



**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, Oktober 2016

Jakarta, October 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

Daftar Isi

Table of Content

Kata Pengantar	
<i>Foreword</i>	2
Daftar Isi	
<i>Table of Content</i>	3
Daftar Istilah	
<i>Glossary</i>	5
Tabel 1.1 Overview Lembaga Keuangan Khusus per September 2016	
<i>Table 1.1 Specialized Financial Institutions Overview as of September, 2016</i>	7
Tabel 1.2 Pembiayaan & Pinjaman yang Disalurkan Lembaga Keuangan Khusus	
<i>Table 1.2 Financing & Loan of Specialized Financial Institutions</i>	7
Tabel 1.3 Portofolio Investasi Lembaga Keuangan Khusus	
<i>Table 1.3 Investments Portfolio of Specialized Financial Institutions</i>	7
Tabel 2.1 Posisi Keuangan LPEI	
<i>Table 2.1 Financial Position of Indonesia Eximbank</i>	8
Tabel 2.2 Laba Rugi Komprehensif LPEI	
<i>Table 2.2 Comprehensive Income of Indonesia Eximbank</i>	10
Tabel 2.3 Rekening Administratif LPEI	
<i>Table 2.3 Administrative Accounts of Indonesia Eximbank</i>	13
Tabel 2.4 Kegiatan Usaha LPEI	
<i>Table 2.4 Business Activities of Indonesia Eximbank</i>	15
Tabel 2.5 Portofolio Investasi Lembaga Pembiayaan Ekspor Indonesia	
<i>Table 2.5 Investments Portfolio of Indonesia Eximbank</i>	15
Tabel 2.6 Piutang Pembiayaan LPEI Berdasarkan Sektor Ekonomi	
<i>Table 2.6 Financing Receivables of Indonesia Eximbank based on Economic Sector</i>	16
Tabel 2.7 Piutang Pembiayaan LPEI Berdasarkan Penggunaan Dana	
<i>Table 2.7 Financing Receivables of Indonesia Eximbank based on Purpose of Financing</i>	16
Tabel 2.8 Piutang Pembiayaan LPEI Berdasarkan Kategori Debitur	
<i>Table 2.8 Financing Receivables of Indonesia Eximbank based on Debtor Category</i>	17
Tabel 2.9 Piutang Pembiayaan LPEI Berdasarkan Lokasi	
<i>Table 2.9 Financing Receivables of Indonesia Eximbank based on Location</i>	17
Tabel 2.10 Piutang Pembiayaan LPEI Berdasarkan Valuta	
<i>Table 2.10 Financing Receivables of Indonesia Eximbank based on Currency</i>	18
Tabel 2.11 Piutang Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas	
<i>Table 2.11 Financing Receivables of Indonesia Eximbank based on Quality of Financing</i>	18
Tabel 2.12 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Sektor Ekonomi	
<i>Table 2.12 Number of Financing Contract of Indonesia Eximbank based on Economic Sector</i>	19
Tabel 2.13 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Penggunaan Dana	
<i>Table 2.13 Number of Financing Contract of Indonesia Eximbank based on Purpose of Financing</i>	19
Tabel 2.14 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kategori Debitur	
<i>Table 2.14 Number of Financing Contract of Indonesia Eximbank based on Debtor Category</i>	20

Tabel 2.15 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Lokasi	
<i>Table 2.15 Number of Financing Contract of Indonesia Eximbank based on Location</i>	20
Tabel 2.16 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Valuta	
<i>Table 2.16 Number of Financing Contract of Indonesia Eximbank based on Currency</i>	21
Tabel 2.17 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas	
<i>Table 2.17 Number of Financing Contract of Indonesia Eximbank based on Quality of Financing</i>	21
Tabel 2.18 Jumlah Kontrak Penjaminan LPEI Berdasarkan Jenis Penjaminan	
<i>Table 2.18 Number of Guarantee Contract of Indonesia Eximbank based on Types of Guarantee</i>	22
Tabel 2.19 Jumlah Kontrak Asuransi LPEI Berdasarkan Jenis Asuransi	
<i>Table 2.19 Number of Insurance Contract of Indonesia Eximbank based on Types of Insurance</i>	22
Tabel 2.20 Pinjaman yang Diterima LPEI Berdasarkan Negara Pemberi Pinjaman	
<i>Table 2.20 Loans Received of Indonesia Eximbank based on Creditor Country</i>	23
Tabel 2.21 Pinjaman yang Diterima LPEI Berdasarkan Valuta	
<i>Table 2.21 Loans Received of Indonesia Eximbank based on Currency</i>	23
Tabel 2.22 Rasio LPEI	
<i>Table 2.22 Ratio of Indonesia Eximbank</i>	24
Tabel 2.23 Gearing Ratio LPEI	
<i>Table 2.23 Gearing Ratio of Indonesia Eximbank</i>	24
Tabel 3.1 Posisi Keuangan PT Pegadaian (Persero)	
<i>Table 3.1 Financial Position of PT Pegadaian (Persero)</i>	25
Tabel 3.2 Laba Rugi Komprehensif PT Pegadaian (Persero)	
<i>Table 3.2 Comprehensive Income of PT Pegadaian (Persero)</i>	28
Tabel 3.3 Portofolio Investasi PT Pegadaian (Persero)	
<i>Table 3.3 Investments Portfolio of PT Pegadaian (Persero)</i>	30
Tabel 4.1 Posisi Keuangan Lembaga Penjaminan	
<i>Table 4.1 Financial Position of Guarantee Institutions</i>	31
Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjaminan	
<i>Table 4.2 Comprehensive Income of Guarantee Institutions</i>	33
Tabel 4.3 Portofolio Investasi Lembaga Penjaminan	
<i>Table 4.3 Investments Portfolio of Guarantee Institutions</i>	35
Tabel 4.4 Kinerja Operasional Lembaga Penjaminan	
<i>Table 4.4 Operational Performance of Guarantee Institutions</i>	35
Tabel 5.1 Posisi Keuangan PT Sarana Multigriya Finansial (Persero)	
<i>Table 5.1 Financial Position of PT Sarana Multigriya Finansial (Persero)</i>	36
Tabel 5.2 Laba Rugi Komprehensif PT Sarana Multigriya Finansial (Persero)	
<i>Table 5.2 Comprehensive Income of PT Sarana Multigriya Finansial (Persero)</i>	38
Tabel 5.3 Kegiatan Usaha PT Sarana Multigriya Finansial (Persero)	
<i>Table 5.3 Business Activities of PT Sarana Multigriya Finansial (Persero)</i>	39
Tabel 5.4 Portofolio Investasi PT Sarana Multigriya Finansial (Persero)	
<i>Table 5.4 Investments Portfolio of PT Sarana Multigriya Finansial (Persero)</i>	40

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 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 margin 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 Financial (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 September 2016
Table 1.1 Specialized Financial Institutions Overview as of September, 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	94.086	81.057	13.029	1. Indonesia Eximbank
2. PT Pegadaian (Persero)	1	45.557	29.503	16.054	2. PT Pegadaian (Persero)
3. Lembaga Penjaminan	21	14.240	3.091	11.148	3. Guarantee Institutions
4. PT SMF (Persero)	1	12.524	7.061	5.463	4. PT SMF (Persero)
JUMLAH	24	166.407	120.713	45.695	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. LPEI	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	1. Indonesia Eximbank
2. PT Pegadaian (Persero)	30.763	30.920	31.314	31.099	30.972	31.683	32.328	32.807	33.529	33.041	33.059	33.980	34.633	2. PT Pegadaian (Persero)
3. PT SMF (Persero)	6.974	7.173	7.871	7.842	7.842	8.841	9.031	9.030	8.999	8.448	8.448	8.442	8.389	3. PT SMF (Persero)
JUMLAH	111.600	110.875	112.755	113.770	113.631	116.724	119.115	120.510	124.690	127.085	127.037	128.095	126.716	TOTAL

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

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Deposito	16.093	13.377	18.091	15.456	15.936	17.444	15.245	15.220	11.137	11.769	13.169	18.479	17.627	1. Deposit
2. Saham	253	199	186	334	372	405	336	342	325	294	298	286	266	2. Stock
3. Surat Berharga Negara (SBN)	582	626	680	2.306	2.317	2.418	2.454	2.357	2.402	2.654	1.911	1.897	1.925	3. Government bonds
4. Obligasi	1.157	1.108	1.128	1.039	1.073	1.090	1.156	1.129	1.088	893	901	900	900	4. Obligation
5. Reksadana	902	1.091	1.103	1.185	1.187	1.252	1.331	1.359	1.451	1.460	1.499	1.526	1.520	5. Mutual fund
6. Penyertaan Langsung	251	251	251	251	251	251	251	251	251	251	251	250	250	6. Direct Investments
7. EBA	760	718	726	763	725	722	686	650	642	609	578	594	563	7. RMBS
8. Properti	-	-	-	-	-	-	220	220	220	220	220	220	220	8. Properties
JUMLAH	19.999	17.370	22.165	21.334	21.862	23.581	21.459	21.307	17.295	18.150	18.829	24.153	23.271	TOTAL

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

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Kas	1	0	1	0	0	0	1	1	2	1	1	1	1	1. Cash
2. Penempatan pada Bank Indonesia	40	30	17	181	29	33	29	28	30	24	29	32	28	2. Placements on Bank Indonesia
3. Penempatan pada Bank Cadangan Kerugian Penurunan Nilai (CKPN) – Penempatan pada Bank	8.848	6.362	11.335	7.427	8.181	10.476	7.963	8.000	3.734	3.414	4.960	10.123	8.069	3. Placements on Bank Allowance For Impairment Losses (AFIL) – Placements on Bank
4. Surat berharga yang dimiliki CKPN – Surat berharga	486	480	534	2.161	2.172	2.272	2.309	2.212	2.257	2.234	1.564	1.524	1.538	4. Securities AFIL – Securities
5. Tagihan derivatif CKPN – Tagihan derivatif	-	2	0	4	5	11	18	14	3	10	7	15	19	5. Derivatives receivable AFIL – Derivatives receivables
6. Tagihan akseptasi CKPN – Tagihan akseptasi	900	889	1.286	1.337	1.438	1.493	1.629	1.480	997	1.218	1.342	1.806	1.651	6. Acceptances receivable AFIL – Acceptances receivable
7. Pembiayaan & piutang syariah	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	7. Financing & sharia receivables
a. Pembiayaan CKPN – Pembiayaan	62.999	61.813	62.386	63.583	63.224	64.582	65.616	66.537	69.726	72.852	72.796	72.752	71.256	a. Financing AFIL – Financing
b. Piutang syariah CKPN – Piutang syariah	10.863	10.970	11.184	11.246	11.594	11.618	12.140	12.136	12.436	12.744	12.734	12.920	12.438	b. Sharia receivables AFIL – Sharia receivables
8. Piutang premi & fee	0	0	0	0	0	0	0	0	1	2	2	3	3	8. Premium receivables & fee
a. Piutang premi	-	0	0	0	0	0	0	0	1	2	2	2	3	a. Premium receivables
b. Piutang fee	-	-	-	-	-	-	-	-	0	0	0	0	0	b. Fee receivables
9. Aset reasuransi CKPN – Aset reasuransi	0	0	0	0	0	5	1	5	4	2	2	4	4	9. Reinsurance assets AFIL – Reinsurance assets
10. Penyertaan CKPN – Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Participations AFIL – Participations
11. Aset tetap Akumulasi penyusutan aset tetap	630	676	722	777	835	881	928	974	1.020	1.065	1.111	1.157	1.178	11. Fixed assets Accumulated depreciation of Fixed Assets
12. Agunan yang diambil alih CKPN – Agunan yang diambil alih	59	61	64	66	68	70	73	75	77	80	82	85	78	12. Collateral taken AFIL – Collateral taken
13. Aset pajak tangguhan	-	-	-	-	-	-	-	-	-	-	-	-	-	13. Deferred tax assets
14. Aset lain-lain	79	41	42	59	47	60	57	35	58	53	55	54	56	14. Other assets
Total Aset	230	443	311	317	146	127	125	135	166	112	117	83	98	Total Assets
1. Penempatan dana oleh Bank Indonesia	83.470	80.143	86.221	85.301	85.818	89.645	88.828	89.569	88.279	92.037	92.937	98.530	94.086	1. Placements based on Bank Indonesia
2. Liabilitas akseptasi	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Acceptance liabilities

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

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
3. Efek-efek yang diterbitkan	29.919	29.048	28.946	28.921	28.913	32.739	32.127	32.091	30.393	32.600	33.039	37.453	36.583	3. Securities issued
4. Liabilitas derivatif	7	1	6	0	0	0	4	0	11	7	0	1	0	4. Derivative liabilities
5. Pinjaman yang Diterima	39.321	36.942	41.503	40.558	41.252	41.006	40.621	41.426	42.271	43.085	43.506	44.154	40.737	5. Loans received
6. Provisi atas liabilitas kontinjensi	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Contingency provisions
7. Liabilitas penjaminan & asuransi	1	2	2	2	3	3	3	3	3	3	3	3	2	7. Guarantee & insurance liabilities
a. Penjaminan	1	2	2	2	2	3	2	2	2	2	2	1	0	a. Guarantee
b. Asuransi	0	0	0	0	0	0	1	1	1	1	1	2	2	b. Insurance
8. Utang reasuransi	1	1	1	1	0	0	0	0	0	0	1	1	1	8. Reinsurance liabilities
9. Kewajiban pajak tangguhan	-	-	0	0	35	2	1	1	2	23	-	16	10	9. Deferred tax liabilities
10. Kewajiban lain-lain	1.790	1.879	1.982	2.036	1.612	1.756	1.688	1.705	1.692	1.774	1.964	1.968	2.073	10. Other liabilities
Total Liabilitas	71.939	68.761	73.725	72.854	73.254	77.000	76.072	76.706	75.370	78.710	79.855	85.403	81.057	Total Liabilities
11. Kontribusi modal pemerintah	7.376	7.376	8.376	9.729	9.729	9.729	9.729	9.729	9.729	9.729	10.692	10.692	10.692	11. Government capital contributions
a. Modal Awal	7.376	7.376	8.376	9.729	9.729	9.729	9.729	9.729	9.729	9.729	10.692	10.692	10.692	a. Initial capital
b. Modal tambahan	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Additional capital
12. Hibah	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Grants
13. Saldo laba	4.227	4.059	4.170	2.773	2.887	2.965	3.063	3.163	3.213	3.620	2.406	2.451	2.353	13. Retained earnings
a. Saldo laba yang telah ditentukan penggunaannya	2.699	2.433	2.433	1.080	1.080	1.080	1.080	1.080	1.080	2.365	1.080	1.080	1.080	a. Appropriated retained earnings
i. Cadangan umum	1.724	1.636	1.636	368	368	368	368	368	368	894	322	322	322	i. General reserve
ii. Cadangan tujuan	975	797	797	713	713	713	713	713	713	1.471	758	758	758	ii. Specific reserve
b. Saldo laba yang belum ditentukan penggunaannya	1.528	1.626	1.737	1.692	1.806	1.885	1.983	2.082	2.133	1.255	1.326	1.371	1.273	b. Unappropriated retained earnings
14. Pendapatan komprehensif lainnya	(72)	(53)	(50)	(55)	(51)	(49)	(36)	(29)	(32)	(22)	(17)	(17)	(17)	14. Other comprehensive income
Total Ekuitas	11.531	11.382	12.496	12.446	12.564	12.645	12.756	12.863	12.909	13.326	13.082	13.127	13.029	Total Equities
Total Liabilitas & Ekuitas	83.470	80.143	86.221	85.301	85.818	89.645	88.828	89.569	88.279	92.037	92.937	98.530	94.086	Total Liabilities & Equities

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

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
A. Pendapatan & Beban Operasional														A. Operating Income & Expenses
1. Pendapatan bunga & bagi hasil														1. Interest & sharia profit sharing income
a. Bunga	3.534	3.953	4.392	4.826	473	945	1.441	1.927	2.360	2.904	3.392	3.882	4.378	a. Interest
b. Provisi & komisi	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Provision & commission
c. Bagi hasil secara syariah	543	616	683	771	80	154	238	315	401	449	540	633	720	c. Sharia profit sharing
d. Margin	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin
Jumlah pendapatan bunga & bagi hasil	4.077	4.568	5.075	5.597	553	1.099	1.679	2.242	2.761	3.354	3.931	4.514	5.098	Total interest & sharia profit sharing income
2. Beban bunga & bagi hasil														2. Interest & sharia profit sharing expenses
a. Bunga	2.165	2.448	2.756	3.110	338	660	1.014	1.389	1.689	2.052	2.410	2.770	3.125	a. Interest
b. Provisi & komisi	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Provision & commission
c. Bagi hasil secara syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sharia profit sharing
Jumlah beban bunga & bagi hasil	2.165	2.448	2.756	3.110	338	660	1.014	1.389	1.689	2.052	2.410	2.770	3.125	Total interest & sharia profit sharing expenses
3. Pendapatan bunga & bagi hasil - bersih	1.911	2.120	2.318	2.487	216	439	665	853	1.073	1.302	1.522	1.744	1.973	3. Interest & sharia profit sharing income - net
4. Pendapatan asuransi & penjaminan														4. Insurance & guarantee income
a. Pendapatan premi														a. Premium income
i. Premi bruto	27	31	1	2	0	0	1	1	1	1	2	2	3	i. Gross premium
ii. Premi reasuransi	(1)	(1)	(1)	(1)	(0)	(0)	(0)	(1)	(1)	(1)	(1)	(2)	(2)	ii. Reinsurance premium
iii. Penurunan / (kenaikan) premi yang belum merupakan pendapatan	(6)	(6)	0	0	(0)	(0)	(0)	(0)	0	(0)	(0)	(0)	(0)	iii. Decreasing / (increasing) non-income premium
Jumlah pendapatan premi	20	24	0	0	0	0	0	0	0	0	0	0	1	Total premium income
b. Pendapatan komisi reasuransi	0	1	0	0	0	0	0	0	0	1	1	1	1	b. Reinsurance commission income
c. Pendapatan fee penjaminan	-	-	36	41	5	10	14	19	24	30	35	39	45	c. Guarantee fee income
d. Pendapatan lainnya	-	(0)	(0)	(0)	0	0	0	0	0	0	0	0	0	d. Other income
Jumlah pendapatan asuransi & penjaminan	21	25	37	42	6	10	15	20	25	31	36	40	46	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)	(1)	(1)	(1)	(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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-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)	(1)	(1)	(1)	(0)	Total insurance claim expenses
b. Penurunan/kenaikan aset reasuransi	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decreasing / (increasing) insurance assets
c. Beban klaim penjaminan	-	0	10	5	0	0	2	2	2	2	2	2	2	c. Guarantee claim expenses
d. Beban lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	d. Other expenses
Jumlah beban asuransi & penjaminan	10	10	17	7	0	0	2	1	2	1	1	2	2	Total insurance & guarantee expenses
6. Pendapatan asuransi & penjaminan - bersih	10	15	20	35	6	10	13	18	23	30	35	39	44	6. Insurance & guarantee income - net
7. Pendapatan operasional lainnya														7. Other operating income
a. Keuntungan transaksi surat berharga - bersih	5	8	4	10	9	15	26	24	14	20	23	30	33	a. Securities transaction profit - net
b. Keuntungan transaksi mata uang asing - bersih	161	118	130	143	5	6	9	17	32	38	51	59	63	b. Currency transaction profit - net
c. Lain-lain	16	25	26	26	2	5	8	11	12	37	37	39	39	c. Others
Jumlah pendapatan operasional lainnya	182	151	160	180	16	26	43	52	59	95	111	128	135	Total other operating income
8. Beban / (pendapatan) CKPN & penyisihan penghapusan aset	44	52	80	277	(13)	34	115	115	247	(171)	(76)	73	400	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	118	135	152	188	12	26	42	59	76	95	111	128	142	a. General & administration
b. Tenaga kerja	237	268	293	321	27	56	83	128	159	208	254	274	303	b. Labor
c. Lain-lain	8	6	6	4	0	0	16	17	14	20	20	21	9	c. Others
Jumlah beban operasional lainnya	363	409	451	513	39	82	140	204	249	323	385	423	454	Total other operating expenses
B. Laba Operasional	1.696	1.826	1.968	1.912	211	357	467	604	658	1.275	1.358	1.415	1.298	B. Operating Income
C. Pendapatan & Beban Non Operasional														C. Non Operating Income & Expenses
1. Pendapatan non operasional	5	5	5	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
Pendapatan/(beban) non operasional	5	5	5	11	-	-	-	-	-	-	-	-	-	Total operating income & expenses
D. Laba Sebelum Pajak Penghasilan	1.700	1.830	1.973	1.923	211	357	467	604	658	1.275	1.358	1.415	1.298	D. Income Before Tax
E. Pajak Penghasilan	358	390	421	416	47	86	97	101	139	250	269	296	294	E. Tax Income
1. Taksiran pajak penghasilan	-	409	442	453	11	84	97	115	140	271	286	306	295	1. Tax estimated
2. Pajak Tangguhan	358	(20)	(21)	(36)	(36)	(2)	(0)	(15)	(1)	(20)	(17)	(10)	(1)	2. Deferred tax
a. Pendapatan pajak tangguhan	409	-	-	-	-	-	-	-	-	-	-	-	-	a. Deferred tax income
b. Beban pajak tangguhan	(51)	(20)	(21)	(36)	(36)	(2)	(0)	(15)	(1)	(20)	(17)	(10)	(1)	b. Deferred tax expenses
F. Laba Bersih	1.342	1.440	1.551	1.507	164	272	369	474	519	984	1.055	1.100	1.002	F. Net Income

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

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
Rekening Administratif	33.295	32.875	34.649	35.406	36.393	35.881	35.913	35.309	36.748	34.952	33.148	34.869	36.235	<i>Administrative Accounts</i>
1. Tagihan komitmen	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>1. Commitment receivables</i>
a. Fasilitas pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>a. Accepted loans facility</i>
b. Posisi pembelian spot & derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>b. Outstanding purchasing spot & derivatives</i>
c. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. Others</i>
Jumlah tagihan komitmen	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Total commitment receivables</i>
2. Kewajiban komitmen	27.289	25.842	27.056	27.429	27.281	26.661	26.267	25.641	26.616	24.680	23.470	22.924	23.005	<i>2. Commitment liabilities</i>
a. Fasilitas pembiayaan yang belum ditarik	25.267	24.004	25.480	26.026	25.663	25.177	24.946	24.261	25.567	23.316	22.524	22.092	22.238	<i>a. Undrawn financing facility</i>
b. Irrecoverable L/C yang masih berjalan	2.022	1.838	1.576	1.403	1.618	1.484	1.320	1.380	1.049	1.364	946	832	767	<i>b. Outstanding Irrecoverable L/C</i>
c. Posisi penjualan spot & derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. Outstanding sales spot & derivative position</i>
d. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>d. Others</i>
Jumlah kewajiban komitmen	27.289	25.842	27.056	27.429	27.281	26.661	26.267	25.641	26.616	24.680	23.470	22.924	23.005	<i>Total commitment liabilities</i>
3. Jumlah komitmen bersih	(27.289)	(25.842)	(27.056)	(27.429)	(27.281)	(26.661)	(26.267)	(25.641)	(26.616)	(24.680)	(23.470)	(22.924)	(23.005)	<i>3. Total net commitment</i>
4. Tagihan kontijensi	(471)	470	474	522	886	906	915	924	925	886	815	858	859	<i>4. Contingency receivables</i>
a. Penjaminan yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>a. Guarantee received</i>
b. Pendapatan bunga dalam penyelesaian	(471)	470	474	522	886	906	915	924	925	886	815	858	859	<i>b. Interest income in completion</i>
i. Bunga atas pembiayaan yang diberikan	(471)	470	474	522	886	906	915	924	925	886	815	858	859	<i>i. Financing interest</i>
ii. Bunga lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>ii. Other interest</i>
c. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. Others</i>
Jumlah tagihan kontijensi	(471)	470	474	522	886	906	915	924	925	886	815	858	859	<i>Total receivables contingency</i>
5. Kewajiban kontijensi	6.476	6.563	7.119	7.455	8.226	8.314	8.731	8.743	9.207	9.386	8.862	11.088	13.230	<i>5. Contingency liabilities</i>

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

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
a. Penjaminan yang diberikan	5.446	5.629	6.171	6.247	6.459	6.305	6.552	6.654	6.949	6.832	6.032	6.357	6.594	a. Guarantee
b. Asuransi yang diberikan	1.030	934	948	1.207	1.767	2.009	2.179	2.089	2.258	2.554	2.830	4.731	6.636	b. Insurance
c. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
Jumlah kewajiban kontijensi	6.476	6.563	7.119	7.455	8.226	8.314	8.731	8.743	9.207	9.386	8.862	11.088	13.230	Total contingency liabilities
6. Jumlah kontijensi bersih	(6.947)	(6.093)	(6.645)	(6.933)	(7.340)	(7.407)	(7.816)	(7.819)	(8.282)	(8.499)	(8.047)	(10.230)	(12.371)	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Pembiayaan	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	1. Financing
2. Penjaminan	5.446	5.629	6.171	6.247	6.459	6.305	6.552	6.654	6.949	6.832	6.032	6.357	6.594	2. Guarantee
3. Asuransi	1.030	934	948	1.207	1.767	2.009	2.179	2.089	2.258	2.554	2.830	4.731	6.636	3. Insurance

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

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Deposito	8.888	6.393	11.352	7.608	8.210	10.509	7.992	8.028	3.763	3.438	4.989	10.155	8.097	1. Deposit
2. Saham	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Stock
3. Surat Utang Negara (SUN)	436	480	534	2.161	2.172	2.272	2.309	2.212	2.257	2.234	1.564	1.524	1.538	3. Government bonds
4. Obligasi	50	-	-	-	-	-	-	-	-	-	-	-	-	4. Obligation
5. Reksadana	-	-	-	-	-	-	-	-	-	-	-	-	-	5. Mutual fund
6. Penyertaan Langsung	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Direct Investments
7. EBA	-	-	-	-	-	-	-	-	-	-	-	-	-	7. RMBS
8. Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Properties
JUMLAH	9.374	6.873	11.887	9.769	10.382	12.781	10.302	10.240	6.020	5.673	6.554	11.679	9.635	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Perindustrian	36.506	35.902	35.669	36.710	37.260	36.796	36.756	37.235	38.674	39.765	40.142	40.537	40.411	1. Industry
2. Pertambangan	10.775	9.964	9.269	9.369	9.006	9.856	10.351	10.302	10.649	11.106	10.955	10.972	10.623	2. Mining
3. Pertanian, perburuan, & sarana pertanian	7.453	7.981	8.464	8.473	8.610	8.646	9.287	9.340	9.534	9.616	9.577	9.695	9.300	3. Agriculture, hunt, & agricultural tools
4. Jasa-jasa dunia usaha	5.167	5.355	5.928	6.182	5.658	5.786	5.109	5.029	4.899	5.241	5.197	5.159	4.719	4. Business servicess
5. Pengangkutan, pergudangan, & komunikasi	4.544	4.315	4.517	4.506	4.772	4.810	4.769	5.037	5.955	6.359	6.268	6.098	6.015	5. Transportation, warehousing, & communication
6. Konstruksi	3.760	3.733	3.744	2.779	2.733	3.525	4.262	4.401	4.916	5.827	5.682	5.477	4.881	6. Construction
7. Listrik, gas, & air	1.884	1.940	1.986	2.637	2.767	2.732	2.703	2.673	2.726	3.114	3.207	3.228	3.179	7. Electricity, gas, & water
8. Perdagangan, restoran, & hotel	1.709	1.576	1.668	1.737	1.510	1.565	1.700	1.677	1.700	1.701	1.642	1.647	1.644	8. Trading, restaurant, & hotel
9. Perikanan	3	0	10	110	112	173	223	242	245	321	320	324	434	9. Fishery
10.Lain-Lain	2.063	2.016	2.315	2.327	2.389	2.309	2.596	2.737	2.865	2.546	2.540	2.535	2.488	10.Others
JUMLAH	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Modal kerja	39.777	38.934	39.381	39.294	38.717	38.766	39.416	40.027	41.319	43.657	43.406	43.247	42.808	1. Working capital
2. Investasi	34.023	33.785	34.126	35.470	36.036	37.369	38.276	38.582	40.778	41.873	42.061	42.362	40.822	2. Investment
3. Lainnya	63	63	64	65	64	64	64	64	65	65	64	64	64	3. Others
JUMLAH	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. BUMN	10.243	10.118	9.658	9.310	9.405	10.126	10.489	10.988	11.681	12.769	12.579	12.272	11.468	1. State-Owned Enterprises
2. Non BUMN	63.556	62.601	63.850	65.454	65.348	66.010	66.930	67.332	70.111	72.439	72.549	72.985	71.804	2. Private Enterprises
3. Pemerintah pusat	-	-	-	-	-	-	272	289	306	322	338	352	358	3. Government
4. Lainnya	63	63	64	65	64	64	64	64	65	65	64	64	64	4. Others
JUMLAH	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16
1. Bali	-	2	7	7	5	6	5	5	6	11	11	15	19
2. Bangka Belitung	11	140	141	141	131	129	128	227	231	207	152	123	121
3. Banten	3.075	5.753	5.873	5.906	5.793	5.667	5.767	5.729	5.927	5.607	5.628	5.633	5.522
4. Batam	5	-	-	-	-	-	-	-	-	-	-	-	-
5. DI Yogyakarta	15	37	37	43	43	41	40	43	67	67	112	115	113
6. DKI Jakarta*)	29.905	21.108	22.035	23.093	23.508	25.155	26.089	27.043	29.018	31.996	32.451	32.425	31.914
7. Jambi	1.082	1.553	1.686	1.706	1.735	1.774	1.797	1.840	1.865	1.790	1.834	1.880	1.871
8. Jawa Barat	8.593	4.463	4.079	3.914	3.914	4.215	4.310	4.259	4.429	4.953	4.913	5.138	4.822
9. Jawa Tengah	2.270	5.358	5.228	5.295	5.352	5.345	5.382	5.458	5.907	6.177	6.101	5.987	5.889
10. Jawa Timur	9.107	12.530	12.536	12.928	12.933	13.114	13.354	13.350	13.816	14.012	14.462	14.632	14.612
11. Kalimantan Barat	1.561	986	943	1.028	1.015	998	992	981	995	977	961	819	456
12. Kalimantan Selatan	2.620	3.289	3.253	2.902	2.864	2.737	3.374	3.322	3.346	3.363	3.308	3.290	3.179
13. Kalimantan Tengah	3.058	2.697	3.420	3.422	3.399	3.324	3.510	3.502	3.544	3.483	3.449	3.528	3.528
14. Kalimantan Timur	5.661	4.365	3.900	3.853	3.832	3.753	3.725	3.679	3.758	3.289	2.742	2.735	2.692
15. Lampung	666	1.634	1.510	1.437	1.417	1.425	1.405	1.419	1.420	1.392	1.402	1.407	1.416
16. Maluku	15	20	17	16	16	16	16	16	5	5	5	5	5
17. Maluku Utara	14	25	4	4	4	3	3	3	3	3	2	2	2
18. Nangroe Aceh Darussalam	360	358	356	221	223	221	219	221	219	220	212	210	211
19. Nusa Tenggara Barat	-	55	56	55	54	53	53	52	51	50	49	48	47
20. Nusa Tenggara Timur	12	11	11	11	11	11	11	11	10	10	10	10	10
21. Papua	-	80	80	80	80	80	80	80	80	80	80	80	80
22. Riau	2.270	2.920	3.200	3.050	2.849	3.096	3.370	3.342	3.020	3.290	3.108	3.132	2.730
23. Sulawesi Selatan	1.026	618	629	617	616	604	616	630	665	700	748	773	768
24. Sulawesi Tengah	10	25	24	28	26	26	30	31	31	32	31	30	30
25. Sulawesi Tenggara	106	712	713	710	707	700	698	693	688	683	680	670	666
26. Sulawesi Utara	-	36	37	37	37	35	35	35	36	35	35	35	82
27. Sumatera Barat	207	238	260	528	278	278	58	57	57	58	59	58	58

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

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16
28. Sumatera Selatan	1.596	1.476	1.480	1.471	1.720	1.579	1.316	1.313	1.438	1.410	1.406	1.537	1.517
29. Sumatera Utara	119	1.387	1.139	1.357	1.369	1.066	897	899	1.087	1.280	1.186	964	953
30. Di luar Indonesia	497	904	919	970	885	747	474	432	442	416	396	393	380
JUMLAH	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694

*) 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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Rupiah	31.903	33.922	34.586	35.625	36.056	37.575	38.661	39.796	40.683	43.784	44.353	44.360	42.708	1. Rupiah
2. US Dollar*)	41.960	38.860	38.514	38.732	38.290	38.165	38.617	38.398	41.001	41.337	40.703	40.843	40.522	2. US Dollar*)
3. Singapore Dollar*)	-	-	470	471	470	459	477	479	477	475	473	470	464	3. Singapore Dollar*)
4. Yen*)	1	1	0	1	1	1	-	-	-	-	0	-	-	4. Yen*)
JUMLAH	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16
1. Lancar	69.620	68.685	69.496	70.787	68.706	70.179	71.750	72.694	76.069	79.454	79.418	78.787	76.853
2. Dalam Perhatian Khusus	2.547	2.414	2.428	2.400	3.444	3.403	3.398	3.383	3.442	3.746	3.735	4.496	4.472
3. Kurang Lancar	424	508	510	508	1.260	1.234	1.229	1.222	1.251	1.019	1.013	1.019	1.005
4. Diragukan	195	182	184	183	247	241	240	239	245	530	509	469	467
5. Macet	1.077	992	953	951	1.160	1.143	1.138	1.135	1.155	847	856	902	898
JUMLAH	73.863	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694

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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Perindustrian	2.873	2.823	2.710	2.674	2.768	2.925	3.000	2.842	3.004	3.106	3.174	3.293	3.451	1. Industry
2. Pertambangan	223	223	235	267	265	217	219	226	247	225	219	223	231	2. Mining
3. Pertanian, perburuan, & sarana pertanian	281	258	273	272	284	270	278	282	294	297	305	311	308	3. Agriculture, hunt, & agricultural tools
4. Jasa-jasa dunia usaha	698	701	716	728	715	687	688	752	784	764	757	745	735	4. Business services
5. Pengangkutan, pergudangan, & komunikasi	204	177	198	191	210	216	222	222	222	221	214	203	204	5. Transportation, warehousing, & communication
6. Konstruksi	101	130	150	178	184	186	192	209	209	222	205	217	222	6. Construction
7. Listrik, Gas, & Air	38	39	43	45	46	43	42	45	47	56	57	57	58	7. Electricity, gas, & water
8. Perdagangan, restoran, & hotel	254	244	251	253	240	244	255	242	257	247	245	247	244	8. Trading, restaurant, & hotel
9. Perikanan	7	1	18	24	27	428	460	474	464	462	463	465	483	9. Fishery
10.Lain-Lain	735	559	613	609	614	573	592	595	618	637	633	641	645	10.Others
JUMLAH	5.414	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Modal kerja	3.612	3.426	3.434	3.487	3.562	3.979	4.166	4.069	4.279	4.311	4.336	4.433	4.574	1. Working capital
2. Investasi	1.358	1.396	1.438	1.415	1.451	1.469	1.440	1.478	1.520	1.571	1.584	1.616	1.651	2. Investment
3. Lainnya	444	333	335	339	340	341	342	342	347	355	352	353	356	3. Others
JUMLAH	5.414	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. BUMN	359	400	440	430	441	459	469	519	518	534	499	496	512	1. State-Owned Enterprises
2. Non BUMN	4.611	4.422	4.432	4.472	4.572	4.989	5.129	5.015	5.264	5.323	5.390	5.514	5.671	2. Private Enterprises
3. Pemerintah Pusat	-	-	-	-	-	-	8	13	17	25	31	39	42	3. Government
4. Lainnya	444	333	335	342	340	341	342	342	347	355	352	353	356	4. Others
JUMLAH	5.414	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16
1. Bali	-	1	3	3	3	3	3	3	4	7	7	9	13
2. Bangka Belitung	2	3	3	3	3	22	22	24	24	24	23	3	3
3. Banten	131	164	194	194	194	185	188	188	203	196	193	190	196
4. Batam	-	-	-	-	-	-	-	-	-	-	-	-	-
5. DI Yogyakarta	19	41	41	43	39	44	41	39	47	47	47	45	47
6. DKI Jakarta*)	2.205	1.435	1.510	1.613	1.690	1.679	1.772	1.915	1.980	2.035	2.013	2.027	2.069
7. Jambi	68	85	89	82	85	87	94	83	95	99	91	98	100
8. Jawa Barat	769	251	236	225	229	238	267	272	308	360	377	408	468
9. Jawa Tengah	349	515	498	494	497	506	541	536	585	593	583	574	578
10. Jawa Timur	805	1.455	1.406	1.440	1.479	1.583	1.585	1.374	1.452	1.438	1.509	1.595	1.651
11. Kalimantan Barat	99	36	33	34	34	34	34	34	34	31	30	28	22
12. Kalimantan Selatan	42	55	53	46	45	44	46	46	46	49	49	51	51
13. Kalimantan Tengah	220	73	77	79	79	79	82	85	85	86	87	88	92
14. Kalimantan Timur	176	86	78	75	75	75	77	76	75	66	66	65	65
15. Lampung	47	121	106	89	85	89	86	101	100	101	102	104	99
16. Lombok	1	1	1	1	1	-	-	-	-	-	-	-	-
17. Maluku	10	13	10	10	10	10	10	10	5	5	5	5	5
18. Maluku Utara	6	12	2	2	2	2	2	2	2	2	2	2	2
19. Nangroe Aceh Darussalam	92	96	96	52	52	52	49	49	49	49	47	47	47
20. Nusa Tenggara Barat	-	12	16	16	16	14	16	16	18	18	16	15	15
21. Nusa Tenggara Timur	9	9	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
23. Riau	45	57	60	46	46	45	47	46	45	45	44	47	47
24. Sulawesi Selatan	96	107	112	112	116	110	118	125	125	127	130	130	140
25. Sulawesi Tengah	10	15	15	17	15	14	17	18	18	21	21	20	19
26. Sulawesi Tenggara	2	6	12	14	15	11	17	19	18	16	15	15	15
27. Sulawesi Utara	-	1	1	1	1	1	1	1	1	1	1	1	7

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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16
28. Sumatera Barat	45	383	377	370	365	360	350	344	342	334	327	320	308
29. Sumatera Selatan	128	12	52	52	53	394	393	393	396	396	396	425	425
30. Sumatera Utara	20	63	66	66	66	63	66	64	66	68	70	74	84
31. Di luar Indonesia	17	46	52	54	50	37	16	18	15	15	13	8	5
JUMLAH	5.414	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581

*) 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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Rupiah	3.727	3.516	3.575	3.628	3.730	4.183	4.278	4.177	4.335	4.405	4.449	4.560	4.661	1. Rupiah
2. US Dollar	1.686	1.638	1.630	1.611	1.621	1.604	1.669	1.711	1.810	1.831	1.821	1.841	1.919	2. US Dollar
3. Singapura Dollar	-	-	1	1	1	1	1	1	1	1	1	1	1	3. Singapore Dollar
4. Yen	1	1	1	1	1	1	-	-	-	-	1	-	-	4. Yen
JUMLAH	5.414	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16
1. Lancar	5.155	4.993	4.949	5.030	5.102	5.631	5.788	5.715	5.940	6.051	6.089	6.221	6.398
2. Dalam Perhatian Khusus	102	74	91	46	77	68	69	69	74	84	83	85	87
3. Kurang Lancar	38	27	50	48	34	16	16	30	34	9	9	14	14
4. Diragukan	14	5	14	14	24	11	11	11	24	31	30	12	12
5. Macet	105	56	103	103	116	63	64	64	74	62	61	70	70
JUMLAH	5.414	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581

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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Proyek	827	933	985	1.003	1.004	979	932	903	911	935	889	884	898	1. Project
2. Kepabeanan	95	109	114	109	121	124	129	123	108	105	105	109	112	2. Customs
3. Kredit bank	-	-	1	1	1	1	2	2	2	2	2	2	2	3. Bank credit
4. Importir	-	-	-	-	-	-	15	15	14	12	12	12	11	4. Importer
5. SBLC	-	-	-	-	-	-	-	-	-	-	-	-	4	
JUMLAH	922	1.042	1.100	1.113	1.126	1.104	1.078	1.043	1.035	1.054	1.008	995	1.023	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Proteksi piutang dagang	12	11	11	10	11	13	11	11	11	11	11	6	7	1. Account receivable protection
2. Marine cargo	4	4	4	5	10	11	12	11	10	9	10	12	16	2. Marine cargo
3. Property all risk	-	-	-	1	1	6	14	19	42	49	56	75	75	3. Property all risk
4. Rekeyasa	-	-	-	-	-	-	-	-	-	1	0	4	4	4. Engineering
JUMLAH	16	15	15	16	22	30	37	41	63	70	77	97	102	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Indonesia	6.140	3.959	4.923	5.002	5.800	6.160	6.297	6.623	7.899	8.978	9.632	7.759	5.890	1. Indonesia
2. Jepang	28.887	26.997	27.296	27.206	27.195	26.407	26.194	26.059	25.289	25.117	24.908	27.514	27.078	2. Japan
3. RRC	-	2.653	6.704	6.683	6.682	6.489	6.438	6.406	6.639	6.424	6.372	6.456	6.355	3. China
4. Singapura	2.773	2.460	1.695	788	696	762	897	887	943	1.113	1.154	1.205	659	4. Singapore
5. Kanada	1.099	479	484	482	482	802	796	791	820	793	786	464	-	5. Canada
6. Amerika Serikat	239	223	226	225	225	218	-	-	-	-	-	-	-	6. United State
7. Filipina	184	172	173	172	173	168	-	-	-	-	-	92	90	7. Philippines
8. Uni Emirat Arab	-	-	-	-	-	-	-	659	683	661	655	663	653	8. United Arab Emirates
9. Taiwan	-	-	-	-	-	-	-	-	-	-	-	2	12	9. Taiwan
10. Dampak PSAK 50&55	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Impact of SFAS 50&55
JUMLAH	39.321	36.942	41.503	40.558	41.252	41.006	40.621	41.426	42.271	43.085	43.506	44.154	40.737	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Rupiah	2.275	3.550	4.515	4.938	5.737	6.099	6.233	6.560	7.835	7.199	7.864	5.974	4.133	1. Rupiah
2. US Dollar*)	36.976	33.328	36.925	35.556	35.452	34.846	34.324	34.803	34.373	35.825	35.582	38.120	36.544	2. US Dollar*)
3. Euro*)	70	64	63	63	63	61	63	63	64	61	60	61	60	3. Euro*)
JUMLAH	39.321	36.942	41.503	40.558	41.252	41.006	40.621	41.426	42.271	43.085	43.506	44.154	40.737	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16
1. ROA	3,15%	3,02%	2,91%	2,56%	2,95%	2,44%	2,12%	2,05%	1,43%	1,91%	1,48%	1,17%	0,84%
2. ROE	16,28%	15,67%	15,16%	13,36%	15,64%	12,93%	11,68%	11,19%	7,82%	10,22%	8,03%	6,39%	4,60%
3. BOPO	60,23%	61,33%	62,43%	66,73%	62,65%	68,51%	73,13%	73,90%	76,88%	63,35%	66,71%	69,78%	75,40%
4. NPL Gross	2,29%	2,31%	2,24%	2,19%	3,56%	3,44%	3,35%	3,30%	3,23%	2,80%	2,78%	2,79%	2,83%
5. NPL Net	1,03%	1,06%	1,05%	0,99%	2,03%	1,90%	1,86%	1,83%	1,80%	1,68%	1,66%	1,67%	1,70%
6. PDN	7,80%	5,62%	3,65%	0,64%	2,55%	3,08%	2,36%	3,81%	1,33%	-3,67%	3,43%	2,13%	0,89%
7. Gearing Ratio (kali)	6,00	5,80	5,64	5,58	5,58	5,83	5,70	5,72	5,63	5,68	5,85	6,22	5,93
8. NIM	2,30%	2,66%	2,71%	2,94%	0,25%	0,49%	0,76%	0,96%	1,22%	1,43%	1,65%	1,79%	2,11%

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

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Surat berharga yang diterbitkan	29.919	29.048	28.946	28.921	28.913	32.739	32.127	32.091	30.393	32.600	33.039	37.453	36.583	1. Securities issued
2. Pinjaman dana yang diterima	39.321	36.942	41.503	40.558	41.252	41.006	40.621	41.426	42.271	43.085	43.506	44.154	40.737	2. Loan received
3. Ekuitas	11.531	11.382	12.496	12.446	12.564	12.645	12.756	12.863	12.909	13.326	13.082	13.127	13.029	3. Equities
4. Gearing ratio (kali)	6,00	5,80	5,64	5,58	5,58	5,83	5,70	5,72	5,63	5,68	5,85	6,22	5,93	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
Aset lancar														<i>Current assets</i>
1. Kas & Bank	347	376	327	304	350	315	391	470	416	616	465	384	416	1. Cash & bank
2. Deposito	-	-	-	49	49	49	47	-	-	-	-	-	-	2. Deposit
3. Surat berharga yang dimiliki	49	49	49	-	-	-	-	-	-	-	-	-	-	3. Securities
4. Pinjaman yang diberikan	30.763	30.920	31.314	31.099	30.972	31.683	32.328	32.807	33.529	33.041	33.059	33.980	34.633	4. Loan
a. Konvensional:														a. Conventional:
i. Gadai	25.452	25.526	25.785	25.540	25.428	26.025	26.547	26.890	27.429	26.975	27.034	27.734	28.192	i. Pawn
ii. Fidusia	1.680	1.723	1.763	1.804	1.826	1.856	1.902	1.966	2.015	2.082	2.053	2.099	2.149	ii. Fiduciary
iii. Lainnya	6	6	6	6	6	6	6	6	6	6	6	6	6	iii. Others
CKPN – Pinjaman konvensional	(114)	(109)	(106)	(122)	(113)	(111)	(98)	(112)	(113)	(111)	(107)	(107)	(108)	AFIL – Conventional loan
b. Syariah:														b. Sharia:
i. Rahn	3.195	3.212	3.256	3.206	3.171	3.260	3.336	3.393	3.497	3.393	3.381	3.500	3.574	i. Rahn
ii. Rahn tasjili	227	238	252	264	273	286	301	318	337	351	354	382	409	ii. Rahn tasjili
iii. Mulia	202	215	252	279	269	250	237	234	246	235	231	258	304	iii. Mulia
iv. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Others
CKPN – Pinjaman syariah	(9)	(9)	(9)	(9)	(8)	(8)	(6)	(8)	(9)	(8)	(8)	(9)	(9)	AFIL – Sharia loan
5. Persediaan	320	325	348	349	331	320	244	254	289	246	265	323	392	5. Supplies
6. Uang muka	276	280	335	313	372	427	483	314	366	421	417	283	88	6. Advance payments
7. Pendapatan yang masih harus diterima	1.388	1.359	1.427	1.432	1.431	1.414	1.441	1.471	1.497	1.444	1.500	1.468	1.498	7. Accrued income
8. Beban dibayar di muka	197	194	190	191	192	195	206	214	222	213	213	223	226	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	25	28	29	31	36	29	24	27	26	24	25	24	10. Other receivables
Jumlah aset lancar	33.265	33.430	33.923	33.654	33.626	34.341	35.084	35.455	36.245	35.908	35.846	36.590	37.180	Total current assets
Aset tidak lancar														<i>Non current assets</i>
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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
CKPN – Pinjaman konvensional	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Sharia loan
12. Piutang kepada pihak-pihak berafiliasi	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Receivables to third parties
13. Aset pajak tangguhan	209	211	212	218	244	231	309	310	302	296	299	303	301	13. Deferred tax assets
14. Properti investasi	-	-	-	-	-	-	220	220	220	220	220	220	220	14. Investment property
15. Aset tetap & inventaris	5.677	5.695	5.745	5.935	5.971	5.998	5.960	5.895	5.920	8.489	8.481	8.534	8.636	15. Fixed assets & inventory
16. Akumulasi penyusutan	(685)	(679)	(694)	(701)	(713)	(736)	(904)	(829)	(837)	(771)	(786)	(811)	(833)	16. Accumulated depreciation
17. Aset lain-lain	92	94	97	98	97	85	74	67	69	72	64	65	53	17. Other assets
Jumlah aktiva tidak lancar	5.295	5.320	5.360	5.550	5.599	5.578	5.659	5.663	5.674	8.306	8.279	8.310	8.377	Total non current assets
Total Aset	38.560	38.750	39.283	39.205	39.226	39.919	40.743	41.118	41.919	44.213	44.125	44.900	45.557	Total Assets
Liabilitas lancar														Current liabilities
1. Pinjaman yang diterima	16.031	15.966	16.215	15.937	15.781	16.265	16.794	17.171	19.345	19.312	18.969	19.547	20.050	1. Loans received
a. Bank	16.031	15.966	16.215	15.937	15.781	16.265	16.794	17.171	19.345	19.312	18.969	19.547	20.050	a. Bank
b. Non bank	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Non bank
2. Surat berharga yang diterbitkan	917	917	917	1.167	1.167	1.367	1.367	1.367	469	450	1.302	1.302	1.902	2. Securities issued
a. Obligasi	917	917	917	1.167	1.167	1.367	1.367	1.367	469	450	1.302	1.302	1.902	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	78	81	91	100	94	96	116	124	121	130	103	112	137	4. Debt to partners
5. Utang kepada nasabah	313	333	345	354	342	340	302	328	374	164	179	237	282	5. Debt to customers
6. Utang pajak	248	262	327	117	214	258	312	80	176	200	225	276	90	6. Tax liabilities
7. Biaya yang masih harus dibayar	439	488	507	508	365	321	383	457	495	368	389	419	458	7. Accrued expenses
8. Pendapatan diterima di muka	27	27	30	31	30	27	45	46	46	44	44	47	51	8. Prepaid income
9. Utang lancar lainnya	124	123	100	367	391	397	472	404	148	58	63	72	87	9. Other current liabilities
Jumlah liabilitas lancar	18.176	18.197	18.531	18.581	18.383	19.071	19.792	19.975	21.173	20.726	21.274	22.012	23.056	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	7.035	7.035	7.035	6.786	6.786	6.586	6.586	6.586	6.586	6.586	5.735	5.735	5.135	11. Securities issued
a. Obligasi	7.035	7.035	7.035	6.786	6.786	6.586	6.586	6.586	6.586	6.586	5.735	5.735	5.135	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
13. Pendapatan ditangguhkan	16	16	16	16	16	16	15	13	13	13	13	13	13	13. Accrued income
14. Kewajiban estimasi untuk imbalan kerja	644	654	657	666	675	694	738	759	773	749	765	779	771	14. Estimate obligations of employee benefits
15. Liabilitas pajak tangguhan	-	-	-	-	-	-	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	8.105	8.115	8.118	7.878	7.887	7.706	7.866	7.885	7.900	7.876	7.040	7.054	6.447	Total non current liabilities
Total Liabilitas	26.281	26.312	26.650	26.459	26.270	26.777	27.658	27.860	29.073	28.602	28.314	29.066	29.503	Total Liabilities
17. Modal disetor	251	251	251	251	251	251	251	251	251	6.250	6.250	6.250	6.250	17. Paid-up capital
18. Modal non pengendali	1	1	1	1	1	1	1	2	2	2	2	2	2	18. Non controlling capital
19. Surplus revaluasi	3.817	3.817	3.817	3.900	3.900	3.900	3.750	3.750	3.750	6.325	6.325	6.118	6.118	19. Revaluations surplus
20. Laba Rugi Aktuarial Imbalan Kerja	-	-	-	-	-	-	(180)	(180)	(180)	(180)	(180)	(180)	(180)	20. Actuarial profits & losses for employee benefits
21. Saldo laba/rugi	8.210	8.369	8.564	8.594	8.804	8.990	9.263	9.435	9.023	3.215	3.414	3.645	3.865	21. Retained profit / (loss)
a. Ditetapkan penggunaannya	6.597	6.597	6.597	6.597	6.597	6.597	6.597	6.597	7.951	1.952	1.952	1.952	1.952	a. Appropriated
b. Belum ditentukan penggunaannya	1.613	1.772	1.967	1.997	2.207	2.393	2.666	2.838	1.072	1.262	1.462	1.693	1.912	b. Unappropriated
Total Ekuitas	12.279	12.438	12.633	12.746	12.956	13.142	13.085	13.258	12.846	15.611	15.810	15.834	16.054	Total Equities
Total Liabilitas & Ekuitas	38.560	38.750	39.283	39.205	39.226	39.919	40.743	41.118	41.919	44.213	44.125	44.900	45.557	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
Pendapatan														<i>Income</i>
A. Pendapatan operasional														<i>A. Operating income</i>
1. Sewa modal														<i>1. Rental capital</i>
) Konvensional:	5.384	5.993	6.588	7.183	607	1.183	1.822	2.449	3.111	3.760	4.411	5.072	5.730	<i>) Conventional:</i>
a. Gadai	5.188	5.768	6.337	6.923	581	1.129	1.740	2.340	2.971	3.591	4.210	4.842	5.469	<i>a. Pawn</i>
b. Fidusia	197	225	252	260	26	54	81	109	140	169	202	230	260	<i>b. Fiduciary</i>
c. Lain-lain	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. Others</i>
) Ujrah/margin:	684	765	844	927	82	158	243	327	415	504	590	682	771	<i>) Ujrah/margin:</i>
a. Rahn	622	695	766	840	72	140	215	289	368	446	521	602	681	<i>a. Rahn</i>
b. Rahn tasjili	29	33	37	42	5	9	15	20	26	32	38	44	51	<i>b. Rahn tasjili</i>
c. Mulia	33	37	41	45	5	9	13	17	22	27	31	35	40	<i>c. Mulia</i>
c. Lain-lain	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. Others</i>
2. Pendapatan administrasi														<i>2. Administrative income</i>
) Konvensional:	474	529	577	639	52	106	161	215	273	330	380	442	499	<i>) Conventional:</i>
a. Gadai	460	513	560	625	51	103	158	210	266	322	371	432	487	<i>a. Pawn</i>
b. Fidusia	10	11	12	13	1	2	4	5	7	9	9	11	12	<i>b. Fiduciary</i>
c. Lainnya	4	4	5	0	0	0	0	0	0	-	-	0	0	<i>c. Others</i>
) Ujrah/margin:	64	71	78	85	7	14	22	29	37	45	52	61	69	<i>) Ujrah/margin:</i>
a. Rahn	59	66	72	78	7	13	20	27	35	42	48	56	63	<i>a. Rahn</i>
b. Rahn tasjili	1	1	1	2	0	0	1	1	1	1	1	2	2	<i>b. Rahn tasjili</i>
c. Mulia	4	4	5	6	0	1	1	1	2	2	3	3	4	<i>c. Mulia</i>
d. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. Others</i>
Jumlah pendapatan operasional	6.606	7.358	8.088	8.834	747	1.461	2.248	3.020	3.837	4.640	5.433	6.256	7.069	<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	3	59	1	1	0	0	0	0	0	1	1	1	1	<i>2. Interest / current accounts services income</i>
3. Pendapatan non operasional lainnya	389	383	484	544	45	88	112	46	59	66	77	88	89	<i>3. Other operating income</i>
Jumlah pendapatan non operasional	392	442	485	545	45	89	113	46	60	67	78	90	90	<i>Total non operating income</i>
Total Pendapatan	6.998	7.800	8.573	9.379	792	1.549	2.360	3.066	3.896	4.706	5.511	6.346	7.159	<i>Total Income</i>
Beban														<i>Expenses</i>
A. Beban operasional														<i>A. Operating expenses</i>
1. Bunga & provisi	1.641	1.821	1.985	2.175	169	309	531	711	902	1.098	1.291	1.455	1.659	<i>1. Interest & comission</i>
2. Bagi hasil	190	216	234	257	22	42	66	95	120	143	162	191	219	<i>2. Profit sharing</i>
3. Pegawai	1.722	1.906	2.094	2.417	209	420	625	829	1.059	1.269	1.477	1.669	1.837	<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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
4. Direksi & dekom	19	21	23	62	2	4	6	9	10	13	20	22	24	4. Directors & comissioners
5. Beban amortisasi & CKPN	24	25	28	29	(6)	(2)	1	20	25	26	28	32	36	5. Amrtization & AFIL expenses
6. Beban penyusutan aset tetap & inventaris	95	105	116	127	11	33	47	61	75	89	104	128	148	6. Depreciation fixed assets & inventory expenses
7. Administrasi	147	153	168	231	13	23	44	61	86	85	99	123	151	7. Administration
8. Umum	724	844	919	985	54	118	212	293	395	497	578	674	733	8. General
9. Pendidikan & pelatihan	19	23	28	42	2	7	6	10	14	14	16	21	26	9. Education & training
Jumlah beban operasional	4.581	5.116	5.596	6.325	476	953	1.537	2.099	2.685	3.233	3.776	4.314	4.834	Total operating expenses
B. Beban non operasional	297	337	369	414	35	68	85	8	8	17	13	0	0	B. Non operating expenses
Total Beban	4.878	5.453	5.965	6.739	511	1.021	1.622	2.099	2.694	3.250	3.788	4.314	4.834	Total Expenses
Laba / (Rugi) Sebelum Pajak	2.120	2.347	2.608	2.640	281	528	738	968	1.203	1.456	1.723	2.032	2.325	Profit / (Loss) Before Tax
Beban (manfaat) pajak penghasilan														Tax expenses / (benefits)
1. Kini	574	643	710	718	97	145	210	264	319	375	446	528	600	1. Current
2. Tangguhan	(17)	(18)	(20)	(26)	(26)	(13)	(24)	(21)	(13)	(7)	(10)	(13)	(11)	2. Deferred
Jumlah beban (manfaat) pajak penghasilan	556	625	690	692	71	132	186	244	306	369	437	514	589	Total tax expenses / (benefits)
Laba periode berjalan	1.564	1.722	1.918	1.948	210	396	552	724	897	1.087	1.286	1.517	1.737	Laba periode berjalan
Pendapatan Komprehensif Lain Setelah Pajak	-	-	-	-	-	-	-	-	-	-	-	-	-	Other Comprehensive Income After Tax
Laba / (Rugi) Komprehensif Periode Berjalan	1.564	1.722	1.918	1.948	210	396	552	724	897	1.087	1.286	1.517	1.737	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-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	-	-	-	-	-	-	-	-	-	-	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	8. Properties
JUMLAH	49	49	49	49	49	49	267	220	220	220	220	220	220	TOTAL

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

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
Aset Lancar														Current assets
1. Kas & giro Bank	233	237	232	329	520	354	401	472	464	787	516	380	548	1. Cash & banks
2. Investasi lancar	7.210	7.176	7.124	7.781	7.656	7.921	7.903	7.800	7.825	7.254	7.548	7.680	7.628	2. Current investments
3. Piutang IJP	1.187	1.318	1.460	1.447	2.259	2.382	1.683	1.857	1.907	1.997	2.051	2.142	2.136	3. RGS receivables
4. Piutang co-guarantee/reasuransi/penjaminan ulang	110	101	94	98	94	104	117	129	140	104	86	88	92	4. Co-guarantee / reinsurance / re-guarantee receivables
5. Pendapatan yang masih harus diterima	2	3	3	2	3	3	3	3	3	3	3	3	3	5. Accrued income
6. Beban dibayar di muka	583	585	589	616	582	580	568	562	577	611	620	577	571	6. Prepaid expenses
7. Piutang dalam rangka restrukturisasi penjaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	7. Restructuring guarantee receivables
8. Aset lancar lainnya	49	84	100	64	67	89	74	188	116	143	180	171	163	8. Other current assets
Jumlah aktiva lancar	9.375	9.506	9.603	10.336	11.180	11.432	10.749	11.009	11.030	10.899	11.004	11.042	11.140	Total current assets
Aktiva tidak lancar														Non current assets
9. Investasi tidak lancar	1.545	1.600	1.610	1.660	1.662	1.662	1.711	1.731	1.828	1.778	1.777	1.792	1.802	9. Non current investments
10. Piutang co-guarantee/reasuransi/ penjaminan ulang	72	76	72	80	78	85	85	87	93	85	88	91	93	10. Co-guarantee / reinsurance / re-guarantee receivables
11. Beban dibayar di muka	262	290	304	255	287	291	309	322	348	351	372	426	445	11. Prepaid expenses
12. Aset tetap - netto	87	89	93	246	246	247	412	414	419	418	421	421	420	12. Fixed assets - net
13. Aset tidak berwujud - netto	1	1	1	1	1	1	1	1	1	1	2	2	2	13. Intangible assets - net
14. Piutang dalam rangka restrukturisasi penjaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Restructuring guarantee receivables
15. Aset pajak tangguhan	124	124	124	110	110	110	174	174	174	174	174	174	175	15. Deferred tax assets
16. Aset tidak lancar lainnya	14	21	28	37	45	58	78	107	136	168	176	170	162	16. Other non current assets
Jumlah aktiva tidak lancar	2.106	2.201	2.233	2.390	2.429	2.454	2.770	2.836	2.999	2.975	3.010	3.077	3.099	Total non current assets
Total Aktiva	11.482	11.707	11.835	12.726	13.608	13.886	13.519	13.845	14.029	13.874	14.014	14.119	14.240	Total Assets
Liabilitas lancar														Current liabilities
1. Utang Klaim	12	18	15	13	11	14	7	10	11	35	6	6	8	1. Claim liabilities
2. IJP yang ditangguhkan	909	998	1.052	1.060	2.001	2.086	1.466	1.373	929	979	1.338	1.303	1.309	2. Deferred RGS
3. Utang pajak	33	36	32	22	13	13	32	44	49	53	50	58	73	3. Tax expenses
4. Utang premi reasuransi	36	6	15	41	18	14	13	17	31	31	28	5	18	4. Reinsurance premium liabilities
5. Utang komisi	0	1	1	1	0	1	2	1	1	1	1	1	1	5. Commission liabilities
6. Utang IJP Ulang (IJP-U)	26	22	22	28	12	11	13	15	78	43	25	17	16	6. RGS co-guarantee (RGSC) liabilities
7. Beban yang masih harus dibayar	2	3	3	3	3	3	4	3	3	3	3	3	3	7. Accrued expenses

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

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
8. Cadangan klaim	9	9	10	11	11	11	14	14	16	14	17	18	21	8. Claim reserves
9. Liabilitas pajak tangguhan	-	-	-	-	-	-	-	-	-	-	-	-	1	9. Deferred tax liabilities
10. Liabilitas lancar lainnya	130	131	151	146	141	181	172	252	192	179	177	162	161	10. Other current liabilities
Jumlah liabilitas lancar	1.159	1.222	1.300	1.325	2.210	2.336	1.723	1.730	1.310	1.337	1.645	1.573	1.612	Total current liabilities
11. IJP yang ditangguhkan	527	510	520	636	564	574	491	721	1.219	1.230	951	1.037	1.066	11. Deferred RGS
12. Cadangan klaim	381	390	397	321	314	323	341	361	371	370	387	393	410	12. Claim reserves
13. Utang imbalan pasca kerja	0	0	0	1	1	1	1	1	1	1	1	1	2	13. Post-employment benefit liabilities
14. Obligasi wajib konversi	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Mandatory convertible bonds
15. Liabilitas tidak lancar lainnya	1	0	0	0	5	6	6	1	1	1	1	1	1	15. Other non current liabilities
Jumlah liabilitas tidak lancar	908	900	918	958	884	903	838	1.084	1.591	1.601	1.340	1.432	1.479	Total non current liabilities
Total Liabilitas	2.067	2.123	2.217	2.282	3.094	3.239	2.561	2.814	2.902	2.938	2.985	3.005	3.091	Total Liabilities
16. Modal	7.628	7.728	7.750	8.290	8.290	8.315	8.359	8.369	8.414	8.501	8.514	8.539	8.539	16. Capital
a. Modal disetor	7.628	7.728	7.750	8.290	8.290	8.315	8.359	8.369	8.414	8.501	8.514	8.539	8.539	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	1.525	1.525	1.525	1.532	1.533	1.533	1.845	1.845	1.845	1.845	17. Reserves
a. Cadangan umum	1.143	1.143	1.143	1.142	1.142	1.142	1.148	1.149	1.149	1.458	1.458	1.458	1.458	a. General reserves
b. Cadangan tujuan	302	302	302	302	302	302	303	303	303	303	303	303	303	b. Specific reserves
c. Cadangan lainnya	80	80	80	80	80	80	81	80	81	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)	(7)	(7)	(7)	633	633	624	622	621	(5)	(6)	(5)	(6)	19. Retained profit / (loss)
20. Laba / (rugi) tahun berjalan	487	521	543	607	39	79	141	221	281	326	342	403	470	20. Profit / (loss) current period
21. Pendapatan komprehensif lainnya	(219)	(184)	(193)	28	27	96	303	286	279	269	334	331	300	21. Other comprehensive income
Total Ekuitas	9.414	9.584	9.618	10.444	10.514	10.648	10.959	11.030	11.128	10.936	11.027	11.113	11.148	Total Equities
Total Liabilitas & Ekuitas	11.482	11.707	11.835	12.726	13.608	13.886	13.519	13.844	14.029	13.874	14.012	14.119	14.240	Total Liabilities & Equities

Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjaminan (Miliar Rp)

Table 4.2 Comprehensive Income of Guarantee Institutions (Billion Rp)

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
A. Pendapatan IJP														A. RGS income
1. IJP bruto	1.072	1.226	1.380	1.590	118	242	407	602	754	897	1.006	1.158	1.354	1. RGS bruto
2. IJPU	(223)	(248)	(270)	(305)	(22)	(43)	(72)	(100)	(131)	(155)	(182)	(209)	(243)	2. RGSC
3. Pendapatan / beban komisi penjaminan - bersih	9	11	12	13	1	1	2	3	4	4	5	6	8	3. Net guarantee comision income/expenses
4. Pendapatan penjaminan lainnya	2	3	3	3	0	1	1	2	2	3	2	2	2	4. Other guarantee income
Pendapatan IJP bersih	859	991	1.124	1.302	97	201	338	506	629	749	830	956	1.121	Net RGS revenue
B. Beban klaim														B. Claim expenses
1. Beban klaim bruto	624	733	855	1.021	88	158	227	286	339	395	458	522	581	1. Gross claim expenses
2. Klaim ulang	(2)	(2)	(3)	(3)	(0)	(1)	(1)	(2)	(2)	(3)	(4)	(5)	(5)	2. Co-guarantee claim
3. Penurunan / kenaikan cadangan klaim	(12)	(2)	5	(69)	(6)	4	23	43	54	52	73	81	100	3. Decreasing / increasing claim reserve
4. Beban klaim lainnya	0	0	0	0	-	-	-	-	-	-	-	-	-	4. Other claim expenses
Jumlah beban klaim	610	728	857	949	81	162	250	328	392	443	527	598	675	Total claim expenses
C. Pendapatan penjaminan bersih	249	263	267	352	16	40	88	178	237	306	303	358	446	C. Guarantee revenue - net
D. Pendapatan operasional lainnya														D. Other operating revenue
1. Pendapatan bunga	342	375	356	442	27	59	91	118	152	176	224	237	211	1. Interest revenue
2. Pendapatan investasi selain bunga	152	170	239	203	22	45	75	98	119	137	154	199	276	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	2	3	4	5	1	0	1	1	2	3	3	4	5	6. Other operating revenue
Jumlah pendapatan operasional lainnya	496	548	599	650	49	104	167	216	273	316	381	439	492	Total other operating revenue
E. Beban operasional lainnya														E. Other operating expenses
1. Beban gaji & pegawai	177	195	216	237	19	44	71	86	112	152	180	204	227	1. Salary & employee expenses
2. Beban depresiasi & amortisasi	8	8	9	11	0	1	4	5	5	8	8	9	12	2. Depreciation & amortization expenses
3. Beban umum & administrasi lainnya	64	74	82	106	7	14	24	35	45	55	65	77	95	3. General & administrative expenses

Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjaminan (Miliar Rp)

Table 4.2 Comprehensive Income of Guarantee Institutions (Billion Rp)

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
4. Penurunan nilai wajar aset keuangan	-	-	-	-	-	-	-	-	-	-	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	1	0	1	0	1	0	0	0	0	0	0	0	0	7. Decreasing financial assets expenses
8. Beban operasional lainnya	104	122	138	165	14	28	46	65	83	101	121	143	175	8. Other operating expenses
Jumlah beban operasional lainnya	354	400	445	520	41	87	146	191	246	315	374	433	509	Total other operating expenses
F. Laba / (rugi) operasional	390	411	420	482	24	56	109	202	265	306	309	365	428	F. Operating profit / (loss)
G. Pendapatan & beban non operasional														G. Non operating revenue & expenses
1. Pendapatan non operasional	203	230	247	320	22	41	70	88	105	120	140	160	188	1. Non operating revenue
2. Beban non operasional	1	6	6	6	0	2	2	3	1	(3)	(3)	3	4	2. Non operating expenses
Jumlah pendapatan / (beban) non operasional bersih	202	225	242	314	22	39	68	85	104	117	137	158	184	Total non operating revenue / (expenses) - net
H. Laba / (rugi) sebelum pajak penghasilan	592	635	662	796	47	96	177	287	369	423	446	523	612	H. Profit / (loss) before tax
I. Pajak penghasilan	105	115	119	190	7	17	36	66	89	98	104	121	144	I. Income tax
1. Taksiran pajak penghasilan	104	114	119	176	7	17	36	66	88	98	104	121	143	1. Tax estimated
2. Pajak tangguhan	0	0	0	14	0	0	0	0	0	0	0	0	1	2. Deferred tax
a. Beban pajak tangguhan	0	0	-	15	-	-	-	-	-	-	-	-	-	a. Deferred tax expenses
b. Pendapatan pajak tangguhan	0	0	0	1	0	0	0	0	0	0	0	0	1	b. Deferred tax income
J. Laba / (rugi) bersih	488	521	543	607	40	79	141	221	281	326	342	402	470	J. Profit / (loss) - net
K. Pendapatan komprehensif lainnya	(207)	(172)	(188)	34	33	80	84	87	79	32	85	82	49	K. Other comprehensive income
L. Laba / (rugi) komprehensif	280	349	356	641	73	159	225	308	360	358	427	484	519	L. Comprehensive profit / (loss)

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

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Deposito	6.133	6.020	5.959	6.476	6.278	6.428	6.385	6.294	6.383	5.836	6.019	6.127	6.099	1. Deposit
2. Saham	253	199	186	334	372	405	336	342	325	294	298	285	264	2. Stock
3. Surat Utang Negara (SUN)	133	133	133	133	133	133	133	133	243	407	334	361	374	3. Government Bonds
4. Obligasi	1.058	1.059	1.079	1.039	1.073	1.090	1.156	1.129	978	893	901	900	900	4. Obligation
5. Reksadana	902	1.091	1.103	1.185	1.187	1.252	1.331	1.359	1.451	1.460	1.499	1.526	1.520	5. Mutual fund
6. Penyertaan Langsung	251	251	251	251	251	251	251	251	251	251	251	250	250	6. Direct Investments
7. EBA	24	23	23	23	23	23	23	23	23	23	22	22	22	7. RMBS
8. Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Properties
JUMLAH	8.755	8.776	8.735	9.441	9.318	9.583	9.614	9.531	9.653	9.164	9.325	9.472	9.430	TOTAL

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

Keterangan	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Outstanding penjaminan - usaha produktif	37.530	39.144	40.370	43.275	41.513	44.027	44.765	54.052	55.413	55.403	58.571	60.455	66.726	1. Outstanding guarantee - productive
2. Outstanding penjaminan - usaha non produktif	57.347	57.444	57.269	58.436	58.906	58.504	59.377	59.878	60.555	61.016	62.639	62.674	61.926	2. Outstanding guarantee - non productive
Total Outstanding Penjaminan	94.877	96.588	97.639	101.710	100.419	102.530	104.142	113.930	115.968	116.419	121.211	123.129	128.652	Total Outstanding Guarantee
3. Gearing ratio - usaha produktif (kali)	4	4	4	4	4	4	4	5	5	5	5	5	6	3. Gearing ratio - productive (x)
4. Gearing ratio - usaha non produktif (kali)	6	6	6	6	6	5	5	5	5	6	6	6	6	4. Gearing ratio - non productive (x)
5. Gearing ratio total (kali)	10	10	10	10	10	10	10	10	10	11	11	11	12	5. Gearing ratio total (x)
6. Imbal jasa penjaminan	859	991	1.124	1.302	97	201	338	506	629	749	830	956	957	6. Return guarantee services
7. Klaim dibayar	646	762	870	1.035	93	155	234	280	339	364	470	511	511	7. Claims paid
8. Jumlah terjamin (ribu orang)	4.172	4.298	2.071	4.516	4.426	4.503	4.506	4.748	4.888	4.881	5.106	5.196	5.369	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-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	1.809	1.659	1.482	2.063	2.101	1.157	1.484	1.525	1.610	3.081	2.717	2.769	3.972	2. Current Investments
a. Giro	3	203	4	1	4	4	5	6	7	3	4	6	4	a. Current accounts
b. Deposito	1.069	761	775	1.322	1.395	454	816	892	984	2.491	2.157	2.190	3.427	b. Deposit
c. EBA	736	695	702	740	702	699	663	627	619	587	556	572	541	c. RMBS
3. Pinjaman yang diberikan	2.587	2.787	3.487	3.652	3.653	4.653	5.593	5.593	3.063	3.013	3.013	3.012	2.787	3. Loan
4. Jaminan & pendukung kredit	62	59	63	62	59	58	56	54	54	51	50	60	58	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	31	23	30	25	30	30	29	28	27	30	29	35	29	6. Trade receivables
7. Uang muka	1	1	1	0	0	0	0	0	0	0	1	0	0	7. Advance payments
8. Beban dibayar dimuka	1	1	1	1	1	1	1	0	0	0	1	1	1	8. Prepaid expenses
9. Pajak dibayar dimuka	22	24	6	12	13	13	6	7	12	7	13	8	8	9. Prepaid tax
10. Piutang lainnya	0	0	0	1	0	0	0	0	0	0	0	0	0	10. Other receivables
11. Aset lancar lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Other current assets
Jumlah aktiva lancar	4.512	4.555	5.070	5.817	5.857	5.913	7.169	7.208	4.767	6.184	5.823	5.886	6.856	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	4.388	4.386	4.384	4.190	4.189	4.189	3.438	3.437	5.936	5.436	5.435	5.430	5.602	13. Loan
14. Jaminan & pendukung kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Credit enhancement
15. Piutang lainnya:	8	7	8	8	9	9	9	9	9	9	10	9	11	15. Other receivables
a. Piutang kepada pihak berelasi	1	1	1	1	8	8	8	8	8	9	9	8	8	a. Receivables to third parties
b. Piutang kepada pihak ketiga	6	6	7	7	1	1	1	1	1	1	0	0	2	b. Receivables to related parties
16. Aset tetap - bruto	34	33	34	36	36	36	37	38	39	42	43	44	45	16. Fixed assets - gross
17. Aset tak berwujud	-	-	-	-	-	-	-	-	-	-	-	-	-	17. Intangible assets
18. Aset pajak tangguhan	5	5	7	7	7	7	7	7	7	6	6	6	6	18. Deferred tax assets
19. Akumulasi penyusutan	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(8)	(8)	19. Accumulated depreciation
20. Aset tidak lancar lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	20. Other non-current assets
Jumlah aktiva tidak lancar	4.439	4.437	4.438	4.246	4.246	4.245	3.496	3.495	5.996	5.497	5.499	5.493	5.668	Total non-current assets
Total Aktiva	8.951	8.992	9.509	10.063	10.103	10.158	10.665	10.703	10.763	11.681	11.322	11.379	12.524	Total Assets
Liabilitas lancar														Current liabilities
1. Utang Pajak	15	17	9	8	9	13	16	14	19	9	21	14	10	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
2. Beban yang masih harus dibayar	3	3	4	5	4	3	3	3	3	2	2	4	2	2. Accrued expenses
3. Surat Utang	414	414	-	1.009	1.608	1.608	1.581	2.890	2.890	3.380	2.965	2.965	2.965	3. Bonds:
a. Obligasi	414	414	-	1.009	1.608	1.608	1.581	2.890	2.890	3.380	2.965	2.965	2.965	a. Bonds
b. MTN	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Medium term notes
4. Utang bunga surat utang	29	36	71	33	40	64	35	47	75	39	54	84	31	4. Bond interest liabilities
5. Utang lancar lainnya	10	11	12	13	15	12	14	15	16	8	10	11	13	5. Other current liabilities
6. Pendapatan diterima di muka	-	-	-	-	0	-	-	-	-	-	-	-	-	6. Prepaid revenue
Jumlah liabilitas lancar	471	481	96	1.067	1.675	1.700	1.648	2.968	3.004	3.438	3.051	3.079	3.021	Total current liabilities
7. Surat Utang	4.320	4.320	5.206	3.776	3.177	3.177	3.711	2.402	2.402	2.857	2.857	2.858	4.033	7. Bonds:
a. Obligasi	4.320	4.320	5.206	3.776	3.177	3.177	3.711	2.402	2.402	2.857	2.857	2.858	4.033	a. Bonds
b. MTN	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Medium term notes
8. Kewajiban estimasi untuk imbalan kerja	5	6	8	8	8	8	8	8	8	8	7	7	7	8. Estimate obligations of employee benefits
9. Utang bunga surat utang	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Bond interest liabilities
Jumlah liabilitas tidak lancar	4.325	4.326	5.214	3.784	3.185	3.184	3.719	2.410	2.410	2.865	2.865	2.864	4.040	Total non-current liabilities
Total Liabilitas	4.795	4.807	5.310	4.851	4.860	4.885	5.368	5.378	5.414	6.303	5.915	5.943	7.061	Total Liabilities
10. Modal disetor	3.000	3.000	3.000	3.000	3.000	3.000	3.000	4.000	4.000	4.000	4.000	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)	1.156	1.185	1.200	1.213	1.244	1.273	1.297	1.325	1.349	1.378	1.407	1.436	1.463	13. Retained profit / (loss)
a. Ditentukan penggunaannya	380	480	480	480	480	480	480	480	480	480	480	480	480	a. Appropriated
b. Belum ditentukan penggunaannya	776	705	720	733	764	793	817	845	869	898	927	956	983	b. Unappropriated
Total Ekuitas	4.156	4.185	3.480	5.212	5.243	5.273	5.297	5.325	5.349	5.378	5.407	5.436	5.463	Total Equities
Total Liabilitas & Ekuitas	8.951	8.992	8.790	10.063	10.103	10.158	10.665	10.703	10.763	11.681	11.322	11.379	12.524	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
Pendapatan														Revenues
A. Pendapatan operasional														A. Operating revenue
1. Pendapatan bunga	626	689	754	822	73	144	220	298	375	455	539	624	704	1. Interest revenue
2. Pendapatan sekuritisasi	4	5	5	6	0	1	1	1	1	1	1	1	2	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	(11)	(2)	(1)	(4)	1	5	8	9	8	8	11	11	11	4. Fair value of trading financial instruments
5. Keuntungan (kerugian) dari penjualan instrumen keuangan	0	0	0	0	-	-	-	-	-	-	-	-	-	5. Gains (losses) from sale of financial instruments
6. Pendapatan operasional lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Other operating revenue
Jumlah pendapatan operasional	620	692	759	824	74	150	229	308	384	464	551	637	717	Total operating revenue
B. Pendapatan non operasional														B. Non operating revenue
1. Bunga giro	1	1	1	1	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	0	2. Employee loan interest
3. Laba / (rugi) selisih kurs	0	(0)	(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	1	1	2	2	0	0	0	0	0	0	0	0	0	Total non operating revenue
Total Pendapatan	621	694	760	826	74	150	229	308	384	464	551	638	718	Total Revenue
Beban														Expenses
A. Beban operasional														A. Operating expenses
1. Beban sekuritisasi	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Securities expenses
2. Beban bunga	344	378	413	451	34	69	106	145	183	225	267	309	352	2. Interest expenses
3. Pegawai	24	28	32	36	3	8	13	16	20	18	23	26	29	3. Employee
4. Direksi & dekom	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Directors & commissioners
5. Beban depresiasi & amortisasi	1	1	1	1	0	0	0	0	0	0	0	1	1	5. Depreciation & amortization expenses
6. Administrasi	14	15	17	22	1	2	3	5	8	9	11	14	16	6. Administration
7. Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	7. General
8. Pendidikan & pelatihan	-	-	-	-	-	0	-	-	-	-	-	-	-	8. Education & training
9. Beban pajak	-	-	39	41	3	5	7	9	11	14	18	22	25	9. Tax expenses
Jumlah beban operasional	383	422	502	510	42	84	129	175	222	267	319	372	423	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
B. Beban non operasional	-	-	-	-	-	-	-	-	-	-	-	-	-	B. Non operating expenses
Total Beban	383	422	502	510	42	84	129	175	222	267	319	372	423	Total Expenses
A. Laba / (Rugi) Sebelum Pajak	238	272	259	316	31	65	100	133	162	198	232	266	294	A. Profit / (Loss) Before Tax
Beban (manfaat) pajak penghasilan	(47)	(51)	(24)	(27)	-	(5)	(15)	(20)	(26)	(32)	(37)	(42)	(44)	Income tax (benefits) expenses
1. Kini	(47)	(51)	(25)	(28)	-	(5)	(15)	(21)	(26)	(31)	(36)	(41)	(43)	1. Current
2. Tanggihan	-	-	2	2	-	-	0	0	0	(1)	(1)	(1)	(1)	2. Deferred
Laba periode berjalan	192	221	235	249	31	61	85	112	137	165	195	224	251	Current period income
Pendapatan komprehensif lain setelah pajak	-	-	-	-	-	-	-	-	-	-	-	-	-	Other comprehensive income after tax
Laba / (Rugi) Komprehensif Periode Berjalan	192	221	235	249	31	61	85	112	137	165	195	224	251	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Nilai pinjaman yang diberikan kepada penyalur KPR	6.974	7.173	7.871	7.843	7.842	8.841	9.031	9.030	8.999	8.448	8.448	8.442	8.389	1. Mortgage dealer loans
2. Jumlah debitur KPR (pihak)	231.705	233.162	244.316	246.859	246.859	261.366	263.701	263.701	284.970	311.127	311.127	311.127	314.447	2. Total mortgage debtor
3. Nilai sekuritisasi	5.456	5.456	5.656	5.656	5.656	5.656	5.656	5.656	5.656	5.656	5.656	5.826	6.156	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	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Items
1. Deposito	1.072	964	780	1.323	1.399	458	821	898	991	2.494	2.161	2.196	3.431	1. Deposit
2. Saham	0	0	0	0	0	0	0	0	0	0	0	1	2	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	736	695	702	740	702	699	663	627	619	587	556	572	541	7. RMBS
8. Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Properties
JUMLAH	1.821	1.671	1.494	2.075	2.113	1.169	1.496	1.537	1.622	3.093	2.730	2.782	3.986	TOTAL



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