794 | 882 | 966 | 1. Interest revenue |
| 2. Pendapatan sekuritisasi | 6 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 4 | 5 | 5 | 2. Securities revenue |
| 3. Pendidikan & pelatihan | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 3. Education & training |
| 4. Nilai wajar instrumen keuangan yang diperdagangkan | (4) | 1 | 5 | 8 | 9 | 8 | 8 | 11 | 11 | 11 | 10 | 5 | 7 | 4. Fair value of trading financial instruments |
| 5. Keuntungan (kerugian) dari penjualan instrumen keuangan | 0 | - | - | - | - | - | - | - | - | - | - | - | - | 5. Gains (losses) from sale of financial instruments |
| 6. Pendapatan operasional lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | 6. Other operating revenue |
| Jumlah pendapatan operasional | 824 | 74 | 150 | 229 | 308 | 384 | 464 | 551 | 637 | 717 | 809 | 893 | 979 | Total operating revenue |
| B. Pendapatan non operasional | | | | | | | | | | | | | | B. Non operating revenue |
| 1. Bunga giro | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 1. Interest of current accounts |
| 2. Bunga pinjaman karyawan | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 2. Employee loan interest |
| 3. Laba / (rugi) selisih kurs | (0) | - | (0) | (0) | (0) | - | (0) | (0) | (0) | (0) | (0) | - | - | 3. Gain / (loss) on foreign exchange |
| 4. Pendapatan non operasional lainnya | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4. Other non operating revenue |
| Jumlah pendapatan non operasional | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | Total non operating revenue |
| Total Pendapatan | 826 | 74 | 150 | 229 | 308 | 384 | 464 | 551 | 638 | 638 | 638 | 893 | 980 | Total Revenue |
| Beban | | | | | | | | | | | | | | Expenses |
| A. Beban operasional | | | | | | | | | | | | | | A. Operating expenses |
| 1. Beban sekuritisasi | - | - | - | - | - | - | - | - | - | - | - | - | - | 1. Securities expenses |
| 2. Beban bunga | 451 | 34 | 69 | 106 | 145 | 183 | 225 | 267 | 309 | 352 | 403 | 452 | 497 | 2. Interest expenses |
| 3. Pegawai | 36 | 3 | 8 | 13 | 16 | 20 | 18 | 23 | 26 | 29 | 33 | 35 | 38 | 3. Employee |
| 4. Direksi & dekom | - | - | - | - | - | - | - | - | - | - | - | - | - | 4. Directors & commissioners |
| 5. Beban depresiasi & amortisasi | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | - | - | 5. Depreciation & amortization expenses |
| 6. Administrasi | 22 | 1 | 2 | 3 | 5 | 8 | 9 | 11 | 14 | 16 | 19 | 27 | 38 | 6. Administration |
| 7. Umum | - | - | - | - | - | - | - | - | - | - | - | - | - | 7. General |
| 8. Pendidikan & pelatihan | - | - | 0 | - | - | - | - | - | - | - | - | - | - | 8. Education & training |
| 9. Beban pajak | 41 | 3 | 5 | 7 | 9 | 11 | 14 | 18 | 22 | 25 | 30 | 36 | 41 | 9. Tax expenses |
| Jumlah beban operasional | 510 | 42 | 84 | 129 | 175 | 222 | 267 | 319 | 372 | 423 | 485 | 550 | 615 | Total operating expenses |

Tabel 5.2 Laba Rugi Komprehensif PT Sarana Multigriya Finansial (Persero) (Miliar Rp)
Table 5.2 Comprehensive Income of PT Sarana Multigriya Finansial (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|------------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|---|
| B. Beban non operasional | - | - | - | - | - | - | - | - | - | - | - | - | - | B. Non operating expenses |
| Total Beban | 510 | 42 | 84 | 129 | 175 | 222 | 267 | 319 | 372 | 423 | 485 | 550 | 615 | Total Expenses |
| A. Laba / (Rugi) Sebelum Pajak | 316 | 31 | 65 | 100 | 133 | 162 | 198 | 232 | 266 | 294 | 324 | 343 | 365 | A. Profit / (Loss) Before Tax |
| Beban (manfaat) pajak penghasilan | (27) | - | (5) | (15) | (20) | (26) | (32) | (37) | (42) | (44) | (48) | (48) | (47) | Income tax (benefits) expenses |
| 1. Kini | (28) | - | (5) | (15) | (21) | (26) | (31) | (36) | (41) | (43) | (48) | (48) | (48) | 1. Current |
| 2. Tangguhan | 2 | - | - | 0 | 0 | 0 | (1) | (1) | (1) | (1) | (1) | (1) | 1 | 2. Deferred |
| Laba periode berjalan | 249 | 31 | 61 | 85 | 112 | 137 | 165 | 195 | 224 | 251 | 276 | 295 | 318 | Current period income |
| Pendapatan komprehensif lain setelah pajak | - | - | - | - | - | - | - | - | - | - | - | - | - | Other comprehensive income after tax |
| Laba / (Rugi) Komprehensif Periode Berjalan | 249 | 31 | 61 | 85 | 112 | 137 | 165 | 195 | 224 | 251 | 276 | 295 | 318 | Current Period Comprehensive Profit / (Loss) |

Tabel 5.3 Kegiatan Usaha PT Sarana Multigriya Finansial (Persero) (Miliar Rp)
Table 5.3 Business Activities of PT Sarana Multigriya Finansial (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------|
| 1. Nilai pinjaman yang diberikan kepada penyalur KPR | 7.843 | 7.842 | 8.841 | 9.031 | 9.030 | 8.999 | 8.448 | 8.448 | 8.442 | 8.389 | 8.188 | 7.706 | 8.321 | 1. Mortgage dealer loans |
| 2. Jumlah debitur KPR (pihak) | 246.859 | 246.859 | 261.366 | 263.701 | 263.701 | 284.970 | 311.127 | 311.127 | 311.127 | 314.447 | 314.447 | 315.966 | 322.149 | 2. Total mortgage debtor |
| 3. Nilai sekuritisasi | 5.656 | 5.656 | 5.656 | 5.656 | 5.656 | 5.656 | 5.656 | 5.656 | 5.826 | 6.156 | 7.156 | 7.156 | 7.156 | 3. Securitizations |

Tabel 5.4 Portofolio Investasi PT Sarana Multigriya Finansial (Persero) (Miliar Rp)
Table 5.4 Investments Portfolio of PT Sarana Multigriya Finansial (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|-----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------------------|
| 1. Deposito | 1.323 | 1.399 | 458 | 821 | 898 | 991 | 2.494 | 2.161 | 2.196 | 3.431 | 3.614 | 3.207 | 2.969 | 1. Deposit |
| 2. Saham | - | - | - | - | - | - | - | - | - | - | - | - | - | 2. Stock |
| 3. Surat Utang Negara (SUN) | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 3. Government Bonds |
| 4. Obligasi | - | - | - | - | - | - | - | - | - | - | - | - | - | 4. Obligation |
| 5. Reksadana | - | - | - | - | - | - | - | - | - | - | - | - | - | 5. Mutual fund |
| 6. Penyertaan Langsung | - | - | - | - | - | - | - | - | - | - | - | - | - | 6. Direct Investments |
| 7. EBA | 740 | 702 | 699 | 663 | 627 | 619 | 587 | 556 | 572 | 541 | 598 | 1.057 | 1.029 | 7. RMBS |
| 8. Properti | - | - | - | - | - | - | - | - | - | - | - | - | - | 8. Properties |
| JUMLAH | 2.075 | 2.113 | 1.169 | 1.496 | 1.537 | 1.622 | 3.093 | 2.730 | 2.781 | 3.984 | 4.224 | 4.276 | 4.010 | TOTAL |

Tabel 6.1 Posisi Keuangan PT Permodalan Nasional Madani (Persero) (Miliar Rp)
Tabel 6.1 Financial Position of PT Permodalan Nasional Madani (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---|
| ASET | | | | | | | | | | | | | | ASSETS |
| 1. Kas dan setara kas | 1.295 | 1.301 | 1.275 | 1.262 | 1.305 | 1.067 | 691 | 733 | 639 | 616 | 356 | 1.144 | 660 | 1. Cash and cash equivalents |
| 2. Portofolio efek yang diperdagangkan | 299 | 201 | 205 | 209 | 224 | 228 | 222 | 199 | 233 | 241 | 294 | 647 | 801 | 2. Portfolio of securities - trading |
| 3. Pinjaman yang diberikan - bersih | 3.817 | 3.735 | 3.691 | 3.642 | 3.616 | 3.841 | 4.099 | 4.118 | 4.235 | 4.361 | 4.530 | 4.752 | 5.017 | 3. Loans - net |
| 4. Pembiayaan modal | 240 | 222 | 217 | 217 | 217 | 218 | 221 | 228 | 230 | 244 | 258 | 268 | 342 | 4. Capital financing |
| 5. Piutang jasa manajemen - bersih | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 14 | 5. Management services receivables - net |
| 6. Pendapatan masih akan diterima | 42 | 44 | 41 | 45 | 43 | 46 | 43 | 46 | 48 | 43 | 70 | 79 | 90 | 6. Accrued incomes |
| 7. Piutang lembaga keuangan kliring dan penjaminan | 1 | 0 | 1 | 1 | 7 | 0 | 0 | 5 | - | 0 | 2 | 0 | - | 7. Clearing and guarantee institution receivables |
| 8. Piutang kegiatan manajer investasi | 6 | 6 | 6 | 7 | 6 | 6 | 6 | 6 | 9 | 9 | 9 | 7 | 7 | 8. Investment manager activities receivables |
| 9. Piutang lain-lain | 11 | 12 | 13 | 30 | 62 | 3 | 67 | 39 | 60 | 65 | 66 | 54 | 41 | 9. Other receivables |
| 10. Pajak dibayar dimuka | 1 | 38 | 41 | 13 | 19 | 23 | 27 | 31 | 35 | 39 | 43 | 48 | 53 | 10. Prepaid taxes |
| 11. Uang muka dan biaya dibayar dimuka | 115 | 155 | 162 | 178 | 181 | 178 | 185 | 190 | 195 | 209 | 237 | 261 | 284 | 11. Advances and prepayments |
| 12. Investasi pada entitas asosiasi | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 12. Investment in associates |
| 13. Aset pajak tangguhan | 7 | 7 | 7 | 9 | 8 | 5 | 5 | 5 | 5 | 13 | 19 | 18 | 21 | 13. Deferred tax assets |
| 14. Aset tetap - bersih | 124 | 123 | 127 | 132 | 146 | 167 | 172 | 174 | 178 | 179 | 187 | 187 | 212 | 14. Fixed assets - net |
| 15. Properti investasi - bersih | 10 | 13 | 13 | 13 | 13 | 18 | 18 | 18 | 18 | 22 | 26 | 26 | 33 | 15. Investment properties - net |
| 16. Portofolio efek - tersedia untuk dijual | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 16. Portfolio of securities - available for sale |
| 17. Aset tak berwujud - bersih | 10 | 10 | 9 | 10 | 9 | 10 | 10 | 10 | 9 | 9 | 10 | 12 | 12 | 17. Intangible assets - net |
| 18. Aset tidak lancar yang dimiliki untuk dijual | 2 | 3 | 2 | 2 | 2 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 18. Non-current assets classified as held for sale |
| 19. Aset lain-lain - bersih | 15 | 18 | 19 | 16 | 19 | 17 | 18 | 16 | 19 | 17 | 17 | 17 | 16 | 19. Other assets - net |
| Total Aset | 6.006 | 5.898 | 5.837 | 5.794 | 5.887 | 5.838 | 5.794 | 5.829 | 5.923 | 6.078 | 6.134 | 7.531 | 7.612 | Total Assets |
| LIABILITAS DAN EKUITAS | | | | | | | | | | | | | | LIABILITIES AND EQUITY |
| Liabilitas | | | | | | | | | | | | | | Liabilities |
| 1. Utang bank dan lembaga keuangan | 1.263 | 1.150 | 1.095 | 1.061 | 1.196 | 1.116 | 1.124 | 1.125 | 1.189 | 1.299 | 1.318 | 1.120 | 1.072 | 1. Bank and financial institution borrowings |
| 2. Utang obligasi | 1.928 | 1.928 | 1.928 | 1.929 | 1.929 | 1.929 | 1.929 | 1.929 | 1.929 | 1.929 | 1.930 | 3.428 | 3.428 | 2. Bond payables |
| 3. Pinjaman dari Pemerintah Republik Indonesia dan lembaga kredit di luar negeri | 509 | 509 | 508 | 508 | 508 | 509 | 508 | 508 | 508 | 508 | 508 | 508 | 508 | 3. Borrowings from the Government of the Republic of Indonesia and foreign credit institution |
| 4. Pendapatan ditangguhkan - Java Reconstruction Fund | 16 | 16 | 15 | 15 | 15 | 14 | 14 | 14 | 13 | 13 | 13 | 13 | 12 | 4. Deferred revenue of - Java Reconstruction Fund |
| 5. Utang pajak | 13 | 47 | 43 | 14 | 13 | 15 | 16 | 13 | 17 | 15 | 23 | 28 | 36 | 5. Taxes payables |
| 6. Dana cadangan angsuran | 177 | 153 | 154 | 155 | 156 | 170 | 180 | 172 | 185 | 191 | 203 | 216 | 239 | 6. Installment reserve fund |

Tabel 6.1 Posisi Keuangan PT Permodalan Nasional Madani (Persero) (Miliar Rp)
Tabel 6.1 Financial Position of PT Permodalan Nasional Madani (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---|
| 7. Utang lembaga kliring dan penjaminan | 1 | 1 | 0 | 0 | 0 | 2 | 1 | 0 | - | 1 | 2 | 0 | 0 | 7. Clearing and guarantee institution payables |
| 8. Utang kegiatan manajer investasi | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8. Investment manager activities payables |
| 9. Utang lain-lain | 254 | 218 | 219 | 230 | 205 | 195 | 206 | 236 | 245 | 260 | 260 | 306 | 365 | 9. Other payables |
| 10. Beban yang masih harus dibayar | 107 | 133 | 125 | 130 | 110 | 126 | 35 | 55 | 57 | 75 | 82 | 109 | 132 | 10. Accrued expenses |
| 11. Liabilitas pajak tangguhan | - | - | - | - | - | - | 12 | 6 | 5 | - | - | - | - | 11. Liabilitas pajak tangguhan |
| 12. Liabilitas imbalan kerja | 10 | 9 | 10 | 22 | 22 | 22 | 29 | 29 | 29 | 30 | 30 | 30 | 25 | 12. Employees benefit liabilities |
| Total Liabilitas | 4.278 | 4.163 | 4.099 | 4.064 | 4.155 | 4.096 | 4.054 | 4.088 | 4.178 | 4.321 | 4.369 | 5.758 | 5.818 | Total Liabilities |
| Ekuitas | | | | | | | | | | | | | | Equity |
| 10. Modal yang dapat diatribusikan kepada pemilik entitas induk: | | | | | | | | | | | | | | 10. Equity attributable to owners of the parent: |
| a. Modal saham | 300 | 300 | 1.300 | 1.300 | 1.300 | 1.300 | 1.300 | 1.300 | 1.300 | 1.300 | 1.300 | 1.300 | 1.300 | a. Share capital |
| b. Penyertaan modal negara | 1.000 | 1.000 | - | - | - | - | - | - | - | - | - | - | - | b. State capital investment |
| c. Saldo laba: | | | | | | | | | | | | | | c. Retained earnings: |
| Telah ditentukan penggunaannya: | | | | | | | | | | | | | | Appropriated retained earnings: |
| - Cadangan umum | 134 | 134 | 134 | 134 | 134 | 134 | 134 | 134 | 134 | 134 | 134 | 134 | 134 | - General reserves |
| - Cadangan tujuan | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | - Appropriated reserves |
| Belum ditentukan penggunaannya | 257 | 232 | 270 | 270 | 273 | 281 | 284 | 286 | 290 | 301 | 309 | 317 | 330 | Unappropriated retained earnings |
| d. Keuntungan (kerugian) atas revaluasi aset tetap | - | 0 | - | - | - | - | - | - | - | - | - | - | - | d. Gain (loss) on fixed assets revaluation |
| e. Keuntungan (kerugian) yang belum direalisasi atas efek tersedia untuk dijual | 0 | (0) | (0) | 0 | (0) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | e. Unrealized gain (loss) on available-for-sale marketable securities |
| f. Keuntungan (kerugian) aktuarial atas Program Imbalan Kerja | (1) | 33 | 0 | (11) | (11) | (11) | (17) | (17) | (17) | (16) | (16) | (16) | (8) | f. Actuarial gain (loss) on employee benefit program |
| 11. Kepentingan non-pengendali | 7 | 6 | 4 | 6 | 7 | 7 | 7 | 7 | 7 | 7 | 8 | 8 | 8 | 11. Kepentingan non-pengendali |
| Total Ekuitas | 1.728 | 1.736 | 1.738 | 1.729 | 1.733 | 1.741 | 1.739 | 1.741 | 1.745 | 1.757 | 1.765 | 1.773 | 1.794 | Total Equities |
| Total Liabilitas & Ekuitas | 6.006 | 5.898 | 5.837 | 5.794 | 5.887 | 5.838 | 5.794 | 5.829 | 5.923 | 6.078 | 6.134 | 7.531 | 7.612 | Total Liabilities & Equities |

Tabel 6.2 Laba Rugi Komprehensif PT Permodalan Nasional Madani (Persero) (Miliar Rp)
Tabel 6.2 Comprehensive Income of PT Permodalan Nasional Madani (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---|------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--|
| Pendapatan usaha | 1.181 | 95 | 188 | 289 | 384 | 485 | 582 | 686 | 796 | 899 | 1.037 | 1.158 | 1.291 | Operating Revenue |
| Beban pokok pendapatan | (391) | (32) | (60) | (92) | (121) | (153) | (183) | (222) | (244) | (274) | (304) | (346) | (388) | Cost of Revenue |
| LABA KOTOR | 790 | 63 | 128 | 198 | 263 | 332 | 399 | 464 | 552 | 625 | 733 | 812 | 903 | GROSS PROFIT |
| 1. Pendapatan dari jasa konsultasi manajemen | 4 | 0 | 0 | 0 | 1 | 1 | 2 | 2 | 2 | 2 | 3 | 4 | 9 | 1. Revenue from management consulting services |
| 2. Pendapatan dari <i>Java Reconstruction Fund</i> | 5 | 0 | 1 | 1 | 1 | 2 | 2 | 2 | 3 | 3 | 3 | 4 | 4 | 2. Revenua from Java Reconstruction Fund |
| 3. Pendapatan dari kegiatan manajer investasi | 26 | 1 | 3 | 6 | 7 | 9 | 11 | 12 | 15 | 18 | 21 | 24 | 29 | 3. Revenue from investment manager activities |
| 4. Pendapatan dari jasa giro, dividen, dan bunga deposito berjangka | 22 | 7 | 12 | 19 | 25 | 29 | 33 | 44 | 36 | 37 | 38 | 41 | 45 | 4. Interest revenue on current account, dividend and time deposits |
| 5. Keuntungan terealisasi atas penjualan efek | 18 | 0 | 0 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 5. Realized gains on sale of securities |
| 6. Laba penjualan aset tetap | 0 | (0) | (0) | (0) | (0) | (0) | (0) | (0) | (0) | (0) | (0) | (0) | (0) | 6. Gain on sale of fixed assets |
| 7. Beban usaha | (794) | (69) | (137) | (216) | (292) | (362) | (449) | (528) | (607) | (694) | (797) | (835) | (929) | 7. Operating expenses |
| 8. Beban denda pajak | (0) | (0) | (0) | (0) | (0) | (0) | (0) | (0) | (0) | (0) | (0) | (0) | - | 8. Tax penalties expenses |
| 9. Laba (rugi) selisih - kurs | 0 | (0) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 9. Gain (loss) on foreign exchange - net |
| 10. Lain-lain - bersih | 29 | 2 | 4 | 5 | 14 | 24 | 46 | 47 | 48 | 55 | 58 | 22 | 27 | 10. Miscellaneous - net |
| LABA USAHA | 101 | 5 | 11 | 13 | 20 | 35 | 46 | 46 | 52 | 49 | 60 | 73 | 91 | OPERATING PROFIT |
| Bagian atas laba (rugi) bersih entitas asosiasi | 0 | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Share of net profit (loss) of associates |
| LABA (RUGI) SEBELUM PAJAK PENGHASILAN | 102 | 5 | 11 | 13 | 20 | 35 | 46 | 46 | 52 | 49 | 61 | 74 | 76 | PROFIT BEFORE INCOME TAX EXPENSE |
| Manfaat (beban) pajak penghasilan: | | | | | | | | | | | | | | Income Tax Benefit (Expense): |
| 1. Kini | (39) | (0) | (1) | (2) | (6) | (8) | (3) | (7) | (10) | (9) | (18) | (22) | (8) | 1. Current tax |
| 2. Tangguhan | (8) | (0) | (1) | 2 | 1 | (2) | (14) | (8) | (7) | 6 | 12 | 11 | 14 | 2. Deferred tax |
| Jumlah Beban Pajak Penghasilan | (48) | (1) | (1) | 0 | (5) | (10) | (16) | (15) | (17) | (3) | (6) | (11) | (14) | Total income tax expense |
| LABA PERIODE BERJALAN | 54 | 4 | 10 | 14 | 16 | 26 | 29 | 31 | 35 | 46 | 55 | 63 | 76 | PROFIT FOR THE YEAR |
| Penghasilan komprehensif lain: | | | | | | | | | | | | | | Other Comprehensive Income:: |
| 1. Keuntungan (kerugian) yang belum direalisasikan dari portofolio efek tersedia untuk dijual | (0) | - | - | - | - | - | - | - | - | - | - | - | - | 1. Account that not reclassified to |
| 2. Keuntungan (kerugian) aktuarial atas program imbalan kerja | 14 | - | - | (11) | (11) | (11) | (16) | (16) | (16) | (15) | (15) | (15) | (8) | 2. Keuntungan (kerugian) aktuarial atas program imbalan kerja |
| Laba / (Rugi) Komprehensif | 67 | 4 | 10 | 3 | 5 | 15 | 13 | 15 | 19 | 31 | 40 | 48 | 69 | Laba / (Rugi) Komprehensif |

Tabel 7.1 Posisi Keuangan PT Danareksa (Persero) (Miliar Rp)
Tabel 7.1 Financial Position of PT Danareksa (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--|
| ASET | | | | | | | | | | | | | | ASET |
| 1. Kas dan setara kas | 129 | 71 | 54 | 98 | 69 | 58 | 98 | 78 | 90 | 59 | 50 | 63 | 88 | 1. Cash and cash equivalents |
| 2. Efek yang diperdagangkan | 390 | 383 | 183 | 111 | 117 | 133 | 122 | 52 | 77 | 240 | 590 | 111 | 86 | 2. Marketable securities held for trading |
| 3. Efek yang tersedia untuk dijual | 62 | 58 | 312 | 297 | 295 | 299 | 291 | 297 | 299 | 189 | 186 | 176 | 174 | 3. Marketable securities available-for-sale |
| 4. Efek yang dimiliki hingga jatuh tempo | 38 | 36 | 75 | 74 | 73 | 83 | 80 | 78 | 77 | 75 | 73 | 91 | 169 | 4. Marketable securities held-to-maturity |
| 5. Piutang usaha - bersih | 932 | 925 | 936 | 1.295 | 876 | 862 | 915 | 897 | 861 | 860 | 767 | 547 | 607 | 5. Accounts receivables - net |
| 6. Piutang lain-lain | 9 | 11 | 11 | 12 | 58 | 50 | 48 | 71 | 95 | 88 | 165 | 198 | 32 | 6. Other receivables |
| 7. Piutang afiliasi | 16 | 35 | 12 | 53 | 74 | 113 | 178 | 242 | 128 | 202 | 202 | 197 | 163 | 7. Affiliated receivables |
| 8. Pajak dan biaya dibayar dimuka | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 3 | 4 | 3 | 3 | 3 | 2 | 8. Prepaid taxes |
| 9. Penyertaan saham | 730 | 730 | 730 | 731 | 731 | 731 | 731 | 731 | 731 | 731 | 733 | 733 | 733 | 9. Investment in shares of stock |
| 10. Aset tetap – setelah dikurangi akumulasi penyusutan | 600 | 599 | 599 | 599 | 598 | 598 | 598 | 598 | 597 | 597 | 597 | 597 | 599 | 10. Fixed assets - net of accumulated depreciation |
| 11. Aset lain-lain | 36 | 48 | 42 | 62 | 36 | 40 | 41 | 42 | 40 | 42 | 48 | 53 | 47 | 11. Other assets |
| Total Aset | 2.946 | 2.901 | 2.958 | 3.336 | 2.932 | 2.972 | 3.106 | 3.087 | 2.999 | 3.085 | 3.414 | 2.767 | 2.701 | Total Assets |
| LIABILITAS DAN EKUITAS | | | | | | | | | | | | | | LIABILITIES AND EQUITY |
| Liabilitas | | | | | | | | | | | | | | Liabilities |
| 1. Pinjaman bank dan pinjaman jangka pendek | 665 | 1.115 | 1.165 | 1.383 | 950 | 945 | 1.148 | 1.025 | 1.002 | 1.100 | 1.443 | 755 | 680 | 1. Bank loans and short-term receivables |
| 2. Utang afiliasi | 27 | 36 | 38 | 35 | 41 | 71 | 3 | 109 | 26 | 1 | 1 | 52 | 10 | 2. Affiliated payables |
| 3. Utang usaha | 0 | 5 | 5 | 2 | 49 | 2 | 0 | 0 | 0 | 15 | 0 | 0 | 0 | 3. Account payables |
| 4. Penyisihan imbalan kerja karyawan | 20 | 20 | 2 | 20 | 20 | 20 | 18 | 18 | 18 | 18 | 18 | 18 | 17 | 4. Provision for employee service entitlements |
| 5. Biaya dan bunga yang masih harus dibayar | 82 | 75 | 48 | 49 | 37 | 46 | 42 | 48 | 60 | 54 | 57 | 77 | 73 | 5. Accrued interest and expenses |
| 6. Utang pajak | 1 | 2 | 3 | 2 | 5 | 3 | 0 | 1 | 1 | 1 | 1 | 1 | 2 | 6. Taxes payables |
| 7. Utang lain-lain | 2 | 3 | 11 | 6 | 3 | 3 | 10 | 3 | 3 | 3 | 3 | 2 | 2 | 7. Other payables |
| 8. Obligasi yang diterbitkan | 1.370 | 871 | 871 | 991 | 991 | 991 | 990 | 991 | 991 | 990 | 992 | 992 | 991 | 8. Bonds issued |
| Total Liabilitas | 2.167 | 2.127 | 2.160 | 2.486 | 2.096 | 2.079 | 2.212 | 2.196 | 2.100 | 2.182 | 2.515 | 1.897 | 1.774 | Total Liabilities |
| Ekuitas | | | | | | | | | | | | | | Equity |
| 10. Modal saham | 701 | 701 | 701 | 701 | 701 | 701 | 701 | 701 | 701 | 701 | 701 | 701 | 701 | 10. Share capital |
| 11. Agio saham | 0 | 0 | 0 | 0 | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11. Capital paid in excess of par value |
| 12. Tambahan modal disetor lainnya | 86 | 86 | 86 | 86 | 86 | 86 | 86 | 86 | 86 | 86 | 86 | 86 | 86 | 12. Other additional paid-up capital |
| 13. Selisih penilaian aset tetap | 494 | 494 | 494 | 494 | 161 | 494 | 494 | 494 | 494 | 494 | 494 | 494 | 494 | 13. Revaluation of fixed assets |

Tabel 7.1 Posisi Keuangan PT Danareksa (Persero) (Miliar Rp)

Tabel 7.1 Financial Position of PT Danareksa (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---|
| 14. Kerugian yang belum terealisasi atas efek yang tersedia untuk dijual | -27 | (31) | (53) | (53) | (54) | (58) | (57) | (50) | (50) | (28) | (31) | (46) | (47) | 14. Unrealized losses from decrease in fair value of available-for-sale marketable securities marketable securities |
| 15. Saldo laba (rugi): | | | | | | | | | | | | | | 15. Retained gain (loss): |
| - Telah ditentukan penggunaannya | 79 | 79 | 78 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | - Appropriated |
| - Belum ditentukan penggunaannya | -554 | (555) | (506) | (457) | (470) | (409) | (409) | (420) | (411) | (429) | (430) | (443) | (386) | - Unappropriated |
| 16. Kepentingan non-pengendali | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 16. Non controlling interest |
| Total Ekuitas | 779 | 774 | 799 | 849 | 836 | 893 | 894 | 891 | 899 | 903 | 899 | 871 | 927 | Total Equity |
| Total Liabilitas & Ekuitas | 2.946 | 2.901 | 2.958 | 3.336 | 2.932 | 2.972 | 3.106 | 3.087 | 2.999 | 3.085 | 3.414 | 2.767 | 2.701 | Total Liabilities & Equity |

Tabel 7.2 Laba Rugi Komprehensif PT Danareksa (Persero) (Miliar Rp)

Tabel 7.2 Comprehensive Income of PT Danareksa (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|--|------------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--|
| Pendapatan Usaha | | | | | | | | | | | | | | Operating Revenues |
| 1. Pendapatan bunga dan dividen | 312 | 19 | 38 | 111 | 120 | 192 | 214 | 225 | 255 | 251 | 268 | 273 | 268 | 1. Interest income and dividends |
| 2. Pendapatan jasa | 30 | 1 | 2 | 6 | 7 | 8 | 9 | 8 | 12 | 14 | 17 | 19 | 19 | 2. Service fee income |
| 3. Laba (rugi) hasil transaksi efek | -20 | 2 | 7 | 12 | 11 | 10 | 15 | 19 | 19 | 24 | 26 | 21 | 25 | 3. Gain (loss) on trading of marketable securities |
| Total Pendapatan Usaha | 322 | 23 | 47 | 129 | 137 | 210 | 237 | 252 | 286 | 289 | 312 | 313 | 312 | Total Operating Revenues |
| Beban Keuangan | | | | | | | | | | | | | | Financial Expense |
| 4. Beban bunga | 194 | 17 | 35 | 54 | 70 | 192 | 103 | 118 | 133 | 148 | 162 | 174 | 187 | 4. Interest expenses |
| Total Beban Keuangan | 194 | 17 | 35 | 54 | 70 | 192 | 103 | 118 | 133 | 148 | 162 | 174 | 187 | Total Financial Expense |
| Beban Usaha | | | | | | | | | | | | | | Operating Expenses |
| 5. Pemulihan penyisihan kerugian nilai atas keuangan | 0 | (0) | - | (0) | - | (9) | (10) | (10) | (10) | (10) | (10) | (26) | (107) | 5. Reversal of impairment losses on financial assets |
| 6. Gaji dan kesejahteraan karyawan | 65 | 6 | 9 | 15 | 20 | 22 | 29 | 36 | 42 | 48 | 52 | 66 | 74 | 6. Salaries and employee welfare |
| 7. Umum dan administrasi | 17 | 0 | 1 | 3 | 2 | 3 | 5 | 6 | 7 | 8 | 8 | 11 | 11 | 7. General and administrative |

Tabel 7.2 Laba Rugi Komprehensif PT Danareksa (Persero) (Miliar Rp)
Tabel 7.2 Comprehensive Income of PT Danareksa (Persero) (Billion Rp)

| Keterangan | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Mei-16 | Jun-16 | Jul-16 | Agt-16 | Sep-16 | Okt-16 | Nov-16 | Des-16 | Items |
|---|-----------|------------|-----------|-----------|-----------|------------|------------|-----------|------------|-----------|-----------|-----------|------------|------------------------------------|
| 8. Sistem informasi | 5 | (0) | 0 | 0 | - | 1 | 2 | 2 | 3 | 4 | 4 | 4 | 5 | 8. Information system |
| 9. Pengembangan usaha | 2 | (0) | (0) | 1 | 1 | 1 | 2 | 3 | 4 | 3 | 7 | 8 | 7 | 9. Business development |
| 10. Penyusutan aset tetap | 4 | 0 | 1 | 1 | 1 | 2 | 2 | 2 | 3 | 3 | 3 | 4 | 4 | 10. Depreciation of fixed assets |
| Total Beban Usaha | 92 | 6 | 10 | 20 | 25 | 20 | 30 | 41 | 50 | 56 | 64 | 66 | (7) | Total Operating Expenses |
| LABA USAHA | 35 | (0) | 2 | 55 | 42 | 103 | 104 | 94 | 103 | 85 | 86 | 72 | 132 | OPERATING INCOME |
| Pendapatan (Biaya) Lain-lain | | | | | | | | | | | | | | Other Income (Expenses) |
| 11. Biaya bank | 0 | (0) | (0) | (0) | - | - | (0) | (0) | (0) | (0) | (0) | (1) | (1) | 11. Bank expenses |
| 12. Keuntungan (kerugian) selisih kurs - bersih | 1 | (0) | (1) | (2) | (2) | (1) | (2) | (2) | (1) | (2) | (1) | (1) | (3) | 12. Gain on foreign exchange - net |
| 13. Lain-lain - bersih | -4 | (0) | (1) | (1) | - | - | (1) | (1) | (1) | (2) | (3) | (4) | (4) | 13. Others - net |
| 14. Pendapatan lain-lain - bersih | -3 | (0) | 1 | (3) | (2) | (2) | (3) | (3) | (3) | (4) | (5) | (5) | (8) | 14. Other income - net |
| LABA (RUGI) SEBELUM PAJAK PENGHASILAN | 32 | (1) | 1 | 52 | 40 | 101 | 101 | 91 | 99 | 81 | 80 | 67 | 125 | INCOME BEFORE INCOME TAX |
| Beban pajak penghasilan: | | | | | | | | | | | | | | - |
| - Pajak kini | -1 | - | (0) | (1) | (1) | (1) | (1) | (1) | (1) | (1) | (1) | (1) | (1) | - Current tax |
| Beban Pajak Penghasilan - bersih | -1 | - | (0) | (1) | (1) | (1) | (1) | (1) | (1) | (1) | (1) | (1) | (1) | Income tax (expenses) - net |
| LABA BERSIH | 31 | (1) | 1 | 52 | 39 | 100 | 100 | 89 | 98 | 80 | 79 | 66 | 123 | NET INCOME |



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