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GADJAH MADA

**Evaluasi Strategi Bersaing Transaksi Trade Finance dan Remittance sebagai Upaya Peningkatan Fee Based Income: Studi kasus pada Divisi International-PT Bank Negara Indonesia (Persero) Tbk**  
SUCIANI, Dewi, Fahmy Rādhī, Dr., M.B.A

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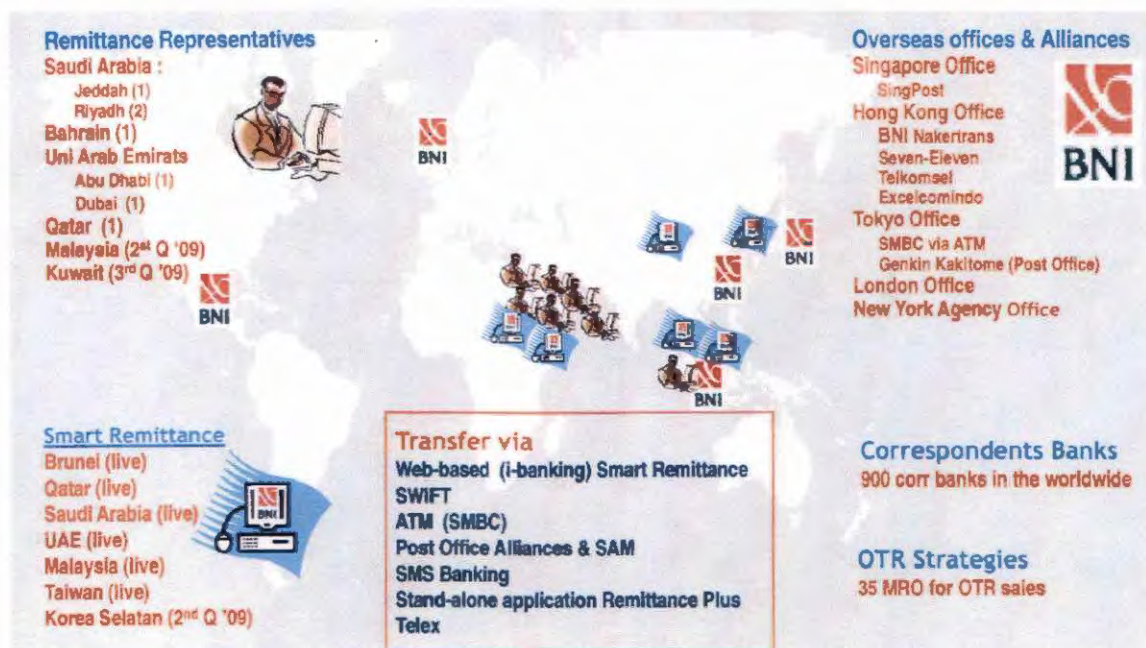
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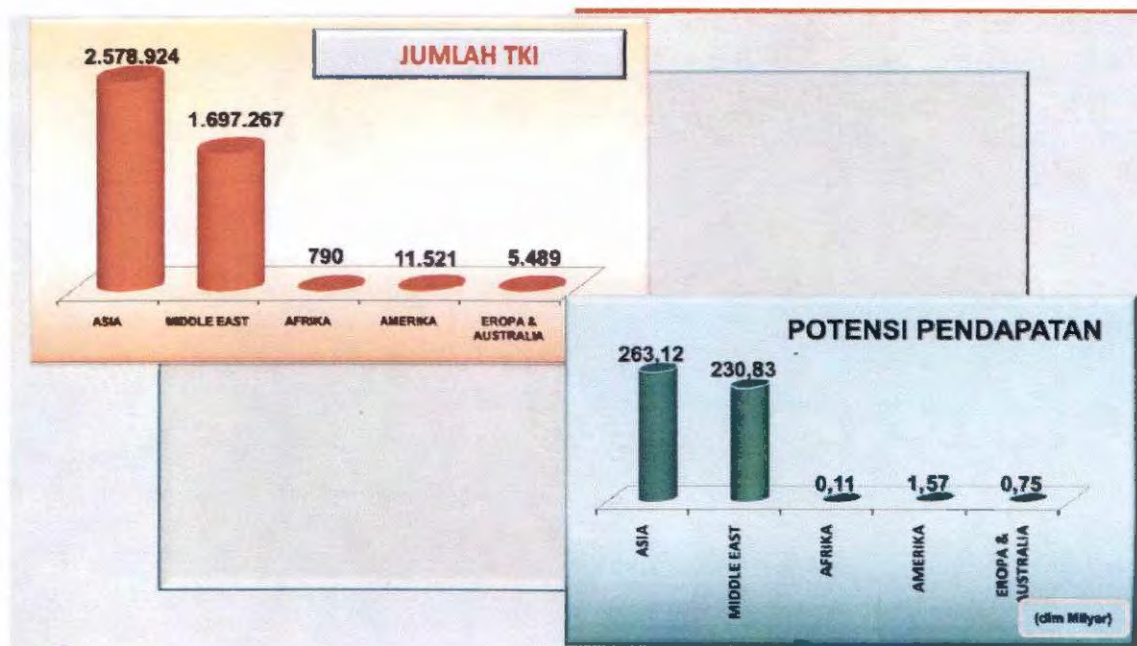
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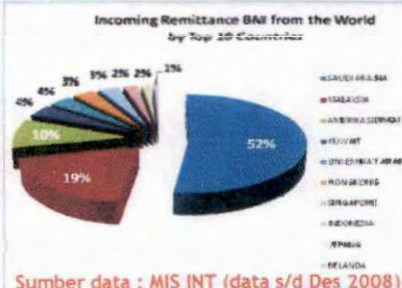
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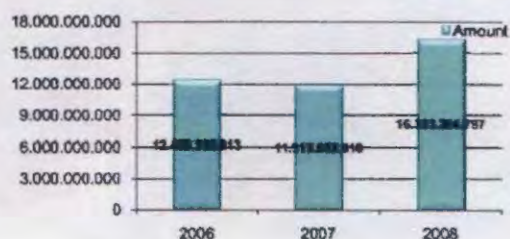
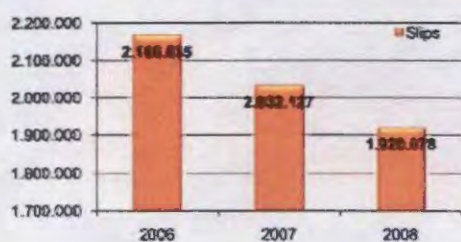




Rank	NAMA NEGARA	2007		Growth		2008		Growth		Sharing	
		Slip	Amount	Slip	Amount	Slip	Amount	Slip	Amount	Slip	Amount
1	SAUDI ARABIA	960.905	653.010.711	15%	3%	962.320	694.563.496	-2%	6%	50%	4%
2	MALAYSIA	438.419	183.308.231	-37%	-42%	354.202	238.555.806	-19%	30%	18%	1%
3	AMERIKA SERIKAT	175.245	4.804.136.077	10%	14%	181.430	6.213.996.000	4%	29%	9%	38%
4	KUWAIT	97.243	47.396.971	-9%	-17%	70.806	39.694.610	-27%	-16%	4%	0%
5	UNI EMIRAT ARAB	67.644	46.704.272	-1%	-16%	65.150	48.717.000	-4%	4%	3%	0%
6	HONGKONG	59.567	57.981.723	58%	0%	62.260	64.494.986	5%	11%	3%	0%
7	SINGAPORE	35.676	1.373.584.164	-30%	-30%	59.667	1.995.780.727	67%	45%	3%	12%
8	INDONESIA	43.847	2.619.886.791	-27%	-20%	42.894	4.389.681.167	-2%	68%	2%	27%
9	JEPANG	19.609	698.738.022	0%	-20%	26.615	704.577.205	36%	1%	1%	4%
10	BELANDA	17.106	471.746.717	7%	81%	15.900	691.427.007	-7%	47%	1%	4%
	Others	96.866	959.110.973	-4%	40%	94.682	1.414.362.822	-2%	47%	5%	9%
JUMLAH TOTAL		2.032.127	11.915.604.652	-6,21%	-3,97%	1.935.725	16.495.850.826	-4,7%	38,4%	100%	100%



No	Correspondent	SWIFT	Vostro /Nostr	2007		Growth		2008		Growth	
				Amount	Slips	Amount	Slips	Amount	Slips	Amount	Slips
1	AL RAJHI BANKING CORP	SWIFT	V/N	588.210.215	887.740	2%	15%	575.466.804	786.762	-2%	-11%
2	MALAYAN BANKING BERHAD	Non SWIFT	Vostro	154.072.010	431.772	-44%	-32%	178.129.679	325.279	16%	-25%
3	AL MUZAINI EXCHANGE	Non SWIFT	Vostro	29.270.881	57.910	-12%	-3%	72.576.256	106.536	148%	84%
4	BANK BNI HONGKONG	SWIFT	V/N	28.123.983	58.783	47%	62%	34.560.569	60.141	23%	2%
5	BANK AL BILAD	SWIFT	Vostro	30.833.872	54.844	1678%	2805%	40.692.830	59.185	32%	8%
6	BANK BNI SINGAPORE	Non SWIFT	V/N	101.328.652	24.182	-68%	-35%	74.743.710	47.298	-26%	56%
7	CITIBANK NA	SWIFT	V/N	751.358.472	32.605	67%	30%	1.154.948.301	28.749	54%	-12%
8	WACHOVIA BANK, NA	SWIFT	Nostro	333.482.143	26.645	-	-	461.689.237	28.047	38%	5%
9	JPMORGAN CHASE BANK, N.A.	SWIFT	Nostro	1.161.858.375	27.955	-24%	1%	1.410.194.099	26.516	21%	-5%
10	LLOYDS TSB BANK PLC	SWIFT		57.568.198	62	-	-	117.967.718	24.783	105%	39873%
Others				8.679.495.216	429.629	-6%	-24%	12.374.881.623	442.430	43%	3%
Total incoming per Correspondents				11.915.602.018	2.032.127	-4%	-6%	16.495.850.826	1.935.726	38%	-5%





Lampiran 5. Pendapatan *Remittance*

NAMA LAPORAN : PENDAPATAN REMITTANCE

GROUP BY : KLASIFIKASI TRANSAKSI

TAHUN : 2009

TANGGAL : 30 NOVEMBER 2009

KLASIFIKASI TRANSAKSI	TAHUN 2008	JANUARI	FEBRUARI	MARET	APRIL	MEI	JUNI	JULI	AGUSTUS	SEPTEMBER	OKTOBER	NOVEMBER
Pendapatan Forex	69.113.651.579,00	3.815.255.696,00	2.574.313.350,00	1.994.784.836,00	2.053.073.704,00	1.987.594.606,00	2.175.344.212,00	2.243.373.951,00	1.917.046.902,00	1.904.899.927,00	2.256.406.778,00	2.176.029.986,00
Prop KU RTGS (PER)	6.733.996.917,00	413.059.125,00	733.349.201,50	548.994.500,00	549.521.700,00	597.586.262,50	636.102.500,00	670.995.250,00	699.095.500,00	643.254.168,00	676.455.300,00	684.834.349,50
Propisi Clean Collection	344.917.479,56	21.668.335,73	19.067.036,99	23.873.237,88	19.443.189,19	12.166.385,39	19.280.434,07	17.770.227,32	12.352.101,58	11.845.172,55	18.469.847,36	16.489.370,46
Propisi ITR	37.424.054.670,01	1.250.000.920,49	3.444.311.128,85	2.570.219.882,70	2.980.863.915,33	2.725.467.840,34	2.728.110.762,46	2.472.052.600,91	2.955.546.279,71	3.049.862.654,10	3.374.989.185,31	2.735.717.027,05
Propisi ITR Kliring	3.331.301.500,00	290.941.000,00	315.218.500,00	327.943.000,00	313.256.500,00	233.215.500,00	220.746.000,00	228.213.500,00	216.957.500,00	219.601.000,00	218.785.000,00	218.651.000,00
Propisi OTR	32.330.784.702,82	2.809.522.161,29	2.993.897.863,05	3.001.580.768,12	2.813.672.151,40	2.402.618.964,51	2.555.084.713,16	2.353.372.659,88	2.381.471.999,98	2.342.781.286,37	2.667.984.600,94	2.515.980.052,65
Propisi TC/Draft	960.170.920,72	74.022.741,76	78.132.858,46	58.434.495,65	54.417.036,16	46.963.033,26	49.191.306,42	58.257.130,77	46.118.805,22	36.620.439,66	31.171.737,07	35.961.429,63
Rebate Transaksi Jasa-Jasa	5.990.184.766,84	1.356.931.265,19	1.077.519.458,82	620.563.465,81	1.335.509.389,67	838.128.875,76	831.193.309,74	819.433.434,53	1.354.987.138,18	950.495.542,72	830.172.567,79	805.165.861,49

Sumber : INT ONLINE, BNI