



**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 Penjaminan, dan PT Sarana Multigriya Finansial (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 Perusahaan Penjaminan, dan Laporan Bulanan PT Sarana Multigriya Finansial (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, and PT Sarana Multigriya Finansial (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) Monthly Report.

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

Jakarta, Juni 2016

Jakarta, June 2016

Direktorat Statistik dan Informasi IKNB

Departemen Pengawasan IKNB 1B

Otoritas Jasa Keuangan

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Department of Non-Bank Financial Institutions Supervision 1B

Indonesia Financial Services Authority

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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 Penjaminan

Perusahaan Penjaminan, Perusahaan 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 Mei 2016
Table 1.1 Specialized Financial Institutions Overview as of May, 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. Lembaga Pembiayaan Ekspor Indonesia (LPEI)	1	88.279	75.370	12.909	1. Indonesia Eximbank
2. PT Pegadaian (Persero)	1	41.919	29.073	12.846	2. PT Pegadaian (Persero)
3. Lembaga Penjaminan	20	14.029	2.902	11.128	3. Guarantee Institutions
4. PT Sarana Multigriya Finansial (Persero)	1	10.763	5.414	5.349	4. PT Sarana Multigriya Finansial (Persero)
JUMLAH	23	154.990	112.759	42.232	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	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. LPEI	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	1. Indonesia Eximbank
2. PT Pegadaian (Persero)	31.049	31.587	30.308	30.838	30.763	30.920	31.314	31.099	30.972	31.683	32.328	32.807	33.529	2. PT Pegadaian (Persero)
3. PT Sarana Multigriya Finansial (Persero)	6.419	6.975	6.974	6.973	6.974	7.173	7.871	7.842	7.842	8.841	9.031	9.030	8.999	3. PT Sarana Multigriya Finansial (Persero)
JUMLAH	100.368	104.020	105.304	108.663	111.600	110.875	112.755	113.770	113.631	116.724	119.115	120.510	124.690	TOTAL

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

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Deposito	16.797	14.512	13.787	13.751	16.093	13.377	18.091	15.456	15.936	17.444	15.245	15.220	11.137	1. Deposit
2. Saham	130	191	244	254	253	199	186	334	372	405	336	342	325	2. Stock
3. Surat Berharga Negara (SBN)	588	625	640	639	582	626	680	2.306	2.317	2.418	2.454	2.357	2.512	3. Government bonds
4. Obligasi	1.190	1.153	1.128	1.138	1.157	1.108	1.128	1.039	1.073	1.090	1.156	1.129	978	4. Obligation
5. Reksadana	1.020	938	961	935	902	1.091	1.103	1.185	1.187	1.252	1.331	1.359	1.451	5. Mutual fund
6. Penyeritaan Langsung	251	251	251	251	251	251	251	251	251	251	251	251	251	6. Direct Investments
7. EBA	869	849	800	787	760	718	726	763	725	722	686	650	642	7. RMBS
8. Properti	-	-	-	-	-	-	-	-	-	-	220	220	220	8. Properties
JUMLAH	20.845	18.520	17.810	17.755	19.999	17.370	22.165	21.334	21.862	23.581	21.459	21.307	17.295	TOTAL

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

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Kas	1	1	0	0	1	0	1	0	0	0	1	1	2	1. Cash
2. Penempatan pada Bank Indonesia	45	39	47	48	40	30	17	181	29	33	29	28	30	2. Placements on Bank Indonesia
3. Penempatan pada Bank Cadangan Kerugian Penurunan Nilai (CKPN) – Penempatan pada Bank	8.616	7.691	6.407	5.940	8.848	6.362	11.335	7.427	8.181	10.476	7.963	8.000	3.734	3. Placements on Bank Allowance For Impairment Losses (AFIL) – Placements on Bank
4. Surat berharga yang dimiliki	532	549	561	521	486	480	534	2.161	2.172	2.272	2.309	2.212	2.257	4. Securities
CKPN – Surat berharga	50	50	50	50	-	-	-	-	-	-	-	-	-	AFIL – Securities
5. Tagihan derivatif	0	0	1	5	-	2	0	4	5	11	18	14	3	5. Derivatives receivable
CKPN – Tagihan derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Derivatives receivables
6. Tagihan akseptasi	490	496	548	630	900	889	1.286	1.337	1.438	1.493	1.629	1.480	997	6. Acceptances receivable
CKPN – Tagihan akseptasi	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Acceptances receivable
7. Pembiayaan & piutang syariah	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	7. Financing & sharia receivables
a. Pembiayaan	53.819	55.777	58.346	60.858	62.999	61.813	62.386	63.583	63.224	64.582	65.616	66.537	69.726	a. Financing
CKPN – Pembiayaan	1.455	1.177	1.162	1.369	1.404	1.364	1.447	1.599	1.603	1.643	1.701	1.671	1.824	AFIL – Financing
b. Piutang syariah	9.081	9.680	9.675	9.994	10.863	10.970	11.184	11.246	11.594	11.618	12.140	12.136	12.436	b. Sharia receivables
CKPN – Piutang syariah	94	115	62	74	144	139	88	127	181	200	215	240	252	AFIL – Sharia receivables
8. Piutang premi & fee	1	0	0	0	0	0	0	0	0	0	0	0	1	8. Premium receivables & fee
a. Piutang premi	-	-	-	-	-	0	0	0	0	0	0	0	1	a. Premium receivables
b. Piutang fee	-	-	-	-	-	-	-	-	-	-	-	-	0	b. Fee receivables
9. Aset reasuransi	0	0	0	0	0	0	0	0	0	5	1	5	4	9. Reinsurance assets
CKPN – Aset reasuransi	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Reinsurance assets
10. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Participations
CKPN – Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Participations
11. Aset tetap	430	489	536	583	630	676	722	777	835	881	928	974	1.020	11. Fixed assets
Akumulasi penyusutan aset tetap	52	54	56	57	59	61	64	66	68	70	73	75	77	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	14	21	40	12	79	41	42	59	47	60	57	35	58	13. Deferred tax assets
14. Aset lain-lain	202	99	76	116	230	443	311	317	146	127	125	135	166	14. Other assets
Total Aset	71.580	73.449	74.910	77.157	83.470	80.143	86.221	85.301	85.818	89.645	88.828	89.569	88.279	Total Assets
1. Penempatan dana oleh Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Placements based on Bank Indonesia
2. Liabilitas akseptasi	490	496	548	630	900	889	1.286	1.337	1.438	1.493	1.629	1.480	997	2. Acceptance liabilities
3. Efek-efek yang diterbitkan	28.277	27.530	27.379	27.641	29.919	29.048	28.946	28.921	28.913	32.739	32.127	32.091	30.393	3. Securities issued
4. Liabilitas derivatif	0	0	1	3	7	1	6	0	0	0	4	0	11	4. Derivative liabilities

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

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
5. Pinjaman yang Diterima	30.799	33.006	34.217	35.750	39.321	36.942	41.503	40.558	41.252	41.006	40.621	41.426	42.271	5. Loans received
6. Provisi atas liabilitas kontinjensi	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Contingency provisions
7. Liabilitas penjaminan & asuransi	2	3	2	1	1	2	2	2	3	3	3	3	3	7. Guarantee & insurance liabilities
a. Penjaminan	2	2	1	1	1	2	2	2	2	3	2	2	2	a. Guarantee
b. Asuransi	0	1	1	0	0	0	0	0	0	0	1	1	1	b. Insurance
8. Utang reasuransi	0	0	1	1	1	1	1	1	0	0	0	0	0	8. Reinsurance liabilities
9. Kewajiban pajak tangguhan	21	15	-	-	-	-	0	0	35	2	1	1	2	9. Deferred tax liabilities
10. Kewajiban lain-lain	1.166	1.222	1.355	1.699	1.790	1.879	1.982	2.036	1.612	1.756	1.688	1.705	1.692	10. Other liabilities
Total Liabilitas	60.757	62.272	63.502	65.725	71.939	68.761	73.725	72.854	73.254	77.000	76.072	76.706	75.370	Total Liabilities
11. Kontribusi modal pemerintah	7.376	7.376	7.376	7.376	7.376	7.376	8.376	9.729	9.729	9.729	9.729	9.729	9.729	11. Government capital contributions
a. Modal Awal	7.376	7.376	7.376	7.376	7.376	7.376	8.376	9.729	9.729	9.729	9.729	9.729	9.729	a. Initial capital
b. Modal tambahan	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Additional capital
12. Hibah	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Grants
13. Saldo laba	3.480	3.852	4.083	4.115	4.227	4.059	4.170	2.773	2.887	2.965	3.063	3.163	3.213	13. Retained earnings
a. Saldo laba yang telah ditentukan penggunaannya	2.699	2.699	2.699	2.699	2.699	2.433	2.433	1.080	1.080	1.080	1.080	1.080	1.080	a. Appropriated retained earnings
i. Cadangan umum	2.085	2.085	1.724	1.724	1.724	1.636	1.636	368	368	368	368	368	368	i. General reserve
ii. Cadangan tujuan	614	614	975	975	975	797	797	713	713	713	713	713	713	ii. Specific reserve
b. Saldo laba yang belum ditentukan penggunaannya	781	1.153	1.384	1.416	1.528	1.626	1.737	1.692	1.806	1.885	1.983	2.082	2.133	b. Unappropriated retained earnings
14. Pendapatan komprehensif lainnya	(33)	(51)	(52)	(59)	(72)	(53)	(50)	(55)	(51)	(49)	(36)	(29)	(32)	14. Other comprehensive income
Total Ekuitas	10.823	11.177	11.407	11.432	11.531	11.382	12.496	12.446	12.564	12.645	12.756	12.863	12.909	Total Equities
Total Liabilitas & Ekuitas	71.580	73.449	74.910	77.157	83.470	80.143	86.221	85.301	85.818	89.645	88.828	89.569	88.279	Total Liabilities & Equities

Tabel 2.2 Laba Rugi Komprehensif LPEI (Miliar Rp)
Table 2.2 Comprehensive Income of Indonesia Eximbank (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
A. Pendapatan & Beban Operasional														A. Operating Income & Expenses
1. Pendapatan bunga & bagi hasil														1. Interest & sharia profit sharing income
a. Bunga	1.860	2.284	2.705	3.120	3.534	3.953	4.392	4.826	473	945	1.441	1.927	2.360	a. Interest
b. Provisi & komisi	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Provision & commission
c. Bagi hasil secara syariah	291	351	419	484	543	616	683	771	80	154	238	315	401	c. Sharia profit sharing
d. Margin	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin
Jumlah pendapatan bunga & bagi hasil	2.151	2.635	3.124	3.603	4.077	4.568	5.075	5.597	553	1.099	1.679	2.242	2.761	Total interest & sharia profit sharing income
2. Beban bunga & bagi hasil														2. Interest & sharia profit sharing expenses
a. Bunga	1.109	1.390	1.641	1.901	2.165	2.448	2.756	3.110	338	660	1.014	1.389	1.689	a. Interest
b. Provisi & komisi	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Provision & commission
c. Bagi hasil secara syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sharia profit sharing
Jumlah beban bunga & bagi hasil	1.109	1.390	1.641	1.901	2.165	2.448	2.756	3.110	338	660	1.014	1.389	1.689	Total interest & sharia profit sharing expenses
3. Pendapatan bunga & bagi hasil - bersih	1.042	1.245	1.483	1.702	1.911	2.120	2.318	2.487	216	439	665	853	1.073	3. Interest & sharia profit sharing income - net
4. Pendapatan asuransi & penjaminan														4. Insurance & guarantee income
a. Pendapatan premi														a. Premium income
i. Premi bruto	1	2	2	23	27	31	1	2	0	0	1	1	1	i. Gross premium
ii. Premi reasuransi	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(0)	(0)	(0)	(1)	(1)	ii. Reinsurance premium
iii. Penurunan / (kenaikan) premi yang belum merupakan pendapatan	(0)	(0)	(0)	(0)	(6)	(6)	0	0	(0)	(0)	(0)	(0)	0	iii. Decreasing / (increasing) non-income premium
Jumlah pendapatan premi	1	1	1	21	20	24	0	0	0	0	0	0	0	Total premium income
b. Pendapatan komisi reasuransi	0	0	0	0	0	1	0	0	0	0	0	0	0	b. Reinsurance commission income
c. Pendapatan fee penjaminan	12	16	17	-	-	-	36	41	5	10	14	19	24	c. Guarantee fee income
d. Pendapatan lainnya	-	(0)	(0)	-	-	(0)	(0)	(0)	0	0	0	0	0	d. Other income
Jumlah pendapatan asuransi & penjaminan	13	16	18	22	21	25	37	42	6	10	15	20	25	Total insurance & guarantee income
5. Beban asuransi & penjaminan														5. Insurance & guarantee expenses
a. Klaim asuransi														a. Insurance claims
i. Klaim bruto	-	-	-	-	-	-	6	2	-	0	0	(0)	(0)	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	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
iii. Penurunan / (kenaikan) estimasi klaim retensi sendiri	-	-	-	-	10	10	-	-	-	-	-	-	-	iii. Decreasing / (increasing) self retention claim estimate
Jumlah beban klaim asuransi	-	-	-	-	10	10	6	2	-	0	0	(0)	(0)	Total insurance claim expenses
b. Penurunan/kenaikan aset reasuransi	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decreasing / (increasing) insurance assets
c. Beban klaim penjaminan	-	0	0	-	-	0	10	5	0	0	2	2	2	c. Guarantee claim expenses
d. Beban lainnya	-	-	-	-	0	-	-	-	-	-	-	-	-	d. Other expenses
Jumlah beban asuransi & penjaminan	-	0	0	-	10	10	17	7	0	0	2	1	2	Total insurance & guarantee expenses
6. Pendapatan asuransi & penjaminan - bersih	13	16	18	22	10	15	20	35	6	10	13	18	23	6. Insurance & guarantee income - net
7. Pendapatan operasional lainnya														7. Other operating income
a. Keuntungan transaksi surat berharga - bersih	8	7	7	6	5	8	4	10	9	15	26	24	14	a. Securites transaction profit - net
b. Keuntungan transaksi mata uang asing - bersih	51	76	95	123	161	118	130	143	5	6	9	17	32	b. Currency transaction profit - net
c. Lain-lain	8	11	12	15	16	25	26	26	2	5	8	11	12	c. Others
Jumlah pendapatan operasional lainnya	68	94	113	143	182	151	160	180	16	26	43	52	59	Total other operating income
8. Beban / (pendapatan) CKPN & penyisihan penghapusan aset	154	(96)	(171)	23	44	52	80	277	(13)	34	115	115	247	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	58	75	88	102	118	135	152	188	12	26	42	59	76	a. General & administration
b. Tenaga kerja	147	144	177	203	237	268	293	321	27	56	83	128	159	b. Labor
c. Lain-lain	1	3	3	4	8	6	6	4	0	0	16	17	14	c. Others
Jumlah beban operasional lainnya	206	222	268	309	363	409	451	513	39	82	140	204	249	Total other operating expenses
B. Laba Operasional	763	1.230	1.517	1.535	1.696	1.826	1.968	1.912	211	357	467	604	658	B. Operating Income
C. Pendapatan & Beban Non Operasional														C. Non Operating Income & Expenses
1. Pendapatan non operasional	5	5	5	5	5	5	5	11	-	-	-	-	-	1. Non operating income
2. Beban non operasional	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Non operating expenses
Pendapatan/(beban) non operasional	5	5	5	5	5	5	5	11	-	-	-	-	-	Total operating income & expenses
D. Laba Sebelum Pajak Penghasilan	767	1.234	1.521	1.540	1.700	1.830	1.973	1.923	211	357	467	604	658	D. Income Before Tax

Tabel 2.2 Laba Rugi Komprehensif LPEI (Miliar Rp)
Table 2.2 Comprehensive Income of Indonesia Eximbank (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
E. Pajak Penghasilan	158	268	323	309	358	390	421	416	47	86	97	101	139	E. Tax Income
1. Taksiran pajak penghasilan	137	259	343	309	-	409	442	453	11	84	97	115	140	1. Tax estimated
2. Pajak Tangguhan	21	9	(20)	-	358	(20)	(21)	(36)	(36)	(2)	(0)	(15)	(1)	2. Deferred tax
a. Pendapatan pajak tangguhan	-	-	-	-	409	-	-	-	-	-	-	-	-	a. Deferred tax income
b. Beban pajak tangguhan	(21)	(9)	(20)	-	(51)	(20)	(21)	(36)	(36)	(2)	(0)	(15)	(1)	b. Deferred tax expenses
F. Laba Bersih	610	967	1.198	1.230	1.342	1.440	1.551	1.507	164	272	369	474	519	F. Net Income

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

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
Rekening Administratif	29.957	31.276	32.569	32.296	33.295	32.875	34.649	35.406	36.393	35.881	35.913	35.309	36.748	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	23.967	25.275	27.279	26.889	27.289	25.842	27.056	27.429	27.281	26.661	26.267	25.641	26.616	2. Commitment liabilities
a. Fasilitas pembiayaan yang belum ditarik	22.384	23.600	25.591	25.041	25.267	24.004	25.480	26.026	25.663	25.177	24.946	24.261	25.567	a. Undrawn financing facility
b. Irrecoverable L/C yang masih berjalan	1.583	1.675	1.688	1.848	2.022	1.838	1.576	1.403	1.618	1.484	1.320	1.380	1.049	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	23.967	25.275	27.279	26.889	27.289	25.842	27.056	27.429	27.281	26.661	26.267	25.641	26.616	Total commitment liabilities

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

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
3. Jumlah komitmen bersih	(23.967)	(25.275)	(27.279)	(26.889)	(27.289)	(25.842)	(27.056)	(27.429)	(27.281)	(26.661)	(26.267)	(25.641)	(26.616)	3. Total net commitment
4. Tagihan kontijensi	438	441	(156)	(461)	(471)	470	474	522	886	906	915	924	925	4. Contingency receivables
a. Penjaminan yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Guarantee received
b. Pendapatan bunga dalam penyelesaian	438	441	(156)	(461)	(471)	470	474	522	886	906	915	924	925	b. Interest income in completion
i. Bunga atas pembiayaan yang diberikan	438	441	(156)	(461)	(471)	470	474	522	886	906	915	924	925	i. Financing interest
ii. Bunga lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Other interest
c. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
Jumlah tagihan kontijensi	438	441	(156)	(461)	(471)	470	474	522	886	906	915	924	925	Total receivables contingency
5. Kewajiban kontijensi	5.552	5.560	5.446	5.869	6.476	6.563	7.119	7.455	8.226	8.314	8.731	8.743	9.207	5. Contingency liabilities
a. Penjaminan yang diberikan	4.752	4.680	4.491	4.812	5.446	5.629	6.171	6.247	6.459	6.305	6.552	6.654	6.949	a. Guarantee
b. Asuransi yang diberikan	801	880	956	1.057	1.030	934	948	1.207	1.767	2.009	2.179	2.089	2.258	b. Insurance
c. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
Jumlah kewajiban kontijensi	5.552	5.560	5.446	5.869	6.476	6.563	7.119	7.455	8.226	8.314	8.731	8.743	9.207	Total contingency liabilities
6. Jumlah kontijensi bersih	(5.115)	(5.119)	(5.603)	(6.330)	(6.947)	(6.093)	(6.645)	(6.933)	(7.340)	(7.407)	(7.816)	(7.819)	(8.282)	6. Total net contingency
7. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	7. Others
a. Aktiva produktif yang dihapus buku	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Written off productive assets
i. Aktiva produktif - Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Productive assets - Financing
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
ii. Aktiva produktif dihapus buku yang dipulihkan atau berhasil ditagih	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. UnWritten-off productive assets
- Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

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

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
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	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Pembiayaan	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	1. Financing
2. Penjaminan	4.752	4.680	4.491	4.812	5.446	5.629	6.171	6.247	6.459	6.305	6.552	6.654	6.949	2. Guarantee
3. Asuransi	801	880	956	1.057	1.030	934	948	1.207	1.767	2.009	2.179	2.089	2.258	3. Insurance

Tabel 2.5 Portofolio Investasi Lembaga Pembiayaan Ekspor Indonesia (Miliar Rp)
Table 2.5 Investments Portfolio of Indonesia Eximbank (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Deposito	8.662	7.730	6.454	5.988	8.888	6.393	11.352	7.608	8.210	10.509	7.992	8.028	3.763	1. Deposit
2. Saham	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Stock
3. Surat Utang Negara (SUN)	482	499	514	494	436	480	534	2.161	2.172	2.272	2.309	2.212	2.257	3. Government bonds
4. Obligasi	50	50	50	50	50	-	-	-	-	-	-	-	-	4. Obligation
5. Reksadana	-	-	-	-	-	-	-	-	-	-	-	-	-	5. Mutual fund
6. Penyertaan Langsung	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Direct Investments
7. EBA	-	-	-	-	-	-	-	-	-	-	-	-	-	7. RMBS
JUMLAH	9.194	8.279	7.018	6.532	9.374	6.873	11.887	9.769	10.382	12.781	10.302	10.240	6.020	TOTAL

Tabel 2.6 Piutang Pembiayaan LPEI Berdasarkan Sektor Ekonomi (Miliar Rp)
Table 2.6 Financing Receivables of Indonesia Eximbank based on Economic Sector (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Perindustrian	30.919	32.674	33.549	35.226	36.506	35.902	35.669	36.710	37.260	36.796	36.756	37.235	38.674	1. Industry
2. Pertambangan	9.001	8.979	9.816	10.287	10.775	9.964	9.269	9.369	9.006	9.856	10.351	10.302	10.649	2. Mining
3. Pertanian, perburuan, & sarana pertanian	5.504	6.304	6.672	6.726	7.453	7.981	8.464	8.473	8.610	8.646	9.287	9.340	9.534	3. Agriculture, hunt, & agricultural tools
4. Jasa-jasa dunia usaha	4.873	4.688	4.679	4.785	5.167	5.355	5.928	6.182	5.658	5.786	5.109	5.029	4.899	4. Business services
5. Pengangkutan, pergudangan, & komunikasi	3.881	3.977	4.104	4.419	4.544	4.315	4.517	4.506	4.772	4.810	4.769	5.037	5.955	5. Transportation, warehousing, & communication
6. Konstruksi	3.479	3.660	3.889	3.991	3.760	3.733	3.744	2.779	2.733	3.525	4.262	4.401	4.916	6. Construction
7. Listrik, gas, & air	1.782	1.812	1.794	1.841	1.884	1.940	1.986	2.637	2.767	2.732	2.703	2.673	2.726	7. Electricity, gas, & water
8. Perdagangan, restoran, & hotel	1.237	1.144	1.341	1.557	1.709	1.576	1.668	1.737	1.510	1.565	1.700	1.677	1.700	8. Trading, restaurant, & hotel
9. Perikanan	-	-	-	-	3	0	10	110	112	173	223	242	245	9. Fishery
10. Lain-Lain	2.223	2.220	2.177	2.021	2.063	2.016	2.315	2.327	2.389	2.309	2.596	2.737	2.865	10. Others
JUMLAH	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	TOTAL

Tabel 2.7 Piutang Pembiayaan LPEI Berdasarkan Penggunaan Dana (Miliar Rp)
Table 2.7 Financing Receivables of Indonesia Eximbank based on Purpose of Financing (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Modal kerja	34.207	34.755	36.375	38.253	39.777	38.934	39.381	39.294	38.717	38.766	39.416	40.027	41.319	1. Working capital
2. Investasi	28.627	30.640	31.584	32.535	34.023	33.785	34.126	35.470	36.036	37.369	38.276	38.582	40.778	2. Investment
3. Lainnya	66	63	63	63	63	63	64	65	64	64	64	64	65	3. Others
JUMLAH	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	TOTAL

Tabel 2.8 Piutang Pembiayaan LPEI Berdasarkan Kategori Debitur (Miliar Rp)
Table 2.8 Financing Receivables of Indonesia Eximbank based on Debtor Category (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. BUMN	9.492	9.719	9.873	10.081	10.243	10.118	9.658	9.310	9.405	10.126	10.489	10.988	11.681	1. State-Owned Enterprises
2. Non BUMN	53.330	55.676	58.086	60.707	63.556	62.601	63.850	65.454	65.348	66.010	66.930	67.332	70.111	2. Private Enterprises
3. Pemerintah pusat	-	-	-	-	-	-	-	-	-	-	272	289	306	3. Government
4. Lainnya	77	63	63	63	63	63	64	65	64	64	64	64	65	4. Others
JUMLAH	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	TOTAL

Tabel 2.9 Piutang Pembiayaan LPEI Berdasarkan Lokasi (Miliar Rp)
Table 2.9 Financing Receivables of Indonesia Eximbank based on Location (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16
1. Bali	0	0	0	0	-	2	7	7	5	6	5	5	6
2. Bangka Belitung	-	-	-	140	11	140	141	141	131	129	128	227	231
3. Banten	3.518	3.681	3.831	2.526	3.075	5.753	5.873	5.906	5.793	5.667	5.767	5.729	5.927
4. Batam	-	-	-	-	5	-	-	-	-	-	-	-	-
5. DI Yogyakarta	25	24	26	19	15	37	37	43	43	41	40	43	67
6. DKI Jakarta*)	18.313	18.497	18.632	28.659	29.905	21.108	22.035	23.093	23.508	25.155	26.089	27.043	29.018
7. Jambi	1.499	1.476	1.463	1.096	1.082	1.553	1.686	1.706	1.735	1.774	1.797	1.840	1.865
8. Jawa Barat	5.905	6.850	7.182	8.954	8.593	4.463	4.079	3.914	3.914	4.215	4.310	4.259	4.429
9. Jawa Tengah	3.900	4.593	5.123	1.899	2.270	5.358	5.228	5.295	5.352	5.345	5.382	5.458	5.907
10. Jawa Timur	12.043	12.001	12.365	8.675	9.107	12.530	12.536	12.928	12.933	13.114	13.354	13.350	13.816
11. Kalimantan Barat	798	970	966	1.654	1.561	986	943	1.028	1.015	998	992	981	995
12. Kalimantan Selatan	2.418	2.526	3.046	2.576	2.620	3.289	3.253	2.902	2.864	2.737	3.374	3.322	3.346
13. Kalimantan Tengah	1.618	1.563	1.568	2.807	3.058	2.697	3.420	3.422	3.399	3.324	3.510	3.502	3.544
14. Kalimantan Timur	3.236	3.659	3.799	5.714	5.661	4.365	3.900	3.853	3.832	3.753	3.725	3.679	3.758
15. Lampung	1.612	1.807	1.828	617	666	1.634	1.510	1.437	1.417	1.425	1.405	1.419	1.420
16. Maluku	37	38	38	7	15	20	17	16	16	16	16	16	5
17. Maluku Utara	32	37	36	8	14	25	4	4	4	3	3	3	3
18. Nangroe Aceh Darussalam	364	365	367	350	360	358	356	221	223	221	219	221	219
19. Nusa Tenggara Barat	56	59	61	-	-	55	56	55	54	53	53	52	51
20. Nusa Tenggara Timur	12	12	12	11	12	12	11	11	11	11	11	11	10
21. Papua	80	80	80	-	-	80	80	80	80	80	80	80	80
22. Riau	3.216	3.261	3.369	1.695	2.270	2.920	3.200	3.050	2.849	3.096	3.370	3.342	3.020
23. Sulawesi Selatan	630	618	619	974	1.026	618	629	617	616	604	616	630	665
24. Sulawesi Tengah	23	24	23	1	10	25	24	28	26	26	30	31	31
25. Sulawesi Tenggara	128	125	114	114	106	712	713	710	707	700	698	693	688
26. Sulawesi Utara	35	35	36	-	-	36	37	37	37	35	35	35	36

Tabel 2.9 Piutang Pembiayaan LPEI Berdasarkan Lokasi (Miliar Rp)													
Table 2.9 Financing Receivables of Indonesia Eximbank based on Location (Billion Rp)													
Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16
27. Sumatera Barat	223	236	236	225	207	238	260	528	278	278	58	57	57
28. Sumatera Selatan	1.907	1.468	1.476	1.547	1.596	1.476	1.480	1.471	1.720	1.579	1.316	1.313	1.438
29. Sumatera Utara	745	986	1.250	115	119	1.387	1.139	1.357	1.369	1.066	897	899	1.087
30. Di luar Indonesia	529	469	465	467	497	904	919	970	885	747	474	432	442
JUMLAH	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162

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

Tabel 2.10 Piutang Pembiayaan LPEI Berdasarkan Valuta (Miliar Rp)														
Table 2.10 Financing Receivables of Indonesia Eximbank based on Currency (Billion Rp)														
Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Rupiah	28.366	30.140	30.896	31.319	31.903	33.922	34.586	35.625	36.056	37.575	38.661	39.796	40.683	1. Rupiah
2. US Dollar*)	34.533	35.318	37.125	39.532	41.960	38.860	38.514	38.732	38.290	38.165	38.617	38.398	41.001	2. US Dollar*)
3. Singapore Dollar*)	-	-	-	-	-	-	470	471	470	459	477	479	477	3. Singapore Dollar*)
4. Yen*)	-	-	-	1	1	1	0	1	1	1	-	-	-	4. Yen*)
JUMLAH	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	TOTAL

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

Tabel 2.11 Piutang Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas (Miliar Rp)
Table 2.11 Financing Receivables of Indonesia Eximbank based on Quality of Financing (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16
1. Lancar	59.113	61.674	64.028	66.753	69.620	68.685	69.496	70.787	68.706	70.179	71.750	72.694	76.069
2. Dalam Perhatian Khusus	2.597	2.588	2.678	2.754	2.547	2.414	2.428	2.400	3.444	3.403	3.398	3.383	3.442
3. Kurang Lancar	40	40	148	150	424	508	510	508	1.260	1.234	1.229	1.222	1.251
4. Diragukan	176	177	180	187	195	182	184	183	247	241	240	239	245
5. Macet	974	979	987	1.007	1.077	992	953	951	1.160	1.143	1.138	1.135	1.155
JUMLAH	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162

Tabel 2.12 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Sektor Ekonomi (Miliar Rp)
Table 2.12 Number of Financing Contract of Indonesia Eximbank based on Economic Sector (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Perindustrian	2.254	2.404	2.580	2.674	2.873	2.823	2.710	2.674	2.768	2.925	3.000	2.842	3.004	1. Industry
2. Pertambangan	181	176	187	198	223	223	235	267	265	217	219	226	247	2. Mining
3. Pertanian, perburuan, & sarana pertanian	252	263	255	268	281	258	273	272	284	270	278	282	294	3. Agriculture, hunt, & agricultural tools
4. Jasa-jasa dunia usaha	582	581	567	591	698	701	716	728	715	687	688	752	784	4. Business services
5. Pengangkutan, pergudangan, & komunikasi	158	168	177	188	204	177	198	191	210	216	222	222	222	5. Transportation, warehousing, & communication
6. Konstruksi	64	72	75	80	101	130	150	178	184	186	192	209	209	6. Construction
7. Listrik, Gas, & Air	63	40	41	40	38	39	43	45	46	43	42	45	47	7. Electricity, gas, & water
8. Perdagangan, restoran, & hotel	228	241	243	247	254	244	251	253	240	244	255	242	257	8. Trading, restaurant, & hotel
9. Perikanan	-	-	-	-	7	1	18	24	27	428	460	474	464	9. Fishery
10.Lain-Lain	596	614	615	568	735	559	613	609	614	573	592	595	618	10.Others
JUMLAH	4.378	4.559	4.740	4.854	5.414	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	TOTAL

Tabel 2.13 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Penggunaan Dana (Miliar Rp)
Table 2.13 Number of Financing Contract of Indonesia Eximbank based on Purpose of Financing (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Modal kerja	2.872	2.981	3.129	3.220	3.612	3.426	3.434	3.487	3.562	3.979	4.166	4.069	4.279	1. Working capital
2. Investasi	1.190	1.250	1.281	1.306	1.358	1.396	1.438	1.415	1.451	1.469	1.440	1.478	1.520	2. Investment
3. Lainnya	316	328	330	328	444	333	335	339	340	341	342	342	347	3. Others
JUMLAH	4.378	4.559	4.740	4.854	5.414	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	TOTAL

Tabel 2.14 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kategori Debitur (Miliar Rp)
Table 2.14 Number of Financing Contract of Indonesia Eximbank based on Debtor Category (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. BUMN	300	304	312	312	359	400	440	430	441	459	469	519	518	1. State-Owned Enterprises
2. Non BUMN	3.758	3.927	4.098	4.214	4.611	4.422	4.432	4.472	4.572	4.989	5.129	5.015	5.264	2. Private Enterprises
3. Pemerintah Pusat	-	-	-	-	-	-	-	-	-	-	8	13	17	3. Government
4. Lainnya	320	328	330	328	444	333	335	342	340	341	342	342	347	4. Others
JUMLAH	4.378	4.559	4.740	4.854	5.414	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	TOTAL

Tabel 2.15 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Lokasi (Miliar Rp)
Table 2.15 Number of Financing Contract of Indonesia Eximbank based on Location (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16
1. Bali	2	1	1	1	-	1	3	3	3	3	3	3	4
2. Bangka Belitung	-	-	-	1	2	3	3	3	3	22	22	24	24
3. Banten	104	110	123	119	131	164	194	194	194	185	188	188	203
4. Batam	-	-	-	-	1	-	-	-	-	-	-	-	-
5. DI Yogyakarta	17	24	26	23	19	41	41	43	39	44	41	39	47
6. DKI Jakarta*)	956	964	993	1.992	2.205	1.435	1.510	1.613	1.690	1.679	1.772	1.915	1.980
7. Jambi	76	76	76	66	68	85	89	82	85	87	94	83	95
8. Jawa Barat	316	315	315	752	769	251	236	225	229	238	267	272	308
9. Jawa Tengah	450	524	548	308	349	515	498	494	497	506	541	536	585
10. Jawa Timur	1.266	1.360	1.460	727	805	1.455	1.406	1.440	1.479	1.583	1.585	1.374	1.452
11. Kalimantan Barat	41	51	50	102	99	36	33	34	34	34	34	34	34

Tabel 2.15 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Lokasi (Miliar Rp)
Table 2.15 Number of Financing Contract of Indonesia Eximbank based on Location (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16
12. Kalimantan Selatan	47	54	55	41	42	55	53	46	45	44	46	46	46
13. Kalimantan Tengah	53	34	36	154	220	73	77	79	79	79	82	85	85
14. Kalimantan Timur	72	76	80	151	176	86	78	75	75	75	77	76	75
15. Lampung	116	129	150	29	47	121	106	89	85	89	86	101	100
16. Lombok	-	-	-	-	1	1	1	1	1	-	-	-	-
17. Maluku	26	27	27	5	10	13	10	10	10	10	10	10	5
18. Maluku Utara	14	16	16	4	6	12	2	2	2	2	2	2	2
19. Nangroe Aceh Darussalam	92	95	94	86	92	96	96	52	52	52	49	49	49
20. Nusa Tenggara Barat	18	18	18	-	-	12	16	16	16	14	16	16	18
21. Nusa Tenggara Timur	8	8	8	8	9	9	7	7	7	7	7	7	7
22. Papua	1	1	1	-	-	1	1	1	1	1	1	1	1
23. Riau	87	422	409	45	45	57	60	46	46	45	47	46	45
24. Sulawesi Selatan	108	98	99	86	96	107	112	112	116	110	118	125	125
25. Sulawesi Tengah	17	17	15	1	10	15	15	17	15	14	17	18	18
26. Sulawesi Tenggara	16	13	13	3	2	6	12	14	15	11	17	19	18
27. Sulawesi Utara	1	1	1	-	-	1	1	1	1	1	1	1	1
28. Sumatera Barat	352	10	10	45	45	383	377	370	365	360	350	344	342
29. Sumatera Selatan	53	52	52	84	128	12	52	52	53	394	393	393	396
30. Sumatera Utara	51	55	56	11	20	63	66	66	66	63	66	64	66
31. Di luar Indonesia	18	8	8	10	17	46	52	54	50	37	16	18	15
JUMLAH	4.378	4.559	4.740	4.854	5.414	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146

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

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

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Rupiah	3.002	3.157	3.238	3.306	3.727	3.516	3.575	3.628	3.730	4.183	4.278	4.177	4.335	1. Rupiah
2. US Dollar	1.376	1.402	1.502	1.547	1.686	1.638	1.630	1.611	1.621	1.604	1.669	1.711	1.810	2. US Dollar
3. Singapura Dollar	-	-	-	-	-	-	1	1	1	1	1	1	1	3. Singapore Dollar
4. Yen	-	-	-	1	1	1	1	1	1	1	-	-	-	4. Yen
JUMLAH	4.378	4.559	4.740	4.854	5.414	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	TOTAL

Tabel 2.17 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas (Miliar Rp)													
Table 2.17 Number of Financing Contract of Indonesia Eximbank based on Quality of Financing (Billion Rp)													
Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16
1. Lancar	4.189	4.365	4.521	4.722	5.155	4.993	4.949	5.030	5.102	5.631	5.788	5.715	5.940
2. Dalam Perhatian Khusus	70	75	96	68	102	74	91	46	77	68	69	69	74
3. Kurang Lancar	2	2	6	6	38	27	50	48	34	16	16	30	34
4. Diragukan	14	14	14	5	14	5	14	14	24	11	11	11	24
5. Macet	103	103	103	53	105	56	103	103	116	63	64	64	74
JUMLAH	4.378	4.559	4.740	4.854	5.414	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146

Tabel 2.18 Jumlah Kontrak Penjaminan LPEI Berdasarkan Jenis Penjaminan (Miliar Rp)														
Table 2.18 Number of Guarantee Contract of Indonesia Eximbank based on Types of Guarantee (Billion Rp)														
Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Proyek	802	805	806	787	827	933	985	1.003	1.004	979	932	903	911	1. Project
2. Kepabeanan	86	86	90	89	95	109	114	109	121	124	129	123	108	2. Customs
3. Kredit bank	-	-	-	-	-	-	1	-	1	1	2	2	2	3. Bank credit
4. Importir	-	-	-	-	-	-	-	-	-	-	15	15	14	4. Importer
JUMLAH	888	891	896	876	922	1.042	1.100	1.113	1.126	1.104	1.078	1.043	1.035	TOTAL

Tabel 2.19 Jumlah Kontrak Asuransi LPEI Berdasarkan Jenis Asuransi (Miliar Rp)														
Table 2.19 Number of Insurance Contract of Indonesia Eximbank based on Types of Insurance (Billion Rp)														
Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Proteksi piutang dagang	13	12	12	13	12	11	11	10	11	13	11	11	11	1. Account receivable protection
2. Marine cargo	3	4	4	4	4	4	4	5	10	11	12	11	10	2. Marine cargo
3. Property all risk	-	-	-	-	-	-	-	1	1	6	14	19	42	3. Property all risk
JUMLAH	16	16	16	17	16	15	15	16	22	30	37	41	63	TOTAL

Tabel 2.20 Pinjaman yang Diterima LPEI Berdasarkan Negara Pemberi Pinjaman (Miliar Rp)
Table 2.20 Loans Received of Indonesia Eximbank based on Creditor Country (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Indonesia	2.844	2.848	3.518	3.821	6.140	3.959	4.923	5.002	5.800	6.160	6.297	6.623	7.899	1. Indonesia
2. Jepang	24.312	26.512	26.651	27.696	28.887	26.997	27.296	27.206	27.195	26.407	26.194	26.059	25.289	2. Japan
3. Cina	-	-	-	-	-	2.653	6.704	6.683	6.682	6.489	6.438	6.406	6.639	3. China
4. Singapura	2.298	2.350	2.474	2.598	2.773	2.460	1.695	788	696	762	897	887	943	4. Singapore
5. Kanada	992	1.000	1.015	1.054	1.099	479	484	482	482	802	796	791	820	5. Canada
6. Amerika Serikat	216	217	220	229	239	223	226	225	225	218	-	-	-	6. United State
7. Filipina	332	335	339	352	184	172	173	172	173	168	-	-	-	7. Philipines
8. Uni Emirat Arab	-	-	-	-	-	-	-	-	-	-	-	659	683	8. United Arab Emirates
9. Dampak PSAK 50&55	(194)	(255)	-	-	-	-	-	-	-	-	-	-	-	9. Impact of SFAS 50&55
JUMLAH	30.799	33.006	34.217	35.750	39.321	36.942	41.503	40.558	41.252	41.006	40.621	41.426	42.271	TOTAL

Tabel 2.21 Pinjaman yang Diterima LPEI Berdasarkan Valuta (Miliar Rp)
Table 2.21 Loans Received of Indonesia Eximbank based on Currency (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Rupiah	520	1.827	2.050	2.475	2.275	3.550	4.515	4.938	5.737	6.099	6.233	6.560	7.835	1. Rupiah
2. US Dollar*)	30.216	31.115	32.104	33.208	36.976	33.328	36.925	35.556	35.452	34.846	34.324	34.803	34.373	2. US Dollar*)
3. Euro*)	63	64	63	67	70	64	63	63	63	61	63	63	64	3. Euro*)
JUMLAH	30.799	33.006	34.217	35.750	39.321	36.942	41.503	40.558	41.252	41.006	40.621	41.426	42.271	TOTAL

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

Tabel 2.22 Rasio Lembaga Pembiayaan Ekspor Indonesia
Table 2.22 Ratio of Indonesia Eximbank

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16
1. ROA	2,71%	3,59%	3,74%	3,27%	3,15%	3,02%	2,91%	2,56%	2,95%	2,44%	2,12%	2,05%	1,43%
2. ROE	13,70%	17,96%	18,92%	16,89%	16,28%	15,67%	15,16%	13,36%	15,64%	12,93%	11,68%	11,19%	7,82%
3. BOPO	65,45%	54,88%	53,10%	58,92%	60,23%	61,33%	62,43%	66,73%	62,65%	68,51%	73,13%	73,90%	76,88%
4. NPL Gross	1,89%	1,83%	1,93%	1,90%	2,29%	2,31%	2,24%	2,19%	3,56%	3,44%	3,35%	3,30%	3,23%
5. NPL Net	0,58%	0,52%	0,62%	0,68%	1,03%	1,06%	1,05%	0,99%	2,03%	1,90%	1,86%	1,83%	1,80%
6. PDN	4,51%	7,42%	4,68%	5,20%	7,80%	5,62%	3,65%	0,64%	2,55%	3,08%	2,36%	3,81%	1,33%
7. Gearing Ratio (kali)	5,46	5,42	5,40	5,55	6,00	5,80	5,64	5,58	5,58	5,83	5,70	5,72	5,63
8. NIM	1,45%	1,69%	1,98%	2,20%	2,30%	2,66%	2,71%	2,94%	0,25%	0,49%	0,76%	0,96%	1,22%

Tabel 2.23 Gearing Ratio LPEI (Miliar Rp)
Table 2.23 Gearing Ratio of Indonesia Eximbank (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Surat berharga yang diterbitkan	28.277	27.530	27.379	27.641	29.919	29.048	28.946	28.921	28.913	32.739	32.127	32.091	30.393	1. Securities issued
2. Pinjaman dana yang diterima	30.799	33.006	34.217	35.750	39.321	36.942	41.503	40.558	41.252	41.006	40.621	41.426	42.271	2. Loan received
3. Ekuitas	10.823	11.177	11.407	11.432	11.531	11.382	12.496	12.446	12.564	12.645	12.756	12.863	12.909	3. Equities
4. Gearing ratio (kali)	5,46	5,42	5,40	5,55	6,00	5,80	5,64	5,58	5,58	5,83	5,70	5,72	5,63	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	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
Aset lancar														Current assets
1. Kas & Bank	372	385	341	374	347	376	327	304	350	315	391	470	416	1. Cash & bank
2. Deposito	-	-	-	-	-	-	-	49	49	49	47	-	-	2. Deposit
3. Surat berharga yang dimiliki	49	49	49	49	49	49	49	-	-	-	-	-	-	3. Securities
4. Pinjaman yang diberikan	31.049	31.587	30.308	30.838	30.763	30.920	31.314	31.099	30.972	31.683	32.328	32.807	33.529	4. Loan
a. Konvensional:														a. Conventional:
i. Gadai	25.867	26.267	25.159	25.556	25.452	25.526	25.785	25.540	25.428	26.025	26.547	26.890	27.429	i. Pawn
ii. Fidusia	1.508	1.589	1.609	1.643	1.680	1.723	1.763	1.804	1.826	1.856	1.902	1.966	2.015	ii. Fiduciary
iii. Lainnya	6	6	6	6	6	6	6	6	6	6	6	6	6	iii. Others
CKPN – Pinjaman konvensional	(123)	(120)	(113)	(118)	(114)	(109)	(106)	(122)	(113)	(111)	(98)	(112)	(113)	AFIL – Conventional loan
b. Syariah:														b. Sharia:
i. Rahn	3.246	3.303	3.114	3.203	3.195	3.212	3.256	3.206	3.171	3.260	3.336	3.393	3.497	i. Rahn
ii. Rahn tasjili	200	211	213	221	227	238	252	264	273	286	301	318	337	ii. Rahn tasjili
iii. Mulia	222	211	207	210	202	215	252	279	269	250	237	234	246	iii. Mulia
iv. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Others
CKPN – Pinjaman syariah	(8)	(8)	(8)	(9)	(9)	(9)	(9)	(9)	(8)	(8)	(6)	(8)	(9)	AFIL – Sharia loan
5. Persediaan	204	212	369	351	320	325	348	349	331	320	244	254	289	5. Supplies
6. Uang muka	500	551	621	279	276	280	335	313	372	427	483	314	366	6. Advance payments
7. Pendapatan yang masih harus diterima	1.440	1.389	1.389	1.399	1.388	1.359	1.427	1.432	1.431	1.414	1.441	1.471	1.497	7. Accrued income
8. Beban dibayar di muka	184	179	178	175	197	194	190	191	192	195	206	214	222	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	30	26	26	28	29	25	28	29	31	36	29	24	27	10. Other receivables
Jumlah aset lancar	33.716	34.271	33.181	33.387	33.265	33.430	33.923	33.654	33.626	34.341	35.084	35.455	36.245	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
CKPN – Pinjaman konvensional	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Sharia loan
12. Piutang kepada pihak-pihak berafiliasi	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Receivables to third parties

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

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
13. Aset pajak tangguhan	203	204	205	208	209	211	212	218	244	231	309	310	302	13. Deferred tax assets
14. Properti investasi	-	-	-	-	-	-	-	-	-	-	220	220	220	14. Investment property
15. Aset tetap & inventaris	5.443	5.486	5.549	5.623	5.677	5.695	5.745	5.935	5.971	5.998	5.960	5.895	5.920	15. Fixed assets & inventory
16. Akumulasi penyusutan	(624)	(624)	(644)	(657)	(685)	(679)	(694)	(701)	(713)	(736)	(904)	(829)	(837)	16. Accumulated depreciation
17. Aset lain-lain	100	99	108	93	92	94	97	98	97	85	74	67	69	17. Other assets
Jumlah aktiva tidak lancar	5.121	5.165	5.217	5.267	5.295	5.320	5.360	5.550	5.599	5.578	5.659	5.663	5.674	Total non current assets
Total Aset	38.838	39.436	38.398	38.653	38.560	38.750	39.283	39.205	39.226	39.919	40.743	41.118	41.919	Total Assets
Liabilitas lancar														Current liabilities
1. Pinjaman yang diterima	16.111	17.023	15.967	16.301	16.031	15.966	16.215	15.937	15.781	16.265	16.794	17.171	19.345	1. Loans received
a. Bank	16.111	17.023	15.967	16.301	16.031	15.966	16.215	15.937	15.781	16.265	16.794	17.171	19.345	a. Bank
b. Non bank	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Non bank
2. Surat berharga yang diterbitkan	360	1.259	900	917	917	917	917	1.167	1.167	1.367	1.367	1.367	469	2. Securities issued
a. Obligasi	360	1.259	900	917	917	917	917	1.167	1.167	1.367	1.367	1.367	469	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	79	90	92	88	78	81	91	100	94	96	116	124	121	4. Debt to partners
5. Utang kepada nasabah	135	132	306	325	313	333	345	354	342	340	302	328	374	5. Debt to customers
6. Utang pajak	471	528	575	248	248	262	327	117	214	258	312	80	176	6. Tax liabilities
7. Biaya yang masih harus dibayar	454	367	343	350	439	488	507	508	365	321	383	457	495	7. Accrued expenses
8. Pendapatan diterima di muka	23	22	22	23	27	27	30	31	30	27	45	46	46	8. Prepaid income
9. Utang lancar lainnya	577	89	86	90	124	123	100	367	391	397	472	404	148	9. Other current liabilities
Jumlah liabilitas lancar	18.210	19.511	18.292	18.341	18.176	18.197	18.531	18.581	18.383	19.071	19.792	19.975	21.173	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	7.953	7.051	7.052	7.035	7.035	7.035	7.035	6.786	6.786	6.586	6.586	6.586	6.586	11. Securities issued
a. Obligasi	7.953	7.051	7.052	7.035	7.035	7.035	7.035	6.786	6.786	6.586	6.586	6.586	6.586	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
13. Pendapatan ditangguhkan	16	16	16	16	16	16	16	16	16	16	15	13	13	13. Accrued income
14. Kewajiban estimasi untuk imbalan kerja	609	615	625	635	644	654	657	666	675	694	738	759	773	14. Estimate obligations of employee benefits
15. Liabilitas pajak tangguhan	-	-	-	-	-	-	-	-	-	-	117	117	117	15. Deferred tax liabilities
16. Pinjaman jangka panjang lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	16. Other non current liabilities

Tabel 3.1 Posisi Keuangan PT Pegadaian (Persero) (Miliar Rp)														
Table 3.1 Financial Position of PT Pegadaian (Persero) (Billion Rp)														
Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
Jumlah liabilitas tidak lancar	8.988	8.093	8.103	8.096	8.105	8.115	8.118	7.878	7.887	7.706	7.866	7.885	7.900	Total non current liabilities
Total Liabilitas	27.198	27.604	26.395	26.438	26.281	26.312	26.650	26.459	26.270	26.777	27.658	27.860	29.073	Total Liabilities
17. Modal disetor	251	251	251	251	251	251	251	251	251	251	251	251	251	17. Paid-up capital
18. Modal non pengendali	1	1	1	1	1	1	1	1	1	1	1	2	2	18. Non controlling capital
19. Surplus revaluasi	3.819	3.817	3.817	3.817	3.817	3.817	3.817	3.900	3.900	3.900	3.750	3.750	3.750	19. Revaluations surplus
20. Laba Rugi Aktuarial Imbalan Kerja	-	-	-	-	-	-	-	-	-	-	(180)	(180)	(180)	20. Actuarial profits & losses for employee benefits
21. Saldo laba/rugi	7.568	7.763	7.934	8.147	8.210	8.369	8.564	8.594	8.804	8.990	9.263	9.435	9.023	21. Retained profit / (loss)
a. Ditentukan penggunaannya	6.631	6.631	6.631	6.631	6.597	6.597	6.597	6.597	6.597	6.597	6.597	6.597	7.951	a. Appropriated
b. Belum ditentukan penggunaannya	937	1.132	1.303	1.515	1.613	1.772	1.967	1.997	2.207	2.393	2.666	2.838	1.072	b. Unappropriated
Total Ekuitas	11.639	11.832	12.003	12.216	12.279	12.438	12.633	12.746	12.956	13.142	13.085	13.258	12.846	Total Equities
Total Liabilitas & Ekuitas	38.838	39.436	38.398	38.653	38.560	38.750	39.283	39.205	39.226	39.919	40.743	41.118	41.919	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	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
Pendapatan														Income
A. Pendapatan operasional														A. Operating income
1. Sewa modal														1. Rental capital
*) Konvensional:	2.969	3.572	4.187	4.787	5.384	5.993	6.588	7.183	607	1.183	1.822	2.449	3.111	*) Conventional:
a. Gadai	2.868	3.448	4.038	4.616	5.188	5.768	6.337	6.923	581	1.129	1.740	2.340	2.971	a. Pawn
b. Fidusia	100	123	149	171	197	225	252	260	26	54	81	109	140	b. Fiduciary
c. Lain-lain	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
*) Ujrah/margin:	371	450	527	606	684	765	844	927	82	158	243	327	415	*) Ujrah/margin:
a. Rahn	338	410	480	552	622	695	766	840	72	140	215	289	368	a. Rahn
b. Rahn tasjili	15	18	21	25	29	33	37	42	5	9	15	20	26	b. Rahn tasjili
c. Mulia	18	22	26	29	33	37	41	45	5	9	13	17	22	c. Mulia
c. Lain-lain	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Pendapatan administrasi														2. Administrative income
*) Konvensional:	262	320	368	421	474	529	577	639	52	106	161	215	273	*) Conventional:
a. Gadai	255	310	357	409	460	513	560	625	51	103	158	210	266	a. Pawn

Tabel 3.2 Laba Rugi Komprehensif PT Pegadaian (Persero) (Miliar Rp)

Table 3.2 Comprehensive Income of PT Pegadaian (Persero) (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
b. Fidusia	6	7	8	9	10	11	12	13	1	2	4	5	7	b. Fiduciary
c. Lainnya	2	3	3	3	4	4	5	0	0	0	0	0	0	c. Others
*) Ujrah/margin:	35	43	49	57	64	71	78	85	7	14	22	29	37	*) Ujrah/margin:
a. Rahn	33	39	45	52	59	66	72	78	7	13	20	27	35	a. Rahn
b. Rahn tasjili	1	1	1	1	1	1	1	2	0	0	1	1	1	b. Rahn tasjili
c. Mulia	2	3	3	3	4	4	5	6	0	1	1	1	2	c. Mulia
d. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Others
Jumlah pendapatan operasional	3.637	4.384	5.131	5.871	6.606	7.358	8.088	8.834	747	1.461	2.248	3.020	3.837	Total operating income
B. Pendapatan non operasional														B. Non operating income
1. Uang kelebihan lewat waktu	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Excess money over time
2. Pendapatan bunga/jasa giro	1	2	1	1	3	59	1	1	0	0	0	0	0	2. Interest / current accounts services income
3. Pendapatan non operasional lainnya	191	237	281	349	389	383	484	544	45	88	112	46	59	3. Other operating income
Jumlah pendapatan non operasional	193	238	282	350	392	442	485	545	45	89	113	46	60	Total non operating income
Total Pendapatan	3.830	4.622	5.413	6.221	6.998	7.800	8.573	9.379	792	1.549	2.360	3.066	3.896	Total Income
Beban														Expenses
A. Beban operasional														A. Operating expenses
1. Bunga & provisi	888	1.082	1.264	1.439	1.641	1.821	1.985	2.175	169	309	531	711	902	1. Interest & commission
2. Bagi hasil	104	126	148	169	190	216	234	257	22	42	66	95	120	2. Profit sharing
3. Pegawai	1.019	1.200	1.378	1.536	1.722	1.906	2.094	2.417	209	420	625	829	1.059	3. Employee
4. Direksi & dekom	10	16	18	19	19	21	23	62	2	4	6	9	10	4. Directors & commissioners
5. Beban amortisasi & CKPN	14	15	14	23	24	25	28	29	(6)	(2)	1	20	25	5. Amortization & AFIL expenses
6. Beban penyusutan aset tetap & inventaris	54	64	75	85	95	105	116	127	11	33	47	61	75	6. Depreciation fixed assets & inventory expenses
7. Administrasi	68	82	117	132	147	153	168	231	13	23	44	61	86	7. Administration
8. Umum	320	392	486	568	724	844	919	985	54	118	212	293	395	8. General
9. Pendidikan & pelatihan	10	14	15	17	19	23	28	42	2	7	6	10	14	9. Education & training
Jumlah beban operasional	2.487	2.991	3.514	3.988	4.581	5.116	5.596	6.325	476	953	1.537	2.099	2.685	Total operating expenses
B. Beban non operasional	152	180	218	266	297	337	369	414	35	68	85	8	8	B. Non operating expenses
Total Beban	2.638	3.171	3.732	4.254	4.878	5.453	5.965	6.739	511	1.021	1.622	2.099	2.694	Total Expenses
Laba / (Rugi) Sebelum Pajak	1.192	1.451	1.681	1.967	2.120	2.347	2.608	2.640	281	528	738	968	1.203	Profit / (Loss) Before Tax
Beban (manfaat) pajak penghasilan														Tax expenses / (benefits)
1. Kini	313	381	440	517	574	643	710	718	97	145	210	264	319	1. Current
2. Tangguhan	(11)	(12)	(13)	(16)	(17)	(18)	(20)	(26)	(26)	(13)	(24)	(21)	(13)	2. Deferred

Tabel 3.2 Laba Rugi Komprehensif PT Pegadaian (Persero) (Miliar Rp)

Table 3.2 Comprehensive Income of PT Pegadaian (Persero) (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
Jumlah beban (manfaat) pajak penghasilan	302	369	428	501	556	625	690	692	71	132	186	244	306	Total tax expenses / (benefits)
Laba periode berjalan	890	1.083	1.253	1.466	1.564	1.722	1.918	1.948	210	396	552	724	897	Laba periode berjalan
Pendapatan Komprehensif Lain Setelah Pajak	-	-	-	-	-	-	-	-	-	-	-	-	-	Other Comprehensive Income After Tax
Laba / (Rugi) Komprehensif Periode Berjalan	890	1.083	1.253	1.466	1.564	1.722	1.918	1.948	210	396	552	724	897	Current Period Profit / (Loss)

Tabel 3.3 Portofolio Investasi PT Pegadaian (Persero) (Miliar Rp)

Table 3.3 Investments Portfolio of PT Pegadaian (Persero) (Billion Rp)

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

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

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
Aset Lancar														Current assets
1. Kas & giro Bank	318	222	213	210	233	237	232	329	520	354	401	472	464	1. Cash & banks
2. Investasi lancar	7.436	7.185	7.240	7.277	7.210	7.176	7.124	7.781	7.656	7.921	7.903	7.800	7.825	2. Current investments
3. Piutang IJP	1.358	1.418	1.477	1.111	1.187	1.318	1.460	1.447	2.259	2.382	1.683	1.857	1.907	3. RGS receivables
4. Piutang co-guarantee/reasuransi/penjaminan ulang	87	97	90	103	110	101	94	98	94	104	117	129	140	4. Co-guarantee / reinsurance / re-guarantee receivables
5. Pendapatan yang masih harus diterima	2	1	2	2	2	3	3	2	3	3	3	3	3	5. Accrued income
6. Beban dibayar di muka	523	544	572	575	583	585	589	616	582	580	568	562	577	6. Prepaid expenses
7. Piutang dalam rangka restrukturisasi penjaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	7. Restructuring guarantee receivables
8. Aset lancar lainnya	52	43	44	63	49	84	100	64	67	89	74	188	116	8. Other current assets
Jumlah aktiva lancar	9.776	9.511	9.638	9.342	9.375	9.506	9.603	10.336	11.180	11.432	10.749	11.009	11.030	Total current assets
Aktiva tidak lancar														Non current assets
9. Investasi tidak lancar	1.263	1.264	1.213	1.545	1.545	1.600	1.610	1.660	1.662	1.662	1.711	1.731	1.828	9. Non current investments
10. Piutang co-guarantee/reasuransi/ penjaminan ulang	65	68	70	66	72	76	72	80	78	85	85	87	93	10. Co-guarantee / reinsurance / re-guarantee receivables
11. Beban dibayar di muka	211	215	217	242	262	290	304	255	287	291	309	322	348	11. Prepaid expenses
12. Aset tetap - netto	78	77	77	89	87	89	93	246	246	247	412	414	419	12. Fixed assets - net
13. Aset tidak berwujud - netto	1	1	1	1	1	1	1	1	1	1	1	1	1	13. Intangible assets - net
14. Piutang dalam rangka restrukturisasi penjaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Restructuring guarantee receivables
15. Aset pajak tangguhan	124	124	124	124	124	124	124	110	110	110	174	174	174	15. Deferred tax assets
16. Aset tidak lancar lainnya	16	18	20	11	14	21	28	37	45	58	78	107	136	16. Other non current assets
Jumlah aktiva tidak lancar	1.758	1.768	1.723	2.078	2.106	2.201	2.233	2.390	2.429	2.454	2.770	2.836	2.999	Total non current assets
Total Aktiva	11.534	11.279	11.361	11.420	11.482	11.707	11.835	12.726	13.608	13.886	13.519	13.845	14.029	Total Assets
Liabilitas lancar														Current liabilities
1. Utang klaim	16	8	13	15	12	18	15	13	11	14	7	10	11	1. Claim liabilities
2. IJP yang ditangguhkan	715	761	804	870	909	998	1.052	1.060	2.001	2.086	1.466	1.373	929	2. Deferred RGS
3. Utang pajak	22	24	26	31	33	36	32	22	13	13	32	44	49	3. Tax expenses
4. Utang premi reasuransi	19	31	6	22	36	6	15	41	18	14	13	17	31	4. Reinsurance premium liabilities
5. Utang komisi	0	0	0	0	0	1	1	1	0	1	2	1	1	5. Comssion liabilities
6. Utang IJP Ulang (IJPUI)	44	35	31	32	26	22	22	28	12	11	13	15	78	6. RGS co-guarantee (RGSC) liabilities
7. Beban yang masih harus dibayar	2	2	68	71	2	3	3	3	3	3	4	3	3	7. Accrued expenses
8. Cadangan klaim	6	6	7	8	9	9	10	11	11	11	14	14	16	8. Claim reserves
9. Liabilitas pajak tangguhan	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Deferred tax liabilities
10. Liabilitas lancar lainnya	145	130	89	69	130	131	151	146	141	181	172	252	192	10. Other current liabilities

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

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
Jumlah liabilitas lancar	969	997	1.045	1.119	1.159	1.222	1.300	1.325	2.210	2.336	1.723	1.730	1.310	Total current liabilities
11. IJP yang ditangguhkan	525	528	529	509	527	510	520	636	564	574	491	721	1.219	11. Deferred RGS
12. Cadangan klaim	397	391	410	375	381	390	397	321	314	323	341	361	371	12. Claim reserves
13. Utang imbalan pasca kerja	0	0	0	0	0	0	0	1	1	1	1	1	1	13. Post-employment benefit liabilities
14. Obligasi wajib konversi	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Mandatory convertible bonds
15. Liabilitas tidak lancar lainnya	-	0	0	1	1	0	0	0	5	6	6	1	1	15. Other non current liabilities
Jumlah liabilitas tidak lancar	922	919	940	885	908	900	918	958	884	903	838	1.084	1.591	Total non current liabilities
Total Liabilitas	1.891	1.916	1.985	2.004	2.067	2.123	2.217	2.282	3.094	3.239	2.561	2.814	2.902	Total Liabilities
16. Modal	7.619	7.621	7.623	7.628	7.628	7.728	7.750	8.290	8.290	8.315	8.359	8.369	8.414	16. Capital
a. Modal disetor	7.619	7.621	7.623	7.628	7.628	7.728	7.750	8.290	8.290	8.315	8.359	8.369	8.414	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	1.140	1.538	1.538	1.525	1.525	1.525	1.525	1.525	1.525	1.525	1.532	1.533	1.533	17. Reserves
a. Cadangan umum	696	983	983	1.143	1.143	1.143	1.143	1.142	1.142	1.142	1.148	1.149	1.149	a. General reserves
b. Cadangan tujuan	364	475	475	302	302	302	302	302	302	302	303	303	303	b. Specific reserves
c. Cadangan lainnya	80	80	80	80	80	80	80	80	80	80	81	80	81	c. Other reserves
18. Hibah	0	0	0	0	0	0	0	0	0	0	0	0	0	18. Grant
19. Saldo laba / (rugi)	658	(8)	(8)	6	(7)	(7)	(7)	(7)	633	633	624	622	621	19. Retained profit / (loss)
20. Laba / (rugi) tahun berjalan	276	322	358	435	487	521	543	607	39	79	141	221	281	20. Profit / (loss) current period
21. Pendapatan komprehensif lainnya	(50)	(110)	(136)	(178)	(219)	(184)	(193)	28	27	96	303	286	279	21. Other comprehensive income
Total Ekuitas	9.643	9.363	9.375	9.416	9.414	9.584	9.618	10.444	10.514	10.648	10.959	11.030	11.128	Total Equities
Total Liabilitas & Ekuitas	11.534	11.279	11.360	11.420	11.482	11.707	11.835	12.726	13.608	13.886	13.519	13.844	14.029	Total Liabilities & Equities

Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjaminan (Miliar Rp)

Table 4.2 Comprehensive Income of Guarantee Institutions (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
A. Pendapatan IJP														A. RGS income
1. IJP bruto	578	685	813	942	1.072	1.226	1.380	1.590	118	242	407	602	754	1. RGS bruto
2. IJPU	(126)	(148)	(171)	(199)	(223)	(248)	(270)	(305)	(22)	(43)	(72)	(100)	(131)	2. RGSC
3. Pendapatan / beban komisi penjaminan - bersih	5	5	7	8	9	11	12	13	1	1	2	3	4	3. Net guarantee comission income/expenses
4. Pendapatan penjaminan lainnya	1	1	1	2	2	3	3	3	0	1	1	2	2	4. Other guarantee income
Pendapatan IJP bersih	457	543	650	753	859	991	1.124	1.302	97	201	338	506	629	Net RGS revenue
B. Beban Klaim														B. Claim expenses
1. Beban klaim bruto	332	401	474	544	624	733	855	1.021	88	158	227	286	339	1. Gross claim expenses
2. Klaim ulang	1	(1)	(1)	(1)	(2)	(2)	(3)	(3)	(0)	(1)	(1)	(2)	(2)	2. Co-guarantee claim
3. Penurunan / kenaikan cadangan klaim	12	7	17	(7)	(12)	(2)	5	(69)	(6)	4	23	43	54	3. Decreasing / increasing claim reserve
4. Beban klaim lainnya	0	0	0	0	0	0	0	0	-	-	-	-	-	4. Other claim expenses
Jumlah beban klaim	346	407	490	535	610	728	857	949	81	162	250	328	392	Total claim expenses
C. Pendapatan penjaminan bersih	111	136	160	218	249	263	267	352	16	40	88	178	237	C. Guarantee revenue - net
D. Pendapatan operasional lainnya														D. Other operating revenue
1. Pendapatan bunga	202	240	268	308	342	375	356	442	27	59	91	118	152	1. Interest revenue
2. Pendapatan investasi selain bunga	88	103	130	137	152	170	239	203	22	45	75	98	119	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	0	1	2	2	2	3	4	5	1	0	1	1	2	6. Other operating revenue
Jumlah pendapatan operasional lainnya	290	344	400	447	496	548	599	650	49	104	167	216	273	Total other operating revenue
E. Beban operasional lainnya														E. Other operating expenses
1. Beban gaji & pegawai	82	113	139	159	177	195	216	237	19	44	71	86	112	1. Salary & employee expenses
2. Beban depresiasi & amortisasi	3	5	6	6	8	8	9	11	0	1	4	5	5	2. Depreciation & amortization expenses
3. Beban umum & administrasi lainnya	29	35	48	56	64	74	82	106	7	14	24	35	45	3. General & administrative expenses
4. Penurunan nilai wajar aset keuangan	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Decreasing fair value of the financial assets

Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjaminan (Miliar Rp)

Table 4.2 Comprehensive Income of Guarantee Institutions (Billion Rp)

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
5. Kenaikan nilai wajar liabilitas keuangan	-	-	-	-	-	-	-	-	-	-	-	-	-	5. Increasing fair value of the financial liabilities
6. Kerugian penjualan aset keuangan	-	-	-	-	-	-	-	-	0	-	-	-	-	6. Losses of selling financial assets
7. Beban penurunan nilai aset keuangan	2	1	1	1	1	0	1	0	1	0	0	0	0	7. Decreasing financial assets expenses
8. Beban operasional lainnya	53	67	77	90	104	122	138	165	14	28	46	65	83	8. Other operating expenses
Jumlah beban operasional lainnya	169	222	270	312	354	400	445	520	41	87	146	191	246	Total other operating expenses
F. Laba / (rugi) operasional	233	258	290	354	390	411	420	482	24	56	109	202	265	F. Operating profit / (loss)
G. Pendapatan & beban non operasional														G. Non operating revenue & expenses
1. Pendapatan non operasional	106	134	152	177	203	230	247	320	22	41	70	88	105	1. Non operating revenue
2. Beban non operasional	(1)	(1)	(1)	(1)	(1)	(6)	(6)	(6)	(0)	(2)	(2)	(3)	(1)	2. Non operating expenses
Jumlah pendapatan / (beban) non operasional bersih	105	133	151	177	202	225	242	314	22	39	68	85	104	Total non operating revenue / (expenses) - net
H. Laba / (rugi) sebelum pajak penghasilan	338	391	441	530	592	635	662	796	47	96	177	287	369	H. Profit / (loss) before tax
I. Pajak penghasilan	64	72	83	95	105	115	119	190	7	17	36	66	89	I. Income tax
1. Taksiran pajak penghasilan	64	72	82	95	104	114	119	176	7	17	36	66	88	1. Tax estimated
2. Pajak tangguhan	0	0	0	0	0	0	0	14	0	0	0	0	0	2. Deferred tax
a. Beban pajak tangguhan	0	-	-	-	0	0	-	15	-	-	-	-	-	a. Deferred tax expenses
b. Pendapatan pajak tangguhan	0	0	0	0	0	0	0	1	0	0	0	0	0	b. Deferred tax income
J. Laba / (rugi) bersih	274	320	359	436	488	521	543	607	40	79	141	221	281	J. Profit / (loss) - net
K. Pendapatan komprehensif lainnya	(39)	(99)	(125)	(167)	(207)	(172)	(188)	34	33	80	84	87	79	K. Other comprehensive income
L. Laba / (rugi) komprehensif	235	221	234	269	280	349	356	641	73	159	225	308	360	L. Comprehensive profit / (loss)

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

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Deposito	6.089	5.877	5.832	6.186	6.133	6.020	5.959	6.476	6.278	6.428	6.385	6.294	6.383	1. Deposit
2. Saham	130	191	244	254	253	199	186	334	372	405	336	342	325	2. Stock
3. Surat Utang Negara (SUN)	93	113	113	133	133	133	133	133	133	133	133	133	243	3. Government Bonds
4. Obligasi	1.091	1.054	1.029	1.039	1.058	1.059	1.079	1.039	1.073	1.090	1.156	1.129	978	4. Obligation
5. Reksadana	1.020	938	961	935	902	1.091	1.103	1.185	1.187	1.252	1.331	1.359	1.451	5. Mutual fund
6. Penyertaan Langsung	251	251	251	251	251	251	251	251	251	251	251	251	251	6. Direct Investments
7. EBA	24	24	24	24	24	23	23	23	23	23	23	23	23	7. RMBS
JUMLAH	8.699	8.450	8.453	8.823	8.755	8.776	8.735	9.441	9.318	9.583	9.614	9.531	9.653	TOTAL

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

Keterangan	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Outstanding penjaminan - usaha produktif	36.696	36.289	36.460	37.020	37.530	39.144	40.370	43.275	41.513	44.027	44.765	54.052	55.413	1. Outstanding guarantee - productive
2. Outstanding penjaminan - usaha non produktif	57.300	57.239	57.015	57.083	57.347	57.444	57.269	58.436	58.906	58.504	59.377	59.878	60.555	2. Outstanding guarantee - non productive
Total Outstanding Penjaminan	93.997	93.528	93.476	94.104	94.877	96.588	97.639	101.710	100.419	102.530	104.142	113.930	115.968	Total Outstanding Guarantee
3. Gearing ratio - usaha produktif (kali)	4	4	4	4	4	4	4	4	4	4	4	5	5	3. Gearing ratio - productive (x)
4. Gearing ratio - usaha non produktif (kali)	6	6	6	6	6	6	6	6	6	5	5	5	5	4. Gearing ratio - non productive (x)
5. Gearing ratio total (kali)	10	10	10	10	10	10	10	10	10	10	10	10	10	5. Gearing ratio total (x)
6. Imbal jasa penjaminan	457	543	650	753	859	991	1.124	1.302	97	201	338	506	629	6. Return guarantee services
7. Klaim dibayar	363	437	500	566	646	762	870	1.035	93	155	234	280	339	7. Claims paid
8. Jumlah terjamin (ribu orang)	3.939	3.942	4.044	4.135	4.172	4.298	2.071	4.516	4.426	4.503	4.506	4.748	4.881	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	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-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	2.891	1.730	2.277	2.339	1.809	1.659	1.482	2.063	2.101	1.157	1.484	1.525	1.610	2. Current Investments
a. Giro	503	3	2	3	3	203	4	1	4	4	5	6	7	a. Current accounts
b. Deposito	1.544	903	1.499	1.573	1.069	761	775	1.322	1.395	454	816	892	984	b. Deposit
c. EBA	844	824	776	763	736	695	702	740	702	699	663	627	619	c. RMBS
3. Pinjaman yang diberikan	2.035	2.587	2.587	2.587	2.587	2.787	3.487	3.652	3.653	4.653	5.593	5.593	3.063	3. Loan
4. Jaminan & pendukung kredit	72	67	65	64	62	59	63	62	59	58	56	54	54	4. Credit enhancement
5. Service transition fund	1	1	1	1	1	1	1	1	1	1	1	1	1	5. Service transition fund
6. Piutang usaha	30	30	27	31	31	23	30	25	30	30	29	28	27	6. Trade receivables
7. Uang muka	1	0	1	0	1	1	1	0	0	0	0	0	0	7. Advance payments
8. Beban dibayar dimuka	0	0	1	1	1	1	1	1	1	1	1	0	0	8. Prepaid expenses
9. Pajak dibayar dimuka	16	18	19	21	22	24	6	12	13	13	6	7	12	9. Prepaid tax
10. Piutang lainnya	0	0	0	0	0	0	0	1	0	0	0	0	0	10. Other receivables
11. Aset lancar lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Other current assets
Jumlah aktiva lancar	5.046	4.433	4.977	5.044	4.512	4.555	5.070	5.817	5.857	5.913	7.169	7.208	4.767	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	4.384	4.389	4.387	4.387	4.388	4.386	4.384	4.190	4.189	4.189	3.438	3.437	5.936	13. Loan
14. Jaminan & pendukung kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Credit enhancement
15. Piutang lainnya:	7	8	8	8	8	7	8	8	9	9	9	9	9	15. Other receivables
a. Piutang kepada pihak berelasi	1	1	1	1	1	1	1	1	8	8	8	8	8	a. Receivables to third parties
b. Piutang kepada pihak ketiga	6	7	6	6	6	6	7	7	1	1	1	1	1	b. Receivables to related parties
16. Aset tetap - bruto	34	34	34	34	34	33	34	36	36	36	37	38	39	16. Fixed assets - gross
17. Aset tak berwujud	-	-	-	-	-	-	-	-	-	-	-	-	-	17. Intangible assets
18. Aset pajak tangguhan	5	5	5	5	5	5	7	7	7	7	7	7	7	18. Deferred tax assets
19. Akumulasi penyusutan	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	19. Accumulated depreciation
20. Aset tidak lancar lainnya	11	11	11	0	0	0	0	0	0	0	0	0	0	20. Other non-current assets
Jumlah aktiva tidak lancar	4.445	4.451	4.449	4.438	4.439	4.437	4.438	4.246	4.246	4.245	3.496	3.495	5.996	Total non-current assets
Total Aktiva	9.491	8.884	9.427	9.482	8.951	8.992	9.509	10.063	10.103	10.158	10.665	10.703	10.763	Total Assets
Liabilitas lancar														Current liabilities
1. Utang Pajak	13	12	12	13	15	17	9	8	9	13	16	14	19	1. Tax liabilities
2. Beban yang masih harus dibayar	3	3	3	3	3	3	4	5	4	3	3	3	3	2. Accrued expenses
3. Surat Utang	2.208	1.643	2.057	768	414	414	-	1.009	1.608	1.608	1.581	2.890	2.890	3. Bonds:

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	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
a. Obligasi	1.643	1.643	2.057	768	414	414	-	1.009	1.608	1.608	1.581	2.890	2.890	a. Bonds
b. MTN	565	-	-	-	-	-	-	-	-	-	-	-	-	b. Medium term notes
4. Utang bunga surat utang	84	21	42	79	29	36	71	33	40	64	35	47	75	4. Bond interest liabilities
5. Utang lancar lainnya	16	12	8	9	10	11	12	13	15	12	14	15	16	5. Other current liabilities
6. Pendapatan diterima di muka	-	-	-	-	-	-	-	-	0	-	-	-	-	6. Prepaid revenue
Jumlah liabilitas lancar	2.324	1.692	2.123	872	471	481	96	1.067	1.675	1.700	1.648	2.968	3.004	Total current liabilities
7. Surat Utang	3.091	3.091	3.176	4.465	4.320	4.320	5.206	3.776	3.177	3.177	3.711	2.402	2.402	7. Bonds:
a. Obligasi	3.091	3.091	3.176	4.465	4.320	4.320	5.206	3.776	3.177	3.177	3.711	2.402	2.402	a. Bonds
b. MTN	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Medium term notes
8. Kewajiban estimasi untuk imbalan kerja	-	5	5	5	5	6	8	8	8	8	8	8	8	8. Estimate obligations of employee benefits
9. Utang bunga surat utang	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Bond interest liabilities
Jumlah liabilitas tidak lancar	3.091	3.096	3.181	4.470	4.325	4.326	5.214	3.784	3.185	3.184	3.719	2.410	2.410	Total non-current liabilities
Total Liabilitas	5.415	4.788	5.304	5.342	4.795	4.807	5.310	4.851	4.860	4.885	5.368	5.378	5.414	Total Liabilities
10. Modal disetor	3.000	3.000	3.000	3.000	3.000	3.000	3.000	3.000	3.000	3.000	3.000	4.000	4.000	10. Paid-up capital
11. Setoran modal diterima di muka	-	-	-	-	-	-	-	1.000	1.000	1.000	1.000	-	-	11. Capital paid-up in advances
12. Keuntungan (kerugian) aktuarial atas imbalan kerja	-	-	-	-	-	-	-	(1)	(1)	-	-	-	-	12. Gains (Losses) on employee benefit actuarial
13. Saldo laba/(rugi)	1.076	1.096	1.123	1.140	1.156	1.185	1.200	1.213	1.244	1.273	1.297	1.325	1.349	13. Retained profit / (loss)
a. Ditentukan penggunaannya	380	380	380	380	380	480	480	480	480	480	480	480	480	a. Appropriated
b. Belum ditentukan penggunaannya	696	716	743	760	776	705	720	733	764	793	817	845	869	b. Unappropriated
Total Ekuitas	4.076	4.096	4.123	4.140	4.156	4.185	3.480	5.212	5.243	5.273	5.297	5.325	5.349	Total Equities
Total Liabilitas & Ekuitas	9.491	8.884	9.427	9.482	8.951	8.992	8.790	10.063	10.103	10.158	10.665	10.703	10.763	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	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
Pendapatan														Revenues
A. Pendapatan operasional														A. Operating revenue
1. Pendapatan bunga	354	420	488	559	626	689	754	822	73	144	220	298	375	1. Interest revenue
2. Pendapatan sekuritisasi	6	3	3	4	4	5	5	6	0	1	1	1	1	2. Securities revenue
3. Pendidikan & pelatihan	0	0	0	0	0	0	0	0	-	0	0	0	0	3. Education & training
4. Nilai wajar instrumen keuangan yang diperdagangkan	(0)	(0)	1	(4)	(11)	(2)	(1)	(4)	1	5	8	9	8	4. Fair value of trading financial instruments
5. Keuntungan (kerugian) dari penjualan instrumen keuangan	0	0	0	0	0	0	0	0	-	-	-	-	-	5. Gains (losses) from sale of financial instruments
6. Pendapatan operasional lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Other operating revenue
Jumlah pendapatan operasional	360	423	492	559	620	692	759	824	74	150	229	308	384	Total operating revenue
B. Pendapatan non operasional														B. Non operating revenue
1. Bunga giro	1	1	1	1	1	1	1	1	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	0	2. Employee loan interest
3. Laba / (rugi) selisih kurs	-	-	-	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	1	1	1	1	1	1	2	2	0	0	0	0	0	Total non operating revenue
Total Pendapatan	361	424	494	560	621	694	760	826	74	150	229	308	384	Total Revenue
Beban														Expenses
A. Beban operasional														A. Operating expenses
1. Beban sekuritisasi	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Securities expenses
2. Beban bunga	196	232	269	306	344	378	413	451	34	69	106	145	183	2. Interest expenses
3. Pegawai	15	18	18	21	24	28	32	36	3	8	13	16	20	3. Employee
4. Direksi & dekom	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Directors & commissioners
5. Beban depresiasi & amortisasi	0	1	1	1	1	1	1	1	0	0	0	0	0	5. Depreciation & amortization expenses
6. Administrasi	6	9	10	13	14	15	17	22	1	2	3	5	8	6. Administration
7. Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	7. General
8. Pendidikan & pelatihan	-	-	-	-	-	-	-	-	-	0	-	-	-	8. Education & training
9. Beban pajak	-	-	-	-	-	-	39	41	3	5	7	9	11	9. Tax expenses
Jumlah beban operasional	218	259	298	341	383	422	502	510	42	84	129	175	222	Total operating expenses
B. Beban non operasional	-	-	-	-	-	-	-	-	-	-	-	-	-	B. Non operating expenses
Total Beban	218	259	298	341	383	422	502	510	42	84	129	175	222	Total 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	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
A. Laba / (Rugi) Sebelum Pajak	143	165	196	219	238	272	259	316	31	65	100	133	162	A. Profit / (Loss) Before Tax
Beban (manfaat) pajak penghasilan	(31)	(34)	(37)	(43)	(47)	(51)	(24)	(27)	-	(5)	(15)	(20)	(26)	Income tax (benefits) expenses
1. Kini	(31)	(34)	(37)	(43)	(47)	(51)	(25)	(28)	-	(5)	(15)	(21)	(26)	1. Current
2. Tangguhan	-	-	-	-	-	-	2	2	-	-	0	0	0	2. Deferred
Laba periode berjalan	112	131	159	176	192	221	235	249	31	61	85	112	137	Current period income
Pendapatan komprehensif lain setelah pajak	-	-	-	-	-	-	-	-	-	-	-	-	-	Other comprehensive income after tax
Laba / (Rugi) Komprehensif Periode Berjalan	112	131	159	176	192	221	235	249	31	61	85	112	137	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	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Nilai pinjaman yang diberikan kepada penyalur KPR	6.419	6.975	6.974	6.973	6.974	7.173	7.871	7.843	7.842	8.841	9.031	9.030	8.999	1. Mortgage dealer loans
2. Jumlah debitur KPR (pihak)	226.790	227.173	227.203	226.410	231.705	233.162	244.316	246.859	246.859	261.366	263.701	263.701	284.970	2. Total mortgage debtor
3. Nilai sekuritisasi	5.456	5.456	5.456	5.456	5.456	5.456	5.656	5.656	5.656	5.656	5.656	5.656	5.656	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	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Items
1. Deposito	2.047	906	1.501	1.576	1.072	964	780	1.323	1.399	458	821	898	991	1. Deposit
2. Saham	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	4. Obligation
5. Reksadana	0	0	0	0	0	0	0	0	0	0	0	0	0	5. Mutual fund
6. Penyertaan Langsung	0	0	0	0	0	0	0	0	0	0	0	0	0	6. Direct Investments
7. EBA	844	824	776	763	736	695	702	740	702	699	663	627	619	7. RMBS
JUMLAH	2.903	1.742	2.290	2.351	1.821	1.671	1.494	2.075	2.113	1.169	1.496	1.537	1.622	TOTAL



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