

**II.2 POSISI PEMBIAYAAN DAN KEWAJIBAN PERUSAHAAN PEMBIAYAAN DALAM RUPIAH DAN VALUTA ASING MENURU  
(Miliar Rp)**

| KETERANGAN                           | 2016 | 2017    |         |         |         |         |         |         |         |         |         | 2017    | 2018    |         |         |
|--------------------------------------|------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                      |      | Mar     | Apr     | May     | Jun     | Jul     | Aug     | Sep     | Oct     | Nov     | Dec     |         |         | Jan     | Feb     |
| 1 <b>Pembiayaan Menurut Jenis 1)</b> | 0    | 414,836 | 395,186 | 396,650 | 401,805 | 406,278 | 406,515 | 408,202 | 410,842 | 411,193 | 412,639 | 414,836 | 416,487 | 420,440 | 419,204 |
| 2 1. Sewa Guna Usaha                 | -    | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3 2. Anjak Piutang                   | -    | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 4 3. Kartu Kredit                    | -    | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 5 4. Pembiayaan Konsumen             | -    | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 6 5. Lainnya                         | -    | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 7 6. Investasi                       | 0    | 119,056 | 110,105 | 109,511 | 111,572 | 111,259 | 111,447 | 115,223 | 116,709 | 117,202 | 119,811 | 119,056 | 119,786 | 122,288 | 124,066 |
| 8 7. Modal Kerja                     | 0    | 48,167  | 53,648  | 54,797  | 54,284  | 54,838  | 54,057  | 53,847  | 53,363  | 51,149  | 49,127  | 48,167  | 46,942  | 46,965  | 45,656  |
| 9 8. Multiguna                       | 0    | 247,614 | 231,433 | 232,342 | 235,949 | 240,181 | 241,011 | 239,133 | 240,770 | 242,843 | 243,702 | 247,614 | 249,759 | 251,187 | 249,482 |
| 10 <b>Kewajiban Menurut Jenis</b>    | 0    | 260,117 | 242,562 | 240,540 | 246,439 | 254,602 | 250,519 | 252,164 | 255,425 | 256,215 | 255,337 | 260,117 | 257,913 | 263,444 | 270,137 |
| 11 Dalam Negeri                      | 0    | 177,080 | 158,577 | 155,918 | 161,753 | 169,945 | 165,636 | 166,569 | 171,380 | 170,077 | 169,104 | 177,080 | 171,527 | 173,699 | 179,372 |
| 12 Bank                              | 0    | 172,891 | 156,149 | 153,384 | 159,060 | 166,914 | 162,396 | 163,366 | 167,777 | 166,118 | 165,094 | 172,891 | 166,987 | 168,969 | 174,729 |
| 13 Lainnya                           | 0    | 4,189   | 2,427   | 2,534   | 2,693   | 3,031   | 3,240   | 3,204   | 3,603   | 3,958   | 4,010   | 4,189   | 4,540   | 4,729   | 4,643   |
| 14 Luar Negeri                       | 0    | 83,037  | 83,985  | 84,622  | 84,686  | 84,657  | 84,883  | 85,594  | 84,045  | 86,138  | 86,233  | 83,037  | 86,386  | 89,745  | 90,765  |
| 15 Bank                              | 0    | 70,102  | 72,759  | 73,297  | 73,345  | 72,833  | 73,443  | 73,986  | 72,218  | 73,314  | 72,938  | 70,102  | 73,500  | 76,542  | 77,888  |
| 16 Lainnya                           | 0    | 12,935  | 11,226  | 11,325  | 11,340  | 11,825  | 11,440  | 11,608  | 11,827  | 12,824  | 13,295  | 12,935  | 12,886  | 13,204  | 12,878  |
| 17 <b>Obligasi</b>                   | 0    | 74,977  | 72,796  | 73,875  | 73,892  | 71,984  | 73,780  | 73,399  | 72,837  | 73,114  | 75,320  | 74,977  | 74,417  | 74,032  | 71,771  |
| 18 <b>Pinjaman Subordinasi</b>       | 0    | 760     | 809     | 808     | 806     | 806     | 806     | 756     | 757     | 757     | 758     | 760     | 761     | 819     | 821     |
| 19 Dalam Negeri                      | 0    | 381     | 434     | 431     | 429     | 429     | 429     | 378     | 378     | 378     | 378     | 381     | 380     | 469     | 469     |
| 20 Luar Negeri                       | 0    | 380     | 375     | 376     | 376     | 376     | 377     | 378     | 379     | 379     | 380     | 380     | 381     | 349     | 351     |

1) Sejak September 2016, OJK sudah tidak menyediakan data Sewa Guna Usaha, Anjak Piutang, Kartu Kredit, dan Pembiayaan Konsumen, Berdasarkan Peraturan Otoritas Jasa Keuangan (OJK) No. 29/POJK.05/2014 tentang Penyelenggaraan usaha Perusahaan Pembiayaan, maka kegiatan usaha perusahaan pembiayaan saat ini menjadi: Investasi, Modal Kerja, dan Multiguna

**II.2 OUTSTANDING OF FINANCE AND LIABILITIES OF FINANCING COMPANIES IN RUPIAH AND FOREIGN CURRENCY BY TYPE**  
(Billions of Rp)

| 2018    |         |         |         |         |         |         |         |         |         |         | 2019    | ITEMS                       | 1  |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------------------|----|
| Apr     | May     | Jun     | Jul     | Aug     | Sep     | Oct     | Nov     | Dec     | Jan     | Feb     | Mar     |                             |    |
| 421,881 | 427,406 | 427,327 | 429,024 | 431,942 | 435,724 | 435,545 | 433,863 | 436,267 | 438,813 | 439,832 | 440,862 | <b>Financing by type 1)</b> | 1  |
| -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | Leasing                     | 2  |
| -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | Factoring                   | 3  |
| -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | Credit Cards                | 4  |
| -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | Consumer Finance            | 5  |
| -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | Others                      | 6  |
| 123,756 | 126,302 | 126,010 | 127,581 | 130,301 | 135,521 | 136,184 | 135,727 | 136,254 | 136,125 | 136,742 | 137,308 | Investments                 | 7  |
| 45,467  | 44,625  | 43,519  | 43,204  | 42,333  | 42,032  | 41,876  | 40,623  | 40,455  | 39,735  | 39,663  | 38,590  | Working Capital             | 8  |
| 252,658 | 256,479 | 257,798 | 258,239 | 259,307 | 258,171 | 257,485 | 257,513 | 259,558 | 262,953 | 263,427 | 264,963 | Multipurpose                | 9  |
| 270,678 | 272,573 | 278,978 | 278,463 | 277,742 | 281,868 | 287,303 | 278,259 | 285,016 | 278,035 | 274,298 | 276,596 | <b>Borrowings</b>           | 10 |
| 179,641 | 181,754 | 186,725 | 183,716 | 179,166 | 180,785 | 181,544 | 174,903 | 180,231 | 172,853 | 169,518 | 171,773 | Domestic                    | 11 |
| 174,370 | 176,468 | 181,361 | 178,190 | 173,516 | 174,901 | 175,228 | 168,639 | 174,213 | 166,933 | 163,664 | 166,181 | Banks                       | 12 |
| 5,271   | 5,286   | 5,364   | 5,526   | 5,650   | 5,884   | 6,315   | 6,264   | 6,018   | 5,919   | 5,854   | 5,592   | Others                      | 13 |
| 91,037  | 90,819  | 92,253  | 94,747  | 98,577  | 101,083 | 105,760 | 103,356 | 104,785 | 105,183 | 104,780 | 104,823 | Foreign                     | 14 |
| 78,043  | 76,918  | 77,686  | 80,087  | 83,448  | 85,558  | 89,866  | 87,646  | 89,354  | 89,622  | 88,771  | 89,689  | Banks                       | 15 |
| 12,994  | 13,900  | 14,568  | 14,661  | 15,129  | 15,526  | 15,894  | 15,710  | 15,432  | 15,561  | 16,009  | 15,134  | Others                      | 16 |
| 72,161  | 78,849  | 76,701  | 76,751  | 77,992  | 78,915  | 76,335  | 71,787  | 70,505  | 71,725  | 73,269  | 73,179  | <b>Bonds</b>                | 17 |
| 823     | 835     | 854     | 950     | 956     | 948     | 955     | 1,085   | 1,058   | 1,038   | 1,035   | 940     | <b>Subordinated Loans</b>   | 18 |
| 472     | 482     | 494     | 590     | 591     | 581     | 581     | 714     | 680     | 666     | 666     | 567     | Domestic                    | 19 |
| 351     | 353     | 360     | 359     | 366     | 367     | 374     | 372     | 378     | 372     | 369     | 373     | Foreign                     | 20 |

1) According to Ministry of Financial Authority No. 29/POJK.05/2014 concerning organizing of finance company, therefore activities of finance company changes into: investment, working capital and multipurpose