

STATISTIK PERBANKAN INDONESIA *INDONESIAN BANKING STATISTICS*

KATA PENGANTAR FOREWARD

Statistik Perbankan Indonesia (SPI) merupakan media publikasi yang menyajikan data mengenai perbankan Indonesia. SPI diterbitkan secara bulanan oleh Departemen Perizinan dan Informasi Perbankan untuk memberikan gambaran perkembangan perbankan di Indonesia.

Sehubungan dengan beralihnya fungsi, tugas dan wewenang pengaturan dan pengawasan kegiatan jasa keuangan di sektor perbankan dari Bank Indonesia ke Otoritas Jasa Keuangan sejak tanggal 31 Desember 2013, maka SPI edisi November 2013 akan diterbitkan oleh Otoritas Jasa Keuangan dan dapat diakses melalui website www.ojk.go.id pada menu Data dan Statistik-Perbankan.

Dengan perubahan tersebut, diharapkan data yang disajikan tetap dapat bermanfaat bagi pengguna.

Mulai bulan Mei 2014, data SPS yang merupakan kumpulan data Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS) disusun bersumber dari laporan BUS-UUS sesuai dengan PBI No.15/4/PBI/2013 tentang Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah.

Sebelumnya laporan dari BUS-UUS disusun berdasarkan PBI No. 5/26/PBI/2003 tentang Laporan Bulanan Bank Umum Syariah.

The Indonesia Banking Statistic is a publication media that provides data of Indonesia Banking. The SPI is published by the licence and banking information department monthly to give an overview of banking development in Indonesia.

Due to change function, job and authority of arrangement and surveillance of financial services activity in banking sector from The Bank of Indonesia to Financial Services Authority since December 31th, 2013, so The SPI's edition on November 2013 will be published by Financial Services Authority and can be accessed through website www.ojk.go.id at data menu and banking statistic.

By the change, the provided data can be useful for user/stakeholder.

Start in May 2014, data of the SPS which is a collection of data Sharia Commercial Bank (BUS) and Sharia Business Unit (UUS) compiled sourced from the report of BUS-UUS based on PBI No. 15/4/PBI/2013 about Monthly Report on Monetary and Financial System Stability of Sharia Commercial Banks and Sharia Business Unit.

Previously report from BUS-UUS compiled based on PBI No. 26/5/PBI/2003 about Monthly Report of Sharia Commercial Banks.

Jakarta, Januari 2015
Jakarta, January 2015

Otoritas Jasa Keuangan, Republik Indonesia
Departemen Perizinan dan Informasi Perbankan
Financial Services Authority, Republic of Indonesia
Bank Licensing and Banking Information Department

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Desember 2014 akan diterbitkan pada minggu ke III bulan Februari 2015.

Tanda-tanda, dan Sumber Data

Suatu jumlah tidak selalu sama besarnya dengan penjumlahan angka-angka yang bersangkutan karena pembulatan.

- r Angka-angka diperbaiki
- () Sebagian dari suatu jumlah
- * Angka-angka sementara
- ** Angka-angka sangat sementara
- *** Angka-angka sangat sangat sementara
- Tidak ada
- ... Angka belum tersedia
- Nol atau lebih kecil daripada *digit* terakhir
- \$ Dolar Amerika Serikat

Tanda koma pada angka-angka harap dibaca sebagai titik dan sebaliknya tanda titik harap dibaca sebagai koma.

Sumber Data : Bank Indonesia dan Otoritas Jasa Keuangan, kecuali jika dinyatakan lain.

1. Data yang digunakan dalam Publikasi SPI bersumber dari Laporan Bulanan Bank Umum (LBU), Laporan Bulanan Bank Umum Syariah (LBUS), dan Laporan Berkala Bank Perkreditan Rakyat (LBBPR) kecuali dinyatakan lain.
2. Proses *download* data; Data Laporan Bulanan Bank Umum (LBU) dan Laporan Bulanan Bank Umum Syariah (LBUS) yang disampaikan dari bank pelapor kepada Bank Indonesia diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu *download* data LBU melalui SIP dapat menyebabkan perbedaan pada data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu *download* data. Misalnya pemrosesan data bulan laporan November 2014 untuk Publikasi Statistik Perbankan Indonesia penerbitan periode ini dilakukan dari tanggal 10 Desember s/d tanggal 15 Januari 2015.

Sampai dengan bulan Desember 2014 data dalam publikasi ini disediakan melalui website OJK (<http://www.ojk.go.id>) dan website BI (<http://www.bi.go.id>).

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Advance Release Calender (ARC)

Desember 2014 edition will be released on the 3rd week of February 2015.

Notes, Symbols and Sources of Data

Totals do not necessarily agree with the sum of items shown because of roundings.

- r Revised figures
- () Subset of data
- * Provisional figures
- ** Very provisional figures
- *** Estimated figures
- Not available
- ... Figures are not available yet
- Nil or less than the last digit
- \$ US Dollar

Commas in the numbers please read as point and vice versa, please read the point as a comma

Data Source : Bank Indonesia and Financial Services Authority unless mentioned otherwise.

1. The data used in the Indonesian Banking Statistics is derive from Commercial Bank Monthly Reports, Sharia Bank Monthly Reports and Rural Bank Monthly Reports.
2. Data from the Commercial Bank Monthly Reports and the Sharia Bank Monthly Reports which submitted by the reporting banks to Bank Indonesia, is processed using the Bank Indonesia Banking Information System. The time taken to download data from Banking Information System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to pay attention to the download time of data. The processing of the October 2014 monthly reports for this periode of the Indonesian Banking Statistics was done from 10 December until 15 January 2015.

Until December 2014, The data publication are also provided through OJK website (<http://www.ojk.go.id>) and BI website (<http://www.bi.go.id>).

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DAFTAR SINGKATAN LIST OF ABBREVIATION

APYD	: Aktiva Produktif Yang Diklasifikasikan	APYD	: <i>Classified Earning assets</i>
ATMR	: Aktiva Tertimbang Menurut Risiko	ATMR	: <i>Risk Weighted Assets</i>
BOPO	: Biaya Operasional terhadap Pendapatan Operasional	BOPO	: <i>Operations Expenses to Operations Income</i>
BPD	: Bank Pembangunan Daerah	BPD	: <i>Regional Development Bank</i>
CAR	: Capital Adequacy Ratio	CAR	: <i>Capital Adequacy Ratio</i>
DPK	: Dana Pihak Ketiga	DPK	: <i>Third Party Funds</i>
KAP	: Kualitas Aktiva Produktif	KAP	: <i>Earning assets Quality</i>
KBAB	: Kewajiban Bersih Antar Bank	KBAB	: <i>Inter-Bank Net Liabilities</i>
KP	: Kantor Pusat	KP	: <i>Head Office</i>
KC	: Kantor Cabang	KC	: <i>Branch Office</i>
KCP	: Kantor Cabang Pembantu	KCP	: <i>Sub-Branch Office</i>
KK	: Kantor Kas	KK	: <i>Cash Office</i>
KPW	: Kantor Perwakilan	KPW	: <i>Representative Office</i>
LBU	: Laporan Bulanan Bank Umum	LBU	: <i>Commercial Bank Monthly Report</i>
LDR	: Loan to Deposit Ratio	LDR	: <i>Loan to Deposit Ratio</i>
NIM	: Net Interest Margin	NIM	: <i>Net Interest Margin</i>
NPL	: Non Performing Loan	NPL	: <i>Non-Performing Loan</i>
ROA	: Return on Assets	ROA	: <i>Return on Assets</i>
SIP	: Sistem Informasi Perbankan	SIP	: <i>Banking Information System</i>
UKM	: Usaha Kecil Menengah	UKM	: <i>Small/Medium-Scale-Enterprise Industry</i>
UMKM	: Usaha Mikro Kecil Menengah	UMKM	: <i>Small/Medium/Micro-Enterprise Industry (SMEs)</i>
NOM	: Net Operating Margin	NOM	: <i>Net Operating Margin</i>
FDR	: Financing to Deposit Ratio	FDR	: <i>Financing to Deposit Ratio</i>

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DATA

Tabel 1 Kegiatan Usaha Perbankan
(Bank Industries Operation)
Miliar Rp (Billion Rp)

Indikator	2008	2009	2010	2011	2012	2013			2014										Indicator	
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Penyaluran Dana																				Distribution of Funds
Bank Umum	2.015.221	2.282.179	2.765.912	3.412.463	4.172.672	4.627.191	4.721.849	4.823.303	4.768.534	4.785.055	4.822.425	4.898.586	4.992.500	5.087.663	4.994.723	5.113.674	5.311.287	5.344.224	5.420.958	Commercial Banks
Bank Perkreditan Rakyat	31.313	36.076	43.877	53.534	64.753	72.546	74.071	74.550	74.669	75.378	76.006	76.449	76.722	77.460	78.154	79.621	81.013	82.685	84.000	Rural Banks
SBI dan SBIS ¹⁾	166.518	212.116	139.316	117.983	81.158	100.420	107.950	111.689	113.308	109.868	118.935	118.890	114.940	111.554	89.792	91.375	94.953	118.176	130.249	SBI and SBIS ¹⁾
Sumber Dana																				Source of Funds
Bank Umum	1.990.345	2.180.934	2.563.562	3.093.848	3.542.518	3.884.976	3.955.499	4.070.018	3.983.612	3.989.243	4.013.763	4.087.758	4.165.744	4.258.480	4.182.002	4.249.202	4.427.423	4.454.688	4.502.982	Commercial Banks
Bank Perkreditan Rakyat	26.345	30.367	37.034	45.462	55.289	61.824	62.915	64.001	64.015	64.695	65.481	65.969	66.122	66.683	67.286	68.520	69.605	70.848	72.188	Rural Banks
Jumlah Aset																				Total Assets
Bank Umum	2.310.557	2.534.106	3.008.853	3.652.832	4.262.587	4.716.845	4.817.751	4.954.467	4.880.485	4.888.752	4.932.997	5.008.095	5.097.466	5.198.013	5.131.153	5.218.916	5.418.830	5.445.652	5.511.136	Commercial Banks
Bank Perkreditan Rakyat	32.533	37.554	45.742	55.799	67.397	75.491	75.017	77.376	77.485	78.189	78.838	79.159	79.524	80.329	81.091	82.625	84.011	85.623	87.344	Rural Banks
Jumlah Bank																				Total Banks
Bank Umum	124	121	122	120	120	120	120	120	120	120	120	119	119	119	119	119	119	119	119	Commercial Banks
Bank Perkreditan Rakyat	1.772	1.733	1.706	1.669	1.653	1.639	1.637	1.635	1.636	1.636	1.636	1.635	1.634	1.634	1.635	1.634	1.634	1.635	1.637	Rural Banks
Jumlah Kantor																				Total Bank Offices
Bank Umum	10.868	12.837	13.837	14.797	16.625	18.114	18.303	18.558	18.612	18.647	18.704	18.799	18.933	19.004	19.224	19.307	19.430	19.588	19.780	Commercial Banks
Bank Perkreditan Rakyat	3.367	3.644	3.910	4.172	4.425	4.656	4.669	4.678	4.697	4.709	4.717	4.728	4.743	4.765	4.768	4.795	4.811	4.835	4.864	Rural Banks

Ket : ¹⁾ Sertifikat Bank Indonesia SyariahNote : ¹⁾ Bank Indonesia Certificates on Sharia Principles (SBIS)

DATA BANK UMUM

Tabel 1.1.a. Kegiatan Usaha Bank Umum
(Commercial Bank Operations)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014										Items				
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt					
Penyaluran Dana																			Distribution of Funds			
a. Kredit Yang Diberikan	2.725.674	3.045.511	3.091.429	3.170.805	3.182.949	3.241.040	3.319.842	3.284.890	3.293.465	3.334.011	3.388.776	3.429.684	3.494.968	3.521.624	3.522.370	3.592.087	3.589.007	3.627.985	a. Credit			
- Kepada Pihak Ketiga	2.707.862	3.021.126	3.067.402	3.147.210	3.159.476	3.214.397	3.292.874	3.258.421	3.267.820	3.306.899	3.361.348	3.403.148	3.468.162	3.495.030	3.498.364	3.561.295	3.558.070	3.596.614	- To Third Party			
- Rupiah	2.281.021	2.550.463	2.563.483	2.615.707	2.645.356	2.658.529	2.720.500	2.692.185	2.724.157	2.763.878	2.799.009	2.837.612	2.897.535	2.926.904	2.921.972	2.961.089	2.969.668	3.000.592	Rupiah			
- Valas	426.841	470.664	503.919	531.503	514.120	555.868	572.374	566.236	543.664	543.020	562.339	565.536	570.628	568.127	576.392	600.206	588.402	596.022	Foreign Exchange			
- Kepada Bank Lain	17.812	24.384	24.027	23.595	23.473	26.643	26.968	26.469	25.644	27.113	27.428	26.967	26.805	26.594	24.006	30.792	30.937	31.371	- Inter Bank Credit			
- Rupiah	10.596	15.072	15.037	15.587	15.775	16.144	16.681	16.318	16.151	16.665	16.779	17.225	17.889	18.842	16.922	17.327	17.969	18.507	Rupiah			
- Valas	7.215	9.312	8.989	8.008	7.697	10.499	10.287	10.151	9.493	10.448	10.649	9.742	8.916	7.752	7.084	13.465	12.968	12.864	Foreign Exchange			
b. Penempatan pada Bank Lain	166.623	205.794	184.504	211.452	196.390	182.582	171.915	169.400	174.528	182.726	169.220	212.379	205.824	171.202	173.980	213.838	200.815	213.888	b. Interbank Placement			
- Giro	58.212	75.859	75.425	80.832	78.350	73.122	65.031	64.245	57.761	67.257	53.081	94.737	72.454	71.551	67.189	75.229	73.648	83.607	- Demand Deposit			
- Inter Bank Call Money	76.279	90.194	69.911	85.452	78.544	71.870	83.549	79.792	86.503	80.004	75.042	76.591	85.799	68.847	66.158	79.949	67.567	75.458	- Inter Bank Call Money			
- Deposito Berjangka	30.370	36.827	37.114	41.343	36.807	34.740	20.159	21.935	27.131	30.709	35.971	37.638	43.362	26.872	36.530	53.984	54.322	50.533	- Time Deposits			
- Lainnya	1.761	2.914	2.053	3.825	2.690	2.849	3.176	3.428	3.133	4.757	5.126	3.414	4.210	3.932	4.103	4.676	5.278	4.290	- Others			
c. Penempatan pada Bank Indonesia	580.697	453.788	465.921	475.606	462.291	467.916	506.453	474.693	475.415	441.537	487.425	497.172	515.894	519.387	527.629	579.798	600.921	588.099	c. Placement to Bank Indonesia			
- Giro	289.254	292.888	295.310	305.147	303.916	310.856	322.562	324.471	312.888	314.474	320.428	294.836	327.083	336.704	359.229	344.170	349.347	349.542	- Demand Deposit			
- Fine Tune Operation (FTO)	198.835	45.719	34.721	45.289	45.702	34.205	52.034	54.889	63.389	37.487	37.277	57.171	58.117	34.811	59.654	72.074	79.106	74.114	- Fine Tune Operation (FTO)			
- Fasbi	65.431	102.115	124.388	102.546	97.452	105.363	110.905	77.214	80.926	68.279	114.631	139.411	124.733	145.824	105.843	156.497	169.432	161.655	- Fasbi			
- Lainnya	27.178	13.066	11.503	22.624	15.220	17.492	20.952	18.119	18.212	21.298	15.089	5.753	5.961	2.047	2.903	7.057	3.036	2.789	- Others			
d. Surat Berharga	429.946	458.791	460.675	485.539	506.638	530.804	520.642	535.701	530.823	544.414	554.911	542.927	551.232	524.565	533.356	559.052	582.687	602.956	d. Securities			
- Sertifikat Bank Indonesia (SBI)	81.158	76.837	73.167	83.044	100.420	107.950	111.689	113.308	109.868	118.935	118.890	114.940	111.554	89.792	91.375	94.953	118.176	130.249	- Bank Indonesia Certificates (SBI)			
- Surat Perbendaharaan Negara (SPN)	1.920	18.318	19.571	19.999	18.520	19.537	17.908	17.832	15.247	15.017	15.797	14.299	16.429	12.650	15.143	21.180	20.783	19.052	- Treasury Bills			
- Obligasi	282.960	308.846	312.470	321.936	323.930	339.266	323.941	341.977	338.920	346.418	351.123	342.948	357.526	355.909	361.270	375.151	364.181	370.561	- Bonds			
- Lainnya	63.909	54.789	55.466	60.560	63.767	64.051	67.103	62.584	66.788	64.044	69.102	70.739	65.723	66.214	65.568	67.768	79.547	83.093	- Others			
e. Penyertaan	15.065	15.507	15.529	15.696	15.806	15.808	15.725	16.452	17.210	18.820	18.880	19.597	19.461	19.753	19.955	20.424	20.801	21.063	e. Equity Investment			
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	69.931	74.403	77.036	77.693	84.322	79.304	79.492	81.287	82.997	81.317	83.242	85.939	85.561	87.828	88.989	88.620	90.749	91.886	f. Impairment on Financial Assets			
- Kredit yang diberikan	65.389	68.243	70.658	71.827	78.234	72.674	73.108	74.930	75.938	74.449	87.031	79.172	78.583	80.920	82.333	81.828	83.909	84.761	- Credit			
- Surat Berharga	2.105	2.151	2.087	2.325	2.271	2.368	2.290	2.301	2.209	2.200	2.171	2.145	2.261	2.202	2.226	2.273	2.267	2.283	- Securities			
- Lainnya	2.437	4.009	4.291	3.541	3.817	4.262	4.095	4.056	4.850	4.668	4.668 ¹⁾	4.621	4.717	4.707	4.430	4.518	4.572	4.843	- Others			
g. Tagihan Spot dan Derivatif	8.229	13.603	24.757	26.656	20.838	26.204	26.092	22.585	20.855	19.903	17.890	17.246	17.620	17.646	16.450	18.234	16.276	16.703	g. Spot and Derivatives Claims			
h. Tagihan Lainnya	176.507	127.752	152.486	174.173	157.958	178.191	183.143	183.525	189.762	199.697	178.241	187.557	197.103	132.718	230.946	239.235	242.968	258.378	h. Other claims			
Sumber Dana																			Source of Funds			
a. Dana Pihak Ketiga	3.225.198	3.392.927	3.440.207	3.526.188	3.520.890	3.563.362	3.663.968	3.594.697	3.603.620	3.618.064	3.694.765	3.763.474	3.834.503	3.787.052	3.855.886	3.995.803	4.011.368	4.054.680	a. Third Party Funds			
- Rupiah	2.757.530	2.843.380	2.863.890	2.910.414	2.915.359	2.944.303	3.025.150	2.973.929	2.995.874	3.024.794	3.097.485	3.121.688	3.203.193	3.162.774	3.224.160	3.335.412	3.353.281	3.392.771	Rupiah			
- Giro	567.801	577.112	575.270	586.301	570.582	579.604	569.927	542.201	550.023	554.551	585.962	603.925	650.249	541.366	580.871	644.197	632.860	647.165	Demand Deposit			
- Tabungan	1.010.488	1.019.789	1.019.866	1.041.941	1.036.545	1.051.840	1.123.696	1.086.970	1.085.697	1.067.542	1.076.271	1.064.749	1.077.892	1.110.904	1.100.033	1.112.257	1.110.386	1.122.466	Saving			
- Simpanan Berjangka	1.179.242	1.246.479	1.268.754	1.282.172	1.308.232	1.312.858	1.331.527	1.344.758	1.360.153	1.402.701	1.435.252	1.453.015	1.475.053	1.510.504	1.543.256	1.578.958	1.610.035	1.623.140	Time Deposits			
- Valas	467.668	549.546	576.317	615.773	605.531	619.060	638.818	620.768	607.746	593.270	597.280	641.786	631.309	624.278	631.726	660.391	658.087	661.909	Foreign Exchange			
- Giro	199.270	236.631	247.599	270.853	272.050	290.449	276.854	271.898	269.985	254.593	259.071	280.591	261.736	258.134	261.680	272.775	285.840	285.980	Demand Deposit			
- Tabungan	66.342	76.038	78.168	84.072	84.667	86.624	89.011	88.915	88.078	88.399	89.145	90.580	89.125	92.838	92.757	93.351	90.673	94.481	Saving			
- Simpanan Berjangka	202.056	236.877	250.550	260.848	248.815	241.987	272.952	259.955	249.683	250.277	249.064	270.615	280.448	273.306	277.288	294.266	281.575	281.448	Time Deposits			
b. Kewajiban kepada Bank Indonesia	1.864	1.724	1.805	2.086	1.555	1.598	1.782	1.783	1.835	2.254	2.211	2.486	2.178	1.903	2.035	2.443	3.187	3.088	b. Liabilities to BI			
c. Kewajiban kepada Bank lain	124.697	120.911	114.063	131.998	118.165	121.550	115.793	107.686	115.025	124.328	126.183	128.053	144.539	117.252	125.448	145.379	148.299	150.075	c. Interbank Liabilities			
d. Surat Berharga yang diterbitkan	42.116	52.746	52.883	53.452	52.442	54.465	54.450	54.348	52.487	51.848	51.693	52.460	53.603	53.557	53.474	52.939	52.222	53.446	d. Issued Securities			
e. Pinjaman yang Diterima	75.341	82.232	87.999	99.548	93.361	105.324	112.914	115.626	110.235	107.499	107.907	107.866	103.127	105.262	104.023	117.024	118>					

**Tabel 1.2.a. Kegiatan Usaha Bank Persero
(State Owned Banks Operations)
Miliar Rp (Billion Rp)**

Keterangan	2012	2013						2014											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																			Distribution of Funds
a. Kredit Yang Diberikan	961.994	1.082.282	1.092.980	1.129.953	1.129.526	1.151.145	1.187.431	1.165.576	1.172.126	1.185.318	1.205.977	1.212.605	1.240.238	1.252.655	1.259.491	1.280.413	1.271.590	1.288.527	a. Credit
- Kepada Pihak Ketiga	959.128	1.077.916	1.088.499	1.125.090	1.125.057	1.145.988	1.181.726	1.159.580	1.166.047	1.178.302	1.199.339	1.206.035	1.234.235	1.245.669	1.254.133	1.275.444	1.267.022	1.284.068	- To Third Party
Rupiah	847.132	959.545	961.319	989.757	992.083	998.058	1.029.333	1.011.961	1.026.377	1.040.427	1.057.401	1.067.802	1.096.161	1.103.705	1.104.367	1.122.804	1.120.067	1.132.409	Rupiah
Valas	111.996	118.372	127.180	135.334	132.974	147.931	152.393	147.619	139.670	137.875	141.938	138.233	138.074	141.964	149.766	152.641	146.954	151.658	Foreign Exchange
- Kepada Bank Lain	2.866	4.366	4.481	4.863	4.469	5.157	5.705	5.997	6.079	7.016	6.638	6.570	6.002	6.985	5.358	4.969	4.569	4.460	- Inter Bank Credit
Rupiah	2.756	3.365	3.193	3.425	3.428	3.618	4.099	4.067	4.268	4.602	4.448	4.569	4.657	5.770	4.195	4.120	4.088	3.993	Rupiah
Valas	111	1.001	1.288	1.438	1.041	1.538	1.606	1.929	1.812	2.414	2.190	2.001	1.345	1.215	1.163	849	480	467	Foreign Exchange
b. Penempatan pada Bank Lain	44.017	58.073	59.300	59.544	59.779	55.346	48.142	42.532	41.622	44.600	37.720	66.732	53.402	53.263	46.542	55.010	53.444	53.498	b. Interbank Placement
- Giro	23.859	39.255	41.938	42.793	42.247	39.802	28.630	26.328	23.687	26.219	19.029	48.973	33.722	27.704	24.992	29.284	30.774	35.321	- Demand Deposit
- Inter Bank Call Money	15.270	13.565	12.262	13.237	13.519	12.000	16.208	12.402	15.193	15.052	15.277	14.249	15.674	21.558	18.178	20.963	17.572	15.550	- Inter Bank Call Money
- Deposito Berjangka	4.887	4.476	5.038	3.457	3.799	3.336	3.095	2.882	2.692	3.279	2.889	2.994	2.996	2.818	2.666	3.239	3.855	2.617	- Time Deposits
- Lainnya	0	777	61	57	213	208	208	919	50	51	524	516	1.009	1.183	707	1.524	1.243	11 ¹⁾	- Others
c. Penempatan pada Bank Indonesia	237.866	155.648	174.849	168.240	179.576	178.660	194.512	165.085	168.525	159.725	195.002	178.033	197.487	169.880	188.570	219.021	231.048	216.946	c. Placement to Bank Indonesia
- Giro	107.025	102.980	104.749	106.429	106.267	108.647	113.298	112.185	109.820	112.386	112.934	86.100	115.210	118.128	134.095	122.928	123.188	124.297	- Demand Deposit
- Fine Tune Operation (FTO)	101.252	28.142	20.854	25.209	24.527	16.544	31.881	27.293	36.094	17.395	19.394	24.065	29.746	29.746 ¹⁾	22.978	33.021	41.089	38.076	- Fine Tune Operation (FTO)
- Fasbi	18.977	22.327	47.602	32.816	46.085	50.894	45.050	23.061	18.513	24.189	59.709	66.218	50.386	46.334	30.647	59.707	66.316	54.232	- Fasbi
- Lainnya	10.611	2.199	1.644	3.785	2.696	2.575	4.283	2.546	4.099	5.755	2.965	1.650	2.145	1.200	850	3.365	455	340	- Others
d. Surat Berharga	189.311	190.999	192.624	200.191	198.141	201.965	202.644	210.802	211.891	216.630	216.147	211.618	206.673	199.694	202.386	207.929	227.723	238.852	d. Securities
- Sertifikat Bank Indonesia (SBI)	16.671	13.338	13.646	17.176	13.211	13.740	14.554	18.205	18.488	21.359	18.321	20.699	13.760	10.418	11.757	11.544	17.045	20.365	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara (SB/PN)	124	1.767	2.227	2.095	1.553	2.606	1.966	3.990	1.759	3.276	3.942	3.013	2.553	2.135	2.673	2.861	3.825	4.681	- Treasury Bills
- Obligasi	148.758	151.873	152.570	154.894	155.595	160.026	155.670	164.251	161.849	166.838	164.786	158.390	164.340	160.074	162.377	166.914	170.174	174.469	- Bonds
- Lainnya	23.757	24.022	24.181	26.026	27.783	25.593	30.455	24.356	29.795	25.156	29.098	29.516	26.020	27.067	25.578	26.609	36.679	39.338	- Others
e. Penyertaan	6.675	7.645	7.674	7.690	7.706	7.710	7.639	7.716	7.721	7.201	7.211	8.225	8.225	8.231	8.231	8.722	8.732	8.795	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	36.516	38.122	38.894	39.433	39.332	39.737	40.017	41.270	41.672	40.658	41.050	42.270	42.127	42.777	43.220	42.955	43.716	42.988	f. Impairment on Financial Assets
- Kredit yang diberikan	34.846	36.073	36.817	37.287	37.196	37.481	37.942	39.123	39.589	38.556	38.994	40.288	40.080	40.713	41.231	40.921	41.609	40.890	- Credit
- Surat Berharga	150	161	173	173	168	178	172	180	165	162	165	151	145	135	140	139	141	144	- Securities
- Lainnya	1.520	1.888	1.904	1.974	1.968	2.077	1.903	1.967	1.918	1.940	1.890	1.831	1.902	1.928	1.849	1.895	1.966	1.953	- Others
g. Tagihan Spot dan Derivatif	342	307	1.060	733	379	560	395	393	680	555	314	282	616	455	310	280	324	196	g. Spot and Derivatives Claims
h. Tagihan Lainnya	49.032	33.773	35.270	43.145	43.197	43.751	53.065	43.178	52.408	55.900	44.048	44.755	51.347	43.122	87.580	79.112	82.887	105.551 ¹⁾	h. Other claims
Sumber Dana																			Source of Funds
a. Dana Pihak Ketiga	1.201.284	1.224.042	1.244.245	1.268.088	1.277.421	1.283.491	1.363.062	1.290.656	1.300.786	1.314.445	1.347.928	1.362.280	1.395.240	1.402.732	1.429.498	1.475.270	1.473.854	1.499.077	a. Third Party Funds
Rupiah	1.053.025	1.034.055	1.048.141	1.056.712	1.068.869	1.074.276	1.154.063	1.101.202	1.115.796	1.140.133	1.175.046	1.157.088	1.201.832	1.212.987	1.240.820	1.277.525	1.269.603	1.287.803	Rupiah
Giro	206.540	181.884	189.975	179.061	184.190	182.153	200.001	177.051	186.170	187.278	210.922	195.432	210.191	187.201	198.998	208.902	212.266	219.555	Demand Deposit
Tabungan	467.656	470.679	467.759	483.285	480.931	488.388	533.277	508.527	507.520	502.270	507.056	498.353	507.311	514.972	510.734	523.221	520.379	527.598	Saving
Simpanan Berjangka	378.829	381.492	390.407	394.366	403.749	403.735	420.785	415.624	422.106	450.585	457.068	463.303	484.330	510.813	531.087	545.402	536.957	540.650	Time Deposits
Valas	148.259	189.987	196.104	211.376	208.552	209.215	208.999	189.453	184.990	174.312	172.882	205.192	193.408	189.746	188.679	197.745	204.252	211.274	Foreign Exchange
Giro	65.610	89.093	97.086	107.223	108.800	123.795	100.054	94.745	96.963	86.684	90.353	107.177	92.777	89.854	90.757	98.675	108.657	109.377	Demand Deposit
Tabungan	15.366	17.778	17.952	19.555	21.497	22.706	22.042	22.171	22.322	22.303	22.580	22.464	23.565	27.438	26.830	27.454	25.900	28.257	Saving
Simpanan Berjangka	67.283	83.116	81.067	84.598	78.255	62.714	86.903	72.537	65.705	65.325	59.948	75.552	77.066	72.453	71.091	71.616	69.694	73.640	Time Deposits
b. Kewajiban kepada Bank Indonesia	1.437	1.716	1.798	1.781	1.547	1.591	1.556	1.776	1.828	1.771	1.788	1.871	1.709	1.898	1.923	1.867	1.913	1.854	b. Liabilities to BI
c. Kewajiban kepada Bank lain	21.807	34.300	35.862	37.820	36.473	38.500	21.421	25.268	30.569	30.086	39.104	40.490	43.918	23.177	34.673	44.037	56.239	55.003	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	11.906	19.029	19.653	20.305	20.002	20.689	20.895	20.941	20.347	20.103	20.304	19.519	19.700	19.427	19.548	20.035	19.938	20.778	d. Issued Securities
e. Pinjaman yang Diterima	33.898	29.306	31.379	36.929	33.952	42.022	45.272	47.035	44.581	42.435	42.393	42.262	34.352	31.404	31.020	40.081	42.613	40.657	e. Loans received
Rupiah	5.988	5.960	5.934	6.436	6.447	6.462	6.464	6.468	6.457	6.440	6.430	6.328	6.819	6.824	6.805	6.896	6.888	7.477	Rupiah
Valas	27.910	23.346	25.445	30.493	27.505	35.560	38.808	40.568	38.124	35.994	35.962	35.934	27.533	24.580	24.215	33.185	35.725	33.180	Foreign Exchange</

Tabel 1.3.a. Kegiatan Usaha BUSN Devisa
(Foreign Exchange Commercial Banks Operations)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																			Distribution of Funds
a. Kredit Yang Diberikan	1.123.364	1.228.622	1.244.825	1.265.615	1.285.385	1.295.953	1.321.771	1.313.787	1.319.367	1.340.363	1.356.877	1.374.324	1.396.842	1.399.114	1.418.983	1.442.584	1.449.205	1.463.711	a. Credit
- Kepada Pihak Ketiga	1.114.279	1.216.555	1.233.648	1.255.994	1.275.573	1.285.761	1.311.522	1.303.765	1.309.430	1.330.329	1.346.741	1.363.998	1.386.170	1.388.486	1.408.786	1.432.433	1.438.972	1.453.468	- To Third Party
Rupiah	982.260	1.077.701	1.084.711	1.097.740	1.119.774	1.121.644	1.143.136	1.135.229	1.145.766	1.164.968	1.174.220	1.189.862	1.207.913	1.215.859	1.222.817	1.235.695	1.243.403	1.254.167	Rupiah
Valas	132.018	138.854	148.936	158.254	155.799	164.117	168.385	168.535	163.665	165.362	172.521	174.136	178.256	172.627	185.969	196.738	195.569	199.300	Foreign Exchange
- Kepada Bank Lain	9.085	12.066	11.177	9.621	9.812	10.192	10.250	10.022	9.937	10.034	10.136	10.325	10.672	10.628	10.197	10.151	10.233	10.244	- Inter Bank Credit
Rupiah	6.483	9.394	9.430	9.621	9.812	10.013	10.065	9.839	9.937	10.034	10.136	10.325	10.672	10.484	10.168	10.151	10.227	10.244	Rupiah
Valas	2.602	2.672	1.747	- ¹⁾	-	179	184	183	-	-	-	-	-	144	29	-	6	-	Foreign Exchange
b. Penempatan pada Bank Lain	46.221	53.619	43.352	51.452	45.821	38.616	48.087	50.258	51.075	51.941	48.409	53.142	52.967	54.358	55.942	57.659	53.624	58.509	b. Interbank Placement
- Giro	20.881	24.181	20.860	26.177	23.026	19.881	21.542	24.776	22.494	26.768	22.411	31.535	27.342	30.110	31.550	32.938	29.097	32.968	- Demand Deposit
- Inter Bank Call Money	23.047	25.871	19.698	22.243	19.473	16.234	23.419	22.371	25.109	21.340	21.370	18.127	22.619	21.021	20.896	20.057	18.821	19.298	- Inter Bank Call Money
- Deposito Berjangka	1.322	2.254	1.460	1.550	2.213	1.288	1.420	1.634	1.512	850	1.600	1.405	861	1.104	889	2.106	2.716	2.918	- Time Deposits
- Lainnya	972	1.313	1.333	1.482	1.110	1.213	1.706	1.477	1.960	2.982	3.028	2.075	2.144	2.124	2.607	2.558	2.989	3.325	- Others
c. Penempatan pada Bank Indonesia	208.570	185.865	165.594	180.432	170.978	173.853	200.002	188.549	189.142	169.643	177.985	191.838	193.809	233.204	212.681	220.661	221.397	223.736	c. Placement to Bank Indonesia
- Giro	114.071	118.316	118.360	124.797	123.870	127.736	132.240	133.635	130.688	129.848	131.252	131.910	134.449	138.133	142.295	143.420	143.818	144.044	- Demand Deposit
- Fine Tune Operation (FTO)	61.799	12.058	11.181	18.464	19.312	16.700	18.839	23.041	25.651	18.824	16.657	29.246	25.543	26.810	29.847	34.085	30.650	27.945	- Fine Tune Operation (FTO)
- Fasbi	21.895	48.034	29.613	23.504	19.333	19.639	37.127	22.704	23.541	11.357	21.888	30.250	33.114	67.907	40.032	40.325	46.139	50.016	- Fasbi
- Lainnya	10.805	7.457	6.440	13.666	8.463	9.779	11.795	9.169	9.263	9.614	8.188	433	703	354	507	2.832	789	1.731	- Others
d. Surat Berharga	154.456	160.674	167.502	174.956	186.251	198.058	194.752	202.393	200.033	202.058	208.631	201.130	208.839	195.539	208.511	218.787	225.924	231.100	d. Securities
- Sertifikat Bank Indonesia (SBI)	40.470	36.880	34.883	36.316	47.270	53.537	57.867	59.717	59.323	62.039	64.061	58.469	58.831	47.599	51.046	54.217	67.827	72.873	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara (SB/PN)	988	9.278	11.956	12.842	11.174	10.860	9.453	7.936	7.712	5.924	5.747	6.225	7.418	5.415	7.480	11.685	11.317	9.600	- Treasury Bills
- Obligasi	90.998	97.118	103.570	106.916	108.120	112.952	107.381	114.198	112.345	110.823	114.815	111.767	119.542	119.122	125.153	127.847	120.269	120.986	- Bonds
- Lainnya	22.000	17.398	17.093	18.881	19.688	20.710	20.051	20.542	20.653	23.273	24.008	24.669	23.049	23.402	24.831	25.038	26.512	27.641	- Others
e. Penyertaan	7.441	6.911	6.901	7.050	7.143	7.140	7.137	7.662	7.815	9.937	9.961	9.670	9.532	9.841	10.027	10.015	10.369	10.568	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	22.335	23.666	25.031	25.194	25.314	25.443	26.228	26.346	26.611	26.840	27.148	27.814	27.913	28.644	29.450	29.754	31.357	32.192	f. Impairment on Financial Assets
- Kredit yang diberikan	20.190	20.320	21.450	22.232	22.097	21.853	22.694	22.912	22.969	23.432	34.355	24.422	24.370	25.182	25.998	26.107	27.725	28.515	- Credit
- Surat Berharga	1.936	1.975	1.898	2.133	2.092	2.176	2.105	2.110	2.032	2.008	1.947	1.942	2.062	2.013	2.032	2.081	2.088	2.101	- Securities
- Lainnya	208	1.371	1.683	828	1.125	1.414	1.429	1.324	1.610	1.400	1.400 ²⁾	1.450	1.481	1.449	1.421	1.565	1.544	1.575	- Others
g. Tagihan Spot dan Derivatif	1.430	2.400	4.165	4.484	3.670	4.810	4.858	4.090	3.462	3.316	3.136	2.981	2.960	2.919	2.684	3.122	2.781	2.657	g. Spot and Derivatives Claims
h. Tagihan Lainnya	87.650	62.755	83.805	86.745	73.846	93.925	91.326	100.043	97.981	98.020	83.008	88.657	89.963	50.069	100.770	110.244	104.243	101.844	h. Other claims
Sumber Dana																			Source of Funds
a. Dana Pihak Ketiga	1.353.149	1.417.093	1.444.523	1.467.392	1.473.669	1.497.036	1.552.385	1.542.429	1.539.878	1.528.384	1.554.660	1.580.368	1.597.793	1.605.340	1.646.365	1.680.666	1.688.850	1.699.474	a. Third Party Funds
Rupiah	1.173.913	1.210.439	1.223.102	1.228.404	1.240.216	1.259.079	1.296.639	1.288.074	1.287.848	1.281.186	1.299.918	1.315.704	1.328.014	1.335.101	1.357.542	1.377.378	1.395.573	1.410.711	Rupiah
Giro	198.251	209.168	200.634	198.474	196.336	199.074	204.067	195.469	195.051	191.729	191.778	202.109	208.981	195.766	200.479	209.380	207.439	212.983	Demand Deposit
Tabungan	433.712	445.772	449.313	451.573	447.733	452.514	463.249	460.675	462.306	456.362	459.146	458.319	463.442	476.106	476.328	476.823	475.425	477.271	Saving
Simpanan Berjangka	541.950	555.499	573.155	578.357	596.146	607.491	629.323	631.931	630.491	633.095	648.994	655.276	655.591	663.229	680.735	691.175	712.708	720.457	Time Deposits
Valas	179.236	206.664	221.421	238.989	233.453	237.957	255.746	254.355	252.031	247.198	254.742	264.665	269.779	270.239	288.823	303.390	293.277	288.763	Foreign Exchange
Giro	66.731	72.990	75.285	85.796	83.035	82.346	90.113	89.817	87.192	85.684	83.971	87.752	89.233	86.711	88.362	90.811	90.147	88.924	Demand Deposit
Tabungan	27.326	33.422	34.929	37.677	37.092	37.494	39.614	39.535	39.353	38.996	39.088	39.465	38.278	38.016	38.160	38.806	38.297	38.705	Saving
Simpanan Berjangka	85.179	100.252	111.207	115.516	113.326	118.116	126.018	125.004	125.486	122.519	131.683	137.448	142.268	145.512	162.300	173.773	164.833	161.134	Time Deposits
b. Kewajiban kepada Bank Indonesia	84	4	4	4	4	4	4	3	3	3	3	3	3	2	2	2	2	2	b. Liabilities to BI
c. Kewajiban kepada Bank lain	43.163	38.644	31.676	37.564	31.141	31.522	35.491	31.181	35.621	44.413	35.854	34.595	45.185	35.952	37.962	47.770	41.993	41.150	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	16.720	19.744	19.256	19.784	19.076	20.561	20.834	20.827	19.860	19.004	19.009	19.681	19.977	21.527	21.755	19.718	19.790	19.960	d. Issued Securities
e. Pinjaman yang Diterima	11.454	13.957	14.718	18.181	16.049	17.676	19.063	19.366	18.015	18.491	16.366	16.515	16.938	20.314	21.024	20.704	20.206	21.644	e. Loans received
Rupiah	2.820	3.489	2.846	3.556	3.501	3.748	4.196	4.151	4.106	3.765	3.590	4.061	3.063	3.157	2.949	3.069	3.365	3.614	Rupiah
Valas	8.635	10.468	11.872	14.625	12.548	13.928	14.867	15.215	13.910	14.727	12.776	12.454	13.875	17.1					

Tabel 1.4.a. Kegiatan Usaha BUSN Non Devisa
(Non-Foreign Exchange Commercial Banks Operations)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																			Distribution of Funds
a. Kredit Yang Diberikan	90.341	103.890	103.346	105.764	105.534	106.850	109.303	108.173	109.405	111.698	114.062	116.613	119.724	121.129	120.837	122.863	122.578	124.197	a. Credit
- Kepada Pihak Ketiga	89.451	102.789	102.226	104.646	104.423	105.760	108.228	107.131	108.394	110.697	113.081	115.619	118.732	120.127	119.860	121.904	121.638	123.216	- To Third Party
Rupiah	89.451	102.789	102.226	104.646	104.423	105.760	108.228	107.131	108.394	110.697	113.081	115.619	118.732	120.127	119.860	121.904	121.638	123.216	Rupiah
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Foreign Exchange
- Kepada Bank Lain	890	1.102	1.120	1.119	1.111	1.091	1.074	1.042	1.010	1.001	981	994	992	1.001	977	959	940	981	- Inter Bank Credit
Rupiah	890	1.102	1.120	1.119	1.111	1.091	1.074	1.042	1.010	1.001	981	994	992	1.001	977	959	940	981	Rupiah
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Foreign Exchange
b. Penempatan pada Bank Lain	2.519	2.265	1.121	1.561	1.410	1.635	3.076	2.717	2.665	3.567	3.400	3.508	4.501	4.242	3.804	4.351	3.372	4.034	b. Interbank Placement
- Giro	190	166	98	165	85	97	111	98	160	195	132	583	547	904	492	507	486	517	- Demand Deposit
- Inter Bank Call Money	1.020	1.156	201	562	402	420	1.786	1.281	982	1.571	1.256	1.356	2.126	1.773	1.545	2.073	1.332	1.914	- Inter Bank Call Money
- Deposito Berjangka	957	620	483	508	559	765	742	810	1.019	1.223	1.398	1.253	1.585	1.468	1.645	1.655	1.244	1.317	- Time Deposits
- Lainnya	352	323	340	326	365	352	437	528	504	578	614	317	244	97	122	116	311	287	- Others
c. Penempatan pada Bank Indonesia	24.844	22.316	21.289	20.991	18.942	17.644	20.546	20.347	21.405	20.482	17.769	19.656	17.776	24.096	19.404	21.183	22.971	24.112	c. Placement to Bank Indonesia
- Giro	8.179	9.121	9.147	8.844	9.127	9.124	9.146	9.807	9.387	9.546	9.739	9.914	10.070	10.099	10.312	10.399	10.644	10.835	- Demand Deposit
- Fine Tune Operation (FTO)	10.479	1.634	212	212	157	167	146	504	116	468	128	1.417	1.213	1.467	1.043	1.043	1.199	1.182	- Fine Tune Operation (FTO)
- Fasbi	3.203	9.446	9.860	9.786	7.481	5.780	8.060	7.189	9.574	6.900	5.482	8.309	6.479	12.516	8.033	9.729	11.114	12.066	- Fasbi
- Lainnya	2.983	2.114	2.070	2.149	2.176	2.573	3.193	2.848	2.329	3.569	2.420	17	14	13	15	12	15	29	- Others
d. Surat Berharga	9.843	10.357	10.737	11.045	12.977	13.029	13.583	13.738	13.778	13.916	14.313	13.200	14.575	13.503	13.502	13.852	14.843	16.120	d. Securities
- Sertifikat Bank Indonesia (SBI)	3.275	3.794	4.290	4.626	6.808	6.990	7.398	7.479	7.320	7.351	7.589	6.433	7.490	6.365	6.235	6.441	7.451	8.220	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara (SB/PN)	0	119	153	33	34	34	34	34	34	34	35	35	35	-	-	-	-	-	- Treasury Bills
- Obligasi	5.047	5.077	5.047	4.840	4.590	4.373	4.350	4.166	4.712	4.819	4.982	5.031	5.266	5.454	5.596	5.719	5.550	5.671	- Bonds
- Lainnya	1.521	1.367	1.247	1.545	1.546	1.632	1.800	2.059	1.712	1.711	1.708	1.702	1.784	1.683	1.671	1.692	1.843	2.229	- Others
e. Penyertaan	155	159	161	163	163	159	158	159	759	758	758	757	757	731	738	742	749	749	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.557	1.596	1.617	1.615	1.644	1.574	1.525	1.558	1.592	1.516	1.537	1.571	1.633	1.647	1.633	1.693	1.677	1.749	f. Impairment on Financial Assets
- Kredit yang diberikan	1.499	1.573	1.599	1.595	1.624	1.562	1.517	1.538	1.577	1.484	1.507	1.545	1.605	1.618	1.605	1.666	1.647	1.719	- Credit
- Surat Berharga	5	4	4	3	3	3	3	4	4	5	5	4	6	5	5	5	6	5	- Securities
- Lainnya	53	18	14	17	17	8	4	17	11	27	25	22	22	24	23	22	24	25	- Others
g. Tagihan Spot dan Derivatif	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Spot and Derivatives Claims
h. Tagihan Lainnya	1.930	1.631	2.969	4.202	4.007	5.672	8.782	6.605	3.666	4.758	4.946	4.337	6.212	583	5.207	4.115	4.150	3.140	h. Other claims
Sumber Dana																			Source of Funds
a. Dana Pihak Ketiga	104.346	112.274	111.550	113.761	112.814	113.845	122.883	120.228	118.435	120.869	120.995	125.040	128.288	130.155	129.199	131.799	134.269	137.026	a. Third Party Funds
Rupiah	104.346	112.263	111.550	113.761	112.814	113.845	122.883	120.228	118.435	120.869	120.995	124.946	128.193	130.062	129.104	131.799	134.269	137.026	Rupiah
Giro	5.074	5.014	4.799	5.019	5.406	4.835	5.844	5.136	4.684	5.560	4.990	5.413	5.993	5.764	5.305	5.979	5.969	6.025	Demand Deposit
Tabungan	12.794	14.611	14.292	14.255	14.585	14.407	14.402	14.366	14.304	14.369	14.883	14.568	15.181	15.609	15.584	15.861	16.325	16.421	Saving
Simpanan Berjangka	86.478	92.638	92.459	94.487	92.823	94.604	102.636	100.726	99.448	100.939	101.041	104.965	107.018	108.689	108.215	109.966	111.966	114.580	Time Deposits
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Foreign Exchange
Giro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Demand Deposit
Tabungan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Saving
Simpanan Berjangka	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Time Deposits
b. Kewajiban kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Liabilities to BI
c. Kewajiban kepada Bank lain	5.091	4.470	4.185	5.571	5.331	5.701	6.567	4.854	5.661	6.771	5.929	4.622	5.815	5.191	5.191	5.167	3.458	2.982	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	5.027	6.354	6.355	5.761	5.762	5.763	5.363	5.364	5.365	5.365	5.366	5.577	6.492	5.793	5.634	6.414	5.092	5.256	d. Issued Securities
e. Pinjaman yang Diterima	1.051	1.943	1.937	1.932	1.927	1.917	1.875	1.790	1.786	1.956	1.883	1.829	1.873	1.791	1.787	1.784	3.591	4.196	e. Loans received
Rupiah	1.051	1.943	1.937	1.932	1.927	1.917	1.875	1.790	1.786	1.956	1.883	1.829	1.873	1.791	1.787	1.784	3.591	4.196	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	-	6	-	-	102	102	102	102	102	102	92	21	1	102	102	1	-	-	g. Other Liabilities
h. Setoran Jaminan	8	7	7	7	6	6	7	6	6	6	7	12	13	7	8	11	8	9	h. Margin Deposits
Beberapa komponen modal																			Components of Capital
a. Modal Disetor	7.806	8.853	8.548	8.563	8.779	8.829	9.729	9.752	10.227	10.269	9.464	10.466	10.891	11.191	11.393	11.663	11.664	11.695	a. Paid In Capital
b. Cadangan	257	298	299	300	300	300	300	305	305	307	367	459	465	562	562	562	562	564	b. Reserves
c. L/R Tahun lalu ¹⁾	4.335	6.835	6.805	6.804	6.804	6.776	6.776	9.915	9.796	9.695	9.612	9.511	9.506	9.181	9.181	9.168	9.168	9.149	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	2.790	1.929	2.198	2.488	2.727	2.968	3.084	148	374	653	835	1.067	1.271	1.398	1.604	1.798	1.993	2.137	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.406	2.527	2.435	2.540	2.431	2.336	2.538	3.087	3.235	3.252	4.047	3.088	2.713	3.037	3.186	2.931	2.911	2.931	e. Additional Paid In Capital
f. Modal Pinjaman	14	14	14	608	608	608	608	608	608	609	608	659	608	609	609	609	609	609	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama³⁾ Angka-angka diperbaiki¹⁾ LBU 2008 is not defined vs metadata²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata³⁾ Revised figures

Tabel 1.5.a. Kegiatan Usaha BPD
(Regional Development Banks Operations)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																			Distribution of Funds
a. Kredit Yang Diberikan	219.207	250.414	252.389	257.831	261.649	264.685	265.250	261.021	264.327	269.419	273.946	279.259	284.331	287.360	289.931	295.390	299.058	302.553	a. Credit
- Kepada Pihak Ketiga	218.851	249.821	251.775	257.175	260.985	264.014	264.541	260.323	263.662	268.692	273.212	278.900	283.448	286.459	289.017	294.511	298.145	301.614	- To Third Party
Rupiah	217.563	248.987	250.900	256.246	260.098	263.077	263.597	259.395	262.788	267.839	272.355	278.011	282.572	285.626	288.188	293.691	297.354	300.814	Rupiah
Valas	1.287	834	875	929	887	937	944	928	874	852	857	889	876	833	829	821	791	800	Foreign Exchange
- Kepada Bank Lain	357	593	614	656	664	671	709	698	665	727	734	791	883	901	914	878	913	939	- Inter Bank Credit
Rupiah	357	593	614	656	664	671	709	698	665	727	734	791	883	901	914	878	913	939	Rupiah
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Foreign Exchange
b. Penempatan pada Bank Lain	40.194	48.185	43.366	54.195	46.016	47.329	31.853	30.585	36.602	42.386	48.541	51.674	62.665	31.623	40.871	63.952	61.055	57.488	b. Interbank Placement
- Giro	1.809	3.350	2.701	2.458	2.386	2.585	2.318	2.164	2.402	2.407	2.648	2.570	1.794	2.343	1.988	2.614	2.287	2.848	- Demand Deposit
- Inter Bank Call Money	15.142	15.193	10.575	14.646	12.750	14.681	14.668	11.704	12.069	13.736	15.728	17.052	22.747	7.864	7.486	15.000	12.894	11.442	- Inter Bank Call Money
- Deposito Berjangka	22.894	29.151	29.784	35.341	29.882	29.027	14.522	16.229	21.594	25.306	29.464	31.546	37.312	20.889	30.730	45.861	45.442	42.607	- Time Deposits
- Lainnya	349	492	306	1.750 ¹⁾	998	1.036	545	488	538	936	701	506	812	527	667	478	431	591	- Others
c. Penempatan pada Bank Indonesia	48.455	43.187	43.323	49.550	41.786	44.313	31.626	40.521	38.102	37.529	43.662	49.584	51.873	37.022	48.582	61.724	57.467	58.436	c. Placement to Bank Indonesia
- Giro	27.642	27.669	26.786	27.568	28.751	26.740	27.971	29.019	24.265	25.037	27.268	27.644	28.854	32.056	36.503	30.477	33.426	31.750	- Demand Deposit
- Fine Tune Operation (FTO)	9.368	2.371	1.815	100	200	200	200	322	200	336	491	390	310	302	490	305	498	967	- Fine Tune Operation (FTO)
- Fasbi	10.033	12.657	14.559	20.993	12.072	16.338	2.546	10.159	12.760	11.590	14.778	18.033	20.026	4.491	11.027	30.520	22.925	25.099	- Fasbi
- Lainnya	1.413	490	162	1.189	763	1.035	909	1.021	877	565	1.125	3.517	2.684	173	561	421	617	620	- Others
d. Surat Berharga	18.640	25.238	25.828	27.878	33.188	33.812	32.106	29.971	29.455	30.339	30.556	31.988	30.586	27.497	28.978	29.544	31.314	32.101	d. Securities
- Sertifikat Bank Indonesia (SBI)	6.618	5.355	4.697	6.036	11.193	11.543	12.125	10.370	9.420	11.117	10.584	10.922	9.825	7.996	7.557	8.005	10.271	10.787	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara (SB/PN)	49.3443065	197	97	98	98	99	100	0	41	41	41	51	42	42	42	42	42	43	- Treasury Bills
- Obligasi	9.590	16.723	17.701	18.090	18.015	18.807	16.980	16.468	17.758	17.067	17.678	18.312	18.036	17.107	18.650	18.350	17.820	18.319	- Bonds
- Lainnya	2.383	2.963	3.333	3.654	3.882	3.363	2.901	3.132	2.236	2.115	2.252	2.703	2.684	2.352	2.730	3.146	3.181	2.953	- Others
e. Penyerahan	688	687	687	687	688	693	693	693	693	693	692	692	692	692	692	692	692	692	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.653	4.829	5.046	5.130	5.601	5.711	5.173	5.666	6.234	6.381	7.391	7.726	7.386	8.254	8.389	7.706	7.655	8.156	f. Impairment on Financial Assets
- Kredit yang diberikan	3.667	4.743	5.036	5.117	5.577	5.683	5.155	5.643	6.214	6.362	7.347	7.648	7.314	8.184	8.319	7.632	7.608	7.868	- Credit
- Surat Berharga	8	5	5	5	5	5	4	4	3	21	49	43	43	43	43	43	17	16	- Securities
- Lainnya	(22)	82	5	8	19	24	15	18	17	(2)	(4)	35	29	26	27	32	30	271	- Others
g. Tagihan Spot dan Derivatif	0	0	2	0	3	0	0	0	0	0	3	0	0	2	0	0	2	1	g. Spot and Derivatives Claims
h. Tagihan Lainnya	17.366	6.651	6.549	14.948	10.276	7.133	3.081	3.201	4.624	7.994	13.729	11.526	12.748	7.261	5.521	10.392	12.079	8.097	h. Other claims
Sumber Dana																			Source of Funds
a. Dana Pihak Ketiga	278.535	325.888	322.124	349.517	336.800	338.477	287.709	300.964	309.481	320.552	345.954	361.750	381.311	329.518	352.139	400.773	397.751	393.877	a. Third Party Funds
Rupiah	277.555	324.287	320.771	348.324	335.514	337.063	286.021	299.412	307.955	318.740	344.716	360.110	379.981	327.932	350.837	399.311	396.697	392.315	Rupiah
Giro	112.715	130.180	128.357	154.427	134.732	143.349	106.398	113.565	115.178	120.304	132.909	148.894	171.014	105.434	127.093	170.536	156.133	156.795	Demand Deposit
Tabungan	79.938	72.844	71.866	71.536	76.567	78.998	95.786	86.021	80.793	77.279	79.400	77.185	75.526	86.495	82.327	81.002	84.224	85.790	Saving
Simpanan Berjangka	84.903	121.263	120.548	122.361	124.214	114.715	83.838	99.825	111.985	121.158	132.407	134.031	133.441	136.002	141.416	147.773	156.341	149.731	Time Deposits
Valas	980	1.601	1.353	1.193	1.286	1.415	1.688	1.552	1.525	1.812	1.238	1.640	1.331	1.586	1.302	1.462	1.053	1.562	Foreign Exchange
Giro	238	560	514	549	545	534	673	524	419	464	559	325	324	287	448	217	238	388	Demand Deposit
Tabungan	30	32	33	44	42	40	41	41	42	51	53	41	47	41	42	46	38	37	Saving
Simpanan Berjangka	711	1.009	807	600	700	841	974	987	1.064	1.297	627	1.274	960	1.258	811	1.199	778	1.137	Time Deposits
b. Kewajiban kepada Bank Indonesia	5	4	4	4	4	4	222	3	3	3	3	3	3	3	3	3	3	3	b. Liabilities to BI
c. Kewajiban kepada Bank lain	19.869	11.277	10.106	14.331	13.441	12.740	22.957	14.642	14.965	14.296	14.262	12.630	12.508	10.540	11.958	10.709	10.225	10.768	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	7.517	6.671	6.672	6.653	6.654	6.654	6.860	6.717	6.417	6.877	6.516	6.686	6.437	5.812	6.038	6.273	6.904	7.004	d. Issued Securities
e. Pinjaman yang Diterima	1.819	1.851	1.854	1.898	1.888	1.829	1.846	1.849	1.846	2.093	2.094	2.083	2.236	2.334	2.334	2.380	2.626	2.726	e. Loans received
Rupiah	1.819	1.851	1.854	1.898	1.888	1.829	1.846	1.849	1.846	2.093	2.094	2.083	2.236	2.334	2.334	2.380	2.626	2.726	Rupiah
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Foreign Exchange
f. Kewajiban Spot dan Derivatif	0	5	9	0	0	0	0	0	0	0	1	1	0	0	0	0	0	2	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	2.101	809	1.125	750	715	1.737	5.051	4.027	2.884	4.331	3.124	2.386	2.378	2.620	1.413	925	898	749	g. Other Liabilities
h. Setoran Jaminan	479	241	251	264	275	298	492	356	287	296	309	298	286	276	289	308	321	326	h. Margin Deposits
Beberapa komponen modal																			Components of Capital
a. Modal Disetor	19.920	21.691	21.818	21.904	21.954	22.065	22.744	22.881	23.153	23.459	23.555	23.897	25.270	25.248	25.550	26.003	26.142	26.369	a. Paid In Capital
b. Cadangan	8.356	10.486	10.486	10.483	10.357	10.412	10.343	10.343	10.175	11.041	11.504	12.211	12.520	12.837	12.896	12.894	12.894	12.894	b. Reserves
c. L/R Tahun lalu ¹⁾	344	582	582	582	572	477	377	12.149	11.886	7.840	5.061	3.349	2.100	1.286	904	904	799	799	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	8.946	6.430	7.375	8.353	9.063	9.981	10.733	917	1.587	3.003	3.334	4.125	5.458	5.287	6.248	7.823	8.826	9.431	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.729	1.711	1.490	1.542	1.743	1.729	2.740	2.251	2.190	2.109	2.220	2.226	1.962	2.075	1.966	1.611	1.952	2.017	e. Additional Paid In Capital
f. Modal Pinjaman	1.328	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama¹⁾ Angka-angka diperbaiki²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata¹⁾ Revised figures

Tabel 1.6.a. Kegiatan Usaha Bank Campuran
(*Joint Venture Banks Operations*)
Miliar Rp (*Billion Rp*)

Keterangan	2012	2013						2014											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																			Distribution of Funds
a. Kredit Yang Diberikan	153.299	180.398	187.783	191.597	187.544	195.798	201.510	202.006	198.738	195.471	203.222	206.424	210.855	210.174	183.531	184.268	184.553	190.616	a. Credit
- Kepada Pihak Ketiga	153.295	180.383	187.733	191.521	187.471	195.730	201.357	201.863	198.604	195.332	203.099	206.307	210.741	210.059	183.430	184.165	184.467	190.228	- To Third Party
Rupiah	77.872	86.632	87.797	88.968	90.397	91.521	95.948	95.959	96.475	96.496	99.289	101.124	104.870	109.521	96.447	96.654	97.773	101.468	Rupiah
Valas	75.424	93.751	99.936	102.552	97.074	104.209	105.409	105.904	102.129	98.837	103.810	105.183	105.872	100.538	86.984	87.510	86.694	88.760	Foreign Exchange
- Kepada Bank Lain	4	14	50	76	74	68	152	142	135	139	123	117	113	115	100	104	86	388	- Inter Bank Credit
Rupiah	4	14	50	76	74	68	152	142	135	139	123	117	113	115	100	104	86	388	Rupiah
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Foreign Exchange
b. Penempatan pada Bank Lain	13.465	17.666	15.034	18.833	16.664	16.507	19.748	19.269	18.283	18.885	14.081	15.077	12.722	10.404	10.422	13.715	13.939	13.008	b. Interbank Placement
- Giro	7.682	6.145	6.909	5.396	5.446	7.419	8.457	7.960	6.427	8.990	5.472	7.298	6.140	6.427	4.291	4.792	5.060	6.131	- Demand Deposit
- Inter Bank Call Money	5.467	11.185	7.765	12.744	10.860	8.725	10.633	10.915	11.462	9.635	7.915	7.339	5.974	3.383	5.531	7.799	7.514	5.729	- Inter Bank Call Money
- Deposito Berjangka	310	328	350	486	354	323	379	380	313	50	435	439	608	594	600	1.123	1.064	1.075	- Time Deposits
- Lainnya	6	8	10	207 ¹⁾	4 ¹⁾	39	279	15	81	210	259	-	-	-	-	-	300	73	- Others
c. Penempatan pada Bank Indonesia	25.008	21.145	25.886	26.781	23.557	25.114	29.004	30.966	31.110	28.984	24.799	24.116	25.496	25.650	22.499	23.673	26.442	26.037	c. Placement to Bank Indonesia
- Giro	14.333	16.198	17.369	17.838	17.280	18.327	19.923	20.218	19.556	18.545	19.079	18.791	18.820	18.696	15.802	16.310	17.119	17.478	- Demand Deposit
- Fine Tune Operation (FTO)	4.334	344	458	146	97	594	968	2.202	1.329	463	463 ¹⁾	302	120	855	2.078	574	1.742	2.587	- Fine Tune Operation (FTO)
- Fasbi	5.554	3.808	7.052	6.962	5.088	5.341	7.539	6.874	8.625	8.181	5.466	5.022	6.141	5.833	3.683	6.363	6.420	5.911	- Fasbi
- Lainnya	786	795	1.007	1.835	1.091	852	573	1.671	1.600	1.796	253 ¹⁾	0	415	266	936	426	1.160	61	- Others
d. Surat Berharga	16.119	16.985	15.455	16.456	17.127	20.652	17.239	17.301	17.109	17.342	20.157	19.817	19.792	20.517	17.753	18.441	19.063	21.226	d. Securities
- Sertifikat Bank Indonesia (SBI)	4.479	6.379	5.467	6.260	6.881	6.994	6.131	5.729	5.075	5.582	7.122	6.980	7.252	6.159	4.968	5.564	5.643	5.227	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara (SB/PN)	278	665	548	431	567	518	462	382	407	881	2.191 ¹⁾	1.688	2.269	2.490	2.187	2.184	1.798	1.966	- Treasury Bills
- Obligasi	7.648	6.836	5.980	6.120	5.815	8.418	6.812	7.512	8.349	7.932	8.233	8.667	7.594	9.041	8.429	8.320	8.808	11.084	- Bonds
- Lainnya	3.713	3.106	3.460	3.646	4.721	3.834	3.672	3.672	3.279	2.947	2.610	2.482	2.678	2.828	2.169	2.373	2.813	2.950	- Others
e. Penyertaan	94	94	94	94	94	94	94	219	218	228	254	250	252	254	264	251	256	254	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.571	2.590	2.743	2.612	2.612	2.705	2.751	2.636	2.574	2.703	2.896	3.016	3.151	3.148	3.120	3.086	2.997	3.071	f. Impairment on Financial Assets
- Kredit yang diberikan	2.421	2.437	2.566	2.411	2.427	2.487	2.510	2.414	2.367	2.483	2.692	2.820	2.954	2.945	2.910	3.033	2.930	3.005	- Credit
- Surat Berharga	3	5	5	8	2	4	2	2	2	2	2	1	1	2	2	2	12	11	- Securities
- Lainnya	146	148	172	193	183	214	239	220	205	218	201	195	195	201	208	51	56	55	- Others
g. Tagihan Spot dan Derivatif	1.516	3.000	4.691	5.624	4.503	5.899	5.768	5.116	4.352	4.073	3.815	3.683	3.801	3.618	3.400	4.009	3.394	3.372	g. Spot and Derivatives Claims
h. Tagihan Lainnya	8.077	7.210	8.068	8.125	8.650	9.633	10.242	9.989	10.950	12.001	12.681	15.117	13.931	10.841	10.431	11.850	14.667	14.770	h. Other claims
Sumber Dana																			Source of Funds
a. Dana Pihak Ketiga	132.454	147.917	150.472	157.716	148.771	156.766	164.533	163.400	162.759	162.780	159.039	160.299	162.069	155.322	129.668	134.864	143.346	145.890	a. Third Party Funds
Rupiah	68.704	77.481	74.525	79.801	73.665	75.920	80.847	79.812	81.745	78.745	78.459	77.981	80.471	76.058	62.983	66.349	71.556	76.633	Rupiah
Giro	12.226	13.904	12.710	13.528	13.598	13.358	16.744	15.966	16.540	13.219	13.010	12.869	13.814	12.458	11.359	12.606	14.997	13.658	Demand Deposit
Tabungan	8.529	8.720	9.157	13.249	9.826	10.667	10.268	10.626	12.806	10.292	8.644	8.837	9.420	9.905	7.626	7.841	7.137	7.878	Saving
Simpanan Berjangka	47.948	54.857	52.658	53.025	50.240	51.894	53.835	53.220	52.400	55.233	56.805	56.275	57.237	53.695	43.998	45.902	49.422	55.097	Time Deposits
Valas	63.751	70.436	75.947	77.915	75.106	80.846	83.686	83.588	81.013	84.035	80.580	82.319	81.597	79.263	66.685	68.515	71.790	69.257	Foreign Exchange
Giro	22.282	20.332	21.623	21.630	21.690	24.124	27.549	26.660	25.278	24.597	24.628	26.521	24.314	25.709	24.626	23.395	27.427	25.983	Demand Deposit
Tabungan	10.763	12.378	12.297	13.031	12.555	12.454	12.978	12.825	12.474	13.135	13.024	13.441	12.585	12.537	12.882	12.526	12.487	13.207	Saving
Simpanan Berjangka	30.706	37.726	42.027	43.251	40.862	44.269	43.160	44.103	43.262	46.303	42.928	42.356	44.699	41.017	29.177	32.595	31.875	30.067	Time Deposits
b. Kewajiban kepada Bank Indonesia	336	0	0	0	0	0	0	0	0	282	417	610	386	-	-	-	1.228	1.229	b. Liabilities to BI
c. Kewajiban kepada Bank lain	14.927	9.764	12.590	11.827	12.152	14.399	11.079	12.778	9.728	10.042	11.771	13.075	13.087	15.651	14.740	10.667	8.900	13.972	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	946	948	948	949	949	798	498	498	498	498	498	997	997	998	499	499	499	449	d. Issued Securities
e. Pinjaman yang Diterima	27.118	35.175	38.111	40.608	39.545	41.879	44.857	45.586	44.006	41.957	44.594	44.593	46.542	48.261	46.688	50.856	48.067	47.591	e. Loans received
Rupiah	552	1.340	1.346	1.342	1.338	1.645	1.645	1.641	1.484	1.392	1.790	1.886	2.044	1.550	1.341	1.746	1.750	1.742	Rupiah
Valas	26.567	33.835	36.765	39.267	38.207	40.234	43.213	43.945	42.522	40.564	42.803	42.707	44.498	46.711	45.347	49.111	46.318	45.849	Foreign Exchange
f. Kewajiban Spot dan Derivatif	1.144	2.486	3.999	4.910	3.853	5.202	5.346	5.051	4.256	3.784	3.453	3.316	3.418	3.162	3.296	3.824	3.442	3.435	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli)	5.642	6.397	6.495	6.711	6.635	8.136	8.733	8.399	8.831	8.991	9.371	9.276	10.145	10.091	8.337	9.578	10.006	8.884	g. Other Liabilities
h. Setoran Jaminan	99	163	121	99	131	209	158	156	179	180	233	197	203	195	219	222	224	242	h. Margin Deposits
Beberapa komponen modal																			Components of Capital
a. Modal Disetor	14.814	18.464	18.464	18.464	18.861	18.861	18.861	18.861	18.861	20.239	21.057	21.057	21.177	21.177	18.311	18.311	18.311	18.311	a. Paid In Capital
b. Cadangan	1.714	2.437	2.437	2.437	2.437	2.437	2.438	2.438	2.438	2.408	2.408	2.418	2.734	2.758	2.667	2.667	2.667	2.667	b. Reserves
c. L/R Tahun lalu ¹⁾	11.736	14.298	14.275	14.275	14.275	14.333	14.333	18.863	18.853	17.416	17.392	17.277	16.605	16.582	15.893	15.893	15.893	15.893	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	3.448	2.408	2.870	3.408	3.931	4.275	4.538	538	935	1.246	1.514	1.807	2.134	2.465	2.632	3.091	3.569	3.997	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	333	1.414	1.402	2.606	2.249	2.211	2.231	2.572	2.615	1.117	344	335	339	339	363	334	352	374	e. Additional Paid In Capital
f. Modal Pinjaman	1.867	2.595	2.757	2.924	2.846	3.006	4.883	4.533	4.310	4.217	4.292	4.320	4.386	4.284	3.334	3.473	3.444	3.463	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama^{*)} Angka-angka sementara¹⁾ Angka-angka diperbaiki¹⁾ LBU 2008 is not defined vs metadata²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata^{*)} Provisional figures¹⁾ Revised figures

Tabel 1.7.a. Kegiatan Usaha Bank Asing
(Foreign Owned Banks Operations)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																			Distribution of Funds
a. Kredit Yang Diberikan	177.468	199.904	210.106	220.044	213.310	226.608	234.577	234.327	229.502	231.742	234.692	240.459	242.978	251.191	249.597	266.569	262.023	258.381	a. Credit
- Kepada Pihak Ketiga	172.859	193.661	203.521	212.784	205.968	217.144	225.500	225.759	221.684	223.546	225.876	232.290	234.835	244.229	243.138	252.838	247.827	244.021	- To Third Party
- Rupiah	66.742	74.809	76.530	78.351	78.580	78.470	80.257	82.509	84.357	83.452	82.664	85.195	87.286	92.064	90.294	90.342	89.433	88.516	Rupiah
- Valas	106.117	118.853	126.991	134.433	127.387	138.674	145.243	143.250	137.326	140.095	143.212	147.095	147.549	152.165	152.844	162.496	158.394	155.505	Foreign Exchange
- Kepada Bank Lain	4.610	6.243	6.585	7.261	7.343	9.464	9.077	8.568	7.818	8.196	8.816	8.169	8.143	6.962	6.460	13.731	14.196	14.360	- Inter Bank Credit
- Rupiah	107	604	631	690	687	683	581	529	136	162	357	429	572	570	567	1.116	1.714	1.963	Rupiah
- Valas	4.503	5.639	5.954	6.570	6.656	8.781	8.497	8.038	7.682	8.034	8.459	7.741	7.571	6.392	5.892	12.616	12.482	12.397	Foreign Exchange
b. Penempatan pada Bank Lain	20.207	25.987	22.331	25.867	26.700	23.149	21.008	24.039	24.282	21.348	17.068	22.247	19.569	17.311	16.398	19.151	15.382	27.350	b. Interbank Placement
- Giro	3.792	2.762	2.918	3.843	5.159	3.338	3.973	2.919	2.592	2.678	3.388	3.778	2.909	4.063	3.876	5.093	5.945	5.822	- Demand Deposit
- Inter Bank Call Money	16.333	23.224	19.410	22.021	21.540	19.810	17.035	21.120	21.688	18.669	13.496	18.468	16.659	13.248	12.522	14.057	9.434	21.524	- Inter Bank Call Money
- Deposito Berjangka	0	0	0	0	0	0	0	0	0	0	185	0	0	0	0	0	0	0	- Time Deposits
- Lainnya	82	1	3	3	1	1	1	1	1	0	1	1	1	1	1	0	3	3	- Others
c. Penempatan pada Bank Indonesia	35.955	25.627	34.980	29.613	27.453	28.331	30.765	29.226	27.131	25.173	28.208	33.946	29.453	29.535	35.894	33.536	41.596	38.834	c. Placement to Bank Indonesia
- Giro	18.002	18.604	18.899	19.671	18.620	20.283	19.983	19.608	19.173	19.112	20.156	20.478	19.680	19.593	20.222	20.636	21.150	21.138	- Demand Deposit
- Fine Tune Operation (FTO)	11.603	1.169	200	1.158	1.409	0	0	1.526	0	0	606	1.751	1.186	1.158	3.217	3.046	3.928	3.356	- Fine Tune Operation (FTO)
- Fasbi	5.769	5.843	15.703	8.784	7.393	7.371	10.583	7.228	7.913	6.061	7.308	11.579	8.587	8.743	12.421	9.854	16.518	14.331	- Fasbi
- Lainnya	580	11	179	0 ¹⁾	31	678	199	864	45	0	138	137	0	41	34	0	0	8	- Others
d. Surat Berharga	41.577	54.538	48.529	55.013	58.953	63.288	60.318	61.496	58.556	64.129	65.108	65.174	70.767	67.814	62.226	70.499	63.821	63.557	d. Securities
- Sertifikat Bank Indonesia (SBI)	9.643	11.091	10.185	12.629	15.059	15.145	13.614	11.807	10.242	11.487	11.212	11.438	14.396	11.255	9.812	9.181	9.940	12.779	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara (SB/PN)	481	6.293	4.590	4.500	5.094	5.421	5.894	5.491	5.294	4.861	3.841	3.288	4.113	2.568	2.760	4.407	3.800	2.762	- Treasury Bills
- Obligasi	20.918	31.220	27.602	31.077	31.796	34.689	32.748	35.380	33.907	38.940	40.628	40.781	42.749	45.110	41.064	48.002	41.561	40.033	- Bonds
- Lainnya	10.535	5.934	6.151	6.808	7.004	8.033	8.062	8.817	9.113	8.842	9.426	9.667	9.509	8.881	8.590	8.908	8.520	7.983	- Others
e. Penyertaan	12	12	12	12	12	12	3	3	3	3	3	3	3	3	3	3	3	3	e. Equity Investment
- Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.299	3.600	3.704	3.708	3.731	4.135	3.798	3.811	4.313	3.219	3.221	3.541	3.351	3.358	3.177	3.425	3.347	3.732	f. Impairment on Financial Assets
- Kredit yang diberikan	2.766	3.097	3.189	3.185	3.224	3.608	3.290	3.300	3.222	2.132	2.136	2.450	2.259	2.276	2.270	2.470	2.390	2.763	- Credit
- Surat Berharga	2	2	3	3	2	2	3	2	2	3	3	4	4	4	5	3	4	5	- Securities
- Lainnya	532	502	512	520	505	525	505	510	1.089	1.084	1.082	1.087	1.088	1.078	902	952	952	964	- Others
g. Tagihan Spot dan Derivatif	4.941	7.895	14.839	15.814	12.284	14.934	15.071	12.987	12.360	11.957	10.622	10.300	10.243	10.652	10.055	10.823	9.774	10.478	g. Spot and Derivatives Claims
h. Tagihan Lainnya	12.452	15.733	15.824	17.009	17.981	18.078	16.647	20.510	20.132	21.024	19.829	23.165	22.902	20.842	21.436	23.522	24.942	24.976	h. Other claims
Sumber Dana																			Source of Funds
a. Dana Pihak Ketiga	155.430	165.712	167.293	169.714	171.416	173.746	173.395	177.020	172.281	171.033	166.190	173.736	169.801	163.985	169.017	172.329	173.298	179.335	a. Third Party Funds
- Rupiah	79.987	84.855	85.801	83.412	84.282	84.119	84.697	85.201	84.094	85.121	78.432	85.860	84.703	80.634	82.874	83.050	85.582	88.282	Rupiah
- Giro	32.996	36.961	38.795	35.793	36.320	36.835	36.873	35.014	32.401	36.460	32.353	39.208	40.256	34.742	37.636	36.802	36.046	38.150	Demand Deposit
- Tabungan	7.858	7.164	7.479	8.044	6.902	6.866	6.713	6.754	7.969	6.970	7.142	7.487	7.012	7.817	7.433	7.509	6.896	7.507	Saving
- Simpanan Berjangka	39.133	40.730	39.526	39.576	41.060	40.418	41.111	43.432	43.724	41.691	38.937	39.164	37.434	38.076	37.805	38.740	42.641	42.625	Time Deposits
- Valas	75.443	80.858	81.492	86.301	87.134	89.627	88.698	91.820	88.187	85.912	87.757	87.877	85.099	83.351	86.142	89.279	87.716	91.053	Foreign Exchange
- Giro	44.409	53.656	53.092	55.653	57.980	59.650	58.465	60.153	60.135	57.164	59.560	58.816	55.088	55.572	57.484	59.677	59.371	61.307	Demand Deposit
- Tabungan	12.857	12.428	12.958	13.765	13.481	13.930	14.336	14.343	13.887	13.914	14.399	15.168	14.651	14.806	14.842	14.519	13.950	14.275	Saving
- Simpanan Berjangka	18.176	14.774	15.443	16.882	15.673	16.046	15.897	17.324	14.166	14.834	13.797	13.892	15.360	12.973	13.816	15.083	14.394	15.470	Time Deposits
b. Kewajiban kepada Bank Indonesia	3	0	0	298	0	0	0	0	0	195	0	0	77	-	108	572	41	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	19.839	22.456	19.644	24.885	19.626	18.688	18.278	18.963	18.482	18.721	19.263	22.642	24.026	26.740	20.923	27.029	27.485	26.200	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	d. Issued Securities
e. Pinjaman yang Diterima	0	0	0	0	0	0	0	0	0	568	578	584	1.186	1.158	1.170	1.219	1.209	1.220	e. Loans received
- Rupiah	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	Rupiah
- Valas	0	0	0	0	0	0	0	0	0	568	578	584	1.186	1.158	1.170	1.219	1.209	1.220	Foreign Exchange
f. Kewajiban Spot dan Derivatif	5.373	9.583	16.222	17.022	13.288	16.574	17.111	14.890	14.159	12.849	11.558	11.075	12.220	12.245	11.202	12.397	11.067	10.833	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	4.463	4.998	5.469	5.575	5.876	6.652	5.829	6.724	6.344	6.612	7.672	8.691	8.954	7.514	7.815	8.755	9.320	9.035	g. Other Liabilities
h. Setoran Jaminan	511	555	607	615	478	551	608	561	472	488	501	517	544	483	531	592	582	571	h. Margin Deposits
Beberapa komponen modal																			Components of Capital
a. Modal Disetor	4.289	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.590	6.167	6.766	6.766	6.766	6.766	6.766	6.766	a. Paid In Capital
b. Cadangan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	b. Reserves
c. L/R Tahun lalu ¹⁾	14.770	19.292	18.909	18.910	18.909	18.909	17.880	24.084	23.671	23.400	22.663	22.559	22.178	22.178	22.178	22.178	21.612	21.612	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	5.137	2.689	3.816	4.696	5.603	6.505	6.121	720	1.502	2.524	3.289	3.794	4.623	5.456	6.052	6.572	7.478	7.898	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	56	(316)	(456)	(382)	(90)	(405)	(300)	(176)	(55)	8	(83)	(45)	(134)	(101)	(91)	(251)	(77)	(26)	e. Additional Paid In Capital
f. Modal Pinjaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama³⁾ Angka-angka diperbaiki¹⁾ LBU 2008 is not defined vs metadata²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata³⁾ Revised figures

Tabel 1.8.a. Laporan Laba / Rugi Bank Umum
Commercial Banks Income Statements
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014											Items			
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov				
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses			
1. Pendapatan bunga	391.280	250.179	289.066	328.937	371.648	414.101	458.188	45.712	87.566	132.808	178.033	222.447	268.963	316.295	365.406	414.054	466.451	516.149	1. Interest Income			
a. Dari Bank Indonesia	9.979	5.130	5.681	6.375	6.913	7.415	8.056	649	1.165	1.671	2.199	2.726	3.268	3.982	4.709	5.450	6.247	7.022	a. From Bank Indonesia Placement			
b. Dari Penempatan pada bank lain	4.373	2.933	3.345	3.806	4.400	4.942	5.535	476	898	1.418	1.963	2.567	3.131	3.771	4.334	4.888	5.539	6.220	b. From interbank placement			
c. Dari surat berharga	24.027	13.882	15.981	18.465	20.878	23.417	26.305	2.549	5.293	8.310	11.213	14.418	17.322	20.069	23.333	26.429	29.855	33.709	c. From securities			
d. Dari Kredit yang diberikan	279.847	182.129	210.188	238.517	269.162	299.677	331.606	33.487	63.374	96.243	128.159	159.874	193.299	226.781	261.431	296.318	332.833	367.371	d. From credit			
- kepada pihak ketiga bukan bank	278.874	181.438	209.377	237.597	268.134	298.529	330.353	33.350	63.105	95.838	127.636	159.020	192.459	225.787	260.286	295.006	331.379	365.767	- To Third Party non Bank			
- kepada bank lain	973	691	811	920	1.028	1.149	1.253	136	269	405	523	854	839	994	1.145	1.312	1.454	1.604	- To other Bank			
e. Lainnya	73.054	46.104	53.871	61.773	70.296	78.650	86.686	8.552	16.836	25.167	34.499	42.862	51.943	61.692	71.598	80.970	91.977	101.827	e. Others			
2. Beban Bunga	183.713	115.450	133.190	152.870	173.435	193.937	215.134	24.308	44.824	67.196	90.790	112.264	136.056	161.332	187.633	213.851	240.484	266.262	2. Interest Expenses			
a. Kepada Bank Indonesia	611	347	399	453	506	559	620	54	103	155	206	256	302	345	386	429	472	513	a. Bank Indonesia Liabilities			
b. Kewajiban pada Bank lain	2.644	2.062	2.403	2.750	3.134	3.490	3.843	406	752	1.203	1.608	1.943	2.244	2.698	2.989	3.408	3.817	4.184	b. Interbank Liabilities			
c. Kepada pihak ketiga bukan Bank	100.507	62.235	71.991	81.795	93.134	104.210	116.392	12.430	23.974	37.026	50.164	64.007	79.561	94.391	109.945	125.405	141.500	156.969	c. Third Party non Bank			
- Giro	11.414	6.975	7.972	9.007	10.082	11.093	12.257	1.092	1.994	3.038	4.113	5.271	6.415	7.563	8.724	9.855	11.134	12.345	- Demand Deposit			
- Tabungan	18.492	10.927	12.557	14.151	15.829	17.457	19.231	1.730	3.326	5.042	6.759	8.501	11.662	13.705	15.850	17.962	20.109	22.138	- Saving			
- Simpanan Berjangka	70.601	44.333	51.462	58.637	67.224	75.661	84.903	9.608	18.653	28.947	39.293	50.235	61.484	73.123	85.370	97.589	110.257	122.486	- Time deposits			
d. Surat Berharga	5.155	3.315	3.831	4.328	4.838	5.358	5.882	580	1.055	1.617	2.146	2.893	3.507	4.148	4.764	5.253	5.807	6.351	d. Securities			
e. Pinjaman yang diterima	2.452	1.398	1.594	1.833	2.022	2.231	2.488	310	476	737	1.014	1.335	1.756	1.977	2.222	2.488	2.774	3.083	e. Loans received			
f. Lainnya	71.516	45.120	52.049	60.816	68.936	77.258	85.131	8.596	16.652	24.841	34.178	40.450	47.463	56.600	66.174	75.739	85.077	94.149	f. Others			
g. Koreksi atas pendapatan bunga	828	974	923	895	865	831	779	1.932	1.813	1.617	1.474	1.381	1.223	1.173	1.152	1.128	1.038	1.012	g. Corrections			
B. Pendapatan Bunga Bersih (A1-A2)	207.568	134.729	155.876	176.066	198.213	220.164	243.054	21.404	42.741	65.612	87.244	110.183	132.907	154.962	177.773	200.203	225.967	249.887	B. Net Interest Income (A1-A2)			
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses			
1. Pendapatan Operasional Selain Bunga	125.557	76.480	91.520	110.250	111.344	149.086	139.655	29.025	35.645	50.249	59.937	71.579	80.225	93.531	102.619	114.689	122.965	136.373	1. Other Operating Income			
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	9.929	2.494	2.639	2.995	3.684	3.958	4.206	615	2.072	2.558	2.706	2.986	3.238	3.589	4.008	4.945	4.900	5.781	a. Increase in fair value and gain form sale of securities			
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	17	2	3	3	2	120	127	2	2	1	10	4	9	15	14	200	193	238	b. Increase in fair value and gain form sale of credit			
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	12	34	41	21	25	29	29	3	7	-	-	1	0	-	39	37	37	35	c. Increase in fair value and gain form sale of other financial assets			
d. Keuntungan Transaksi Spot dan Derivatif	32.261	27.714	37.086	49.968	44.528	76.094	58.608	16.584	16.022	23.267	26.018	27.989	30.944	36.928	38.078	42.077	44.515	48.271	d. Gain from spot and derivative transaction			
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	38.537	25.088	28.340	32.132	36.170	39.745	44.908	3.540	7.070	10.913	15.084	22.327	26.667	31.469	35.585	40.061	44.542	48.830	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions			
f. Lainnya	44.800	21.148	23.413	25.133	26.935	29.140	31.777	8.282	10.472	13.510	16.119	18.272	19.367	21.529	24.895	27.368	28.779	33.219	f. Others			
2. Beban Operasional Selain Beban Bunga	218.409	139.172	161.929	190.423	201.246	249.085	251.154	39.117	56.792	80.384	101.239	120.974	138.921	165.387	185.834	208.002	229.523	254.163	2. Non Interest Expense			
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	5.710	2.795	3.001	2.739	2.376	3.109	2.964	431	428	591	1.495	1.498	1.661	1.633	1.909	2.643	2.022	2.469	a. Decrease in fair value and losses form sale of securities			
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	123	-	-	-	0	0	0	3	1	4	7	7	13	15	18	-	-	51	b. Decrease in fair value and losses form sale of credit			
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	5	0	0	0	0	0	2	-	0	-	-	-	-	0	-	-	-	0	c. Decrease in fair value and losses form sale of other financial assets			
d. Kerugian Transaksi Spot dan Derivatif	26.045	23.262	30.720	42.122	36.313	67.016	48.690	15.836	15.825	22.305	23.236	24.629	27.178	32.832	33.649	36.596	38.967	42.405	d. Losses from spot and derivative			
e. Penyusutan/Amortisasi	52.385	29.839	33.260	38.225	42.327	45.541	51.583	10.960	15.511	19.461	24.618	29.972	31.856	38.191	43.225	48.476	53.641	59.244	e. Depreciation/Amortizations			
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	2.622	1.629	1.874	2.106	2.332	2.368	2.611	291	561	810	1.002	1.315	1.585	1.920	2.198	2.519	2.894	3.231	f. Losses from investment in shares with equity method, fees/commissions/provisions			
g. Lainnya	131.519	81.648	93.075	105.231	117.897	131.050	145.304	11.596	24.465	37.213	50.881	63.553	76.628	90.796	104.834	117.768	131.999	146.763	g. Others			
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	114.715	72.037	85.467	95.894	108.312	120.166	131.555	11.312	21.594	35.476	45.942	60.789	74.211	83.106	94.558	106.890	119.409	132.097	D. Operating Profit/Loss (A1+C1) - (A2+C2)			
E. Pendapatan non - operasional	21.929	13.571	16.154	18.931	20.696	22.902	26.040⁹⁾	2.059	4.439	6.295	8.470	10.656	12.818	14.854	16.761	18.673	20.636	22.680	E. Non Operational Income			
F. Beban non - operasional	17.133	10.611	12.898	15.143	16.476	18.366	20.432	1.805	3.865	5.689	7.363	11.468⁹⁾	13.556	14.917	16.569	18.009	20.878	23.202	F. Non Operational Expenses			
G. Laba/Rugi non-operasional (E - F)	4.796	2.960	3.256	3.788	4.220	4.536	5.608⁹⁾	253	573	604	1.106	(813)	(737)	(62)	191	664	(242)	(523)	G. Non Operational Profit (E - F)			
H. Laba/Rugi tahun berjalan sebelum pajak	119.512	74.997	88.723	99.682	112.532	124.702	137.162⁹⁾	11.565	22.168	36.082	47.049	59.977	73.474	83.044	94.749	107.554	119.167	131.575	H. Current Year profit			
I. Penerimaan Transfer Laba/Rugi	56.698	61	71	83	99	112	64.661	13	24	42	59	73	85	146	159	172	128	131	I. Transfer Profit / Loss Received			
J. Transfer Laba/Rugi ke Kantor Pusat	57.793	699	638	798	918	1.123	66.088⁹⁾	16	60	122	177	185	221	239	298	316	506	611	J. Transfer of Profit/Loss to Head Office			
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	92.830	59.395	70.738	79.149	89.039	98.543	106.707	9.143	17.338	28.423	37.093	47.780	58.430	65.958	75.068	85.374	94.147	103.489	K. Profit/Loss After Estimation of tax			
r) Angka-angka diperbaiki																			r) Revised figures			
*) Angka-angka sementara																			*) Provisional figures			

Tabel 1.9.a. Laporan Laba / Rugi Bank Persero
(State Owned Banks Income Statements)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses
1. Pendapatan bunga	120.662	78.069	89.756	102.121	115.351	128.204	143.194	15.164	28.265	42.288	56.297	70.142	84.651	99.436	115.113	131.091	147.343	163.338	1. Interest Income
a. Dari Bank Indonesia	2.937	1.186	1.322	1.487	1.626	1.752	1.933	154	276	391	510	650	782	971	1.168	1.409	1.622	1.829	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.323	889	983	1.101	1.271	1.394	1.557	129	240	381	493	631	770	969	1.135	1.270	1.440	1.606	b. From interbank placement
c. Dari surat berharga	9.694	5.612	6.435	7.579	8.480	9.410	10.602	861	2.027	3.297	4.452	5.544	6.596	7.437	8.833	10.035	11.450	13.298	c. From securities
d. Dari Kredit yang diberikan	100.923	66.340	76.395	86.843	98.131	109.118	121.345	13.481	24.486	36.547	48.205	60.225	72.730	85.228	98.288	111.726	125.441	138.382	d. From credit
- kepada pihak ketiga bukan bank	100.690	66.179	76.205	86.634	97.905	108.871	121.099	13.453	24.422	36.452	48.094	60.084	72.555	85.020	98.047	111.449	125.146	138.060	- To Third Party non Bank
- kepada bank lain	234	161	189	209	226	248	246	28	64	96	111	141	175	208	241	277	295	321	- To other Bank
e. Lainnya	5.784	4.042	4.622	5.110	5.841	6.529	7.756	538	1.236	1.672	2.637	3.092	3.774	4.830	5.689	6.652	7.390	8.223	e. Others
2. Beban Bunga	41.417	26.279	30.163	34.082	38.405	42.844	47.994	6.791	10.925	15.619	20.907	26.020	31.477	37.659	43.991	50.508	56.825	63.034	2. Interest Expenses
a. Kepada Bank Indonesia	506	293	336	382	429	477	529	50	97	145	193	240	282	322	360	400	439	478	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	439	353	449	544	646	705	748	72	141	252	301	406	476	565	612	733	851	957	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	31.277	19.243	22.224	25.293	28.684	32.060	35.815	3.714	7.182	11.246	15.325	19.657	24.058	28.902	34.105	39.281	44.562	49.629	c. Third Party non Bank
- Giro	3.837	2.099	2.387	2.711	3.016	3.317	3.706	331	612	937	1.263	1.628	1.971	2.314	2.683	3.030	3.432	3.808	- Demand Deposit
- Tabungan	6.777	4.160	4.813	5.435	6.098	6.759	7.482	678	1.315	2.005	2.657	3.342	3.999	4.664	5.375	6.082	6.798	7.487	- Saving
- Simpanan Berjangka	20.664	12.984	15.024	17.147	19.570	21.984	24.627	2.704	5.255	8.304	11.405	14.687	18.087	21.923	26.047	30.169	34.331	38.334	- Time deposits
d. Surat Berharga	1.220	678	801	907	1.029	1.145	1.253	165	233	355	482	617	776	935	1.064	1.175	1.287	1.385	d. Securities
e. Pinjaman yang diterima	1.265	739	845	946	1.027	1.126	1.242	189	248	363	524	648	898	963	1.051	1.175	1.296	1.432	e. Loans received
f. Lainnya	5.903	3.999	4.585	5.115	5.724	6.501	7.629	669	1.211	1.640	2.611	3.075	3.765	4.801	5.648	6.618	7.355	8.144	f. Others
g. Koreksi atas pendapatan bunga	808	973	923	895	865	830	778	1.932	1.813	1.617	1.471	1.377	1.222	1.172	1.151	1.126	1.036	1.010	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	79.244	51.790	59.593	68.039	76.946	85.360	95.200	8.373	17.340	26.670	35.390	44.122	53.174	61.777	71.123	80.583	90.518	100.303	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	50.412	23.810	26.624	30.048	32.107	34.694	39.298	10.536	11.352	14.622	18.408	21.609	23.735	27.934	30.712	35.237	36.537	40.393	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	5.149	558	564	697	928	942	1.081	273	264	369	1.275	1.293	1.395	1.487	1.552	2.480	1.918	2.004	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	3.734	2.492	3.479	4.805	5.143	5.175	6.235	2.505	1.426	1.972	2.286	2.672	3.172	3.859	3.947	4.944	4.894	5.176	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	14.985	9.959	11.364	13.015	14.526	16.131	18.250	1.455	2.966	4.593	6.243	7.838	9.616	11.848	13.520	15.341	17.012	18.808	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	26.543	10.801	11.217	11.530	11.510	12.446	13.732	6.303	6.697	7.689	8.603	9.806	9.551	10.740	11.692	12.472	12.713	14.405	f. Others
2. Beban Operasional Selain Beban Bunga	80.785	43.453	48.899	55.398	61.483	67.488	75.030	13.914	19.089	25.122	32.560	39.919	45.104	53.853	60.724	68.166	73.943	81.023	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	3.766	436	481	518	564	802	767	60	187	209	1.052	1.020	1.063	1.103	1.111	1.731	1.213	1.373	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	2.940	1.441	1.794	2.671	3.268	2.967	3.595	2.233	1.088	1.662	1.786	1.897	2.135	2.639	2.607	3.213	3.156	3.279	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	26.429	12.368	13.466	14.756	15.711	16.826	19.075	7.681	8.998	10.185	11.658	14.271	14.470	17.242	18.311	20.138	21.540	22.528	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	732	451	478	547	581	622	656	66	123	186	246	306	364	442	507	558	629	689	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	46.918	28.756	32.680	36.906	41.358	46.271	50.938	3.873	8.693	12.879	17.819	22.425	27.072	32.427	38.188	42.525	47.405	53.155	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	48.871	32.147	37.319	42.689	47.571	52.566	59.468	4.995	9.603	16.169	21.237	25.812	31.804	35.858	41.111	47.655	53.113	59.673	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	3.183	1.212	1.213	1.342	1.881	1.981	2.789	93	177	277	833	958	1.161	2.064	2.434	2.750	2.890	3.067	E. Non Operational Income
F. Beban non - operasional	386	379	640	743	568	507	612	74	26	51	71	101	125	132	101	113	133	180	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	2.798	833	573	599	1.313	1.474	2.177	18	151	225	761	857	1.036	1.932	2.333	2.637	2.756	2.886	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	51.669	32.980	37.891	43.288	48.884	54.040	61.645	5.013	9.753	16.395	21.998	26.669	32.840	37.790	43.443	50.292	55.869	62.559	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	26.113	-	-	-	-	-	33.198	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	26.113	-	-	-	-	-	33.198	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	40.823	26.666	30.490	34.856	39.339	43.414	48.762	4.046	7.898	13.072	17.628	21.315	26.076	30.233	34.729	40.308	44.465	49.459	K. Profit/Loss After Estimation of tax

Tabel 1.10.a. Laporan Laba / Rugi BUSN Devisa
(Foreign Exchange Commercial Banks Income Statements)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014										Items	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses
1. Pendapatan bunga	165.319	103.816	120.642	137.237	155.538	173.443	191.624	19.298	37.554	57.237	76.771	95.490	115.441	136.047	158.283	178.396	201.040	222.283	1. Interest Income
a. Dari Bank Indonesia	3.981	2.419	2.635	2.947	3.140	3.338	3.577	274	476	668	880	1.087	1.317	1.665	2.057	2.333	2.646	2.957	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	675	408	483	547	617	681	762	94	180	291	381	433	518	596	722	794	869	940	b. From interbank placement
c. Dari surat berharga	9.376	5.311	6.138	7.053	8.022	9.046	10.137	1.087	2.109	3.202	4.319	5.723	6.903	8.092	9.378	10.540	11.880	13.186	c. From securities
d. Dari Kredit yang diberikan	112.085	72.177	83.537	94.527	106.962	118.972	131.766	12.721	24.692	37.965	50.876	63.066	76.266	89.832	104.769	118.307	132.477	146.279	d. From credit
- kepada pihak ketiga bukan bank	111.487	71.739	83.022	93.938	106.299	118.228	130.937	12.635	24.529	37.717	50.545	62.461	75.735	89.203	104.045	117.492	131.569	145.277	- To Third Party non Bank
- kepada bank lain	599	439	515	589	664	744	828	86	163	248	331	606	531	629	724	815	908	1.002	- To other Bank
e. Lainnya	39.202	23.500	27.850	32.162	36.796	41.405	45.382	5.121	10.098	15.111	20.316	25.180	30.437	35.862	41.358	46.422	53.168	58.921	e. Others
2. Beban Bunga	87.021	54.011	62.445	72.494	82.637	92.779	102.882	11.477	22.405	33.870	45.657	55.658	67.395	79.693	93.505	106.325	119.409	132.162	2. Interest Expenses
a. Kepada Bank Indonesia	90	44	51	57	61	67	72	2	3	5	7	9	10	12	14	15	17	18	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.199	968	1.095	1.219	1.338	1.471	1.601	147	271	428	601	668	719	853	984	1.111	1.248	1.378	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	44.873	28.172	32.669	37.045	42.445	47.587	53.341	5.986	11.539	17.605	23.691	30.085	38.163	45.058	53.057	60.155	67.574	74.728	c. Third Party non Bank
- Giro	3.911	2.540	2.914	3.282	3.679	4.052	4.458	408	775	1.168	1.568	1.992	2.407	2.822	3.269	3.670	4.126	4.561	- Demand Deposit
- Tabungan	9.309	5.409	6.182	6.953	7.769	8.539	9.375	841	1.607	2.428	3.270	4.123	6.429	7.591	8.886	10.084	11.304	12.449	- Saving
- Simpanan Berjangka	31.653	20.223	23.572	26.811	30.997	34.996	39.508	4.736	9.157	14.010	18.853	23.970	29.327	34.646	40.902	46.401	52.144	57.717	- Time deposits
d. Surat Berharga	2.489	1.782	2.044	2.306	2.563	2.828	3.106	293	572	861	1.144	1.581	1.893	2.211	2.573	2.855	3.165	3.472	d. Securities
e. Pinjaman yang diterima	565	305	352	414	460	507	562	52	97	162	206	299	367	435	532	626	701	777	e. Loans received
f. Lainnya	37.805	22.740	26.234	31.453	35.770	40.319	44.199	4.998	9.923	14.808	20.007	23.014	26.243	31.123	36.346	41.563	46.704	51.789	f. Others
g. Koreksi atas pendapatan bunga	0	-	-	-	-	0	0	-	-	-	-	2	-	-	0	0	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	78.298	49.805	58.197	64.742	72.901	80.664	88.742	7.821	15.150	23.368	31.114	39.832	48.046	56.355	64.778	72.071	81.631	90.121	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	33.347	23.103	28.482	35.943	36.595	64.648	45.598	11.376	8.612	12.659	15.541	21.656	23.852	27.685	32.289	35.231	39.165	44.130	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.834	785	811	945	1.060	1.141	1.194	60	202	307	510	644	711	813	883	932	1.131	1.363	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	10	34	41	21	25	29	29	3	7	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	4.710	5.097	7.760	12.607	10.308	36.336	13.849	8.581	3.001	4.202	4.183	4.810	4.567	5.908	6.942	7.297	8.203	9.107	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	14.598	9.809	10.988	12.411	13.938	15.173	17.375	1.348	2.633	3.987	5.600	10.325	11.981	13.730	15.398	17.075	18.953	20.581	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	12.195	7.378	8.883	9.959	11.264	11.968	13.150	1.385	2.769	4.163	5.249	5.876	6.592	7.233	9.066	9.929	10.878	13.079	f. Others
2. Beban Operasional Selain Beban Bunga	71.838	49.192	57.930	70.093	74.568	106.766	93.115	15.748	17.220	25.794	33.217	40.203	46.233	55.259	64.680	72.735	82.382	91.883	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	426	568	699	589	510	739	706	97	46	50	101	98	170	163	193	238	244	285	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	5	0	0	0	0	0	2	-	0	-	-	-	-	0	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	2.993	4.081	6.407	10.946	8.351	34.662	12.051	8.513	2.713	3.770	3.622	4.177	3.953	5.315	6.291	6.513	7.430	8.356	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	17.278	11.671	13.203	16.219	18.466	19.492	22.716	2.211	4.409	6.507	8.608	10.032	11.070	13.169	16.183	18.701	21.871	24.761	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	686	487	597	622	686	560	646	102	177	241	252	407	476	591	721	827	969	1.087	f. Losses from investment in shares with equity method, fees/comissions/ provisions
g. Lainnya	50.449	32.385	37.023	41.717	46.555	51.313	56.994	4.826	9.876	15.226	20.632	25.488	30.563	36.021	41.292	46.457	51.867	57.394	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	39.807	23.715	28.749	30.593	34.929	38.545	41.225	3.449	6.542	10.232	13.439	21.286	25.665	28.781	32.387	34.567	38.414	42.368	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	15.751	10.129	12.086	13.963	15.221	17.065	18.912 ⁰	1.688	3.315	4.865	6.555	8.307	9.951	10.777	12.181	13.645	15.185	16.752	E. Non Operational Income
F. Beban non - operasional	15.124	9.309	10.887	12.518	14.132	15.696	17.382	1.597	3.309	4.864	6.529	10.285 ⁰	12.221	13.286	14.766	15.814	18.607	20.590	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	628	820	1.199	1.445	1.089	1.368	1.530 ⁰	92	6	0	25	(1.982)	(2.271)	(2.509)	(2.585)	(2.169)	(3.423)	(3.839)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	40.435	24.535	29.948	32.038	36.018	39.913	42.754 ⁰	3.540	6.548	10.233	13.465	19.305	23.394	26.271	29.803	32.398	34.991	38.529	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	23.361	-	-	-	-	-	23.207	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	23.511	-	-	-	-	-	23.206 ⁰	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	31.687	19.273	23.989	25.348	28.376	31.400	33.469	2.775	5.042	7.923	10.493	15.673	18.869	21.119	23.803	25.782	27.816	30.629	K. Profit/Loss After Estimation of tax
r) Angka-angka diperbaiki																			r) Revised figures
*) Angka-angka sementara																			*) Provisional figures

Tabel 1.11.a. Laporan Laba / Rugi BUSN Non Devisa
(Non-Foreign Exchange Commercial Banks Income Statements)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014										Items			
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov		
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses		
1. Pendapatan bunga	27.222	18.302	20.926	23.727	26.574	29.427	32.478	3.061	5.973	9.055	12.152	15.302	18.473	21.143	24.439	27.802	31.693	34.943	1. Interest Income		
a. Dari Bank Indonesia	536	412	474	528	580	636	692	69	127	191	250	298	346	395	456	517	589	675	a. From Bank Indonesia Placement		
b. Dari Penempatan pada bank lain	96	69	73	81	89	99	113	16	30	48	69	80	95	104	123	143	163	181	b. From interbank placement		
c. Dari surat berharga	564	341	372	423	483	541	601	61	121	185	250	348	426	498	573	646	724	808	c. From securities		
d. Dari Kredit yang diberikan	15.286	10.323	11.797	13.381	14.987	16.634	18.313	1.696	3.331	5.093	6.801	8.596	10.405	11.707	13.545	15.376	17.761	19.588	d. From credit		
- kepada pihak ketiga bukan bank	15.204	10.258	11.722	13.296	14.891	16.528	18.196	1.686	3.312	5.064	6.763	8.542	10.341	11.631	13.457	15.273	17.649	19.470	- To Third Party non Bank		
- kepada bank lain	82	65	75	86	97	107	117	10	19	29	38	54	65	76	87	103	112	119	- To other Bank		
e. Lainnya	10.740	7.158	8.209	9.314	10.436	11.517	12.759	1.219	2.365	3.538	4.782	5.981	7.201	8.440	9.743	11.120	12.455	13.692	e. Others		
2. Beban Bunga	17.226	11.651	13.357	15.166	17.048	18.937	21.052	2.176	4.161	6.277	8.472	10.621	12.810	15.014	17.359	19.800	22.265	24.552	2. Interest Expenses		
a. Kepada Bank Indonesia	0	0	0	0	0	0	0	-	-	-	-	1	1	1	1	1	1	1	a. Bank Indonesia Liabilities		
b. Kewajiban pada Bank lain	163	129	147	173	202	237	274	36	65	98	132	126	153	185	215	249	279	298	b. Interbank Liabilities		
c. Kepada pihak ketiga bukan Bank	6.043	4.060	4.644	5.280	5.971	6.704	7.509	896	1.667	2.539	3.378	4.302	5.201	6.070	7.033	7.985	9.038	9.996	c. Third Party non Bank		
- Giro	146	107	118	135	154	174	195	24	41	59	78	97	116	136	154	181	204	227	- Demand Deposit		
- Tabungan	389	248	281	316	353	387	421	34	65	99	131	166	200	235	272	306	342	377	- Saving		
- Simpanan Berjangka	5.507	3.705	4.245	4.829	5.465	6.142	6.893	838	1.561	2.381	3.169	4.039	4.886	5.698	6.606	7.498	8.492	9.392	- Time deposits		
d. Surat Berharga	444	306	355	404	454	504	553	46	93	139	186	272	322	377	430	459	502	544	d. Securities		
e. Pinjaman yang diterima	87	81	95	108	121	134	146	12	23	34	47	92	111	131	150	119	140	167	e. Loans received		
f. Lainnya	10.489	7.074	8.116	9.201	10.299	11.359	12.571	1.185	2.313	3.467	4.729	5.829	7.020	8.251	9.531	10.986	12.304	13.546	f. Others		
g. Koreksi atas pendapatan bunga	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Corrections		
B. Pendapatan Bunga Bersih (A1-A2)	9.995	6.651	7.568	8.561	9.526	10.490	11.426	886	1.812	2.778	3.680	4.681	5.663	6.129	7.080	8.003	9.428	10.391	B. Net Interest Income (A1-A2)		
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses		
1. Pendapatan Operasional Selain Bunga	1.184	739	830	942	1.062	1.234	1.397	121	234	409	550	727	908	1.057	1.254	1.441	1.598	1.794	1. Other Operating Income		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	104	67	73	80	84	89	96	1	4	12	15	18	22	24	26	33	34	38	a. Increase in fair value and gain form sale of securities		
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	b. Increase in fair value and gain form sale of credit		
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets		
d. Keuntungan Transaksi Spot dan Derivatif	2	1	2	2	3	3	3	0	0	0	1	1	1	1	1	1	2	2	d. Gain from spot and derivative transaction		
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	340	208	244	276	315	342	390	37	74	118	170	285	372	447	516	591	664	739	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions		
f. Lainnya	738	463	512	583	660	800	909	83	155	279	366	424	513	585	710	815	899	1.012	f. Others		
2. Beban Operasional Selain Beban Bunga	7.751	5.010	5.678	6.424	7.207	8.028	8.840	799	1.538	2.326	3.113	3.971	4.862	5.284	6.156	7.020	8.291	9.239	2. Non Interest Expense		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	14	5	4	9	12	16	19	2	0	0	0	0	0	0	0	0	1	1	a. Decrease in fair value and losses form sale of securities		
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	3	b. Decrease in fair value and losses form sale of credit		
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets		
d. Kerugian Transaksi Spot dan Derivatif	0	0	0	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	d. Losses from spot and derivative		
e. Penyusutan/Amortisasi	1.503	914	1.045	1.177	1.314	1.482	1.591	172	289	464	610	766	980	1.128	1.318	1.519	1.725	1.966	e. Depreciation/Amortizations		
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3	8	10	12	14	16	18	3	6	9	12	16	20	49	47	48	45	49	f. Losses from investment in shares with equity method, fees/comissions/ provisions		
g. Lainnya	6.230	4.082	4.619	5.226	5.866	6.513	7.210	622	1.242	1.853	2.490	3.189	3.861	4.106	4.791	5.452	6.521	7.220	g. Others		
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	3.428	2.380	2.719	3.078	3.381	3.697	3.983	208	508	860	1.117	1.437	1.710	1.902	2.177	2.424	2.735	2.946	D. Operating Profit/loss (A1+C1) - (A2+C2)		
E. Pendapatan non - operasional	139	91	108	122	137	148	255	10	23	40	49	121	163	181	217	179	208	231	E. Non Operational Income		
F. Beban non - operasional	94	78	95	110	126	138	151	10	21	31	47	135 ⁹⁾	169	245	286	226	269	288	F. Non Operational Expenses		
G. Laba/Rugi non-operasional (E - F)	46	13	13	12	11	10	103	(0)	3	9	2	(13)	(6)	(64)	(69)	(48)	(61)	(57)	G. Non Operational Profit (E - F)		
H. Laba/Rugi tahun berjalan sebelum pajak	3.474	2.393	2.733	3.090	3.392	3.707	4.086	208	510	869	1.120	1.424	1.704	1.838	2.109	2.376	2.674	2.889	H. Current Year profit		
I. Penerimaan Transfer Laba/Rugi	4.354	-	-	-	-	-	4.779	-	-	-	-	-	-	50	50	50	-	-	I. Transfer Profit / Loss Received		
J. Transfer Laba/Rugi ke Kantor Pusat	4.354	-	-	-	-	-	4.779	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	2.790	1.929	2.198	2.488	2.727	2.968	3.084	148	374	653	835	1.067	1.271	1.398	1.604	1.798	1.993	2.137	K. Profit/Loss After Estimation of tax		
r) Angka-angka diperbaiki																				r) Revised figures	
*). Angka-angka sementara																				*) Provisional figures	

r) Angka-angka diperbaiki

r) Revised figures

*). Angka-angka sementara

*) Provisional figures

Tabel 1.12.a. Laporan Laba / Rugi BPD
(Regional Development Banks Income Statements)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses
1. Pendapatan bunga	47.630	30.949	35.630	40.429	45.449	50.384	55.515	4.726	9.272	14.425	19.624	24.814	30.217	35.838	41.663	47.401	53.430	59.057	1. Interest Income
a. Dari Bank Indonesia	1.470	485	538	610	683	736	812	54	103	162	228	292	365	436	498	605	710	790	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.663	1.218	1.400	1.618	1.877	2.098	2.333	151	298	489	738	1.003	1.277	1.562	1.807	2.089	2.399	2.675	b. From interbank placement
c. Dari surat berharga	1.407	870	1.006	1.156	1.342	1.526	1.715	185	351	544	731	942	1.137	1.328	1.505	1.748	1.893	2.091	c. From securities
d. Dari Kredit yang diberikan	30.994	20.370	23.455	26.528	29.605	32.717	36.044	3.164	6.158	9.528	12.730	15.954	19.293	22.773	26.238	29.797	33.470	36.908	d. From credit
- kepada pihak ketiga bukan bank	30.984	20.365	23.448	26.520	29.596	32.707	36.033	3.162	6.155	9.524	12.724	15.947	19.283	22.761	26.224	29.778	33.448	36.884	- To Third Party non Bank
- kepada bank lain	10	6	7	8	9	10	11	1	2	4	5	8	10	12	15	19	22	25	- To other Bank
e. Lainnya	12.096	8.005	9.231	10.517	11.943	13.307	14.612	1.173	2.362	3.702	5.197	6.623	8.145	9.739	11.614	13.162	14.958	16.592	e. Others
2. Beban Bunga	24.774	15.182	17.530	19.953	22.592	25.125	27.624	2.371	4.655	7.359	10.252	13.109	16.097	19.173	22.558	25.683	29.082	32.230	2. Interest Expenses
a. Kepada Bank Indonesia	16	10	12	14	15	15	18	2	3	4	6	7	9	10	12	13	15	16	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	274	297	333	390	456	520	594	93	168	247	330	414	482	541	593	646	695	739	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	11.789	6.646	7.675	8.710	9.841	10.892	11.918	1.002	1.952	3.141	4.392	5.728	7.064	8.448	9.841	11.296	12.810	14.263	c. Third Party non Bank
- Giro	2.757	1.741	1.991	2.240	2.509	2.732	2.977	235	393	612	848	1.111	1.385	1.657	1.899	2.163	2.463	2.736	- Demand Deposit
- Tabungan	1.621	913	1.053	1.188	1.325	1.461	1.620	155	290	429	564	703	836	978	1.124	1.270	1.418	1.553	- Saving
- Simpanan Berjangka	7.410	3.991	4.630	5.282	6.007	6.698	7.321	612	1.269	2.100	2.980	3.914	4.843	5.814	6.818	7.863	8.929	9.974	- Time deposits
d. Surat Berharga	912	474	538	604	667	736	809	60	123	191	257	322	387	451	510	567	628	695	d. Securities
e. Pinjaman yang diterima	158	58	59	76	83	90	112	6	12	32	40	48	71	81	94	118	128	143	e. Loans received
f. Lainnya	11.607	7.697	8.913	10.159	11.530	12.871	14.173	1.209	2.397	3.743	5.224	6.589	8.084	9.640	11.507	13.040	14.804	16.371	f. Others
g. Koreksi atas pendapatan bunga	20	0	0	0	0	1	1	0	0	0	3	1	1	1	1	2	2	2	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	22.856	15.766	18.100	20.477	22.858	25.259	27.891	2.355	4.617	7.066	9.371	11.706	14.120	16.666	19.105	21.719	24.349	26.826	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	5.652	2.502	2.756	3.106	3.451	3.805	4.360	380	786	1.298	1.841	2.278	2.852	3.153	3.707	4.241	4.410	4.918	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	363	55	60	68	107	110	116	5	20	26	33	37	41	47	53	61	74	88	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	17	2	3	3	2	2	3	2	2	1	10	4	9	15	14	8	3	3	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	2	-	-	-	-	-	-	-	-	-	-	1	0	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	90	51	74	95	107	124	130	8	23	38	54	70	96	116	126	144	160	174	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.000	579	644	723	811	904	1.034	72	148	244	335	457	554	630	715	802	889	971	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	4.180	1.815	1.977	2.218	2.423	2.665	3.077	294	593	989	1.409	1.708	2.153	2.345	2.799	3.226	3.285	3.682	f. Others
2. Beban Operasional Selain Beban Bunga	18.181	10.953	12.473	14.118	15.925	17.631	19.826	1.706	3.544	4.911	7.251	9.066	10.654	13.460	15.286	16.712	18.363	20.669	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	215	74	93	102	110	117	123	11	17	34	30	34	36	38	41	46	50	59	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	75	39	47	62	73	87	92	9	24	38	51	65	87	105	112	128	142	153	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	3.592	2.531	2.867	3.205	3.675	4.063	4.180	649	1.328	1.387	2.316	2.890	3.103	4.140	4.675	4.793	4.889	5.694	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	29	14	18	18	19	21	23	2	3	5	7	8	10	11	13	14	16	18	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	14.270	8.294	9.448	10.731	12.047	13.342	15.407	1.036	2.172	3.448	4.847	6.069	7.418	9.166	10.445	11.730	13.265	14.745	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	10.327	7.315	8.384	9.465	10.384	11.433	12.426	1.029	1.858	3.453	3.961	4.918	6.318	6.359	7.526	9.248	10.396	11.076	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	926	653	821	1.007	1.049	1.200	1.349	124	251	376	447	670	779	913	1.045	1.150	1.291	1.432	E. Non Operational Income
F. Beban non - operasional	791	530	645	786	844	962	1.089	93	233	336	388	637	731	886	1.024	1.115	1.246	1.417	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	135	123	176	221	204	238	260	31	18	40	59	33	48	27	21	35	45	15	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	10.462	7.438	8.560	9.686	10.588	11.671	12.686	1.060	1.876	3.493	4.020	4.951	6.367	6.386	7.547	9.283	10.440	11.091	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	2.910	-	-	-	-	-	3.355	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	3.059	-	-	-	-	-	3.544	3	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	8.946	6.430	7.375	8.353	9.063	9.981	10.733	917	1.587	3.003	3.334	4.125	5.458	5.287	6.248	7.823	8.826	9.368	K. Profit/Loss After Estimation of tax

Tabel 1.13.a. Laporan Laba / Rugi Bank Campuran
(Joint Venture Banks Income Statements)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014										Items	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses
1. Pendapatan bunga	16.784	10.514	12.213	14.008	15.883	17.671	19.329	1.863	3.427	5.178	6.965	8.754	10.599	12.501	12.772	14.435	16.157	17.875	1. Interest Income
a. Dari Bank Indonesia	343	237	271	307	340	367	406	52	102	144	180	199	224	250	219	237	285	312	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	236	117	141	167	201	231	262	33	63	89	114	137	160	177	160	174	201	230	b. From interbank placement
c. Dari surat berharga	864	485	551	621	695	778	869	82	161	242	340	438	529	633	631	724	804	907	c. From securities
d. Dari Kredit yang diberikan	10.457	6.733	7.819	8.935	10.081	11.228	12.497	1.269	2.451	3.725	4.997	6.277	7.635	9.020	9.022	10.205	11.439	12.648	d. From credit
- kepada pihak ketiga bukan bank	10.457	6.733	7.819	8.934	10.080	11.226	12.495	1.267	2.448	3.721	4.992	6.270	7.627	9.010	9.013	10.195	11.428	12.636	- To Third Party non Bank
- kepada bank lain	0	0	1	1	2	2	2	1	3	4	5	6	8	9	9	10	11	12	- To other Bank
e. Lainnya	4.883	2.942	3.431	3.978	4.566	5.067	5.295	428	649	978	1.333	1.702	2.051	2.421	2.741	3.095	3.428	3.777	e. Others
2. Beban Bunga	9.400	5.788	6.751	7.808	8.885	9.857	10.639	978	1.715	2.613	3.583	4.544	5.520	6.528	6.495	7.344	8.211	9.102	2. Interest Expenses
a. Kepada Bank Indonesia	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	169	119	144	155	175	198	223	16	27	54	77	108	146	187	205	230	243	262	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	3.973	2.500	2.914	3.332	3.759	4.204	4.697	486	952	1.461	2.013	2.542	3.066	3.617	3.239	3.694	4.173	4.657	c. Third Party non Bank
- Giro	256	165	188	210	235	263	285	28	52	80	109	137	166	198	217	245	277	316	- Demand Deposit
- Tabungan	258	140	164	185	205	222	238	15	34	59	106	127	151	183	130	149	168	185	- Saving
- Simpanan Berjangka	3.458	2.195	2.563	2.936	3.318	3.719	4.174	444	866	1.323	1.798	2.277	2.749	3.236	2.892	3.300	3.727	4.156	- Time deposits
d. Surat Berharga	89	53	61	69	76	85	89	4	11	18	27	39	53	68	68	79	90	101	d. Securities
e. Pinjaman yang diterima	292	202	229	276	317	359	408	50	95	143	190	241	291	343	365	412	464	515	e. Loans received
f. Lainnya	4.876	2.913	3.402	3.976	4.558	5.011	5.222	422	631	938	1.276	1.614	1.963	2.314	2.618	2.928	3.242	3.566	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	7.384	4.726	5.462	6.200	6.998	7.814	8.690	885	1.712	2.565	3.382	4.210	5.079	5.974	6.278	7.091	7.946	8.774	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	7.934	7.387	7.541	9.017	9.089	10.632	12.362	1.554	3.248	5.568	5.543	6.231	7.583	8.461	8.493	9.362	9.988	10.039	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	272	63	62	78	122	112	107	29	100	138	164	193	192	227	349	241	283	344	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	39 ^{r)}	37	37	35	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	4.975	5.636	5.542	6.837	6.372	7.535	9.480	1.173	2.644	4.680	4.331	4.782	5.870	6.503	6.283	6.842	7.174	6.926	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.112	1.345	1.522	1.740	2.001	2.186	2.393	194	379	580	829	1.022	1.256	1.450	1.579	1.804	2.042	2.275	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	575	344	416	362	594	800	383	158	125	171	219	233	266	281	243	438	452	458	f. Others
2. Beban Operasional Selain Beban Bunga	10.853	9.363	9.772	11.470	11.647	13.310	15.508	1.779	3.954	6.528	6.858	7.953	9.836	11.136	11.161	11.908	12.925	13.194	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	47	157	171	123	64	120	93	45	35	34	38	41	25	58	152	98	75	81	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	3.821	4.683	4.368	5.462	4.857	5.605	7.395	1.110	2.648	4.447	3.880	4.241	5.297	5.855	5.507	5.549	5.899	5.481	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	1.659	1.232	1.441	1.587	1.718	1.869	2.082	116	242	472	834	1.043	1.298	1.413	1.494	1.703	1.856	2.048	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	382	237	275	319	353	393	436	46	99	151	192	205	256	291	302	382	450	492	f. Losses from investment in shares with equity method, fees/comissions/ provisions
g. Lainnya	4.944	3.053	3.517	3.979	4.654	5.323	5.502	462	930	1.423	1.915	2.422	2.960	3.519	3.706	4.176	4.644	5.091	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	4.466	2.751	3.230	3.746	4.440	5.136	5.545	660	1.006	1.605	2.068	2.488	2.827	3.299	3.610	4.545	5.008	5.619	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	509	557	814	1.193	1.081	1.422	1.526	51	484	432	185	143	216	227	98	110	105	134	E. Non Operational Income
F. Beban non - operasional	340	160	307	470	377	970	1.082	13	249	378	252	227	217	252	244	547	419	507	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	169	397	507	723	703	453	443	38	216	54	(67 ^{b)})	(84)	(1)	(25)	(146) ^{r)}	(437)	(314)	(372)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	4.635	3.148	3.738	4.469	5.143	5.588	5.988	698	1.221	1.659	2.001	2.403	2.826	3.464	4.108	4.694	5.247	5.247	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	(80)	2	6	10	14	19	22	2	5	9	13	18	22	28	33	39	44	49	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	(80)	2	6	10	14	19	22	2	5	9	13	18	22	28	33	39	44	49	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	3.448	2.408	2.870	3.408	3.931	4.275	4.538	538	935	1.246	1.514	1.807	2.134	2.465	2.632	3.091	3.569	3.997	K. Profit/Loss After Estimation of tax
r) Angka-angka diperbaiki																			r) Revised figures

r) Angka-angka diperbaiki

r) Revised figures

Tabel 1.14.a. Laporan Laba / Rugi Bank Asing
(Foreign Owned Banks Income Statements)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses
1. Pendapatan bunga	13.664	8.530	9.899	11.415	12.852	14.973	16.047	1.600	3.075	4.624	6.224	7.945	9.582	11.329	13.135	14.928	16.788	18.653	1. Interest Income
a. Dari Bank Indonesia	712	391	441	497	543	586	636	45	81	114	151	200	234	265	312	348	396	459	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	379	233	264	291	344	439	508	53	87	119	167	283	311	362	388	419	467	587	b. From interbank placement
c. Dari surat berharga	2.122	1.263	1.480	1.633	1.856	2.115	2.381	272	525	840	1.121	1.422	1.731	2.081	2.412	2.736	3.104	3.419	c. From securities
d. Dari Kredit yang diberikan	10.102	6.185	7.186	8.302	9.395	11.007	11.640	1.157	2.256	3.385	4.550	5.756	6.970	8.222	9.569	10.906	12.244	13.566	d. From credit
- kepada pihak ketiga bukan bank	10.053	6.165	7.162	8.275	9.364	10.969	11.592	1.147	2.239	3.360	4.518	5.717	6.919	8.162	9.500	10.819	12.138	13.441	- To Third Party non Bank
- kepada bank lain	48	20	24	27	31	38	48	10	18	25	32	40	51	60	69	87	106	125	- To other Bank
e. Lainnya	349	457	528	692	714	826	882	74	125	166	234	284	336	399	454	520	578	622	e. Others
2. Beban Bunga	3.874	2.539	2.943	3.368	3.869	4.395	4.943	516	964	1.459	1.918	2.313	2.757	3.267	3.725	4.192	4.693	5.182	2. Interest Expenses
a. Kepada Bank Indonesia	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	400	196	234	270	317	361	404	42	80	124	167	221	268	366	380	439	501	550	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	2.553	1.613	1.865	2.135	2.435	2.763	3.112	347	681	1.034	1.365	1.693	2.009	2.297	2.670	2.994	3.344	3.696	c. Third Party non Bank
- Giro	507	323	373	429	489	555	637	66	120	182	246	305	369	436	502	565	632	698	- Demand Deposit
- Tabungan	139	57	65	73	80	88	95	7	15	23	31	39	47	55	63	71	78	86	- Saving
- Simpanan Berjangka	1.908	1.233	1.428	1.633	1.866	2.121	2.380	274	545	829	1.088	1.349	1.593	1.807	2.105	2.358	2.634	2.912	- Time deposits
d. Surat Berharga	0	21	31	39	49	60	72	12	24	53	50	62	76	106	120	119	135	153	d. Securities
e. Pinjaman yang diterima	84	12	13	13	14	15	18	1	1	3	6	7	16	25	30	38	45	49	e. Loans received
f. Lainnya	837	696	800	911	1.054	1.197	1.337	114	177	246	331	330	389	472	525	603	668	734	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	9.790	5.991	6.956	8.048	8.983	10.578	11.104	1.084	2.111	3.166	4.307	5.633	6.824	8.062	9.410	10.736	12.096	13.471	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	27.028	18.939	25.288	31.194	29.040	34.074	36.640	5.057	11.415	14.739	18.053	19.077	21.295	25.241	26.164	29.176	31.267	35.100	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.206	967	1.070	1.126	1.382	1.565	1.612	247	1.483	608	709	800	877	992	1.144	1.197	1.460	1.945	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	119	124	-	-	-	-	-	-	-	-	193	191	232	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	18.751	14.437	20.230	25.622	22.595	26.921	28.911	4.317	8.928	12.520	15.164	15.654	17.238	20.541	20.778	22.849	24.083	26.885	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	5.502	3.188	3.579	3.967	4.579	5.009	5.467	434	870	1.392	1.907	2.399	2.888	3.364	3.857	4.448	4.981	5.455	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	569	347	408	480	484	460	527	59	134	219	273	224	293	345	385	488	552	583	f. Others
2. Beban Operasional Selain Beban Bunga	29.002	21.201	27.177	32.919	30.416	35.862	38.835	5.170	11.447	14.749	18.240	19.862	22.233	26.395	27.827	31.461	33.619	38.155	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.242	1.554	1.552	1.399	1.116	1.316	1.256	215	143	263	273	304	366	271	412	530	440	670	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	123	-	-	-	-	-	-	3	1	4	7	7	13	15	18	-	-	48	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	16.216	13.017	18.103	22.980	19.763	23.694	25.555	3.971	9.352	11.435	13.898	14.249	15.706	18.918	19.131	21.193	22.339	25.136	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	1.923	1.123	1.238	1.281	1.443	1.808	1.939	133	246	445	592	970	935	1.099	1.243	1.621	1.760	2.248	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	790	430	496	588	678	755	832	73	153	217	293	373	460	535	609	690	785	896	f. Losses from investment in shares with equity method, fees/comissions/ provisions
g. Lainnya	8.708	5.077	5.789	6.671	7.416	8.288	9.254	776	1.552	2.384	3.177	3.960	4.753	5.557	6.413	7.427	8.295	9.157	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	7.816	3.729	5.066	6.323	7.607	8.790	8.909	971	2.078	3.156	4.120	4.848	5.887	6.908	7.747	8.451	9.744	10.416	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	1.419	930	1.112	1.305	1.328	1.085	1.210	92	209	306	402	457	548	693	786	840	957	1.065	E. Non Operational Income
F. Beban non - operasional	398	155	325	517	428	92	116	18	28	29	76	81	92	116	148	193	202	220	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	1.021	774	787	788	900	993	1.094	75	180	276	326	376	457	576	637	647	755	845	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	8.837	4.503	5.853	7.111	8.508	9.782	10.003	1.046	2.259	3.433	4.446	5.224	6.343	7.484	8.384	9.098	10.499	11.261	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	39	59	65	73	85	93	100	10	19	33	45	55	63	69	76	83	83	82	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	835	697	632	789	904	1.105	1.338	10	55	113	164	167	199	211	265	277	461	561	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	5.137	2.689	3.816	4.696	5.603	6.505	6.121	720	1.502	2.593	3.289	3.794	4.623	5.456	6.052	6.572	7.478	7.898	K. Profit/Loss After Estimation of tax

Tabel 1.15.a. Rekening Administratif Bank Umum
(Commercial Banks Off-Balance Sheet)
Miliar Rp (Billion Rp)

Indikator	2012	2013						2014											Indicator		
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov			
Tagihan Komitmen	275.380	362.974	369.991	350.306	369.354	385.595	397.024	411.764	429.770	427.717	440.000	434.569	477.159	467.280	459.786	509.575	507.141	547.155	Committed Claims		
- Fasilitas pinjaman yang belum ditarik	16.205	24.156	28.045	27.757	27.773	28.264	32.430	28.896	24.561	25.632	24.330	26.429	28.361	23.716	23.175	24.816	23.331	22.978	- Unused borrowing		
- Posisi pembelian spot dan derivatif yang masih berjalan	254.545	334.583	336.603	317.049	336.281	352.833	359.454	376.783	398.243	393.692	408.515	403.290	443.988	437.965	430.968	477.118	475.858	517.247	- Outstanding spot and derivatives (purchased)		
- Lainnya (Others)	4.630	4.235	5.343	5.500	5.301	4.498	5.140	6.085	6.967	8.393	7.155	4.850	4.809	5.600	5.644	7.641	7.952	6.930	- Others		
Kewajiban Komitmen	1.154.122	1.319.089	1.358.317	1.399.392	1.417.605 ^{r)}	1.620.664	1.314.773	1.554.793	1.326.988	1.500.734	1.476.856	1.511.309	1.378.086	1.399.162	1.410.050	1.436.913	1.392.754	1.352.596	Committed Liabilities		
- Fasilitas kredit kepada nasabah yang belum ditarik	817.271	895.741	924.868	967.540	979.666	1.156.005	1.013.477	1.060.198	1.028.842	1.001.917	977.945	1.015.154	1.053.002	1.062.143	1.073.451	1.085.998	1.123.292	1.079.742	- Undisbursed loan facilities to debtors		
Committed	265.664	288.449	295.450	292.558	296.831	312.401	301.472	312.994	283.400	278.647	285.057	304.360	275.319	306.983	288.524	268.907	273.186	278.608	- Committed		
Uncommitted	551.608	607.291	629.418	674.983	682.835	843.604	712.005	747.204	745.441	723.270	692.888	710.795	777.683	755.159	784.927	817.091	850.107	801.134	- Uncommitted		
- Fasilitas kredit kepada bank lain yang Belum ditarik	5.911	11.174	11.534	12.091	9.554	8.195	8.384	8.884	8.189	7.603	8.860	8.834	8.910	10.020	10.627	10.309	9.302	10.647	- Undisbursed loan facilities to other banks		
Committed	1.609	1.329	1.425	1.416	1.585	1.325	1.056	1.311	1.487	1.375	1.401	1.613	1.724	1.921	4.989	1.718	1.715	1.791	- Committed		
Uncommitted	4.301	9.845	10.109	10.674	7.970	6.870	7.328	7.573	6.702	6.228	7.460	7.221	7.186	8.099	5.638	8.591	7.587	8.856	- Uncommitted		
- Irrevocable L/C yang masih berjalan	73.439	70.843	74.186	83.841	79.450	90.536	95.196	87.787	82.822	82.595	81.498	74.701	75.653	74.616	71.798	75.073	75.606	75.435	- Current Irrevocable L/C		
- Posisi penjualan spot dan derivatif yang masih berjalan	255.717	337.524	343.737	332.252	346.145	355.928	360.465	387.078	411.995	401.384	403.663	408.578	444.141	420.820	421.712	465.394	467.648	361.207	- Outstanding spot and derivatives (sold)		
- Lainnya	1.785	3.807	3.992	3.668	2.789 ^{r)}	9.999	10.515	10.846	5.780	7.234	4.889	4.040	5.658	5.230	8.366	6.965	5.781	4.713	- Others		
Tagihan Kontinjensi	199.692	208.900	224.574	237.291	228.744	252.121	260.029	265.567	257.887	255.117	268.840	271.785	281.903	281.471	274.167	283.850	277.015	279.983	Contingent Claims		
- Garansi yang diterima	173.136	179.418	194.683	207.287	198.782	221.202	229.328	234.503	223.933	224.201	237.183	233.903	242.694	242.135	235.669	244.667	235.992	239.673	- Received guarantees		
- Pendapatan bunga dalam penyelesaian	25.849	28.063	28.951	29.019	28.960	29.864	29.696	30.023	32.992	29.887	30.635	34.710	35.800	35.944	34.986	35.659	37.518	36.758	- Accrued interest		
- Lainnya	706	1.420	940	985	1.002	1.056	1.005	1.041	962	1.030	1.022	3.172	3.409	3.392	3.512	3.524	3.504	3.553	- Others		
Kewajiban Kontinjensi	183.675	197.657	206.708	231.331	216.443	224.438	232.345	224.440	215.780	213.925	221.479	221.368	229.452	225.029	228.435	239.055	238.852	243.642	Contingent Liabilities		
- Garansi yang diberikan	180.788	194.727	203.645	215.273	213.229	221.141	229.089	220.940	212.238	210.516	217.955	219.117	227.853	223.067	226.303	236.659	236.533	238.148	- Issued guarantees		
- Lainnya	2.888	2.929	3.063	16.058	3.214	3.297	3.255	3.500	3.541	3.410	3.525	2.250	1.599	1.962	2.131	2.397	2.319	5.495	- Others		
Lainnya	191.889	199.522	203.622	209.931	208.410	212.461	216.548	213.654	211.547	213.800	215.567	218.034	221.146	221.362	222.989	228.574	231.154	231.074	Others		
- Penerusan Kredit	24.576	25.365	26.008	26.975	26.195	26.205	27.375	27.509	26.145	25.719	25.430	26.519	26.681	25.698	25.062	25.094	24.828	24.499	- Channelling		
- Aset produktif yang dihapusbukukan	159.833	165.458	168.499	172.409	173.453	177.314	180.184	176.711	175.766	178.367	180.291	181.627	184.412	185.106	180.835	186.281	188.748	189.050	- Written off earning assets		
Kredit yang diberikan	144.316	149.171	152.116	155.630	156.321	159.780	162.254	158.729	157.959	160.625	162.442	167.087	169.766	170.483	172.462	177.616	180.236	180.521	- Credit disbursed		
Lainnya	15.517	16.287	16.384	16.779	17.131	17.534	17.930	17.982	17.806	17.742	17.849	14.540	14.646	14.623	8.373 ^{r)}	8.665	8.513	8.529	- Others		
- Aset produktif yang dihapustagih	7.480	8.699	9.114	10.547	8.762	8.942	8.988	9.434	9.636	9.714	9.846	9.888	10.053	10.558	17.093	17.199	17.577	17.525	- Charged off earning assets		
Kredit yang diberikan	6.913	7.968	8.208	8.333	8.125	8.308	8.383	8.841	9.029	9.104	9.225	9.267	9.439	9.951	10.263	10.381	10.752	10.699	- Credit disbursed		
Lainnya	567	731	906	2.214	637	634	605	593	607	610	622	621	614	607	6.829 ^{r)}	6.818	6.825	6.827	- Others		
r) Angka-angka diperbaiki																				r) Revised figures	

r) Angka-angka diperbaiki

r) Revised figures

Tabel 1.16.a. Rekening Administratif Bank Persero
(State Owned Banks Off-Balance Sheet)
Miliar Rp (Billion Rp)

Indikator	2012	2013						2014										Indicator			
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov		
Tagihan Komitmen	23.602	37.449	26.270	16.570	19.558	17.980	20.614	24.939	31.599	31.310	24.686	17.852	24.423	24.613	25.471	30.464	26.102	21.390	Committed Claims		
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing		
- Posisi pembelian spot dan derivatif yang masih berjalan	23.602	37.449	26.270	16.570	19.558	17.980	20.614	24.551	31.131	30.800	24.473	17.706	24.201	24.299	25.181	30.147	25.898	20.746	- Outstanding spot and derivatives (purchased)		
- Lainnya (Others)	-	-	-	-	-	-	-	388	469	510	213	146	222	314	290	317	204	644	- Others		
Kewajiban Komitmen	240.565	259.928	267.927	258.257	261.049	285.099	280.015	298.407	295.970	279.851	271.137	273.084	300.670	385.605	397.001	387.346	404.806	404.034	Committed Liabilities		
- Fasilitas kredit kepada nasabah yang belum ditarik	193.478	199.733	209.480	202.706	206.946	212.356	206.070	229.016	223.620	210.984	210.722	223.936	216.306	219.132	230.204	212.590	233.882	234.731	- Undisbursed loan facilities to debtors		
Committed	48.414	49.015	55.883	50.292	54.023	55.594	51.893	58.135	52.496	48.360	49.086	52.806	46.357	56.247	57.205	33.222	34.883	34.496	- Committed		
Uncommitted	145.065	150.718	153.597	152.414	152.923	156.762	154.177	170.881	171.124	162.624	161.635	171.130	169.949	162.885	172.999	179.368	198.999	200.235	- Uncommitted		
- Fasilitas kredit kepada bank lain yang Belum ditarik	211	190	192	229	201	161	95	163	127	81	101	77	70	370	270	364	283	301	- Undisbursed loan facilities to other banks		
Committed	72	107	107	92	116	107	63	136	109	59	79	53	42	349	249	254	267	288	- Committed		
Uncommitted	140	83	85	137	84	54	32	27	19	21	22	24	28	21	20	111	17	13	- Uncommitted		
- Irrevocable U/C yang masih berjalan	34.112	33.142	33.106	37.114	36.871	42.665	43.828	40.915	37.946	37.533	36.274	29.823	33.936	30.189	29.950	30.522	32.560	32.679	- Current Irrevocable L/C		
- Posisi penjualan spot dan derivatif yang masih berjalan	12.749	26.496	25.026	18.065	16.869	17.147	19.396	28.218	27.246	31.132	23.944	19.239	24.949	24.020	25.579	31.236	25.894	21.843	- Outstanding spot and derivatives (sold)		
- Lainnya	14	367	123	143	162	281	373	95	96	121	96	9	8	7	7	5	5	4	- Others		
Tagihan Kontinjensi	35.686	42.505	45.779	48.562	47.849	49.351	50.379	50.454	48.836	49.787	54.037	58.027	59.864	60.106	60.112	61.505	62.627	63.116	Contingent Claims		
- Garansi yang diterima	15.132	20.227	22.843	25.430	24.828	25.698	26.599	26.359	24.842	26.115	30.025	30.792	32.282	32.403	31.982	33.026	33.920	34.051	- Received guarantees		
- Pendapatan bunga dalam penyelesaian	20.116	21.672	22.316	22.502	22.379	23.004	23.130	23.428	23.310	22.981	23.298	24.317	24.450	24.588	24.932	25.263	25.517	25.813	- Accrued interest		
- Lainnya	438	606	620	630	641	649	650	667	684	691	713	2.918	3.132	3.116	3.197	3.217	3.191	3.251	- Others		
Kewajiban Kontinjensi	82.152	87.731	93.958	100.635	99.412	103.275	109.845	105.964	102.510	101.434	106.490	108.899	112.347	109.099	109.241	116.362	116.888	121.887	Contingent Liabilities		
- Garansi yang diberikan	81.904	87.514	93.725	100.384	99.143	102.991	109.543	105.700	102.237	101.143	106.186	108.393	111.854	108.581	108.717	115.754	116.321	118.396	- Issued guarantees		
- Lainnya	248	217	233	252	269	284	302	265	273	290	304	505	493	518	524	607	567	3.491 ¹⁾	- Others		
Lainnya	121.735	121.937	124.976	128.518	128.308	131.330	132.532	127.845	125.273	125.923	127.365	128.612	130.481	130.339	131.109	134.157	134.906	136.097	Others		
- Penerusan Kredit	19.066	18.772	19.326	20.084	19.714	19.700	19.621	19.782	18.417	18.064	18.234	18.341	18.528	18.113	17.918	17.921	17.706	17.469	- Channelling		
- Aset produktif yang dihapusbukukan	102.575	103.064	105.543	108.320	108.483	111.511	112.791	107.944	106.743	107.748	109.017	110.156	111.837	112.111	113.075	116.115	117.080	118.506	- Written off earning assets		
Kredit yang diberikan	99.263	99.747	102.213	104.602	104.868	107.782	109.020	104.175	103.056	104.067	105.332	106.602	108.211	108.560	109.561	112.602	113.570	114.995	- Credit disbursed		
Lainnya	3.312	3.317	3.331	3.718	3.615	3.729	3.771	3.769	3.687	3.681	3.686	3.553	3.626	3.551	3.514	3.513	3.510	3.511	- Others		
- Aset produktif yang dihapustagih	94	101	108	114	111	118	120	119	114	111	114	115	117	115	116	121	120	121	- Charged off earning assets		
Kredit yang diberikan	94	101	108	114	111	118	120	119	114	111	114	115	117	115	116	121	120	121	- Credit disbursed		
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others		
r) Angka-angka diperbaiki																				r) Revised figures	

r) Angka-angka diperbaiki

r) Revised figures

Tabel 1.17.a. Rekening Administratif BUSN Devisa
(Foreign Exchange Commercial Banks Off-Balance Sheet)
Miliar Rp (Billion Rp)

Indikator	2012	2013							2014										Indicator
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Tagihan Komitmen	67.659	96.307	101.196	92.295	104.133	106.463	110.257	107.563	112.748	113.417	118.915	112.047	126.454	120.781	123.930	128.426	129.237	278.281	Committed Claims
- Fasilitas pinjaman yang belum ditarik	3.427	3.747	5.828	4.261	5.279	4.098	8.179	5.462	3.923	3.842	5.064	3.944	5.781	4.147	4.567	5.855	4.446	4.233	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	62.050	91.665	93.476	86.217	97.038	101.363	100.594	99.925	106.951	106.218	110.603	106.616	119.228	115.374	117.666	120.925	123.082	273.208	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	2.183	895	1.892	1.816	1.816	1.002	1.484	2.176	1.874	3.357	3.248	1.486	1.445	1.260	1.697	1.646	1.709	840	- Others
Kewajiban Komitmen	441.539	519.892	522.114	529.149	533.371	678.923	552.285	561.969	534.038	549.194	554.284	582.325	585.642	481.626	481.283	483.541	534.029	531.651	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	347.941	399.443	404.123	409.833	408.886	546.378	419.493	429.199	418.113	417.371	419.988	449.690	448.300	459.749	454.027	456.055	450.746	447.866	- Undisbursed loan facilities to debtors
Committed	163.347	178.449	177.478	176.507	176.957	188.813	181.364	185.697	165.475	165.050	167.756	188.158	165.571	185.214	168.987	170.212	167.024	170.893	- Committed
Uncommitted	184.594	220.994	226.645	233.326	231.930	357.566	238.129	243.502	252.638	252.321	252.232	261.532	282.729	274.536	285.040	285.844	283.722	276.974	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	2.234	2.118	2.136	5.177	2.410	1.840	1.683	1.702	2.069	1.805	1.792	2.463	2.464	2.301	2.646	2.342	2.558	2.187	- Undisbursed loan facilities to other banks
Committed	1.140	1.027	1.044	1.135	1.245	968	883	986	1.132	1.097	1.098	1.442	1.465	1.352	1.589	1.230	1.192	1.233	- Committed
Uncommitted	1.094	1.091	1.092	4.042	1.165	872	800	716	937	708	695	1.021	1.000	949	1.057	1.112	1.366	954	- Uncommitted
- Irrevocable L/C yang masih berjalan	25.113	22.739	24.026	26.557	22.253	25.641	27.686	24.937	24.175	23.912	24.510	25.974	23.697	24.628	24.667	29.234	28.566	28.350	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	66.171	95.164	90.430	86.292	99.120	98.059	95.574	97.815	105.147	101.842	106.048	102.831	108.333	99.478	103.994	112.388	116.294	103.058	- Outstanding spot and derivatives (sold)
- Lainnya	82	428	1.398	1.290	702	7.005	7.849	8.316	3.101	4.264	1.945	1.367	2.847	2.018	2.774	2.556	1.458	1.380	- Others
Tagihan Kontinjensi	8.659	8.715	8.742	8.850	8.561	9.184	9.196	9.418	10.093	11.937	11.686	11.755	11.866	11.789	16.153	16.910	17.531	17.310	Contingent Claims
- Garansi yang diterima	4.553	3.719	4.046	4.277	4.068	4.493	4.709	4.964	5.608	7.345	6.998	4.864	4.874	4.897	9.262	9.982	10.453	9.933	- Received guarantees
- Pendapatan bunga dalam penyelesaian	3.979	4.292	4.480	4.321	4.236	4.444	4.232	4.186	4.310	4.369	4.499	6.740	6.830	6.718	6.740	6.790	6.939	7.239	- Accrued interest
- Lainnya	126	703	215	252	257	246	256	268	175	222	188	151	162	173	151	137	139	139	- Others
Kewajiban Kontinjensi	37.219	39.417	39.914	41.348^{r)}	40.769	42.053	43.986	41.592	40.795	40.992	42.619	39.529	40.701	40.758	46.006	47.711	48.674	49.221	Contingent Liabilities
- Garansi yang diberikan	34.706	36.905	37.485	38.860	38.420	39.647	41.564	39.135	38.386	38.564	40.269	38.651	39.829	39.689	45.031	46.669	47.639	48.057	- Issued guarantees
- Lainnya	2.512	2.513	2.429	2.488 ^{r)}	2.349	2.405	2.423	2.457	2.409	2.428	2.349	878	872	1.069	975	1.042	1.035	1.164	- Others
Lainnya	46.937	51.763	52.549	53.131	53.202	53.718	55.939	57.725	57.891	58.179	58.189	59.125	59.843	59.910	60.354	62.014	63.403	61.554	Others
- Penerusan Kredit	3.268	4.091	4.127	4.321	3.932	3.974	5.239	5.243	5.231	5.205	4.748	5.745	5.750	5.207	4.840	4.846	4.822	4.706	- Channelling
- Aset produktif yang dihapusbukukan	37.317	40.541	40.922	41.489	42.177	42.516	43.447	44.792	44.769	44.998	45.362	45.321	45.887	46.032	40.490	42.066	43.131	41.472	- Written off earning assets
Kredit yang diberikan	25.663	28.283	28.555	29.152	29.402	29.621	30.229	31.531	31.616	31.894	32.184	34.736	35.269	35.427	36.092	37.471	38.555	36.880	- Credit disbursed
Lainnya	11.655	12.258	12.367	12.337	12.776	12.895	13.218	13.262	13.153	13.104	13.178	10.585	10.618	10.606	4.398 ^{r)}	4.595	4.576	4.592	- Others
- Aset produktif yang dihapustagih	6.351	7.131	7.499	7.321	7.092	7.228	7.253	7.689	7.891	7.977	8.079	8.059	8.206	8.670	15.025	15.103	15.450	15.376	- Charged off earning assets
Kredit yang diberikan	5.784	6.400	6.593	6.671	6.455	6.598	6.648	7.097	7.293	7.367	7.469	7.447	7.601	8.073	8.205	8.285	8.634	8.558	- Credit disbursed
Lainnya	567	731	906	650	637	630	605	593	598	610	610	612	605	598	6.820 ^{r)}	6.818	6.816	6.818	- Others

r) Angka-angka diperbaiki

r) Revised figures

Tabel 1.18.a. Rekening Administratif BUSN Non Devisa
(Non-Foreign Exchange Commercial Banks Off-Balance Sheet)
Miliar Rp (Billion Rp)

Indikator	2012	2013						2014										Indicator	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Tagihan Komitmen	18	22	28	23	19	26	25	20	22	24	20	114	21	20	18	17	40	22	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	92	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	18	22	28	23	19	26	25	20	22	24	20	22	21	20	18	17	40	22	- Others
Kewajiban Komitmen	4.861	6.521	6.051	5.412	7.049	7.400	6.583	7.774	7.992	7.172	6.971	7.410	7.220	8.205	9.140	8.960	10.833	11.057	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	4.762	6.428	5.975	5.298	6.922	6.679	5.880	7.041	7.250	7.072	6.899	7.324	7.130	7.491	8.401	8.193	10.052	10.257	- Undisbursed loan facilities to debtors
Committed	2.954	4.196	4.132	3.928	4.117	4.210	3.919	4.359	4.559	4.627	4.840	3.052	2.936	3.361	3.415	3.070	3.257	3.372	- Committed
Uncommitted	1.808	2.232	1.843	1.369	2.806	2.469	1.961	2.681	2.690	2.444	2.059	4.271	4.194	4.130	4.986	5.123	6.795	6.885	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	70	55	58	72	74	80	75	80	88	76	51	61	61	83	108	113	136	143	- Undisbursed loan facilities to other banks
Committed	41	22	25	31	31	31	30	38	48	37	27	30	22	23	29	29	38	33	- Committed
Uncommitted	29	33	34	41	42	49	45	42	40	40	23	31	39	60	79	84	98	110	- Uncommitted
- Irrevocable L/C yang masih berjalan	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	29	38	18	43	53	41	27	25	22	24	21	26	29	28	19	25	23	42	- Others
Tagihan Kontinjensi	309	336	326	323	335	329	327	343	342	277	305	312	322	337	352	363	367	363	Contingent Claims
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	303	325	316	313	326	319	318	328	331	265	290	302	312	325	339	350	353	362	- Accrued interest
- Lainnya	6	10	10	10	9	10	9	14	11	11	15	9	10	12	13	14	14	1	- Others
Kewajiban Kontinjensi	374	406	359	379	356	353	387	341	318	369	380	408	437	447	366	444	470	499	Contingent Liabilities
- Garansi yang diberikan	289	324	292	315	293	287	324	277	261	300	315	332	359	348	294	367	396	412	- Issued guarantees
- Lainnya	85	82	67	63	64	66	63	64	57	68	65	76	77	99	72	77	74	87	- Others
Lainnya	2.255	2.733	2.762	2.849	2.902	3.032	3.103	3.159	3.195	3.282	3.318	3.389	3.451	3.521	3.647	3.719	3.818	3.915	Others
- Penerusan Kredit	82	82	82	82	81	81	81	81	81	81	81	86	86	86	86	86	86	85	- Channelling
- Aset produktif yang dihapusbukukan	1.761	2.090	2.102	2.172	2.218	2.342	2.404	2.457	2.490	2.576	2.609	2.672	2.731	2.799	2.914	2.969	3.049	3.134	- Written off earning assets
Kredit yang diberikan	1.612	1.943	1.980	2.040	2.069	2.108	2.166	2.206	2.239	2.323	2.354	2.670	2.728	2.797	2.912	2.963	3.043	3.128	- Credit disbursed
Lainnya	149	147	122	133	149	233	239	251	252	253	255	2	3	3	2	6	5	5	- Others
- Aset produktif yang dihapustagih	412	561	577	594	602	609	617	620	624	625	629	631	634	636	647	665	683	697	- Charged off earning assets
Kredit yang diberikan	412	561	577	594	602	609	617	620	624	625	629	631	634	636	647	665	683	697	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Tabel 1.19.a. Rekening Administratif BPD
(Regional Development Banks Off-Balance Sheet)
Miliar Rp (Billion Rp)

Indikator	2012	2013						2014										Indicator	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Tagihan Komitmen	2.426	3.990	3.900	3.423	3.961	3.571	3.674	3.616	3.969	4.074	4.678	3.839	3.837	4.047	4.233	3.813	4.487	4.734	Committed Claims
- Fasilitas pinjaman yang belum ditarik	77	78	79	79	79	79	80	79	80	81	81	81	81	81	81	81	151	81	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	10	846	640	0	100 ^{r)}	183	366	234	360	205	1.506	827	803	664	763	402	890	1.255	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	2.340	3.066	3.181	3.344	3.282	3.309	3.228	3.303	3.529	3.789	3.091	2.931	2.953	3.302	3.389	3.329	3.446	3.398	- Others
Kewajiban Komitmen	21.004	22.762	22.758	21.403	21.248	21.212	24.112	25.145	24.981	22.546	23.478	21.686	20.991	30.942	28.689	28.671	31.568	27.958	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	18.826	19.398	19.438	18.809	18.088	18.355	19.261	20.393	20.137	19.763	19.752	18.955	18.375	17.940	18.057	17.426	17.536	16.765	- Undisbursed loan facilities to debtors
Committed	5.366	4.934	5.144	5.132	5.110	5.159	5.338	5.621	5.290	5.072	4.885	4.844	4.627	4.750	4.534	4.297	4.209	4.576	- Committed
Uncommitted	13.460	14.464	14.294	13.677	12.977	13.196	13.922	14.773	14.847	14.692	14.867	14.111	13.748	13.190	13.523	13.129	13.327	12.189	- Uncommitted
- Fasilitas kredit kepada bank lain yang Belum ditarik	78	125	164	127	179	185	151	159	153	123	129	119	101	110	93	108	119	178	- Undisbursed loan facilities to other banks
Committed	15	3	3	4	45 ^{r)}	55	36	47	45	38	45	50	40	47	42	43	55	75	- Committed
Uncommitted	64	122	160	123	135	131	115	111	108	85	84	69	62	62	50	65	63	103	- Uncommitted
- Irrevocable L/C yang masih berjalan	865	800	837	804	775	836	817	665	603	513	521	426	435	437	459	391	377	365	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	39	814	615	35	564	219	219	51	131	137	1.021	268	101	340	264	37	431	753	- Outstanding spot and derivatives (sold)
- Lainnya	1.196	1.625	1.705	1.628	1.642	1.617	1.629	1.851	1.993	2.010	2.056	1.918	1.979	2.423	2.656	2.627	2.513	2.514	- Others
Tagihan Kontinjensi	7.391	4.084	4.139	4.181	4.697	4.801	4.506	4.402	7.243	4.401	5.228	5.953	6.808	6.799	5.562	5.926	7.363	5.889	Contingent Claims
- Garansi yang diterima	6.255	2.593	2.617	2.623	3.030	3.007	2.852	2.690	2.566	2.490	3.087	3.070	3.070	2.986	3.052	3.133	3.115	3.025	- Received guarantees
- Pendapatan bunga dalam penyelesaian	1.018	1.402	1.441	1.477	1.584	1.653	1.573	1.629	4.596	1.816	2.046	2.800	3.644	3.733	2.371	2.649	4.101	2.715	- Accrued interest
- Lainnya	118	88	81	81	82	141	81	82	82	95	95	83	94	80	138	144	147	149	- Others
Kewajiban Kontinjensi	11.946	11.701	12.212	12.450	12.638	11.854	12.140	10.669	9.961	10.056	10.425	11.083	11.302	11.439	12.434	13.275	13.131	12.684	Contingent Liabilities
- Garansi yang diberikan	11.945	11.651	11.947	12.417	12.163	11.381	11.763	10.040	9.255	9.548	9.728	10.391	11.253	11.350	11.874	12.604	12.488	11.931	- Issued guarantees
- Lainnya	1	49	265	33	475	472	376	629	706	508	696	693	50	89	560	670	643	753	- Others
Lainnya	7.310	7.914	7.983	8.092	8.108	8.306	8.540	8.542	8.615	8.593	8.642	8.639	8.861	8.948	8.888	9.477	9.500	9.594	Others
- Penerusan Kredit	2.160	2.420	2.473	2.488	2.467	2.450	2.434	2.403	2.416	2.370	2.368	2.348	2.317	2.292	2.218	2.241	2.215	2.238	- Channelling
- Aset produktif yang dihapusbukukan	4.998	5.382	5.397	5.491	5.528	5.743	5.993	6.026	6.077	6.110	6.150	6.170	6.422	6.534	6.548	7.124	7.163	7.234	- Written off earning assets
Kredit yang diberikan	4.763	5.134	5.152	5.219	5.255	5.386	5.610	5.646	5.695	5.725	5.763	5.932	6.184	6.233	6.251	6.733	6.904	6.975	- Credit disbursed
Lainnya	236	248	246	272	273	357	383	380	382	385	387	239	238	302	297	390	259	259	- Others
- Aset produktif yang dihapustagih	153	113	113	113	113	113	113	113	122	113	124	122	122	122	122	113	122	122	- Charged off earning assets
Kredit yang diberikan	153	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	- Credit disbursed
Lainnya	0	-	-	-	-	-	-	-	9	-	11	9	9	9	9	-	9	9	- Others
r) Angka-angka diperbaiki																			r) Revised figures

r) Angka-angka diperbaiki

r) Revised figures

Tabel 1.20.a. Rekening Administratif Bank Campuran
(Joint Venture Banks Off-Balance Sheet)
Miliar Rp (Billion Rp)

Indikator	2012	2013						2014											Indicator		
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov			
Tagihan Komitmen	41.154	56.361	63.263	55.391	58.106	59.633	63.713	68.713	70.972	71.023	70.780	74.992	83.621	82.879	80.866	91.061	98.700	86.224	Committed Claims		
- Fasilitas pinjaman yang belum ditarik	4.510	8.917	9.580	10.100	9.451	10.331	10.176	9.313	7.207	8.645	5.890	8.886	8.866	6.174	5.075	4.867	4.835	4.629	- Unused borrowing		
- Posisi pembelian spot dan derivatif yang masih berjalan	36.560	47.195	53.442	45.005	48.472	49.142	53.155	59.228	63.273	61.699	64.306	65.842	74.588	76.001	75.611	83.862	91.318	79.589	- Outstanding spot and derivatives (purchased)		
- Lainnya (Others)	84	249	241	285	182	161	381	171	492	679	584	265	167	704	180	2.332	2.547	2.006	- Others		
Kewajiban Komitmen	143.637	162.342	174.873	176.221	176.775	196.267	187.237	195.865	204.941	187.595	186.641	185.957	197.863	210.533	210.096	218.870	223.364	221.576	Committed Liabilities		
- Fasilitas kredit kepada nasabah yang belum ditarik	104.664	107.104	111.848	117.523	118.283	135.951	125.246	127.969	122.348	116.787	115.951	112.816	117.278	116.238	115.314	122.157	128.167	125.769	- Undisbursed loan facilities to debtors		
Committed	12.083	15.188	14.696	15.654	15.957	16.505	16.505	15.864	15.194	15.054	14.234	13.501	14.898	16.095	12.198	13.251	16.651	16.256	- Committed		
Uncommitted	92.581	91.916	97.152	101.869	102.326	119.446	108.741	112.105	107.154	101.732	101.717	99.315	102.381	100.143	103.116	108.906	111.516	109.513	- Uncommitted		
- Fasilitas kredit kepada bank lain yang Belum ditarik	15	11	185	161	162	155	77	80	82	72	17	17	15	18	23	22	36	26	- Undisbursed loan facilities to other banks		
Committed	4	7	12	13	16	13	10	8	9	5	9	10	7	7	9	7	10	7	- Committed		
Uncommitted	11	4	173	147	146	142	67	72	72	67	8	7	8	12	14	14	26	19	- Uncommitted		
- Irrevocable U/C yang masih berjalan	6.022	6.843	8.127	10.307	9.983	11.344	11.095	10.237	9.868	9.290	8.983	8.494	8.582	8.570	7.228	6.711	6.448	6.437	- Current Irrevocable L/C		
- Posisi penjualan spot dan derivatif yang masih berjalan	32.721	48.206	54.524	47.973	48.117	48.401	50.452	57.075	72.076	60.919	60.920	63.909	71.347	69.377	67.615	77.105	84.893	74.645	- Outstanding spot and derivatives (sold)		
- Lainnya	215	177	189	257	229	417	366	504	567	527	770	720	641	588	2.549	1.612	1.418	630	- Others		
Tagihan Kontinjensi	62.290	66.477	71.208	75.594	74.231	86.458	91.364	94.904	90.600	86.342	89.145	90.368	93.454	93.259	91.771	94.647	93.312	94.694	Contingent Claims		
- Garansi yang diterima	62.040	66.259	70.976	75.366	73.972	86.207	91.016	94.546	90.243	85.976	88.760	89.944	93.018	92.812	91.311	94.196	92.848	94.213	- Received guarantees		
- Pendapatan bunga dalam penyelesaian	246	216	229	225	256	249	346	356	355	363	381	420	432	442	454	446	457	475	- Accrued interest		
- Lainnya	4	3	3	3	3	2	2	2	3	3	4	4	4	4	5	5	6	6	- Others		
Kewajiban Kontinjensi	15.200	17.912	19.038	20.359	19.988	20.970	20.536	20.040	19.183	18.499	18.296	18.265	20.859	20.767	17.489	17.134	17.427	17.056	Contingent Liabilities		
- Garansi yang diberikan	15.158	17.844	18.969	20.294	19.931	20.901	20.445	19.954	19.087	18.383	18.187	18.166	20.752	20.581	17.489	17.134	17.427	17.056	- Issued guarantees		
- Lainnya	42	68	69	65	57	69	91	85	96	116	110	98	107	186	0	0	0	0	- Others		
Lainnya	3.753	4.549	4.660	5.013	5.073	5.194	5.334	5.411	5.545	5.563	5.731	5.810	5.900	5.984	6.041	6.155	6.370	6.460	Others		
- Penerusan Kredit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Channelling		
- Aset produktif yang dihapusbukukan	3.506	4.163	4.257	4.593	4.661	4.762	4.900	4.975	5.124	5.148	5.311	5.388	5.473	5.509	5.589	5.691	5.909	5.998	- Written off earning assets		
Kredit yang diberikan	3.352	4.009	4.103	4.439	4.508	4.608	4.746	4.822	4.957	4.995	5.119	5.377	5.463	5.499	5.579	5.681	5.899	5.987	- Credit disbursed		
Lainnya	153	153	153	153	153	153	153	153	167	153	192	10	10	10	10	10	10	10	- Others		
- Aset produktif yang dihapustagih	247	387	403	420	412	433	435	436	421	414	419	422	427	474	452	464	461	463	- Charged off earning assets		
Kredit yang diberikan	247	387	403	420	412	429	435	436	421	414	419	422	427	474	452	464	461	463	- Credit disbursed		
Lainnya	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	- Others		
r) Angka-angka diperbaiki																				r) Revised figures	

r) Angka-angka diperbaiki

r) Revised figures

Tabel 1.21.a. Rekening Administratif Bank Asing
(Foreign Owned Banks Off-Balance Sheet)
Miliar Rp (Billion Rp)

Indikator	2012	2013						2014											Indicator
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Tagihan Komitmen	140.520	168.844	175.334	182.605	183.577	197.921	198.742	206.913	210.460	207.868	220.923	225.725	238.802	234.942	225.268	255.793	248.574	156.503	Committed Claims
- Fasilitas pinjaman yang belum ditarik	8.192	11.414	12.558	13.317	12.963	13.757	13.996	14.042	13.350	13.064	13.296	13.426	13.633	13.314	13.452	14.013	13.898	14.035	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	132.324	157.427	162.775	169.256	170.613	184.165	184.725	192.845	196.529	194.770	207.627	212.299	225.169	221.627	211.746	241.781	234.671	142.449	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4	3	1	31	1	-	21	27	580	34	-	-	-	-	70	-	5	20	- Others
Kewajiban Komitmen	302.516	347.644	364.593	408.950	418.420***)	444.852	450.692	352.873	338.382	454.376	434.345	440.847	500.378	351.222	351.248	374.529	379.392	343.414	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	147.600	163.635	174.003	213.372	220.540	236.286	237.527	246.580	237.373	229.941	204.633	202.434	245.612	241.593	247.449	269.576	282.909	244.353	- Undisbursed loan facilities to debtors
Committed	33.500	36.668	38.117	41.044	40.667	42.120	42.453	43.317	40.386	40.484	44.305	41.999	40.931	41.317	42.186	44.855	47.161	49.015	- Committed
Uncommitted	114.101	126.967	135.886	172.328	179.873	194.166	195.074	203.263	196.987	189.457	160.329	160.435	204.682	200.276	205.262	224.720	235.748	195.337	- Uncommitted
- Fasilitas kredit kepada bank lain yang Belum ditarik	3.302	8.674	8.799	6.325	6.529	5.775	6.303	6.701	5.670	5.446	6.771	6.098	6.198	7.138	7.488	7.361	6.170	7.812	- Undisbursed loan facilities to other banks
Committed	338	162	234	141	131	152	33	96	144	139	143	28	149	143	3.070 ^{r)}	155	153	154	- Committed
Uncommitted	2.964	8.512	8.565	6.184	6.398	5.623	6.270	6.605	5.526	5.307	6.628	6.069	6.050	6.995	4.418	7.205	6.016	7.658	- Uncommitted
- Irrevocable L/C yang masih berjalan	7.328	7.319	8.090	9.058	9.568	10.050	11.769	11.034	10.231	11.347	11.211	9.984	9.002	10.791	9.493	8.216	7.655	7.603	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	144.037	166.845	173.142	179.887	181.474	192.103	194.823	203.918	207.396	207.354	211.730	222.331	239.412	227.604	224.260	244.628	240.136	160.909	- Outstanding spot and derivatives (sold)
- Lainnya	249	1.172	559	308	308***)	638	271	55	-	288	-	-	153	167	361	139	364	143	- Others
Tagihan Kontinjensi	85.357	86.784	94.380	99.781	93.073	101.999	104.257	106.047	100.773	102.373	108.440	105.370	109.590	109.182	100.218	104.498	95.815	98.611	Contingent Claims
- Garansi yang diterima	85.156	86.619	94.201	99.591	92.884	101.797	104.151	105.944	100.675	102.274	108.312	105.233	109.450	109.037	100.062	104.330	95.657	98.451	- Received guarantees
- Pendapatan bunga dalam penyelesaian	187	156	168	181	179	194	98	95	92	92	121	130	132	137	149	161	151	153	- Accrued interest
- Lainnya	13	10	10	10	10	8	8	7	7	7	7	7	7	7	7	7	7	7	- Others
Kewajiban Kontinjensi	36.785	40.490	41.227	43.002	43.280	45.933	45.450	45.834	43.012	42.576	43.269	43.185	43.806	42.518	42.898	44.130	42.262	42.296	Contingent Liabilities
- Garansi yang diberikan	36.785	40.490	41.227	43.002	43.280	45.933	45.450	45.834	43.012	42.576	43.269	43.185	43.806	42.518	42.898	44.130	42.262	42.296	- Issued guarantees
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Lainnya	9.899	10.626	10.692	10.765	10.818	10.882	11.100	10.972	11.028	12.261	12.323	12.459	12.609	12.661	12.950	13.051	13.157	13.454	Others
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	9.676	10.218	10.277	10.344	10.385	10.440	10.650	10.515	10.562	11.787	11.842	11.921	12.062	12.119	12.219	12.316	12.416	12.706	- Written off earning assets
Kredit yang diberikan	9.664	10.054	10.113	10.178	10.220	10.274	10.483	10.349	10.397	11.622	11.690	11.770	11.911	11.968	12.068	12.165	12.265	12.555	- Credit disbursed
Lainnya	12	164	165	165	165	166	166	166	166	165	151	151	151	151	151	151	151	151	- Others
- Aset produktif yang dihapustagih	223	408	415	421	432	442	450	457	465	474	482	538	547	542	731	735	741	748	- Charged off earning assets
Kredit yang diberikan	223	408	415	421	432	442	450	457	465	474	482	538	547	542	731	735	741	748	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
***) Angka-angka sangat-sangat sementara																			***) Estimated figures
r) Angka-angka diperbaiki																			r) Revised figures

***) Angka-angka sangat-sangat sementara

r) Angka-angka diperbaiki

***) Estimated figures

r) Revised figures

Tabel 1.22.a. Kinerja Bank Umum Konvensional
(Commercial Banks Performance)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014										Items	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	17,43	18,08	18,02	18,11	18,48	18,72	18,13	19,91	19,91	19,77	19,33	19,48	19,45	19,39	19,70	19,53	19,63	19,77	Capital Adequacy Ratio (%)
- Modal	496.629	576.547	582.716	601.394	612.646	633.538	626.888	696.029	692.783	692.611	688.661	702.833	713.581	715.036	723.852	730.858	733.440	746.568	- Capital
- ATMR	2.849.997	3.188.076	3.234.414	3.320.806	3.315.371	3.383.646	3.458.404	3.495.264	3.479.287	3.502.768	3.561.926	3.608.712	3.669.339	3.687.281	3.675.209	3.741.538	3.736.749	3.776.200	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	15,60	16,32	16,34	16,42	16,66	16,99	16,36	18,27	18,29	18,17	17,76	17,91	17,79	17,81	18,08	17,91	17,94	18,15	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	444.545	520.451	528.377	545.432	552.319	575.004	565.774	638.682	636.516	636.301	632.568	646.263	652.912	656.825	664.518	669.926	670.559	685.255	- Core Capital (Tier I)
- ATMR	2.849.997	3.188.076	3.234.414	3.320.806	3.315.371	3.383.646	3.458.404	3.495.264	3.479.287	3.502.768	3.561.926	3.608.712	3.669.339	3.687.281	3.675.209	3.741.538	3.736.749	3.776.200	- Risk Weighted Assets
ROA (%)	3,11	3,00	3,03	3,06	3,09	3,09	3,08	2,90	2,79	3,01	2,93	2,98	3,02	2,91	2,90	2,91	2,89	2,87	Return On Assets Ratio (%)
- Laba sebelum pajak	117.103	126.133	128.398	130.653	132.679	133.732	134.571	136.311	131.164	141.871	138.814	142.439	145.570	140.804	141.079	142.355	142.372	142.564	- Profit
- Rata-rata total aset	3.761.912	4.203.757	4.230.746	4.269.024	4.296.687	4.328.225	4.365.364	4.704.589	4.704.448	4.719.077	4.745.361	4.778.705	4.817.211	4.832.305	4.856.622	4.897.413	4.932.537	4.967.179	- Average total assets
BOPO (%)	74,10	74,14	74,06	74,35	73,74	74,95	74,08	82,93	79,48	77,34	77,19	76,20	75,45	76,54	76,37	76,14	76,14	76,16	Operating Expenses/Operating Income (%)
- Biaya Operasional	321.357	202.408	235.035	272.984	298.646	353.066	368.460	53.965	82.430	118.983	152.786	186.053	218.558	259.135	294.176	331.305	367.997	406.608	- Operating Expenses
- Pendapatan Operasional	433.678	273.011	317.357	367.168	404.977	471.067	497.384	65.072	103.713	153.836	197.934	244.150	289.661	338.544	385.201	435.149	483.333	533.906	- Operating Income
NIM (%)	5,49	5,46	5,46	5,48	5,50	4,88	4,89	4,17	4,18	4,28	4,26	4,22	4,22	4,20	4,21	4,21	4,24	4,24	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	200.338	222.215	223.906	226.470	228.967	231.216	233.841	246.975	247.087	252.437	251.690	250.760	252.257	251.819	253.786	255.233	258.061	259.471	- Interest income net
- Rata-rata total aset produktif	3.648.741	4.073.035	4.097.904	4.134.927	4.161.857	4.742.537	4.782.557	5.922.528	5.905.662	5.896.304	5.909.664	5.936.520	5.978.554	5.992.080	6.022.841	6.058.539	6.090.379	6.118.637	- Average total earning assets
LDR (%)	83,58	88,68	88,88	88,91	89,47	89,97	89,70	90,47	90,47	91,17	90,79	90,30	90,25	92,19	90,63	88,93	88,45	88,65	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	2.597.026	2.893.020	2.938.954	3.024.448	3.027.457	3.081.594	3.158.099	3.125.561	3.134.461	3.169.647	3.222.850	3.262.111	3.324.847	3.339.705	3.352.392	3.413.557	3.403.652	3.448.211	- Total Credit to third party
- Total Dana Pihak Ketiga	3.107.385	3.262.157	3.306.536	3.401.635	3.383.707	3.425.301	3.520.616	3.454.949	3.464.669	3.476.779	3.549.751	3.612.717	3.683.973	3.622.653	3.699.016	3.838.472	3.848.279	3.889.630	- Total Third Party Funds
Rasio Aset Likuid (%)	18,45	16,40	15,75	15,92	15,85	15,50	15,77	15,06	15,15	14,58	15,12	16,31	15,78	15,21	14,21	16,18	16,35	16,27	Liquid Assets Ratio (%)
- Aset Likuid Primer	616.043	557.523	532.728	560.114	554.127	545.510	589.158	534.690	541.642	514.369	551.766	625.072	610.892	570.498	530.989	651.638	673.152	676.518	- Aset Likuid Primer
- Aset Likuid Sekunder	142.989	155.352	163.193	168.325	166.499	174.449	163.506	173.603	171.239	178.448	177.717	176.202	179.425	178.809	183.522	193.406	184.825	188.037	- Aset Likuid Sekunder
- Total Aset	4.115.003	4.347.177	4.419.669	4.575.253	4.545.650	4.643.724	4.773.892	4.704.589	4.704.307	4.751.823	4.824.212	4.912.082	5.009.817	4.927.835	5.026.825	5.223.740	5.248.656	5.313.591	- Total Assets

Ket: Data tidak termasuk BUS, data kinerja BUS disajikan p:

Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13

Tabel 1.23.a. Kinerja Bank Persero Konvensional
(State Owned Banks Performance)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014										Items		
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	16,17	16,41	16,35	16,17	16,40	16,70	15,91	18,60	17,98	17,84	17,27	16,91	16,81	16,90	17,58	17,31	17,48	17,56	Capital Adequacy Ratio (%)	
- Modal	166.297	187.596	189.265	192.847	194.358	201.731	198.288	233.021	224.844	224.400	220.153	218.610	219.898	223.797	229.100	228.772	229.548	232.941	- Capital	
- ATMR	1.028.287	1.142.853	1.157.567	1.192.526	1.185.125	1.207.733	1.246.469	1.253.042	1.250.738	1.257.797	1.275.095	1.292.751	1.307.776	1.324.087	1.303.140	1.321.527	1.313.287	1.326.402	- Risk Weighted Assets	
Rasio Modal Inti terhadap ATMR (%)	14,59	15,00	15,13	14,96	14,89	15,39	14,58	17,47	16,92	16,78	16,22	15,89	15,62	15,87	16,49	16,27	16,26	16,50	Core Capital Ratio to ATMR (%)	
- Modal Inti (Tier I)	150.049	171.449	175.169	178.425	176.510	185.826	181.769	218.861	211.623	211.026	206.839	205.391	204.255	210.129	214.902	214.975	213.600	218.842	- Core Capital (Tier I)	
- ATMR	1.028.287	1.142.853	1.157.567	1.192.526	1.185.125	1.207.733	1.246.469	1.253.042	1.250.738	1.257.797	1.275.095	1.292.751	1.307.776	1.324.087	1.303.140	1.321.527	1.313.287	1.326.402	- Risk Weighted Assets	
ROA (%)	3,80	3,69	3,68	3,71	3,74	3,74	3,87	3,54	3,43	3,82	3,81	3,67	3,74	3,67	3,67	3,74	3,71	3,75	Return On Assets Ratio (%)	
- Laba sebelum pajak	51.669	56.537	56.837	57.717	58.661	58.953	61.645	60.155	58.520	65.579	65.995	64.006	65.680	64.640	65.165	67.056	67.043	68.246	- Profit	
- Rata-rata total aset	1.359.034	1.533.619	1.543.907	1.556.473	1.567.429	1.578.204	1.593.260	1.699.767	1.704.083	1.715.900	1.730.410	1.742.727	1.756.695	1.763.662	1.775.528	1.791.268	1.806.342	1.821.604	- Average total assets	
BOPO (%)	70,53	67,31	66,77	66,56	66,60	66,55	66,16	80,21	75,08	70,86	70,67	71,01	69,73	70,79	70,80	70,29	70,05	69,64	Operating Expenses/Operating Income (%)	
- Biaya Operasional	116.981	66.178	74.989	84.953	94.840	104.592	116.272	20.247	28.938	39.312	51.173	63.221	73.278	86.766	99.663	112.750	124.222	136.848	- Operating Expenses	
- Pendapatan Operasional	165.852	98.325	112.307	127.642	142.411	157.158	175.740	25.242	38.541	55.482	72.410	89.033	105.082	122.576	140.773	160.405	177.334	196.521	- Operating Income	
NIM (%)	5,95	5,93	5,93	5,97	6,04	5,43	5,50	4,96	5,13	5,25	5,20	5,16	5,14	5,10	5,12	5,12	5,14	5,14	Net Interest Margin Ratio (%)	
- Pendapatan bunga bersih	79.244	88.783	89.390	90.692	92.336	93.120	95.200	100.471	104.039	106.678	106.170	105.892	106.347	105.661	106.684	107.444	108.622	109.422	- Interest income net	
- Rata-rata total aset produktif	1.331.277	1.496.562	1.506.273	1.518.879	1.529.793	1.714.676	1.731.075	2.025.132	2.029.010	2.030.993	2.041.956	2.053.920	2.067.818	2.071.693	2.085.134	2.099.153	2.114.640	2.130.287	- Average total earning assets	
LDR (%)	79,84	88,06	87,48	88,72	88,07	89,29	86,70	89,84	89,64	89,64	88,98	88,53	88,46	88,75	87,73	86,45	85,97	85,66	Loan to Deposits Ratio (%)	
- Total Kredit kepada pihak ketiga bukan Bank	959.128	1.077.916	1.088.499	1.125.090	1.125.057	1.145.988	1.181.726	1.159.580	1.166.047	1.178.302	1.199.339	1.206.035	1.234.235	1.238.718	1.254.133	1.275.444	1.267.022	1.284.068	- Total Credit to third party	
- Total Dana Pihak Ketiga	1.201.284	1.224.042	1.244.245	1.268.088	1.277.421	1.283.491	1.363.062	1.290.656	1.300.786	1.314.445	1.347.928	1.362.280	1.395.240	1.395.751	1.429.498	1.475.270	1.473.854	1.499.077	- Total Third Party Funds	
Rasio Aset Likuid (%)	20,06	15,80	16,51	15,73	16,23	15,57	15,84	14,50	14,41	14,00	15,33	17,31	15,40	14,51	13,02	15,40	16,30	15,25	Liquid Assets Ratio (%)	
- Aset Likuid Primer	229.643	174.285	187.881	179.612	187.883	180.049	199.232	160.709	163.896	154.137	184.291	223.533	193.751	177.735	154.992	208.254	228.379	213.750	- Aset Likuid Primer	
- Aset Likuid Sekunder	78.295	76.493	78.918	80.985	82.490	82.424	79.349	85.673	83.497	88.200	87.699	86.721	87.591	84.222	86.992	87.039	88.079	87.266	- Aset Likuid Sekunder	
- Total Aset	1.535.343	1.587.370	1.615.923	1.657.000	1.666.037	1.685.957	1.758.873	1.699.767	1.716.756	1.731.177	1.773.941	1.791.994	1.826.532	1.805.468	1.858.592	1.917.186	1.942.006	1.974.227	- Total Assets	
Ket: Data tidak termasuk BUS, data kinerja BUS disajikan p																			Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13	

Tabel 1.24.a. Kinerja BUSN Devisa Konvensional
(Foreign Exchange Commercial Banks Performance)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014										Items		
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	15,33	16,22	16,19	16,00	15,97	16,23	16,01	17,20	17,39	17,24	16,95	16,76	16,69	16,76	16,82	16,64	16,72	16,70	Capital Adequacy Ratio (%)	
- Modal	177.744	207.964	209.054	211.681	212.565	219.116	220.225	239.571	241.698	241.575	242.144	241.975	245.211	246.279	247.601	248.816	250.999	253.244	- Capital	
- ATMR	1.159.788	1.281.841	1.290.919	1.323.121	1.330.646	1.349.762	1.375.870	1.393.189	1.390.040	1.401.096	1.428.465	1.443.576	1.469.513	1.469.840	1.472.479	1.495.249	1.500.817	1.516.835	- Risk Weighted Assets	
Rasio Modal Inti terhadap ATMR (%)	13,05	13,92	13,91	13,75	13,66	13,98	13,78	15,04	15,20	15,08	14,84	14,68	14,52	14,62	14,67	14,42	14,53	14,52	Core Capital Ratio to ATMR (%)	
- Modal Inti (Tier I)	151.331	178.423	179.620	181.938	181.816	188.701	189.602	209.491	211.229	211.333	211.996	211.858	213.439	214.913	216.023	215.688	218.065	220.178	- Core Capital (Tier I)	
- ATMR	1.159.788	1.281.841	1.290.919	1.323.121	1.330.646	1.349.762	1.375.870	1.393.189	1.390.040	1.401.096	1.428.465	1.443.576	1.469.513	1.469.840	1.472.479	1.495.249	1.500.817	1.516.835	- Risk Weighted Assets	
ROA (%)	2,64	2,48	2,50	2,50	2,51	2,52	2,43	2,21	2,07	2,14	2,11	2,47	2,49	2,38	2,34	2,25	2,20	2,17	Return On Assets Ratio (%)	
- Laba sebelum pajak	38.452	40.047	40.641	40.888	41.276	41.632	40.571	39.881	37.484	38.770	38.290	45.037	45.561	43.875	43.328	41.871	41.111	40.757	- Profit	
- Rata-rata total aset	1.455.843	1.616.921	1.624.494	1.635.928	1.644.041	1.654.302	1.667.964	1.806.441	1.807.605	1.810.090	1.813.921	1.822.034	1.833.438	1.841.620	1.849.600	1.861.548	1.871.092	1.880.295	- Average total assets	
BOPO (%)	74,88	76,65	77,00	77,78	76,82	80,03	78,07	86,84	81,50	81,12	81,04	78,20	77,85	78,90	79,00	79,53	80,05	80,24	Operating Expenses/Operating Income (%)	
- Biaya Operasional	112.722	73.944	86.644	102.216	110.316	147.270	138.893	21.335	27.466	41.567	54.366	67.058	79.586	94.757	108.043	121.923	137.285	151.747	- Operating Expenses	
- Pendapatan Operasional	150.543	96.472	112.520	131.421	143.610	184.014	177.897	24.568	33.703	51.244	67.082	85.751	102.233	120.097	136.762	153.309	171.488	189.118	- Operating Income	
NIM (%)	5,17	5,04	5,06	5,07	5,08	4,43	4,42	3,84	3,74	3,83	3,81	3,74	3,75	3,77	3,76	3,76	3,78	3,79	Net Interest Margin Ratio (%)	
- Pendapatan bunga bersih	72.679	78.492	79.156	79.850	80.376	80.819	81.316	85.688	83.252	85.272	85.106	83.771	84.420	85.091	85.461	85.621	86.174	86.557	- Interest income net	
- Rata-rata total aset produktif	1.404.733	1.558.452	1.564.843	1.575.379	1.583.167	1.824.766	1.838.391	2.234.220	2.228.729	2.227.827	2.231.022	2.240.051	2.251.847	2.259.658	2.270.137	2.277.729	2.282.002	2.286.651	- Average total earning assets	
LDR (%)	81,58	84,92	84,62	84,72	85,87	85,13	83,77	83,73	84,21	86,33	86,05	85,89	86,26	86,07	85,03	84,54	84,74	85,30	Loan to Deposits Ratio (%)	
- Total Kredit kepada pihak ketiga bukan Bank	1.026.324	1.114.375	1.129.846	1.158.362	1.169.129	1.178.509	1.202.706	1.196.529	1.201.696	1.220.565	1.236.069	1.251.699	1.272.478	1.274.333	1.269.766	1.292.004	1.298.928	1.312.831	- Total Credit to third party	
- Total Dana Pihak Ketiga	1.257.990	1.312.209	1.335.266	1.367.281	1.361.464	1.384.327	1.435.791	1.428.968	1.427.086	1.413.854	1.436.481	1.457.270	1.475.133	1.480.588	1.493.398	1.528.255	1.532.828	1.539.040	- Total Third Party Funds	
Rasio Aset Likuid (%)	15,47	14,48	12,91	13,32	13,10	12,84	14,66	13,98	13,93	12,91	13,20	13,64	13,81	15,60	13,83	14,40	14,39	14,57	Liquid Assets Ratio (%)	
- Aset Likuid Primer	203.772	198.145	167.910	181.023	176.127	173.971	216.884	199.186	199.243	182.025	189.873	202.706	209.084	240.607	206.564	222.140	226.532	231.058	- Aset Likuid Primer	
- Aset Likuid Sekunder	41.689	41.814	48.700	49.012	48.843	51.569	49.644	53.306	52.653	52.218	51.002	50.173	51.989	54.326	56.877	59.654	55.016	56.260	- Aset Likuid Sekunder	
- Total Aset	1.586.631	1.657.518	1.677.507	1.727.395	1.717.066	1.756.912	1.818.240	1.806.441	1.808.768	1.815.061	1.825.414	1.854.486	1.890.458	1.890.712	1.905.464	1.957.131	1.956.990	1.972.319	- Total Assets	
Ket: Data tidak termasuk BUS, data kinerja BUS disajikan p																			Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13	

Tabel 1.25.a. Kinerja BUSN Non Devisa Konvensional
(Non-Foreign Exchange Commercial Banks Performance)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014										Items	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	20,80	21,22	21,36	22,29	22,30	22,21	23,16	24,15	24,05	23,65	23,36	23,85	23,50	23,25	23,35	23,14	23,24	23,00	Capital Adequacy Ratio (%)
- Modal	13.530	15.841	15.985	16.698	16.819	16.921	17.984	19.590	19.667	19.749	19.789	20.538	20.721	20.008	20.164	20.345	20.445	20.505	- Capital
- ATMR	65.057	74.664	74.833	74.920	75.431	76.170	77.653	81.122	81.783	83.499	84.710	86.119	88.176	86.066	86.353	87.936	87.983	89.156	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	19,38	20,34	20,48	20,60	20,63	20,54	21,47	22,55	22,84	22,42	22,16	22,28	21,94	21,68	21,78	21,53	21,63	21,40	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	12.610	15.185	15.326	15.435	15.563	15.643	16.675	18.293	18.678	18.724	18.768	19.191	19.347	18.659	18.812	18.929	19.032	19.083	- Core Capital (Tier I)
- ATMR	65.057	74.664	74.833	74.920	75.431	76.170	77.653	81.122	81.783	83.499	84.710	86.119	88.176	86.066	86.353	87.936	87.983	89.156	- Risk Weighted Assets
ROA (%)	3,31	3,36	3,36	3,34	3,30	3,27	3,26	2,16	2,49	2,61	2,52	2,57	2,57	2,37	2,35	2,29	2,28	2,26	Return On Assets Ratio (%)
- Laba sebelum pajak	3.204	3.730	3.752	3.751	3.725	3.715	3.744	2.716	3.128	3.297	3.203	3.278	3.306	3.051	3.024	2.960	2.954	2.946	- Profit
- Rata-rata total aset	96.840	111.042	111.637	112.452	112.988	113.554	114.799	125.653	125.884	126.452	126.875	127.641	128.813	128.577	128.861	129.380	129.836	130.451	- Average total assets
BOPO (%)	79,30	78,38	78,40	78,51	78,83	79,11	79,67	86,52	84,07	83,58	84,00	83,87	84,03	84,53	84,80	85,16	85,64	85,73	Operating Expenses/Operating Income (%)
- Biaya Operasional	12.149	7.836	9.028	10.228	11.519	12.851	14.260	1.454	2.740	4.179	5.617	7.113	8.653	9.680	11.192	12.667	14.659	16.138	- Operating Expenses
- Pendapatan Operasional	15.320	9.998	11.515	13.028	14.612	16.246	17.900	1.680	3.259	5.000	6.688	8.481	10.297	11.452	13.197	14.875	17.117	18.824	- Operating Income
NIM (%)	9,34	9,13	9,13	9,10	9,08	8,84	8,73	7,22	7,41	7,51	7,43	7,49	7,48	6,77	6,73	6,73	7,21	7,16	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	8.606	9.658	9.703	9.750	9.770	9.780	9.761	9.041	9.295	9.461	9.380	9.521	9.586	8.651	8.627	8.618	9.176	9.126	- Interest income net
- Rata-rata total aset produktif	92.126	105.785	106.319	107.093	107.592	110.581	111.801	125.257	125.494	126.014	126.317	127.035	128.091	127.844	128.222	128.020	127.228	127.469	- Average total earning assets
LDR (%)	82,73	88,91	89,04	88,86	89,65	90,46	85,10	86,53	89,32	89,14	91,09	89,89	89,39	89,01	90,14	89,76	82,32	88,17	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	69.804	77.190	77.908	79.835	79.114	80.512	82.634	81.831	83.030	84.551	86.546	88.188	90.427	89.055	88.701	90.228	82.362	90.040	- Total Credit to third party
- Total Dana Pihak Ketiga	84.374	86.822	87.501	89.846	88.243	89.001	97.102	94.575	92.962	94.849	95.013	98.111	101.160	100.046	98.401	100.518	100.052	102.122	- Total Third Party Funds
Rasio Aset Likuid (%)	19,32	16,71	15,44	14,92	14,71	13,28	15,03	14,78	16,24	14,80	13,48	14,16	13,43	17,15	12,98	14,10	14,75	16,21	Liquid Assets Ratio (%)
- Aset Likuid Primer	19.716	17.502	16.129	16.314	16.009	14.608	18.417	17.688	19.556	17.968	16.354	17.512	17.114	21.791	16.094	17.910	19.014	21.406	- Aset Likuid Primer
- Aset Likuid Sekunder	1.291	1.661	1.751	1.430	1.320	1.218	891	883	920	908	926	1.000	978	873	886	920	741	744	- Aset Likuid Sekunder
- Total Aset	108.758	114.668	115.803	118.971	117.813	119.212	128.498	125.653	126.115	127.587	128.147	130.704	134.669	132.132	130.833	133.535	133.934	136.604	- Total Assets

Ket: Data tidak termasuk BUS, data kinerja BUS disajikan p

Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13

Tabel 1.26.a. Kinerja BPD Konvensional
(Regional Development Banks Performance)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014											Items	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
Rasio Pemenuhan Kecukupan Modal Minimum (%)	18,02	16,72	16,93	16,70	16,82	16,89	17,58	20,61	20,33	18,64	17,87	17,70	17,58	17,64	17,59	17,34	17,60	17,55	Capital Adequacy Ratio (%)	
- Modal	35.198	37.382	37.773	38.083	38.547	39.254	40.343	47.652	47.538	44.403	43.148	43.265	44.174	43.475	44.039	45.055	45.850	46.002	- Capital	
- ATMR	195.318	223.525	223.048	228.091	229.131	232.437	229.459	231.213	233.794	238.250	241.388	244.448	251.298	246.441	250.372	259.763	260.565	262.152	- Risk Weighted Assets	
Rasio Modal Inti terhadap ATMR (%)	16,66	15,46	15,66	15,43	15,56	15,63	16,33	19,41	19,13	17,37	16,68	16,49	16,42	16,47	16,31	16,06	16,32	16,27	Core Capital Ratio to ATMR (%)	
- Modal Inti (Tier I)	32.531	34.548	34.935	35.193	35.652	36.328	37.474	44.869	44.729	41.391	40.268	40.316	41.255	40.593	40.842	41.731	42.512	42.655	- Core Capital (Tier I)	
- ATMR	195.318	223.525	223.048	228.091	229.131	232.437	229.459	231.213	233.794	238.250	241.388	244.448	251.298	246.441	250.372	259.763	260.565	262.152	- Risk Weighted Assets	
ROA (%)	2,90	3,25	3,27	3,26	3,19	3,18	3,18	3,28	2,88	3,52	2,98	2,88	3,03	2,59	2,69	2,90	2,90	2,77	Return On Assets Ratio (%)	
- Laba sebelum pajak	10.462	12.751	12.840	12.915	12.706	12.732	12.686	12.723	11.256	13.972	12.059	11.884	12.733	10.862	11.321	12.377	12.528	12.099	- Profit	
- Rata-rata total aset	361.101	392.194	392.323	396.124	397.998	399.903	399.075	388.106	391.382	396.811	405.119	412.541	420.841	418.834	420.600	427.319	432.674	436.834	- Average total assets	
BOPO (%)	75,29	71,71	71,66	71,75	72,32	72,43	73,49	73,89	75,92	71,38	75,77	76,14	74,83	78,48	77,87	76,14	75,94	76,82	Operating Expenses/Operating Income (%)	
- Biaya Operasional	31.470	18.540	21.204	24.040	27.128	30.043	34.438	2.913	5.858	8.610	12.385	15.691	18.789	23.038	26.482	29.507	32.820	36.705	- Operating Expenses	
- Pendapatan Operasional	41.797	25.855	29.588	33.505	37.511	41.476	46.864	3.942	7.717	12.063	16.346	20.609	25.107	29.357	34.008	38.755	43.215	47.780	- Operating Income	
NIM (%)	6,70	7,25	7,27	7,24	7,24	6,93	7,04	7,07	6,87	6,92	6,73	6,61	6,52	6,60	6,62	6,61	6,60	6,57	Net Interest Margin Ratio (%)	
- Pendapatan bunga bersih	22.856	27.028	27.150	27.302	27.429	27.556	27.891	28.260	27.702	28.263	28.114	28.093	28.241	28.469	28.657	28.958	29.218	29.265	- Interest income net	
- Rata-rata total aset produktif	341.257	373.051	373.221	377.019	378.917	397.461	396.439	399.777	403.106	408.663	417.438	425.019	433.073	431.113	432.915	438.409	442.557	445.532	- Average total earning assets	
LDR (%)	78,57	76,96	78,47	73,88	77,80	78,32	92,34	86,87	85,55	83,82	78,97	77,10	74,34	86,79	82,07	73,49	74,96	76,58	Loan to Deposits Ratio (%)	
- Total Kredit kepada pihak ketiga bukan Bank	218.851	250.808	252.779	258.209	262.040	265.091	265.661	261.438	264.776	268.692	273.212	278.900	283.448	284.516	289.017	294.511	298.145	301.614	- Total Credit to third party	
- Total Dana Pihak Ketiga	278.535	325.888	322.124	349.517	336.800	338.477	287.709	300.964	309.481	320.552	345.954	361.750	381.311	327.818	352.139	400.773	397.751	393.877	- Total Third Party Funds	
Rasio Aset Likuid (%)	22,93	23,02	21,64	24,17	22,18	23,46	18,19	18,54	20,10	20,69	22,14	23,60	25,40	15,71	18,91	25,92	24,05	24,19	Liquid Assets Ratio (%)	
- Aset Likuid Primer	80.457	83.318	76.873	94.516	82.570	88.753	63.091	64.547	71.512	77.066	87.189	96.129	108.525	55.901	72.488	115.428	107.280	107.305	- Aset Likuid Primer	
- Aset Likuid Sekunder	3.626	8.169	8.210	8.580	9.442	9.545	7.858	7.424	7.801	7.280	8.007	8.256	8.914	8.013	9.363	9.263	8.360	8.416	- Aset Likuid Sekunder	
- Total Aset	366.684	397.348	393.226	426.527	414.864	419.084	389.964	388.106	394.657	407.669	430.044	442.228	462.415	406.793	432.960	481.069	480.868	478.437	- Total Assets	
Ket: Data tidak termasuk BUS, data kinerja BUS disajikan p																			Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13	

Tabel 1.27.a. Kinerja Bank Campuran Konvensional
(Joint Venture Banks Performance)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014										Items	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	18,65	20,29	19,51	19,60	19,54	19,67	19,86	20,72	21,31	20,81	20,36	20,21	19,88	19,85	19,79	19,49	19,23	18,89	Capital Adequacy Ratio (%)
- Modal	30.770	39.748	40.166	41.604	37.768	42.275.853	43.832	46.210	46.522	45.041	45.375	45.530	45.349	45.419	45.615	45.660	45.861	46.151	- Capital
- ATMR	164.956	195.946	205.845	212.290	193.268	214.954.109	220.744	222.979	218.289	216.486	222.842	225.304	228.078	228.815	230.449	234.303	238.426	244.350	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,52	17,99	17,22	17,28	17,07	17,25	16,78	17,85	18,44	17,95	17,55	17,38	17,09	17,11	17,02	16,71	16,49	16,18	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	27.253	35.259	35.453	36.686	32.995	37.081	37.034	39.792	40.249	38.864	39.108	39.164	38.985	39.139	39.227	39.153	39.314	39.534	- Core Capital (Tier I)
- ATMR	164.956	195.946	205.845	212.290	193.268	214.954	220.744	222.979	218.289	216.486	222.842	225.304	228.078	228.815	230.449	234.303	238.426	244.350	- Risk Weighted Assets
ROA (%)	2,24	2,31	2,36	2,47	2,60	2,47	2,39	2,87	2,53	2,33	2,12	2,03	1,98	1,96	2,00	2,09	2,14	2,15	Return On Assets Ratio (%)
- Laba sebelum pajak	4.479	5.349	5.548	5.900	5.802	6.028	5.922	8.283	7.222	6.523	5.930	5.697	5.602	5.546	5.664	5.961	6.137	6.231	- Profit
- Rata-rata total aset	200.343	231.368	234.719	238.552	223.438	243.827	247.500	288.918	285.937	279.615	279.741	281.031	282.224	282.365	283.125	284.712	286.757	289.481	- Average total assets
BOPO (%)	77,86	81,78	80,42	80,53	78,32	78,13	79,23	78,19	83,61	83,86	81,73	81,54	82,64	82,46	81,59	79,44	79,36	78,35	Operating Expenses/Operating Income (%)
- Biaya Operasional	15.179	12.222	13.106	15.313	14.622	18.127	20.899	2.338	5.041	8.192	9.141	10.860	13.343	15.329	17.356	18.925	20.838	21.988	- Operating Expenses
- Pendapatan Operasional	19.494	14.944	16.297	19.015	18.669	23.200	26.378	2.990	6.028	9.769	11.185	13.318	16.145	18.589	21.273	23.824	26.260	28.063	- Operating Income
NIM (%)	3,63	3,49	3,48	3,46	3,36	2,99	3,00	2,37	2,32	2,37	2,36	2,35	2,36	2,38	2,40	2,40	2,40	2,40	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	7.163	7.983	8.073	8.146	7.430	8.402	8.568	10.501	10.133	10.101	10.000	9.965	10.015	10.127	10.242	10.276	10.355	10.405	- Interest income net
- Rata-rata total aset produktif	197.239	228.493	231.819	235.563	221.310	281.275	285.548	443.642	437.106	425.817	424.379	423.908	425.172	425.125	426.295	428.067	430.904	433.906	- Average total earning assets
LDR (%)	115,63	121,42	124,18	120,98	127,98	124,38	122,20	123,14	121,69	119,71	127,58	128,47	129,81	135,21	132,62	129,26	122,80	122,40	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	150.061	179.069	186.401	190.168	173.336	194.350	199.872	200.424	197.228	193.991	201.808	205.001	209.424	208.854	207.637	208.532	209.369	215.637	- Total Credit to third party
- Total Dana Pihak Ketiga	129.772	147.484	150.106	157.190	135.442	156.257	163.557	162.765	162.074	162.045	158.186	159.569	161.327	154.465	156.563	161.326	170.496	176.179	- Total Third Party Funds
Rasio Aset Likuid (%)	15,39	13,93	12,93	14,24	12,89	13,28	13,79	14,30	14,55	14,64	12,13	12,03	11,91	11,29	12,73	13,89	13,95	14,53	Liquid Assets Ratio (%)
- Aset Likuid Primer	29.856	31.341	30.426	35.230	28.773	32.110	36.402	37.548	36.495	36.733	28.822	28.721	28.586	24.987	29.489	34.676	36.873	37.624	- Aset Likuid Primer
- Aset Likuid Sekunder	3.334	3.251	2.959	3.104	2.231	4.438	3.299	3.756	4.686	4.073	5.155	5.715	5.733	6.988	7.243	6.633	5.691	8.400	- Aset Likuid Sekunder
- Total Aset	215.621	248.240	258.174	269.219	240.581	275.287	287.902	288.918	282.957	278.817	280.119	286.190	288.190	283.207	288.446	297.415	305.156	316.718	- Total Assets

Ket: Data tidak termasuk BUS, data kinerja BUS disajikan p

Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13

Tabel 1.28.a. Kinerja Bank Asing Konvensional
(Foreign Owned Banks Performance)
Miliar Rp (Billion Rp)

Keterangan	2012	2013						2014											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	30,89	32,69	32,06	34,67	37,31	37,75	34,46	35,06	36,93	38,43	38,15	41,99	42,60	40,98	41,31	41,49	41,93	43,80	Capital Adequacy Ratio (%)
- Modal	73.091	88.016	90.473	100.481	112.590	114.240	106.216	109.986	112.516	117.444	118.054	132.915	138.228	136.059	137.333	142.210	140.739	147.726	- Capital
- ATMR	236.592	269.247	282.202	289.857	301.771	302.589	308.209	313.719	304.643	305.640	309.426	316.514	324.498	332.031	332.417	342.761	335.671	337.306	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	29,91	31,79	31,14	33,73	36,38	36,82	33,49	34,23	36,11	37,61	37,36	41,18	41,80	40,17	40,52	40,68	41,12	42,98	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	70.771	85.586	87.873	97.756	109.783	111.426	103.220	107.377	110.008	114.962	115.590	130.344	135.631	133.391	134.712	139.450	138.037	144.963	- Core Capital (Tier I)
- ATMR	236.592	269.247	282.202	289.857	301.771	302.589	308.209	313.719	304.643	305.640	309.426	316.514	324.498	332.031	332.417	342.761	335.671	337.306	- Risk Weighted Assets
ROA (%)	3,06	2,42	2,71	2,88	3,00	3,15	2,92	3,17	3,48	3,52	3,43	3,19	3,21	3,23	3,15	3,01	3,10	3,01	Return On Assets Ratio (%)
- Laba sebelum pajak	8.837	7.719	8.780	9.481	10.510	10.672	10.003	12.553	13.552	13.730	13.337	12.537	12.687	12.830	12.576	12.130	12.599	12.285	- Profit
- Rata-rata total aset	288.751	318.613	323.666	329.497	350.792	338.434	342.766	395.704	389.558	390.209	389.294	392.731	395.201	397.247	398.908	403.185	405.837	408.514	- Average total assets
BOPO (%)	80,78	86,40	85,58	85,14	83,51	82,05	83,06	85,39	85,63	84,44	82,99	82,02	80,88	81,06	80,23	80,79	79,66	80,57	Operating Expenses/Operating Income (%)
- Biaya Operasional	32.856	23.688	30.065	36.235	40.221	40.183	43.697	5.679	12.386	17.122	20.103	22.111	24.908	29.565	31.441	35.532	38.174	43.183	- Operating Expenses
- Pendapatan Operasional	40.672	27.417	35.130	42.558	48.164	48.973	52.606	6.650	14.465	20.278	24.223	26.958	30.795	36.473	39.187	43.983	47.918	53.599	- Operating Income
NIM (%)	3,47	3,31	3,31	3,34	3,41	2,79	2,65	1,87	1,86	1,87	1,93	2,03	2,03	2,04	2,08	2,08	2,09	2,12	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	9.790	10.271	10.434	10.730	11.627	11.539	11.104	13.013	12.666	12.663	12.920	13.518	13.649	13.821	14.114	14.315	14.515	14.696	- Interest income net
- Rata-rata total aset produktif	282.108	310.693	315.430	320.994	341.078	413.777	419.302	694.502	682.217	676.990	668.552	666.588	672.552	676.648	680.137	687.160	693.048	694.791	- Average total earning assets
LDR (%)	111,21	116,87	121,66	125,38	118,69	124,98	130,05	127,53	128,68	130,70	135,91	133,70	138,30	148,93	143,85	146,72	143,01	136,07	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	172.859	193.661	203.521	212.784	218.781	217.144	225.500	225.759	221.684	223.546	225.876	232.290	234.835	244.229	243.138	252.838	247.827	244.021	- Total Credit to third party
- Total Dana Pihak Ketiga	155.430	165.712	167.293	169.714	184.337	173.746	173.395	177.020	172.281	171.033	166.190	173.736	169.801	163.985	169.017	172.329	173.298	179.335	- Total Third Party Funds
Rasio Aset Likuid (%)	22,30	22,48	21,21	20,90	21,82	20,99	19,88	19,60	18,94	18,44	18,15	19,88	19,15	18,04	17,91	19,00	19,09	21,21	Liquid Assets Ratio (%)
- Aset Likuid Primer	52.599	52.932	53.509	53.418	62.766	56.018	55.132	55.012	50.941	46.439	45.239	56.470	53.832	49.477	51.362	53.229	55.074	65.375	- Aset Likuid Primer
- Aset Likuid Sekunder	14.754	23.964	22.654	25.214	22.173	25.255	22.464	22.561	21.681	25.769	24.930	24.338	24.220	24.386	22.162	29.897	26.937	26.951	- Aset Likuid Sekunder
- Total Aset	301.966	342.033	359.037	376.142	389.287	387.272	390.415	395.704	383.411	391.512	386.547	406.479	407.553	409.524	410.531	437.404	429.704	435.287	- Total Assets

Ket: Data tidak termasuk BUS, data kinerja BUS disajikan p:

Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13

Tabel 1.29 Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank
(Growth of Commercial Banks Assets Based Group Bank)
Miliar (Billion)

Kelompok Bank	2012	2013						2014											Group of Bank
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
- Bank Persero	1.535.343	1.587.370	1.615.923	1.657.000	1.666.037	1.685.957	1.758.873	1.699.767	1.716.770	1.731.177	1.773.954	1.792.021	1.826.534	1.813.415	1.858.626	1.917.187	1.942.742	1.974.227	- State Owned Banks
- BUSN Devisa	1.705.408	1.785.750	1.806.348	1.855.771	1.854.386	1.896.373	1.962.539	1.946.984	1.950.219	1.959.219	1.972.793	2.003.325	2.040.291	2.041.885	2.093.688	2.147.547	2.149.155	2.169.150	- Foreign Exchange Commercial Banks
- BUSN Non Devisa	135.472	147.591	146.433	150.541	149.899	151.723	162.457	158.996	158.708	162.521	162.458	165.158	170.947	172.031	171.065	174.949	176.483	179.987	- Non-Foreign Exchange Commercial Banks
- BPD	366.685	397.348	393.226	426.527	414.741	419.084	389.964	388.106	394.657	407.669	430.044	442.228	462.415	408.890	432.960	481.069	480.868	478.437	- Regional Development Banks
- Bank Campuran	217.713	250.197	260.170	271.328	261.752	277.342	290.219	290.928	284.986	280.898	282.299	288.254	290.273	285.408	252.045	260.674	266.701	274.048	- Joint Venture Banks
- Bank Asing	301.966	342.033	359.037	376.142	370.029	387.272	390.415	395.704	383.411	391.512	386.547	406.479	407.553	409.524	410.531	437.404	429.704	435.287	- Foreign Owned Banks
Total	4.262.587	4.510.290	4.581.137	4.737.308	4.716.845	4.817.751	4.954.467	4.880.485	4.888.752	4.932.997	5.008.095	5.097.466	5.198.013	5.131.153	5.218.916	5.418.830	5.445.652	5.511.136	Total

Tabel 1.30 Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset
(Total of Commercial Banks Based on Total Assets)

Kelompok Bank	Desember 2009				Desember 2010				Desember 2011				Desember 2012				November 2013				Desember 2013				November 2014				Group of Bank
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
Bank Persero	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	State Owned Banks
BUSN Devisa	2	18	8	6	1	18	10	7	1	18	7	10	1	17	7	11	1	16	7	12	1	15	8	12	1	15	10	12	Foreign Exchange Commercial Banks
BUSN Non Devisa	21	9	1	0	21	8	2	0	12	15	3	0	10	17	2	1	10	16	2	1	8	18	2	1	7	18	3	1	Non-Foreign Exchange Commercial Banks
BPD	1	17	8	0	0	15	11	0	0	14	11	1	0	14	11	1	0	11	14	1	0	14	11	1	0	10	15	1	Regional Development Banks
Bank Campuran	1	8	7	0	1	7	7	0	0	6	8	0	0	6	8	0	0	7	7	1	0	7	7	1	0	4	7	1	Joint Venture Banks
Bank Asing	0	4	5	1	0	5	4	1	0	4	3	3	0	3	3	4	0	2	4	4	0	2	4	4	0	2	4	4	Foreign Owned Banks
Total	25	56	29	11	23	53	34	12	13	57	32	18	11	57	31	21	11	52	34	23	9	56	32	23	8	49	39	23	Total

Tabel 1.31 Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum kepada Bank Lain
(Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank)
Miliar Rp (Billion Rp)

Indikator	2012	2013						2014										Indicator	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Aset Produktif Neraca	3.416.989	3.748.911	3.813.167	3.970.762	3.956.974	4.051.171	4.115.372	4.093.757	4.105.080	4.174.744	4.202.006	4.276.222	4.350.313	4.238.345	4.357.488	4.387.087	4.370.469	4.436.454	Earning Assets
a. Lancar	3.250.997	3.576.340	3.625.934	3.786.570	3.768.006	3.862.279	3.929.648	3.887.028	3.886.237	3.956.278	3.994.204	4.052.832	4.124.774	4.000.213	4.128.104	4.153.584	4.146.306	4.195.053	a. Current
b. DPK	110.176	114.153	124.522	123.033	126.706	126.643	124.978	142.856	152.204	151.334	138.941	149.700	151.004	161.195	150.135	153.410	142.008	158.674	b. Special Mention
c. Kurang Lancar	9.189	10.498	12.298	11.187	11.241	10.717	9.481	11.881	12.265	13.692	13.761	15.566	13.902	13.800	13.151	15.170	17.292	16.573	c. Sub-Standard
d. Diragukan	9.515	8.408	8.909	8.973	9.252	9.525	9.132	9.165	11.120	11.042	10.973	12.661	14.825	14.991	14.894	14.160	13.311	14.225	d. Doubtful
e. Macet	37.113	39.512	41.505	40.999	41.769	42.007	42.131	42.827	43.255	42.398	44.127	45.463	45.809	48.146	51.204	50.763	51.551	51.929	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	1.066.117	1.155.712	1.196.916	1.261.094	1.266.749	1.461.321	1.331.086	1.369.968	1.324.084	1.294.608	1.277.134	1.290.923	1.342.684	1.341.081	1.374.501	1.400.415	1.438.294	1.396.255	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	1.053.796	1.136.706	1.178.352	1.243.688	1.247.442	1.440.056	1.308.578	1.348.408	1.296.585	1.275.018	1.255.879	1.271.945	1.322.507	1.321.222	1.350.052	1.376.868	1.417.141	1.375.981	a. Current
b. DPK	11.337	17.637	17.120	16.227	18.125	19.950	21.134	20.034	23.265	17.959	19.446	17.094	18.122	17.698	22.404	21.404	18.291	17.174	b. Special Mention
c. Kurang Lancar	662	456	682	385	437	594	404	703	707	781	690	795	959	877	678	820	1.426	1.825	c. Sub-Standard
d. Diragukan	141	208	219	230	232	240	270	293	320	248	363	350	403	399	422	376	436	347	d. Doubtful
e. Macet	181	704	543	564	513	481	699	530	3.207	603	756	739	693	886	946	948	1.001	928	e. Lost
Non Performing Earning Asset (Nominal)	60.345	63.289	70.556	66.729	67.431	67.980	68.947	65.399	70.874	68.764	70.671	75.573	76.591	79.098	81.294	82.236	85.016	85.827	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	17.812	24.384	24.027	23.595	23.473	26.643	26.968	26.467	25.644	27.113	27.428	26.967	26.805	26.594	24.006	30.792	30.937	31.371	Interbank Loans
a. Lancar	17.668	24.285	23.887	23.481	23.351	26.479	26.859	26.360	25.485	26.989	27.305	26.828	26.555	26.307	23.879	30.668	30.814	31.246	a. Current
b. DPK	64	9	47	14	23	43	7	2	37	43	39	54	162	178	39	36	34	39	b. Special Mention
c. Kurang Lancar	-	0	-	3	3	18	1	5	3	2	4	5	12	7	12	9	5	1	c. Sub-Standard
d. Diragukan	-	3	3	-	-	-	-	-	1	2	1	-	-	9	-	-	0	0	d. Doubtful
e. Macet	80	86	90	98	95	104	101	101	117	77	79	80	76	92	76	80	85	85	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	80	90	93	101	98	121	102	106	122	81	84	84	88	108	88	88	90	86	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Asset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Asset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)

- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik

1) - There is a correction in January 2011 until March 2013 where numbers on the earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)

- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

Tabel 1.32 Aset Produktif Bank Persero dan Kualitas Kredit Bank Persero kepada Bank Lain
(Earning Asset of State Owned Banks and Credit Quality of State Owned Banks to Other Bank)
Miliar Rp (Billion Rp)

Indikator	2012	2013						2014										Indicator	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Aset Produktif Neraca	1.280.415	1.383.618	1.399.401	1.451.485	1.448.443	1.471.593	1.511.620	1.484.253	1.500.432	1.525.493	1.526.561	1.561.514	1.577.654	1.568.087	1.621.511	1.633.058	1.639.922	1.683.710	Earning Assets
a. Lancar	1.176.286	1.303.034	1.307.597	1.367.546	1.357.198	1.383.136	1.423.606	1.382.735	1.393.143	1.418.429	1.429.014	1.458.144	1.473.510	1.455.967	1.516.058	1.528.594	1.538.614	1.573.556	a. Current
b. DPK	59.753	55.321	64.025	58.394	65.860	63.723	64.199	75.064	80.096	80.481	70.284	74.819	75.572	82.773	75.182	74.029	71.563	80.109	b. Special Mention
c. Kurang Lancar	2.699	3.676	5.220	3.646	3.486	2.985	2.499	4.601	3.780	3.515	3.754	4.326	4.242	4.570	4.618	5.084	4.709	4.008	c. Sub-Standard
d. Diragukan	4.709	3.232	3.622	3.577	3.502	3.284	2.874	2.838	4.328	4.782	4.071	4.428	5.056	4.937	4.740	4.968	4.360	5.280	d. Doubtful
e. Macet	16.967	18.355	18.937	18.322	18.396	18.465	18.441	19.016	19.085	18.286	19.438	19.798	19.274	19.841	20.914	20.383	20.676	20.756	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	309.868	320.496	336.418	340.296	343.076	358.119	359.504	375.793	363.930	349.741	353.283	362.229	362.166	358.008	369.141	359.231	383.047	386.107	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	306.205	316.512	329.502	335.434	338.643	353.258	352.102	371.068	354.232	344.062	347.797	355.931	355.358	350.802	362.386	352.245	376.839	379.262	a. Current
b. DPK	3.545	3.503	6.401	4.390	3.987	4.416	6.828	4.239	6.568	5.170	4.896	5.685	6.148	6.388	5.918	6.122	5.400	5.847	b. Special Mention
c. Kurang Lancar	63	79	135	89	58	78	46	124	85	59	137	97	99	102	82	89	77	265	c. Sub-Standard
d. Diragukan	30	74	82	66	77	63	57	57	115	113	70	120	149	112	118	112	75	74	d. Doubtful
e. Macet	24	329	298	317	311	303	471	306	2.930	338	384	396	412	604	636	664	656	658	e. Loss
Non Performing Earning Asset (Nominal)	28.038	29.247	34.695	30.407	29.818	29.595	31.217	26.941	30.323	27.092	27.854	29.165	29.232	30.165	31.108	31.299	30.553	31.042	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	2.866	4.366	4.481	4.863	4.469	5.157	5.705	5.997	6.079	7.016	6.638	6.570	6.002	6.985	5.358	4.969	4.569	4.460	Interbank Loans
a. Lancar	2.740	4.283	4.382	4.763	4.362	5.050	5.607	5.899	5.973	6.905	6.527	6.459	5.880	6.714	5.249	4.863	4.467	4.352	a. Current
b. DPK	48	0 ¹⁾	12	7	16	11	0	0	32	37	36	37	47	174	36	33	29	36	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	c. Sub-Standard
d. Diragukan	-	1	1	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	d. Doubtful
e. Macet	78	82	86	93	92	96	98	97	75	74	75	75	76	86	73	73	72	72	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	78	84	87	93	92	96	98	97	75	74	75	75	76	97	73	73	72	72	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Asset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
 - Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Asset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.
 - Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
 - Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik

1) - There is a correction in January 2011 until March 2013 where numbers on the earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
 - Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
 - There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)
 - Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

Tabel 1.33 Aset Produktif BUSN Devisa dan Kualitas Kredit BUSN Devisa kepada Bank Lain
(Earning Asset of Foreign Exchange Banks and Credit Quality of Foreign Exchange Banks to Other Bank)
Miliar Rp (Billion Rp)

Indikator	2012	2013						2014										Indicator	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Aset Produktif Neraca	1.327.140	1.411.319	1.448.975	1.492.362	1.495.295	1.530.529	1.557.562	1.570.698	1.571.014	1.594.282	1.597.021	1.607.651	1.637.715	1.587.250	1.673.008	1.652.693	1.641.441	1.660.853	Earning Assets
a. Lancar	1.274.458	1.354.137	1.389.684	1.432.009	1.437.181	1.469.927	1.499.030	1.507.956	1.503.871	1.526.048	1.529.964	1.533.295	1.561.699	1.509.340	1.594.024	1.569.504	1.564.068	1.574.450	a. Current
b. DPK	33.686	38.291	38.828	39.659	36.913	39.063	37.211	40.966	44.382	45.078	43.092	48.307	49.131	49.975	49.362	53.158	44.693	53.445	b. Special Mention
c. Kurang Lancar	3.810	3.712	4.076	4.015	4.515	4.534	4.009	4.077	4.605	4.777	4.737	5.672	4.688	5.175	5.094	5.937	8.169	8.437	c. Sub-Standard
d. Diragukan	2.305	2.342	2.494	2.500	2.337	2.577	2.698	2.961	3.122	3.315	4.125	4.766	5.666	5.877	5.929	5.343	5.206	5.239	d. Doubtful
e. Macet	12.881	12.838	13.893	14.179	14.350	14.428	14.614	14.738	15.034	15.063	15.103	15.611	16.531	16.883	18.600	18.750	19.305	19.281	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	402.700	454.867	461.272	471.017	465.269	606.755	483.630	488.983	476.834	475.597	479.720	492.433	494.199	500.703	521.411	529.531	525.981	521.783	Earning Assets - Account Administrative Transactions ²⁾
a. Lancar	400.677	449.174	459.074	469.023	462.026	602.466	480.305	485.040	471.021	471.037	473.901	488.744	490.659	497.386	513.269	523.565	521.098	517.365	a. Current
b. DPK	1.830	5370	1.862	1.800	3.067	4.120	3.181	3.791	5.510	4.252	5.388	3.354	3.251	3.066	7.889	5.778	4.590	4.196	b. Special Mention
c. Kurang Lancar	85	49	186	41	55	65	37	43	148	155	135	117	108	95	46	49	65	66	c. Sub-Standard
d. Diragukan	71	44	44	46	49	54	50	54	58	67	145	83	89	77	133	71	69	91	d. Doubtful
e. Macet	37	230	106	108	72	49	57	56	96	85	151	135	92	79	74	68	159	65	e. Loss
Non Performing Earning Aset (Nominal)	19.190	19.214	20.799	20.888	21.378	21.708	21.465	21.929	23.064	23.463	24.396	26.384	27.174	28.186	29.875	30.219	32.974	33.180	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	9.085	12.066	11.177	9.621	9.812	10.192	10.250	10.022	9.937	10.034	10.136	10.325	10.672	10.628	10.197	10.151	10.233	10.244	Interbank Loans
a. Lancar	9.069	12.061	11.152	9.611	9.805	10.142	10.243	10.013	9.889	10.025	10.130	10.311	10.660	10.623	10.184	10.139	10.219	10.231	a. Current
b. DPK	16	2	22	7	6	30	5	2	4	4	2	7	7	1	1	-	2	1	b. Special Mention
c. Kurang Lancar	-	0	-	-	-	17	-	4	3	2	2	4	4	4	11	6	0	0	c. Sub-Standard
d. Diragukan	-	2	2	-	-	-	-	-	1	1	-	-	-	-	-	-	-	0	d. Doubtful
e. Macet	-	1	1	3	1	3	1	3	40	1	2	2	1	1	1	5	11	11	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	3	3	3	1	20	1	7	44	5	5	7	5	5	12	11	11	12	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Asset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Asset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)

- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik

1) - There is a correction in January 2011 until March 2013 where numbers on the earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)

- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

Tabel 1.34 Aset Produktif BUSN Non Devisa dan Kualitas Kredit BUSN Non Devisa kepada Bank Lain
(Earning Asset of Non Foreign Exchange Banks and Credit Quality of Non Foreign Exchange Banks to Other Bank)
 Miliar Rp (Billion Rp)

Indikator	2012	2013						2014										Indicator	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Aset Produktif Neraca	82.482	91.750	91.502	95.228	95.940	99.233	106.351	103.374	102.286	105.783	108.009	109.357	115.571	106.405	110.405	105.301	103.655	96.921	Earning Assets
a. Lancar	79.366	88.083	87.749	91.557	92.250	95.478	102.965	99.012	97.716	101.245	103.149	104.142	109.953	100.652	104.837	99.865	98.345	93.266	a. Current
b. DPK	1.872	2.434	2.564	2.532	2.440	2.519	2.276	3.065	3.192	3.304	3.367	3.635	4.038	4.128	3.946	3.870	3.659	2.469	b. Special Mention
c. Kurang Lancar	361	311	215	253	345	294	226	319	258	287	480	327	253	299	296	294	291	265	c. Sub-Standard
d. Diragukan	197	324	294	271	263	267	235	288	425	274	336	604	563	505	457	465	585	360	d. Doubtful
e. Macet	686	598	681	615	641	675	649	690	694	673	677	648	764	822	869	807	775	560	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	4.045	5.094	4.491	4.038	5.602	5.196	4.500	5.548	5.503	5.483	4.983	5.173	4.916	5.217	6.088	5.823	7.677	7.780	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	4.042	5.089	4.484	4.027	5.597	5.189	4.492	5.536	5.488	5.473	4.981	5.159	4.903	5.206	6.078	5.815	7.673	7.758	a. Current
b. DPK	3	3	6	10	5	6	7	11	15	9	2	13	12	10	9	7	4	20	b. Special Mention
c. Kurang Lancar	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	0	0	c. Sub-Standard
d. Diragukan	0	0	0	0	0	0	0	0	-	0	-	0	0	0	0	-	0	0	d. Doubtful
e. Macet	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	e. Loss
Non Performing Earning Asset (Nominal)	1.246	1.234	1.192	1.140	1.250	1.237	1.111	1.299	1.378	1.236	1.494	1.581	1.580	1.626	1.623	1.568	1.652	1.186	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	890	1.102	1.120	1.119	1.111	1.091	1.072	1.042	1.010	1.001	981	994	992	1.001	977	959	940	981	Interbank Loans
a. Lancar	888	1.092	1.111	1.114	1.104	1.084	1.070	1.040	1.007	998	977	991	877	996	973	953	933	978	a. Current
b. DPK	-	7	7	-	2	2	2	-	1	1	-	0	107	-	1	3	1	1	b. Special Mention
c. Kurang Lancar	-	-	-	3	3	-	-	-	-	-	2	0	8	1	1	2	5	1	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	1	3	2	2	2	5	-	2	2	2	2	2	-	4	2	1	1	1	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	1	3	2	5	5	5	-	2	2	2	4	2	8	6	3	3	6	2	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Asset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Asset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)

- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik

1) - There is a correction in January 2011 until March 2013 where numbers on the earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)

- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

Tabel 1.35 Aset Produktif BPD dan Kualitas Kredit BPD kepada Bank Lain
(Earning Asset of Regional Development Banks and Credit Quality of Regional Development Banks to Other Bank)
Miliar Rp (Billion Rp)

Indikator	2012	2013						2014										Indicator	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Aset Produktif Neraca	297.222	332.407	330.081	356.826	353.164	355.008	334.497	325.632	336.290	352.300	368.852	375.862	391.310	352.777	366.463	390.108	391.903	387.902	Earning Assets
a. Lancar	287.538	319.090	315.901	341.642	337.868	340.010	321.098	309.037	319.212	334.892	350.401	356.610	372.695	332.361	346.928	371.295	373.501	368.222	a. Current
b. DPK	4.570	6.388	7.221	7.828	7.486	7.107	5.762	8.896	9.075	9.068	8.881	8.916	8.721	9.890	8.676	8.659	8.036	8.622	b. Special Mention
c. Kurang Lancar	945	1.154	982	1.459	1.563	1.496	1.052	1.507	1.485	1.312	2.260	2.388	1.686	1.071	959	863	1.182	1.233	c. Sub-Standard
d. Diragukan	637	1.010	1.006	924	908	1.053	987	859	1.012	1.292	1.065	1.215	1.668	1.711	1.676	1.359	1.228	1.276	d. Doubtful
e. Macet	3.532	4.766	4.971	4.973	5.339	5.341	5.598	5.334	5.505	5.737	6.244	6.733	6.540	7.744	8.224	7.931	7.956	8.549	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	31.651	31.853	32.226	32.034	31.070	30.626	31.877	31.257	30.148	29.948	30.130	29.898	30.163	29.708	30.483	30.529	30.520	29.239	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	31.320	31.596	31.908	31.666	30.683	30.267	31.601	30.848	29.629	29.394	29.503	29.236	29.593	29.077	30.005	30.124	30.171	28.873	a. Current
b. DPK	249	144	216	235	266	231	130	270	370	386	358	360	302	364	214	183	145	167	b. Special Mention
c. Kurang Lancar	12	6	8	4	8	13	3	9	17	4	54	90	44	24	13	13	27	5	c. Sub-Standard
d. Diragukan	25	21	20	17	18	19	26	16	9	23	17	28	54	66	34	31	29	28	d. Doubtful
e. Macet	44	85	74	112	96	98	118	113	123	141	197	184	172	176	217	178	146	165	e. Loss
Non Performing Earning Asset (Nominal)	5.195	7.041	7.061	7.488	7.931	8.020	7.784	7.837	8.152	8.508	9.838	10.638	10.163	10.792	11.122	10.376	10.570	11.256	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	357	593	614	656	664	671	709	698	665	727	734	791	883	901	914	878	913	939	Interbank Loans
a. Lancar	357	593	607	656	664	670	708	697	664	726	732	780	882	897	913	878	911	938	a. Current
b. DPK	-	-	7	0	-	-	-	-	-	-	1	10	1	3	0	0	1	0	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	1	1	1	1	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	0	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	1	0	1	1	1	1	1	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	1	1	1	1	1	1	1	0	1	1	1	1	1	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Asset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Asset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)

- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik

1) - There is a correction in January 2011 until March 2013 where numbers on the earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)

- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

Tabel 1.36 Aset Produktif Bank Campuran dan Kualitas Kredit Bank Campuran kepada Bank Lain
(Earning Assets of Joint Venture Banks and Credit Quality of Joint Venture Banks to Other Bank)
Miliar Rp (Billion Rp)

Indikator	2012	2013						2014										Indicator	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Aset Produktif Neraca	191.046	223.741	229.595	238.969	233.049	246.918	255.735	254.672	248.545	246.415	252.415	258.755	259.759	254.183	224.759	225.402	228.099	235.747	Earning Assets
a. Lancar	184.439	216.420	221.928	230.282	224.946	238.530	246.183	245.560	239.100	237.222	242.377	248.445	249.575	244.024	215.545	215.347	217.964	225.126	a. Current
b. DPK	4.239	5.132	5.373	6.487	5.812	6.091	7.097	6.645	7.159	6.732	7.337	6.825	6.341	6.409	5.605	6.159	6.316	6.827	b. Special Mention
c. Kurang Lancar	540	642	758	754	373	276	376	320	247	444	693	1.167	1.276	937	749	962	1.044	982	c. Sub-Standard
d. Diragukan	482	309	296	400	905	989	983	1.029	1.033	912	893	1.189	1.415	1.492	1.622	1.434	1.308	1.401	d. Doubtful
e. Macet	1.346	1.239	1.239	1.047	1.015	1.033	1.097	1.118	1.005	1.106	1.116	1.130	1.152	1.321	1.237	1.500	1.467	1.411	e. Loss
Aset Produktif Transaksi Rekening Administratif ⁴⁾	125.802	131.797	138.955	148.136	148.212	168.205	156.794	158.239	151.382	144.531	143.134	139.490	146.621	145.405	140.051	146.019	152.074	149.283	Earning Assets - Account Administrative Transactions ⁴⁾
a. Lancar	124.223	129.676	136.735	145.890	146.148	166.123	154.721	156.102	149.414	142.678	141.391	137.671	145.147	143.706	138.420	143.988	150.270	147.626	a. Current
b. DPK	1.452	1.993	2.066	2.081	1.896	1.986	1.929	2.052	1.887	1.782	1.695	1.752	1.408	1.609	1.547	1.934	1.714	1.563	b. Special Mention
c. Kurang Lancar	93	40	59	81	128	42	58	46	42	34	37	59	59	65	63	57	53	56	c. Sub-Standard
d. Diragukan	0	52	55	83	39	54	64	17	14	12	7	4	3	18	21	21	18	18	d. Doubtful
e. Macet	34	36	41	0	0	0	22	22	25	25	3	3	3	7	0	20	19	20	e. Loss
Non Performing Earning Asset (Nominal)	2.495	2.317	2.448	2.365	2.459	2.393	2.601	2.553	2.366	2.532	2.749	3.553	3.909	3.839	3.694	3.993	3.909	3.888	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	4	14	50	76 ⁵⁾	74	68	152	142	135	139	123	117	113	115	100	104	86	388	Interbank Loans
a. Lancar	4	14	50	76 ⁵⁾	74	68	152	142	135	139	123	117	113	115	100	104	86	388	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Asset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Asset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)

- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik.

1) - There is a correction in January 2011 until March 2013 where numbers on the earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)

- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

Tabel 1.37 Aset Produktif Bank Asing dan Kualitas Kredit Bank Asing kepada Bank Lain (Earning Assets of Foreign Owned Banks and Credit Quality of Foreign Owned Banks to Other Bank) Miliar Rp (Billion Rp)																			
Indikator	2012	2013						2014											Indicator
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Aset Produktif Neraca	258.683	306.075	313.612	335.892	331.082	347.889	349.606	355.128	346.514	352.053	349.148	363.083	368.306	369.643	361.342	380.524	365.448	371.321	Earning Assets
a. Lancar	248.910	295.576	303.075	323.532	318.562	335.198	336.766	342.730	333.195	340.035	339.300	352.197	357.342	357.870	350.712	368.979	353.815	360.433	a. Current
b. DPK	6.057	6.587	6.512	8.133	8.196	8.140	8.434	8.222	8.300	6.674	5.980	7.198	7.201	8.019	7.365	7.534	7.741	7.201	b. Special Mention
c. Kurang Lancar	833	1.004	1.046	1.061	959	1.132	1.319	1.057	1.889	3.342	1.836	1.686	1.758	1.749	1.435	2.029	1.897	1.648	c. Sub-Standard
d. Diragukan	1.184	1.193	1.196	1.301	1.338	1.355	1.354	1.188	1.200	467	482	458	457	470	469	590	624	668	d. Doubtful
e. Macet	1.700	1.716	1.783	1.864	2.028	2.064	1.732	1.931	1.931	1.534	1.550	1.544	1.548	1.535	1.361	1.392	1.371	1.371	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	192.051	211.606	223.554	265.573	273.520	292.420	294.780	310.148	296.287	289.310	265.884	261.700	304.618	302.041	307.328	329.282	338.995	302.064	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	187.329	204.658	216.649	257.648	264.346	282.753	285.358	299.814	286.801	282.365	258.305	255.205	296.848	295.045	299.894	321.131	331.091	295.096	a. Current
b. DPK	4.258	6.624	6.569	7.709	8.905	9.191	9.059	9.671	8.914	6.360	7.107	5.931	7.002	6.260	6.827	7.380	6.439	5.380	b. Special Mention
c. Kurang Lancar	409	283	293	170	188	395	259	483	414	529	327	430	649	591	474	612	1.203	1.432	c. Sub-Standard
d. Diragukan	16	18	19	18	48	50	72	149	124	33	124	115	108	126	115	140	245	136	d. Doubtful
e. Macet	40	24	23	27	33	31	31	32	33	23	20	19	12	19	17	18	19	19	e. Loss
Non Performing Earning Asset (Nominal)	4.181	4.236	4.361	4.441	4.594	5.027	4.768	4.840	5.590	5.928	4.340	4.253	4.532	4.490	3.872	4.781	5.358	5.274	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	4.610	6.243	6.585	7.261	7.343	9.464	9.077	8.568	7.818	8.196	8.816	8.169	8.143	6.962	6.460	13.731	14.196	14.360	Interbank Loans
a. Lancar	4.610	6.243	6.585	7.261	7.343	9.464	9.077	8.568	7.818	8.196	8.816	8.169	8.143	6.962	6.460	13.731	14.196	14.360	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Asset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Asset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)

- Sejak periode Februari 2014 angka pada TRA adalahle kewajiban komitmen dan kontijensi yang antara lain meliputi: commitment facilities, standby letters of credit, dan/atau lainnya.

1) - There is a correction in January 2011 until March 2013 where numbers on the arring assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)

- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Asset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
 - Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Asset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.
 - Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
 - Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik.

1) - There is a correction in January 2011 until March 2013 where numbers on the earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
 - Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
 - There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)
 - Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

Tabel 1.38 Komposisi Dana Pihak Ketiga Bank Umum
(Composition of Third Party Funds of Commercial Banks)
Miliar Rp (Billion Rp)

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		November 2013		Desember 2013		Oktober 2014		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	465.222	23,85	535.855	22,91	652.708	23,44	767.070	23,78	870.053,29	24,42	846.781	23,11	933.145	23,01	Demand Deposits
Rupiah	332.198	17,03	383.808	16,41	485.716	17,44	567.801	17,61	579.604,21	16,27	569.927	15,55	647.165	15,96	Rupiah
Valas	133.024	6,82	152.047	6,50	166.992	6,00	199.270	6,18	290.449,08	8,15	276.854	7,56	285.980	7,05	Foreign Exchange
Tabungan	585.707	30,03	733.157	31,35	898.245	32,25	1.076.830	33,39	1.138.463,96	31,95	1.212.707	33,10	1.216.947	30,01	Saving
Rupiah	544.411	27,91	678.621	29,02	840.063	30,16	1.010.488	31,33	1.051.840,22	29,52	1.123.696	30,67	1.122.466	27,68	Rupiah
Valas	41.295	2,12	54.536	2,33	58.181	2,09	66.342	2,06	86.623,74	2,43	89.011	2,43	94.481	2,33	Foreign Exchange
Simpanan Berjangka	899.783	46,13	1.069.811	45,74	1.234.072	44,31	1.381.298	42,83	1.554.845,11	43,63	1.604.480	43,79	1.904.588	46,97	Time Deposits
Rupiah	761.844	39,05	928.089	39,68	1.072.770	38,52	1.179.242	36,56	1.312.858,30	36,84	1.331.527	36,34	1.623.140	40,03	Rupiah
Valas	137.939	7,07	141.723	6,06	161.302	5,79	202.056	6,26	241.986,81	6,79	272.952	7,45	281.448	6,94	Foreign Exchange
- Jangka Waktu 1 bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Periode 1 Month
Rupiah	-	-	-	-	673.312	24,18	677.030	20,99	802.017,39	22,51	814.742	22,24	893.097	22,03	Rupiah
Valas	-	-	-	-	110.978	3,98	128.829	3,99	145.185,64	4,07	172.312	4,70	150.001	3,70	Foreign Exchange
- Jangka Waktu 3 bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Periode 3 Month
Rupiah	-	-	-	-	222.071	7,97	251.926	7,81	253.066,96	7,10	264.156	7,21	376.538	9,29	Rupiah
Valas	-	-	-	-	21.467	0,77	27.543	0,85	31.476,63	0,88	33.743	0,92	46.663	1,15	Foreign Exchange
- Jangka Waktu 6 bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Periode 6 Month
Rupiah	-	-	-	-	90.412	3,25	125.555	3,89	126.957,72	3,56	120.795	3,30	162.127	4,00	Rupiah
Valas	-	-	-	-	15.504	0,56	27.215	0,84	35.772,79	1,00	37.508	1,02	41.718	1,03	Foreign Exchange
- Jangka Waktu >= 12 bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Periode >= 12 Month
Rupiah	-	-	-	-	86.975	3,11	124.731	3,87	130.816,23	3,67	131.834	3,60	191.265	4,72	Rupiah
Valas	-	-	-	-	13.352	0,48	18.469	0,57	29.551,76	0,83	29.390	0,80	42.968	1,06	Foreign Exchange
Total DPK	1.950.712	100,00	2.338.824	100,00	2.785.024	100,00	3.225.198	100,00	3.563.362,37	100,00	3.663.968	100,00	4.054.680	100,00	Total Third Party Funds
Rupiah	1.638.454	83,99	1.990.518	85,11	2.398.549	86,12	2.757.530	85,50	2.944.302,74	82,63	3.025.150	82,56	3.392.771	83,68	Rupiah
Valas	312.258	16,01	348.306	14,89	386.475	13,88	467.668	14,50	619.059,62	17,37	638.818	17,44	661.909	16,32	Foreign Exchange

Tabel 1.39 Komposisi Dana Pihak Ketiga Bank Persero
(Composition of Third Party Funds of State Owned Banks)
Miliar Rp (Billion Rp)

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		November 2013		Desember 2013		Oktober 2014		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	172.602	22,03	194.533	21,65	242.853	23,37	272.149	22,65	305.947,72	23,84	300.056	22,01	328.932	21,94	Demand Deposits
Rupiah	136.512	17,43	152.770	17,00	190.600	18,34	206.540	17,19	182.153,02	14,19	200.001	14,67	219.555	14,65	Rupiah
Valas	36.090	4,61	41.763	4,65	52.253	5,03	65.610	5,46	123.794,70	9,65	100.054	7,34	109.377	7,30	Foreign Exchange
Tabungan	278.581	35,56	323.767	36,04	395.372	38,04	483.022	40,21	511.094,48	39,82	555.319	40,74	555.855	37,08	Saving
Rupiah	268.894	34,32	311.891	34,72	383.292	36,88	467.656	38,93	488.388,36	38,05	533.277	39,12	527.598	35,19	Rupiah
Valas	9.687	1,24	11.876	1,32	12.080	1,16	15.366	1,28	22.706,13	1,77	22.042	1,62	28.257	1,88	Foreign Exchange
Simpanan Berjangka	332.201	42,41	380.106	42,31	401.027	38,59	446.113	37,14	466.449,24	36,34	507.687	37,25	614.290	40,98	Time Deposits
Rupiah	274.965	35,10	328.677	36,58	350.866	33,76	378.829	31,54	403.734,94	31,46	420.785	30,87	540.650	36,07	Rupiah
Valas	57.236	7,31	51.429	5,72	50.161	4,83	67.283	5,60	62.714,30	4,89	86.903	6,38	73.640	4,91	Foreign Exchange
- Jangka Waktu 1 bulan	-	-	-	-	229.284	22,06	223.177	18,58	237.359,52	18,49	245.364	18,00	273.504	18,24	- Periode 1 Month
Rupiah	-	-	-	-	35.179	3,39	46.712	3,89	34.928,72	2,72	58.290	4,28	40.433	2,70	Rupiah
Valas	-	-	-	-	62.782	6,04	71.970	5,99	68.162,60	5,31	74.076	5,43	130.452	8,70	Foreign Exchange
- Jangka Waktu 3 bulan	-	-	-	-	4.976	0,48	5.442	0,45	5.065,94	0,39	4.879	0,36	5.682	0,38	- Periode 3 Month
Rupiah	-	-	-	-	19.550	1,88	32.208	2,68	32.640,86	2,54	33.634	2,47	49.555	3,31	Rupiah
Valas	-	-	-	-	5.922	0,57	8.401	0,70	11.973,44	0,93	12.737	0,93	12.915	0,86	Foreign Exchange
- Jangka Waktu 6 bulan	-	-	-	-	39.250	3,78	51.475	4,28	65.571,96	5,11	67.710	4,97	87.139	5,81	- Periode 6 Month
Rupiah	-	-	-	-	4.084	0,39	6.729	0,56	10.746,19	0,84	10.996	0,81	14.610	0,97	Rupiah
Valas	-	-	-	-	1.039.253	100,00	1.201.284	100,00	1.283.491,44	100,00	1.363.062	100,00	1.499.077	100,00	Foreign Exchange
- Jangka Waktu >= 12 bulan	-	-	-	-	88.98	8,98	1.053.025	87,66	1.074.276,32	83,70	1.154.063	84,67	1.287.803	85,91	- Periode >= 12 Month
Rupiah	-	-	-	-	114.494	11,02	148.259	12,34	209.215,12	16,30	208.999	15,33	211.274	14,09	Rupiah
Valas	-	-	-	-	88.98	8,98	1.053.025	87,66	1.074.276,32	83,70	1.154.063	84,67	1.287.803	85,91	Foreign Exchange
Total DPK	783.384	100,00	898.405	100,00	1.039.253	100,00	1.201.284	100,00	1.283.491,44	100,00	1.363.062	100,00	1.499.077	100,00	Total Third Party Funds
Rupiah	680.371	86,85	793.338	88,31	924.759	88,98	1.053.025	87,66	1.074.276,32	83,70	1.154.063	84,67	1.287.803	85,91	Rupiah
Valas	103.013	13,15	105.067	11,69	114.494	11,02	148.259	12,34	209.215,12	16,30	208.999	15,33	211.274	14,09	Foreign Exchange

Tabel 1.40 Komposisi Dana Pihak Ketiga BUSN Devisa
(Composition of Third Party Funds of Foreign Exchange Commercial Banks)
Miliar Rp (Billion Rp)

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		November 2013		Desember 2013		Oktober 2014		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	153.929	19,71	195.216	20,02	225.170	19,19	264.982	19,58	281.419,78	18,80	294.181	18,95	301.907	17,76	Demand Deposits
Rupiah	104.102	13,33	133.895	13,73	166.221	14,17	198.251	14,65	199.073,76	13,30	204.067	13,15	212.983	12,53	Rupiah
Valas	49.827	6,38	61.322	6,29	58.949	5,02	66.731	4,93	82.346,02	5,50	90.113	5,80	88.924	5,23	Foreign Exchange
Tabungan	254.350	32,56	316.054	32,41	388.030	33,07	461.038	34,07	490.008,48	32,73	502.864	32,39	515.976	30,36	Saving
Rupiah	238.632	30,55	294.034	30,15	363.575	30,99	433.712	32,05	452.514,09	30,23	463.249	29,84	477.271	28,08	Rupiah
Valas	15.718	2,01	22.020	2,26	24.455	2,08	27.326	2,02	37.494,38	2,50	39.614	2,55	38.705	2,28	Foreign Exchange
Simpanan Berjangka	372.792	47,73	464.038	47,58	560.098	47,74	627.129	46,35	725.607,86	48,47	755.341	48,66	881.591	51,87	Time Deposits
Rupiah	326.063	41,75	407.603	41,79	490.904	41,84	541.950	40,05	607.491,45	40,58	629.323	40,54	720.457	42,39	Rupiah
Valas	46.729	5,98	56.435	5,79	69.194	5,90	85.179	6,29	118.116,41	7,89	126.018	8,12	161.134	9,48	Foreign Exchange
- Jangka Waktu 1 bulan														-	- Periode 1 Month
Rupiah	-	-	-	-	307.839	26,24	320.362	23,68	388.536,33	25,95	408.004	26,28	429.998	25,30	Rupiah
Valas	-	-	-	-	47.742	4,07	49.251	3,64	67.830,52	4,53	73.030	4,70	82.013	4,83	Foreign Exchange
- Jangka Waktu 3 bulan														-	- Periode 3 Month
Rupiah	-	-	-	-	107.755	9,18	127.361	9,41	126.203,31	8,43	130.349	8,40	169.754	9,99	Rupiah
Valas	-	-	-	-	9.728	0,83	14.451	1,07	18.595,62	1,24	21.551	1,39	30.894	1,82	Foreign Exchange
- Jangka Waktu 6 bulan														-	- Periode 6 Month
Rupiah	-	-	-	-	39.826	3,39	54.242	4,01	52.490,09	3,51	49.986	3,22	60.015	3,53	Rupiah
Valas	-	-	-	-	5.505	0,47	12.135	0,90	16.217,19	1,08	16.359	1,05	24.547	1,44	Foreign Exchange
- Jangka Waktu >= 12 bulan														-	- Periode >= 12 Month
Rupiah	-	-	-	-	35.483	3,02	39.985	2,95	40.261,71	2,69	40.984	2,64	60.665	3,57	Rupiah
Valas	-	-	-	-	6.219	0,53	9.343	0,69	15.473,08	1,03	15.078	0,97	23.583	1,39	Foreign Exchange
Total DPK	781.072	100,00	975.308	100,00	1.173.297	100,00	1.353.149	100,00	1.497.036,12	100,00	1.552.385	100,00	1.699.474	100,00	Total Third Party Funds
Rupiah	668.798	85,63	835.532	85,67	1.020.700	86,99	1.173.913	86,75	1.259.079,30	84,10	1.296.639	83,53	1.410.711	83,01	Rupiah
Valas	112.274	14,37	139.777	14,33	152.597	13,01	179.236	13,25	237.956,82	15,90	255.746	16,47	288.763	16,99	Foreign Exchange

Tabel 1.41 Komposisi Dana Pihak Ketiga BUSN Non Devisa
(Composition of Third Party Funds of Non-Foreign Exchange Commercial Banks)
Miliar Rp (Billion Rp)

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		November 2013		Desember 2013		Oktober 2014		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	2.184	4,96	2.745	4,66	3.634	4,37	5.074	4,86	4.834,68	4,25	5.844	4,76	6.025	4,40	Demand Deposits
Rupiah	2.183	4,96	2.745	4,66	3.634	4,37	5.074	4,86	4.834,68	4,25	5.844	4,76	6.025	4,40	Rupiah
Valas	0	0,00	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	4.161	9,46	6.178	10,48	10.281	12,37	12.794	12,26	14.406,62	12,65	14.402	11,72	16.421	11,98	Saving
Rupiah	4.161	9,46	6.178	10,48	10.281	12,37	12.794	12,26	14.406,62	12,65	14.402	11,72	16.421	11,98	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	37.635	85,57	50.026	84,86	69.180	83,25	86.478	82,88	94.604,17	83,10	102.636	83,52	114.580	83,62	Time Deposits
Rupiah	37.635	85,57	50.026	84,86	69.180	83,25	86.478	82,88	94.604,17	83,10	102.636	83,52	114.580	83,62	Rupiah
Valas	0	0,00	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	-	-	-	-	36.567	44,01	43.915	42,09	54.722,66	48,07	61.923	50,39	56.632	41,33	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan														0	- Periode 3 Month
Rupiah	-	-	-	-	18.991	22,86	22.133	21,21	22.878,67	20,10	24.123	19,63	31.172	22,75	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan														-	- Periode 6 Month
Rupiah	-	-	-	-	11.284	13,58	15.658	15,01	13.155,19	11,56	12.534	10,20	17.847	13,02	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan														-	- Periode >= 12 Month
Rupiah	-	-	-	-	2.337	2,81	4.771	4,57	3.847,65	3,38	4.056	3,30	8.851	6,46	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	43.980	100,00	58.950	100,00	83.095	100,00	104.346	100,00	113.845,47	100,00	122.883	100,00	137.026	100,00	Total Third Party Funds
Rupiah	43.979	100,00	58.950	100,00	83.095	100,00	104.346	100,00	113.845,47	100,00	122.883	100,00	137.026	100,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Tabel 1.42 Komposisi Dana Pihak Ketiga BPD
(Composition of Third Party Funds of Regional Development Banks)
Miliar Rp (Billion Rp)

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		November 2013		Desember 2013		Oktober 2014		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	63.848	41,94	62.196	33,87	88.456	37,59	112.953	40,55	143.883,63	42,51	107.070	37,21	157.183	39,91	Demand Deposits
Rupiah	63.553	41,74	61.725	33,61	88.094	37,43	112.715	40,47	143.349,31	42,35	106.398	36,98	156.795	39,81	Rupiah
Valas	294	0,19	471	0,26	362	0,15	238	0,09	534,32	0,16	673	0,23	388	0,10	Foreign Exchange
Tabungan	43.728	28,72	53.614	29,20	67.338	28,61	79.968	28,71	79.037,84	23,35	95.827	33,31	85.827	21,79	Saving
Rupiah	43.724	28,72	53.595	29,19	67.318	28,60	79.938	28,70	78.998,16	23,34	95.786	33,29	85.790	21,78	Rupiah
Valas	4	0,00	19	0,01	20	0,01	30	0,01	39,68	0,01	41	0,01	37	0,01	Foreign Exchange
Simpanan Berjangka	44.673	29,34	67.815	36,93	79.555	33,80	85.614	30,74	115.556,02	34,14	84.812	29,48	150.868	38,30	Time Deposits
Rupiah	44.148	29,00	67.365	36,69	78.767	33,47	84.903	30,48	114.715,12	33,89	83.838	29,14	149.731	38,01	Rupiah
Valas	525	0,34	450	0,24	787	0,33	711	0,26	840,89	0,25	974	0,34	1.137	0,29	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	-	-	-	-	46.523	19,77	37.513	13,47	64.790,49	19,14	40.872	14,21	80.701	20,49	Rupiah
Valas	-	-	-	-	673	0,29	468	0,17	708,77	0,21	854	0,30	1.082	0,27	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	-	-	-	-	14.335	6,09	12.214	4,39	14.179,31	4,19	12.263	4,26	23.082	5,86	Rupiah
Valas	-	-	-	-	51	0,02	14	0,01	71,62	0,02	5	0,00	7	0,00	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	-	-	-	-	12.559	5,34	13.495	4,84	19.628,98	5,80	16.389	5,70	21.005	5,33	Rupiah
Valas	-	-	-	-	5	0,00	27	0,01	23,60	0,01	84	0,03	27	0,01	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	-	-	-	-	5.349	2,27	21.682	7,78	16.116,35	4,76	14.314	0,01	24.933	6,33	Rupiah
Valas	-	-	-	-	59	0,03	203	0,07	36,90	0,01	32	100,00	21	0,01	Foreign Exchange
Total DPK	152.251	100,00	183.624	100,00	235.348	100,00	278.535	100,00	338.477,49	100,00	287.709	100,00	393.877	100,00	Total Third Party Funds
Rupiah	151.425	99,46	182.685	99,49	234.179	99,50	277.555	99,65	337.062,60	99,58	286.021	99,41	392.315	99,60	Rupiah
Valas	826	0,54	939	0,51	1.169	0,50	980	0,35	1.414,90	0,42	1.688	0,59	1.562	0,40	Foreign Exchange

Tabel 1.43 Komposisi Dana Pihak Ketiga Bank Campuran
(Composition of Third Party Funds of Joint Venture Banks)
Miliar Rp (Billion Rp)

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		November 2013		Desember 2013		Oktober 2014		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	21.472	22,66	22.280	22,70	25.396	22,57	34.508	26,05	31.332,14	23,29	44.293	26,92	39.640	27,17	Demand Deposits
Rupiah	7.136	7,53	7.984	8,13	9.485	8,43	12.226	9,23	10.750,68	7,99	16.744	10,18	13.658	9,36	Rupiah
Valas	14.336	15,13	14.295	14,56	15.912	14,14	22.282	16,82	20.581,46	15,30	27.549	16,74	25.983	17,81	Foreign Exchange
Tabungan	7.418	7,83	14.507	14,78	18.503	16,44	19.292	14,57	19.669,76	14,62	23.245	14,13	21.086	14,45	Saving
Rupiah	3.983	4,20	6.156	6,27	8.402	7,47	8.529	6,44	8.844,36	6,58	10.268	6,24	7.878	5,40	Rupiah
Valas	3.436	3,63	8.351	8,51	10.101	8,98	10.763	8,13	10.825,40	0,84	12.978	7,89	13.207	9,05	Foreign Exchange
Simpanan Berjangka	65.871	69,51	61.374	62,52	68.642	60,99	78.654	59,38	83.508,37	62,08	96.995	58,95	85.164	58,38	Time Deposits
Rupiah	43.203	45,59	40.151	40,90	44.532	39,57	47.948	36,20	50.088,65	37,24	53.835	32,72	55.097	37,77	Rupiah
Valas	22.668	23,92	21.223	21,62	24.110	21,42	30.706	23,18	33.419,72	24,85	43.160	26,23	30.067	20,61	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	-	-	-	-	27.920	24,81	26.748	20,19	30.838,53	22,93	33.557	20,40	30.677	21,03	Rupiah
Valas	-	-	-	-	15.002	13,33	20.389	15,39	30.119,96	22,39	28.477	17,31	15.814	10,84	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	-	-	-	-	8.971	7,97	9.285	7,01	11.673,20	8,68	11.791	7,17	11.019	7,55	Rupiah
Valas	-	-	-	-	3.725	3,31	3.964	2,99	5.154,80	3,83	4.910	2,98	7.885	5,40	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	-	-	-	-	4.539	4,03	6.842	5,17	5.825,02	4,33	5.146	3,13	6.372	4,37	Rupiah
Valas	-	-	-	-	3.062	2,72	4.743	3,58	6.340,68	4,71	7.141	4,34	2.998	2,06	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	-	-	-	-	3.102	2,76	5.073	3,83	3.557,63	2,64	3.341	2,03	7.029	4,82	Rupiah
Valas	-	-	-	-	2.321	2,06	1.611	1,22	2.653,26	1,97	2.632	1,60	3.370	2,31	Foreign Exchange
Total DPK	94.761	100,00	98.161	100,00	112.541	100,00	132.454	100,00	134.510,27	100,00	164.533	100,00	145.890	100,00	Total Third Party Funds
Rupiah	54.321	57,32	54.292	55,31	62.418	55,46	68.704	51,87	69.683,69	51,81	80.847	49,14	76.633	52,53	Rupiah
Valas	40.440	42,68	43.869	44,69	50.123	44,54	63.751	48,13	64.826,58	40,99	83.686	50,86	69.257	47,47	Foreign Exchange

Tabel 1.44 Komposisi Dana Pihak Ketiga Bank Asing
(Composition of Third Party Funds of Foreign Owned Banks)
Miliar Rp (Billion Rp)

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		November 2013		Desember 2013		Oktober 2014		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	51.854	44,10	58.886	47,35	67.199	47,49	77.405	49,80	96.485,57	55,53	95.338	54,98	99.457	55,46	Demand Deposits
Rupiah	19.242	16,36	24.689	19,85	27.683	19,56	32.996	21,23	36.835,13	21,20	36.873	21,27	38.150	21,27	Rupiah
Valas	32.612	27,73	34.197	27,49	39.516	27,93	44.409	28,57	59.650,44	34,33	58.465	33,72	61.307	34,19	Foreign Exchange
Tabungan	17.203	14,63	19.038	15,31	18.721	13,23	20.715	13,33	20.795,46	11,97	21.050	12,14	21.782	12,15	Saving
Rupiah	6.222	5,29	6.768	5,44	7.195	5,09	7.858	5,06	6.865,64	3,95	6.713	3,87	7.507	4,19	Rupiah
Valas	10.982	9,34	12.270	9,87	11.526	8,15	12.857	8,27	13.929,82	8,02	14.336	8,27	14.275	7,96	Foreign Exchange
Simpanan Berjangka	48.537	41,28	46.452	37,35	55.572	39,28	57.310	36,87	56.464,74	32,50	57.008	32,88	58.095	32,39	Time Deposits
Rupiah	32.267	27,44	34.265	27,55	38.522	27,23	39.133	25,18	40.418,24	23,26	41.111	23,71	42.625	23,77	Rupiah
Valas	16.270	13,84	12.187	9,80	17.050	12,05	18.176	11,69	16.046,50	9,24	15.897	9,17	15.470	8,63	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	-	-	-	-	25.177	17,79	25.315	16,29	25.769,85	14,83	25.022	14,43	21.585	12,04	Rupiah
Valas	-	-	-	-	12.382	8,75	12.011	7,73	11.597,67	6,68	11.660	6,72	10.659	5,94	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	-	-	-	-	9.237	6,53	8.962	5,77	9.969,89	5,74	11.553	6,66	11.059	6,17	Rupiah
Valas	-	-	-	-	2.987	2,11	3.673	2,36	2.588,64	1,49	2.397	1,38	2.195	1,22	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	-	-	-	-	2.654	1,88	3.110	2,00	3.217,57	1,85	3.107	1,79	7.334	4,09	Rupiah
Valas	-	-	-	-	1.010	0,71	1.910	1,23	1.217,87	0,70	1.188	0,69	1.232	0,69	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	-	-	-	-	1.453	1,03	1.746	1,12	1.460,93	0,84	1.429	0,82	2.648	1,48	Rupiah
Valas	-	-	-	-	670	0,47	583	0,38	642,32	0,37	651	0,38	1.384	0,77	Foreign Exchange
Total DPK	117.594	100,00	124.376	100,00	141.491	100,00	155.430	100,00	173.745,77	100,00	173.395	100,00	179.335	100,00	Total Third Party Funds
Rupiah	57.731	49,09	65.722	52,84	73.399	51,88	79.987	51,46	84.119,02	48,42	84.697	48,85	88.282	49,23	Rupiah
Valas	59.864	50,91	58.653	47,16	68.092	48,12	75.443	48,54	89.626,76	51,58	88.698	51,15	91.053	50,77	Foreign Exchange

Tabel 1.45 Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana November 2014
(Composition of Third Party Funds of Commercial Banks Based on Location - November 2014)
Miliar Rp (Billion Rp)

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party %)	Location
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total		
1. Jawa Barat	48.707	8.613	127.306	6.774	123.396	11.210	299.409	26.597	326.006	8,04	1. Jawa Barat
2. Banten	21.264	4.644	38.949	2.139	46.410	3.775	106.623	10.559	117.182	2,89	2. Banten
3. DKI Jakarta	314.819	231.589	291.893	55.761	945.402	213.109	1.552.114	500.459	2.052.573	50,62	3. DKI Jakarta
4. D.I Yogyakarta	5.045	471	20.988	589	13.627	431	39.660	1.491	41.151	1,01	4. D.I Yogyakarta
5. Jawa Tengah	27.071	2.952	88.615	2.970	63.142	4.652	178.827	10.573	189.400	4,67	5. Jawa Tengah
6. Jawa Timur	53.004	10.280	147.227	8.120	141.063	16.786	341.295	35.185	376.480	9,29	6. Jawa Timur
7. Bengkulu	2.363	30	4.746	26	1.980	20	9.089	76	9.165	0,23	7. Bengkulu
8. Jambi	3.166	307	11.092	292	7.467	120	21.724	719	22.444	0,55	8. Jambi
9. Aceh	8.867	46	12.173	102	6.775	102	27.816	250	28.066	0,69	9. Aceh
10. Sumatera Utara	24.458	4.333	62.750	3.573	66.668	15.943	153.876	23.850	177.726	4,38	10. Sumatera Utara
11. Sumatera Barat	5.799	390	14.042	251	10.173	338	30.014	980	30.994	0,76	11. Sumatera Barat
12. Riau	10.855	1.068	27.246	695	20.804	437	58.905	2.200	61.105	1,51	12. Riau
14. Sumatera Selatan	6.943	1.722	24.655	942	20.757	778	52.356	3.442	55.798	1,38	14. Sumatera Selatan
15. Bangka Belitung	1.870	199	6.486	209	4.196	106	12.552	514	13.066	0,32	15. Bangka Belitung
13. Kepulauan Riau	7.073	6.655	13.811	2.585	6.881	2.349	27.765	11.589	39.354	0,97	13. Kepulauan Riau
16. Lampung	5.988	364	14.962	501	7.024	228	27.974	1.093	29.067	0,72	16. Lampung
17. Kalimantan Selatan	8.453	792	18.233	436	9.920	280	36.607	1.508	38.115	0,94	17. Kalimantan Selatan
18. Kalimantan Barat	7.206	414	20.008	438	11.933	185	39.147	1.037	40.184	0,99	18. Kalimantan Barat
19. Kalimantan Timur	15.874	3.031	33.825	2.225	28.427	2.751	78.126	8.006	86.132	2,12	19. Kalimantan Timur
20. Kalimantan Tengah	5.421	93	8.491	56	4.429	64	18.341	213	18.554	0,46	20. Kalimantan Tengah
21. Sulawesi Tengah	3.033	35	7.354	55	2.735	24	13.121	114	13.235	0,33	21. Sulawesi Tengah
22. Sulawesi Selatan	10.118	818	34.953	611	20.226	875	65.297	2.304	67.601	1,67	22. Sulawesi Selatan
23. Sulawesi Utara	3.614	181	8.473	551	7.071	241	19.158	973	20.130	0,50	23. Sulawesi Utara
24. Gorontalo	734	1	1.866	16	1.085	35	3.685	52	3.737	0,09	24. Gorontalo
25. Sulawesi Barat	1.104	0	1.918	1	352	1	3.375	1	3.376	0,08	25. Sulawesi Barat
26. Sulawesi Tenggara	3.400	24	6.103	55	2.646	16	12.149	95	12.244	0,30	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	3.024	65	8.946	158	4.993	53	16.963	277	17.239	0,43	27. Nusa Tenggara Barat
28. Bali	11.482	2.685	30.341	2.769	23.562	839	65.384	6.294	71.678	1,77	28. Bali
29. Nusa Tenggara Timur	5.434	22	9.059	83	4.855	37	19.347	142	19.490	0,48	29. Nusa Tenggara Timur
30. Maluku	2.635	50	5.034	62	3.219	54	10.887	165	11.052	0,27	30. Maluku
31. Papua	11.976	427	13.435	198	8.350	185	33.761	809	34.570	0,85	31. Papua
32. Maluku Utara	1.218	52	2.970	20	1.116	12	5.303	84	5.387	0,13	32. Maluku Utara
33. Papua Barat	5.131	27	4.481	88	2.411	38	12.023	153	12.176	0,30	33. Papua Barat
34. Lainnya	14	3.600	34	1.130	48	5.375	97	10.105	10.202	0,25	34. Lainnya
Total	647.165	285.980	1.122.466	94.481	1.623.140	281.448	3.392.771	661.909	4.054.680	100	Total

Tabel 1.46 Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpun Dana
(Third Party Funds of Commercial Banks Based on Location of Deposits)
Miliar Rp (Billion Rp)

Lokasi	2012	2013						2014											Location
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Jawa Barat	262.433	274.398	285.343	290.483	288.858	292.379	300.671	294.968	295.809	295.610	312.220	307.020	317.542	312.815	319.379	324.362	321.211	326.006	1. Jawa Barat
2. Banten	88.496	96.176	99.023	101.458	100.998	100.665	105.532	104.964	108.104	111.463	112.798	113.167	115.260	115.286	115.465	117.836	116.716	117.182	2. Banten
3. DKI Jakarta	1.629.585	1.723.701	1.749.024	1.769.512	1.776.536	1.796.490	1.860.446	1.805.368	1.807.808	1.820.117	1.851.159	1.906.685	1.913.072	1.909.016	1.933.635	2.000.299	2.026.308	2.052.573	3. DKI Jakarta
4. D.I Yogyakarta	32.501	34.597	35.237	36.087	36.188	36.678	37.073	37.116	37.309	37.529	37.983	38.211	38.982	38.701	39.525	40.590	41.123	41.151	4. D.I Yogyakarta
5. Jawa Tengah	145.257	153.896	156.054	162.827	160.723	164.096	167.398	165.445	167.353	168.737	172.626	173.434	178.421	175.257	179.789	185.791	185.484	189.400	5. Jawa Tengah
6. Jawa Timur	292.224	302.910	307.466	317.370	315.772	324.152	335.308	333.362	333.588	332.446	338.059	340.315	350.744	349.804	359.351	371.458	374.079	376.480	6. Jawa Timur
7. Bengkulu	7.368	8.165	8.115	8.379	8.229	8.222	7.680	7.841	7.908	7.997	8.435	8.551	8.939	8.297	8.569	9.255	9.209	9.165	7. Bengkulu
8. Jambi	17.945	18.579	18.367	19.521	19.478	19.378	19.415	19.667	19.834	20.069	20.442	21.072	22.307	21.192	21.589	22.527	22.325	22.444	8. Jambi
9. Aceh	21.969	22.995	22.328	26.141	25.092	26.211	24.263	23.701	23.544	23.234	25.719	25.415	26.236	23.989	27.314	28.124	29.001	28.066	9. Aceh
10. Sumatera Utara	139.259	137.291	140.796	147.985	146.517	147.898	155.204	156.039	156.675	157.493	160.206	163.019	166.571	163.082	166.285	173.857	172.508	177.726	10. Sumatera Utara
11. Sumatera Barat	25.623	25.914	26.045	26.780	26.977	27.070	26.281	26.639	27.076	27.487	28.191	28.428	29.548	28.332	29.608	31.141	30.956	30.994	11. Sumatera Barat
12. Riau	52.243	55.243	54.145	56.878	56.425	55.581	55.524	54.279	54.201	54.466	54.267	56.719	60.795	58.819	59.302	63.384	61.867	61.105	12. Riau
13. Sumatera Selatan*)	54.244	52.643	51.422	53.833	53.226	52.833	53.688	52.808	52.798	52.315	52.684	53.021	55.629	54.090	54.675	56.994	56.308	55.798	13. Sumatera Selatan
14. Bangka Belitung	12.172	12.264	12.283	12.693	12.424	12.310	11.828	12.063	12.336	12.239	12.422	12.944	13.286	12.751	13.062	13.433	13.351	13.066	14. Bangka Belitung
15. Kepulauan Riau*)	28.804	32.823	33.690	35.589	35.235	36.243	38.392	37.739	37.402	36.701	37.859	37.765	39.798	37.962	38.592	40.019	39.081	39.354	15. Kepulauan Riau
16. Lampung	22.612	24.137	24.363	25.525	25.892	26.118	25.642	25.609	25.753	25.854	26.716	26.756	28.358	26.432	27.336	28.752	28.597	29.067	16. Lampung
17. Kalimantan Selatan	34.118	35.255	34.480	36.299	36.011	36.117	36.447	36.606	36.869	36.503	36.917	37.606	38.908	37.464	37.356	39.248	38.373	38.115	17. Kalimantan Selatan
18. Kalimantan Barat	32.000	33.921	33.578	34.720	34.831	35.466	36.273	35.920	36.254	36.407	37.432	37.671	38.648	37.481	38.461	39.648	39.050	40.184	18. Kalimantan Barat
19. Kalimantan Timur	79.992	84.958	83.557	88.869	86.432	85.001	85.407	82.326	80.807	80.152	78.765	83.051	87.680	84.481	84.003	91.245	88.056	86.132	19. Kalimantan Timur
20. Kalimantan Tengah	14.285	16.164	15.908	16.738	16.534	16.245	16.023	16.003	16.139	16.575	16.785	17.376	18.495	17.390	17.461	18.678	18.478	18.554	20. Kalimantan Tengah
21. Sulawesi Tengah	10.022	10.927	10.704	11.364	11.273	11.280	11.330	11.498	11.672	11.877	12.190	12.236	12.676	11.660	12.167	13.027	12.929	13.235	21. Sulawesi Tengah
22. Sulawesi Selatan	54.453	55.636	56.464	58.924	58.841	59.753	61.163	60.292	60.287	59.902	61.265	61.069	63.325	61.840	63.366	66.220	66.412	67.601	22. Sulawesi Selatan
23. Sulawesi Utara	16.407	17.152	17.039	17.626	17.537	17.720	17.481	17.638	17.681	17.891	18.405	18.628	19.455	18.513	19.100	19.918	19.651	20.130	23. Sulawesi Utara
24. Gorontalo*)	2.990	3.186	3.112	3.361	3.340	3.331	3.100	3.288	3.338	3.412	3.572	3.503	3.633	3.294	3.581	3.784	3.766	3.737	24. Gorontalo
25. Sulawesi Barat*)	2.585	2.880	2.875	3.065	3.129	3.185	2.868	3.016	2.987	2.991	3.121	3.198	3.270	2.950	2.906	3.384	3.452	3.376	25. Sulawesi Barat
26. Sulawesi Tenggara*)	9.870	10.738	10.780	11.284	11.502	11.665	11.033	11.311	11.559	11.502	11.890	11.850	12.166	11.333	12.045	12.440	12.394	12.244	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	12.734	13.588	13.511	14.318	14.442	14.648	14.445	14.607	14.430	14.451	15.255	15.276	15.936	15.252	15.816	16.561	16.949	17.239	27. Nusa Tenggara Barat
28. Bali	54.948	59.042	60.237	62.259	62.329	63.616	64.234	64.223	64.339	63.896	64.878	64.996	66.500	66.300	68.595	70.536	70.733	71.678	28. Bali
29. Nusa Tenggara Timur	14.884	15.906	15.546	15.923	16.251	16.694	16.402	16.924	16.940	17.078	17.806	17.847	18.791	17.838	18.723	19.092	19.095	19.490	29. Nusa Tenggara Timur
30. Maluku	8.340	8.790	8.713	9.061	9.076	9.359	9.379	9.613	9.549	9.533	9.675	9.971	10.243	9.761	10.365	10.827	10.645	11.052	30. Maluku
31. Papua	27.148	30.104	29.791	30.065	29.567	30.255	29.424	29.322	29.377	29.047	31.400	31.887	32.670	30.841	32.696	36.141	35.350	34.570	31. Papua
32. Maluku Utara	4.425	4.729	4.757	4.923	4.823	5.012	4.831	5.203	5.086	5.080	5.093	5.143	5.356	4.836	5.157	5.572	5.458	5.387	32. Maluku Utara
33. Papua Barat	8.284	9.173	9.996	10.474	10.176	10.091	10.906	10.649	10.288	10.134	10.060	10.363	11.535	10.530	11.581	12.268	12.507	12.176	33. Papua Barat
34. Lainnya	4.976	5.048	5.457	5.856	6.228	7.602	8.876	8.650	8.519	7.875	8.468	9.283	9.725	9.462	9.031	9.391	9.944	10.202	34. Others
Total	3.225.198	3.392.927	3.440.207	3.526.188	3.520.890	3.563.362	3.663.968	3.594.697	3.603.620	3.618.061	3.694.765	3.763.474	3.834.503	3.787.052	3.855.886	3.995.803	4.011.368	4.054.680	Total

Tabel 1.47 Suku Bunga Rata-rata DPK Bank Umum
(Average of Interest Rate of Third Party Funds of Commercial Banks)
Persen (Percent)

Keterangan	2012	2013						2014										Items	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Giro																			Demand Deposits
Rupiah	2,12	2,10	2,14	2,15	2,16	2,15	2,12	2,12	2,18	2,23	2,21	2,30	2,32	2,18	2,34	2,39	2,41	2,41	- Rupiah
Valas	0,37	0,36	0,37	0,38	0,36	0,38	0,42	0,38	0,37	0,37	0,38	0,39	0,36	0,38	0,41	0,41	0,44	0,41	- Foreign Exchange
Tabungan																			Saving
Rupiah	1,91	1,98	1,99	1,99	1,98	1,98	2,01	2,00	2,00	2,00	2,01	1,88	1,88	1,86	2,00	2,03	2,02	2,03	- Rupiah
Valas	0,34	0,33	0,31	0,31	0,30	0,31	0,32	0,30	0,29	0,29	0,30	0,31	0,27	0,28	0,31	0,34	0,35	0,35	- Foreign Exchange
Simpanan Berjangka																			Time Deposits
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	5,59	5,87	6,13	6,67	6,99	7,20	7,72	7,77	7,87	7,96	8,03	8,19	8,34	8,44	8,46	8,48	8,23	8,27	Rupiah
Valas	1,57	1,52	1,57	1,63	1,69	1,76	1,81	1,90	1,92	1,90	1,92	1,80	1,85	1,93	1,96	2,01	1,94	1,91	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	5,90	6,11	6,28	6,63	7,13	7,53	8,03	8,38	8,58	8,65	8,79	9,06	9,28	9,42	9,52	9,57	9,45	9,26	Rupiah
Valas	1,91	2,02	1,81	1,80	1,87	2,20	2,26	2,28	2,41	2,34	2,41	2,35	2,37	2,35	2,31	2,43	2,41	2,40	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	6,04	6,17	6,27	6,51	6,83	7,07	7,37	7,70	8,07	8,24	8,53	8,86	9,02	9,07	9,16	9,29	9,31	9,16	Rupiah
Valas	2,33	2,39	2,23	2,24	2,20	2,18	2,17	2,18	2,17	2,14	2,19	2,27	2,25	2,26	2,28	2,32	2,32	2,29	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	6,05	5,92	6,11	6,34	6,54	6,95	7,14	7,19	7,33	7,52	7,83	8,18	8,36	8,51	8,74	8,83	8,86	8,70	Rupiah
Valas	1,97	2,16	2,09	2,09	2,11	2,07	2,07	2,08	2,11	2,23	2,21	2,25	2,26	2,26	2,25	2,27	2,27	2,21	Foreign Exchange

Tabel 1.48 Suku Bunga Rata-rata DPK Bank Persero
(Average of Interest Rate of Third Party Funds of State Owned Banks)
Persen (Percent)

Keterangan	2012	2013						2014										Items	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Giro																			Demand Deposits
Rupiah	2,08	1,96	2,06	1,92	2,04	1,89	2,00	1,88	2,03	1,95	2,04	2,12	2,16	1,94	1,94	2,00	2,11	2,08	- Rupiah
Valas	0,15	0,21	0,21	0,20	0,21	0,25	0,18	0,18	0,19	0,17	0,19	0,16	0,18	0,16	0,16	0,16	0,25	0,22	- Foreign Exchange
Tabungan																			Saving
Rupiah	1,59	1,55	1,57	1,59	1,57	1,57	1,58	1,56	1,57	1,58	1,57	1,57	1,59	1,56	1,57	1,58	1,57	1,58	- Rupiah
Valas	0,22	0,23	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,24	0,24	0,24	0,24	0,23	- Foreign Exchange
Simpanan Berjangka																			Time Deposits
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	5,23	5,36	5,72	6,22	6,52	6,69	7,16	7,22	7,38	7,55	7,72	7,61	7,90	8,08	8,21	8,18	7,73	7,80	Rupiah
Valas	0,97	0,65	0,83	0,94	0,99	1,01	1,14	1,37	1,33	1,35	1,36	1,26	1,37	1,33	1,49	1,45	1,45	1,51	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	5,54	5,82	6,01	6,37	6,80	6,99	7,60	8,05	8,36	8,41	8,55	8,70	9,08	9,36	9,47	9,43	9,19	8,95	Rupiah
Valas	1,11	0,92	1,06	1,06	1,06	1,29	1,37	1,23	1,15	0,87	1,09	1,14	1,13	1,03	0,94	1,28	1,37	1,54	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	5,53	5,63	5,77	6,00	6,39	6,49	6,82	7,09	7,49	7,66	7,83	8,17	8,64	8,85	8,97	9,05	9,06	8,97	Rupiah
Valas	1,99	1,24	1,46	1,44	1,40	1,36	1,38	1,37	1,37	1,35	1,29	1,40	1,40	1,35	1,41	1,74	1,93	1,97	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	5,91	5,67	6,18	6,50	6,67	7,31	7,43	7,39	7,49	7,93	8,09	8,40	8,54	8,74	8,91	9,02	9,02	9,06	Rupiah
Valas	1,65	0,61	1,65	1,65	1,67	1,68	1,68	1,66	1,66	1,67	1,61	1,59	1,62	1,61	1,62	1,70	1,75	1,66	Foreign Exchange

Tabel 1.49 Suku Bunga Rata-rata DPK BUSN Devisa
(Average of Interest Rate of Third Party Funds of Foreign Exchange Commercial Banks)
Persen (Percent)

Keterangan	2012	2013						2014										Items	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Giro																			Demand Deposits
Rupiah	1,91	1,88	1,91	1,91	1,88	1,91	1,95	1,96	2,04	2,08	2,00	2,13	2,06	2,08	2,08	2,06	2,09	2,09	- Rupiah
Valas	0,50	0,51	0,53	0,55	0,53	0,53	0,62	0,56	0,54	0,53	0,55	0,60	0,54	0,58	0,52	0,51	0,50	0,49	- Foreign Exchange
Tabungan																			Saving
Rupiah	2,11	2,33	2,34	2,33	2,33	2,33	2,40	2,39	2,39	2,38	2,40	2,11	2,09	2,08	2,09	2,11	2,11	2,12	- Rupiah
Valas	0,46	0,44	0,42	0,42	0,40	0,41	0,44	0,42	0,39	0,40	0,41	0,45	0,37	0,38	0,37	0,44	0,46	0,45	- Foreign Exchange
Simpanan Berjangka																			Time Deposits
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	5,69	6,12	6,40	6,96	7,27	7,48	7,95	8,04	8,14	8,16	8,23	8,54	8,64	8,67	8,66	8,72	8,53	8,60	Rupiah
Valas	1,94	2,05	2,14	2,16	2,19	2,22	2,39	2,36	2,32	2,29	2,38	2,33	2,38	2,49	2,44	2,44	2,35	2,30	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	5,86	6,12	6,35	6,68	7,27	7,70	8,12	8,38	8,50	8,58	8,84	9,25	9,46	9,54	9,67	9,75	9,67	9,44	Rupiah
Valas	2,32	2,55	2,50	2,49	2,58	2,64	2,62	2,75	2,78	2,73	2,73	2,65	2,67	2,63	2,66	2,69	2,69	2,70	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	5,75	6,08	6,21	6,43	6,72	6,96	7,21	7,62	7,91	8,11	8,42	8,80	8,99	9,08	9,23	9,55	9,57	9,23	Rupiah
Valas	2,63	2,59	2,66	2,66	2,63	2,65	2,65	2,70	2,75	2,76	2,78	2,72	2,70	2,69	2,65	2,65	2,62	2,59	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	5,48	5,67	5,63	5,77	6,02	6,21	6,49	6,62	6,78	6,92	7,09	7,47	7,72	7,88	8,12	8,28	8,38	7,90	Rupiah
Valas	2,22	2,39	2,45	2,45	2,45	2,38	2,42	2,44	2,47	2,56	2,56	2,62	2,61	2,61	2,60	2,60	2,58	2,56	Foreign Exchange

Tabel 1.50 Suku Bunga Rata-rata DPK BUSN Non Devisa
(Average of Interest Rate of Third Party Funds of Non-Foreign Exchange Commercial Banks)
Persen (Percent)

Keterangan	2012	2013						2014										Items	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Giro																			Demand Deposits
Rupiah	3,25	3,05	3,43	3,33	3,55	3,33	4,48	3,73	3,78	3,51	3,65	3,99	3,84	3,86	3,80	3,59	3,93	3,70	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																			Saving
Rupiah	3,70	4,08	4,14	4,41	4,43	4,33	4,33	4,27	4,22	4,23	4,33	4,23	4,33	4,24	3,38	3,15	3,20	3,29	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																			Time Deposits
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	6,90	5,98	6,28	7,02	7,29	7,65	8,50	8,27	8,05	8,51	8,14	9,46	9,55	10,00	9,86	9,94	9,45	9,44	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	7,22	6,55	6,68	7,04	7,31	7,86	8,55	8,91	9,16	9,25	9,15	9,91	9,97	10,17	9,99	10,23	10,23	10,16	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	7,45	7,39	7,47	7,85	8,14	8,39	8,88	9,28	9,52	9,35	9,98	10,32	10,32	10,32	10,00	9,86	9,72	9,76	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	7,67	7,08	7,31	7,52	7,66	8,00	8,40	8,68	8,69	6,46	9,02	9,51	9,65	9,66	9,48	9,51	9,55	9,59	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Tabel 1.51 Suku Bunga Rata-rata DPK Bank Pembangunan Daerah
(Average of Interest Rate of Third Party Funds of Regional Development Banks)
Persen (Percent)

Keterangan	2012	2013						2014											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro																			Demand Deposits
Rupiah	2,67	2,67	2,68	2,72	2,67	2,68	2,44	2,72	2,72	2,77	2,74	2,77	2,80	2,69	2,75	2,75	2,73	2,74	- Rupiah
Valas	0,47	0,38	0,37	0,40	0,40	0,40	0,44	0,50	0,51	0,42	0,62	0,46	0,46	0,44	0,52	0,39	0,40	0,51	- Foreign Exchange
Tabungan																			Saving
Rupiah	2,54	2,32	2,31	2,30	2,28	2,27	2,31	2,30	2,30	2,36	2,33	2,23	2,22	2,20	2,68	2,21	2,18	2,18	- Rupiah
Valas	0,58	0,60	0,58	0,61	0,60	0,56	0,56	0,56	0,57	0,56	0,59	0,56	0,56	0,55	0,18	0,57	0,50	0,51	- Foreign Exchange
Simpanan Berjangka																			Time Deposits
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	6,08	5,89	6,15	6,38	6,79	6,91	7,76	7,77	7,97	8,07	8,12	7,71	7,74	7,69	7,78	7,82	7,84	7,80	Rupiah
Valas	2,11	1,96	1,90	2,12	2,22	2,16	2,66	2,73	3,02	2,75	2,72	2,43	2,59	2,85	2,60	2,86	2,51	2,83	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	6,57	6,36	6,42	6,77	7,01	7,37	8,06	8,72	9,01	9,01	8,81	8,58	8,51	8,54	8,64	8,76	8,78	8,81	Rupiah
Valas	1,40	1,41	1,28	1,79	1,81	1,91	1,06	1,10	2,65	2,38	1,11	1,13	1,61	1,65	1,64	1,27	1,07	1,13	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	6,76	6,42	6,63	6,88	7,08	7,42	7,73	7,90	8,49	8,65	8,83	9,25	9,07	8,77	8,90	8,83	8,84	8,73	Rupiah
Valas	1,69	1,18	1,24	1,28	1,29	1,37	1,91	1,86	1,16	0,99	1,01	1,00	1,21	1,13	1,17	1,79	1,80	1,61	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	6,96	6,48	6,57	6,80	7,03	7,13	7,31	7,45	7,72	7,84	8,24	8,46	8,58	8,63	9,02	8,88	8,88	8,88	Rupiah
Valas	0,96	1,05	1,03	1,05	1,05	1,08	1,07	1,11	1,10	1,16	1,19	1,08	1,12	1,06	1,08	1,18	1,03	1,04	Foreign Exchange

Tabel 1.52 Suku Bunga Rata-rata DPK Bank Campuran
(Average of Interest Rate of Third Party Funds of Joint Venture Banks)
Persen (Percent)

Keterangan	2012	2013						2014										Items	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Giro																			Demand Deposits
Rupiah	1,70	1,80	1,62	1,92	1,94	1,99	1,57	1,51	1,40	2,24	1,81	1,91	1,97	2,23	2,22	2,41	2,36	2,36	- Rupiah
Valas	0,55	0,43	0,52	0,48	0,47	0,55	0,56	0,53	0,52	0,61	0,70	0,64	0,58	0,68	0,64	0,72	0,86	0,83	- Foreign Exchange
Tabungan																			Saving
Rupiah	2,14	2,08	1,99	2,10	1,97	1,97	1,92	1,86	2,10	1,90	2,11	2,18	2,11	2,25	2,21	2,79	2,63	2,77	- Rupiah
Valas	0,19	0,21	0,21	0,20	0,19	0,23	0,21	0,21	0,20	0,18	0,19	0,17	0,17	0,17	0,18	0,20	0,19	0,19	- Foreign Exchange
Simpanan Berjangka																			Time Deposits
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	5,66	6,07	6,27	6,90	7,20	7,49	7,93	7,75	8,06	8,36	8,20	8,20	8,47	8,52	8,27	8,27	8,38	8,16	Rupiah
Valas	2,05	1,82	1,88	1,93	1,99	2,03	2,07	2,05	2,04	2,15	1,84	1,73	1,74	1,82	1,57	1,57	1,79	1,69	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	6,17	6,43	6,63	6,88	7,36	8,01	8,49	8,77	8,84	8,87	9,05	9,12	9,11	9,10	8,95	8,95	9,21	9,18	Rupiah
Valas	1,71	1,84	1,82	1,94	1,97	1,95	2,00	1,95	2,04	2,20	2,22	2,21	2,28	2,32	1,93	1,93	2,17	2,15	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	6,64	6,14	6,23	6,30	6,66	7,23	7,73	8,27	8,73	9,07	9,08	9,21	9,17	9,13	8,98	8,98	9,32	9,40	Rupiah
Valas	2,65	2,54	2,53	2,71	2,69	2,70	2,72	2,75	2,65	2,46	2,38	2,40	2,18	2,17	1,73	1,73	1,90	1,90	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	6,76	6,71	6,70	6,75	6,76	6,80	7,12	7,22	7,33	7,37	7,76	8,27	8,53	8,65	8,83	8,83	9,03	9,11	Rupiah
Valas	2,24	2,27	2,26	2,35	2,39	2,41	2,37	2,35	2,27	2,50	2,49	2,67	2,62	2,64	2,49	2,49	2,76	2,63	Foreign Exchange

Tabel 1.53 Suku Bunga Rata-rata DPK Bank Asing
(Average of Interest Rate of Third Party Funds of Foreign Owned Banks)
Persen (Percent)

Keterangan	2012	2013						2014										Items	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Giro																			Demand Deposits
Rupiah	1,71	1,79	1,77	1,91	2,40	2,72	2,92	2,21	2,04	2,29	2,09	1,84	2,20	2,11	2,51	2,56	2,34	2,40	- Rupiah
Valas	0,52	0,35	0,40	0,36	0,33	0,38	0,37	0,33	0,30	0,30	0,24	0,20	0,20	0,22	0,18	0,19	0,20	0,17	- Foreign Exchange
Tabungan																			Saving
Rupiah	1,17	1,02	1,14	1,14	1,19	1,21	1,16	1,11	1,17	1,19	1,14	1,18	1,12	1,15	1,14	1,13	1,10	1,08	- Rupiah
Valas	0,24	0,15	0,15	0,14	0,14	0,14	0,14	0,12	0,12	0,11	0,11	0,10	0,11	0,11	0,10	0,11	0,11	0,11	- Foreign Exchange
Simpanan Berjangka																			Time Deposits
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	4,52	5,21	5,71	6,48	6,93	6,99	7,20	7,32	7,50	7,26	7,18	6,88	6,63	7,15	6,86	6,86	6,77	6,64	Rupiah
Valas	1,57	0,51	0,52	0,60	0,59	0,48	0,83	0,67	0,75	0,59	0,59	0,58	0,54	0,56	0,70	0,70	0,64	0,50	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	5,06	5,22	5,60	6,27	7,33	7,94	8,24	8,52	8,71	8,75	8,68	8,65	8,63	8,57	8,59	8,59	8,58	8,59	Rupiah
Valas	1,65	1,38	1,29	1,36	1,26	1,27	1,21	1,25	1,33	1,30	1,25	1,20	1,19	1,23	1,33	1,33	1,36	1,32	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	4,90	5,42	5,46	5,67	6,38	6,72	7,18	7,62	7,99	8,28	8,60	8,71	8,76	8,81	8,90	8,90	9,29	9,44	Rupiah
Valas	0,90	1,04	1,13	1,18	1,18	1,13	1,01	1,01	1,01	1,02	0,96	0,99	0,96	0,97	0,98	0,98	0,97	0,98	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	5,70	5,99	6,13	6,18	6,28	6,24	6,40	6,79	7,13	7,71	8,05	8,41	8,65	8,95	9,05	9,05	9,41	9,53	Rupiah
Valas	2,03	1,18	1,18	1,02	0,96	0,93	0,86	0,85	0,74	0,78	0,63	0,64	0,66	0,69	0,85	0,85	0,83	2,09	Foreign Exchange

Tabel 1.54 Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Average of Credit Interest Rate of Commercial Banks to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients)
 Persen (Percent)

Keterangan	2012	2013						2014										Items		
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov	
Penerima Kredit Lapangan Usaha																				Credit Recipients Industrial Origin
1. Pertanian, perburuan dan Kehutanan																			1. Agriculture, hunting and forestry	
Rupiah	11,32	11,24	11,29	11,41	11,60	11,74	11,78	11,87	11,93	11,93	11,94	11,86	11,92	12,11	12,11	12,14	12,15	12,16	Rupiah	
Valas	4,59	4,68	4,75	4,50	4,47	4,43	4,44	4,43	4,41	4,63	4,39	4,60	4,43	4,47	5,14	4,42	4,34	4,31	Foreign Exchange	
2. Perikanan																			2. Fisheries	
Rupiah	13,37	13,36	13,28	13,26	13,31	13,37	13,51	13,61	13,80	13,82	13,81	13,75	13,85	13,94	13,99	13,81	13,87	13,87	Rupiah	
Valas	7,36	6,57	6,54	6,58	6,65	6,70	6,63	6,66	6,77	6,70	6,66	6,61	6,42	6,33	6,33	6,51	6,35	6,31	Foreign Exchange	
3. Pertambangan dan Penggalian																			3. Mining and Quarrying	
Rupiah	11,29	11,53	11,67	11,88	12,07	12,12	11,82	12,22	12,32	12,37	12,37	12,31	12,43	12,80	12,83	12,80	12,62	12,74	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
4. Industri Pengolahan																			4. Processing industry	
Rupiah	9,98	10,22	10,25	10,56	10,73	10,90	11,01	11,11	11,19	11,24	11,31	11,47	11,54	11,63	11,65	11,68	11,69	11,69	Rupiah	
Valas	4,24	3,99	4,02	4,08	4,09	4,08	4,10	4,20	4,06	4,31	4,13	4,31	4,18	4,22	4,33	4,22	4,22	4,19	Foreign Exchange	
5. Listrik, gas dan air																			5. Electricity, gas and water	
Rupiah	8,93	8,37	8,81	8,75	9,00	8,96	9,59	9,47	9,28	9,56	9,63	9,68	9,98	10,03	10,00	10,12	10,51	10,64	Rupiah	
Valas	4,68	4,67	4,71	4,65	4,71	4,73	4,21	4,21	4,20	4,34	4,37	4,52	5,18	5,21	5,21	5,23	5,12	5,14	Foreign Exchange	
6. Konstruksi																			6. Construction	
Rupiah	11,49	11,33	11,53	11,66	11,86	11,98	12,08	12,03	12,10	12,16	12,21	12,27	12,44	12,60	12,64	12,70	12,81	12,85	Rupiah	
Valas	5,60	4,99	4,98	4,86	5,04	4,94	4,93	4,94	5,02	5,04	5,00	5,13	5,24	5,11	5,04	5,01	5,01	5,33	Foreign Exchange	
7. Perdagangan Besar dan Eceran																			7. Big and retail trade	
Rupiah	12,67	12,88	12,73	12,91	12,99	13,14	13,21	13,31	13,33	13,33	13,42	13,62	13,48	13,55	13,62	13,65	13,63	13,64	Rupiah	
Valas	4,84	4,88	4,92	4,86	4,85	4,86	4,87	4,82	4,84	5,07	4,86	4,99	4,95	4,91	4,91	4,85	4,92	4,81	Foreign Exchange	
8. Penyediaan akomodasi dan penyediaan makan																			8. Provision of accomodation and food supply	
Rupiah	12,05	11,88	12,00	12,18	12,28	12,43	12,55	12,65	12,68	12,69	12,73	13,05	13,12	13,23	13,23	13,23	13,30	13,16	Rupiah	
Valas	6,17	6,15	6,14	6,18	6,30	6,30	6,29	6,24	6,17	6,17	6,16	6,15	6,01	6,16	6,15	6,17	6,16	6,13	Foreign Exchange	
9. Transportasi, pergudangan dan komunikasi																			9. Transportation, warehousing and communications	
Rupiah	10,54	10,38	10,46	10,65	10,82	10,92	11,08	11,19	11,23	11,26	11,37	11,58	11,72	11,76	11,78	11,74	11,82	11,90	Rupiah	
Valas	5,04	4,86	4,73	4,66	4,71	4,74	4,73	4,71	4,71	4,57	4,56	4,89	4,79	4,74	4,71	4,72	4,65	4,63	Foreign Exchange	
10. Perantara Keuangan																			10. Transitional Finance	
Rupiah	9,69	9,56	9,67	9,92	10,13	10,35	10,47	10,56	11,38	10,71	10,76	11,18	12,47	12,27	12,39	12,26	12,34	12,19	Rupiah	
Valas	2,28	2,14	2,14	2,16	2,12	2,12	2,07	1,96	1,96	1,84	1,82	1,86	1,93	1,91	1,86	1,94	1,95	1,88	Foreign Exchange	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																			11. Real estate, Rental Business, and services company	
Rupiah	12,12	12,15	12,22	12,27	12,36	12,39	12,47	12,52	12,55	13,10	12,65	12,20	12,22	12,35	12,40	12,43	12,52	12,63	Rupiah	
Valas	5,85	5,95	5,99	6,08	6,06	5,95	6,08	6,10	6,09	6,11	6,13	5,88	5,93	5,93	6,02	6,11	6,62	6,68	Foreign Exchange	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																			12. Government administration, the defense and compulsory social security	
Rupiah	11,95	11,89	11,90	11,95	7,52 ^{r)}	7,55	4,52	7,64	7,65	7,91	11,26	11,04	11,17	10,51	10,52	10,67	11,29	11,40	Rupiah	
Valas	2,84	2,85	2,85	2,72	2,73	2,63	2,66	2,66	3,24	3,24	3,29	3,28	3,40	3,40	3,37	3,35	3,36	3,35	Foreign Exchange	
13. Jasa Pendidikan																			13. Education services	
Rupiah	14,06	13,14	13,19	13,32	13,44	12,30	12,44	12,50	12,50	12,53	12,65	14,05	14,06	14,10	14,11	13,99	14,06	13,21	Rupiah	
Valas	9,29	9,01	8,64	9,67	10,59	5,77	6,07	6,27	6,36	6,36	5,96	6,29	6,28	6,28	6,35	6,35	6,36	6,43	Foreign Exchange	
14. Jasa Kesehatan dan Kegiatan Sosial																			14. Health and social services	
Rupiah	12,18	12,06	12,08	12,16	12,33	12,30	12,26	12,33	12,42	12,50	12,51	12,65	12,73	13,33	13,01	12,98	13,01	13,15	Rupiah	
Valas	5,60	6,98	6,97	6,97	6,99	6,65	6,86	6,91	6,90	6,90	6,89	6,89	6,89	6,90	6,91	6,90	6,91	5,52	Foreign Exchange	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya																			15. Community, Sociocultural, Entertainment and Other Individual Services	
Rupiah	12,67	14,28	14,12	13,10	13,20	13,27	13,26	13,31	13,36	13,40	13,47	13,62	13,81	13,94	14,30	14,24	14,40	14,17	Rupiah	
Valas	5,35	5,26	5,45	5,51	5,30	5,33	5,44	5,86	5,12	5,16	5,20	4,92	4,72	5,11	5,02	5,02	4,88	5,00	Foreign Exchange	
16. Jasa Perorangan yang Melayani Rumah Tangga																			16. Individual services which serve households	
Rupiah	16,18	14,95	14,90	14,83	14,83	14,82	14,71	14,72	14,67	14,64	14,57	15,25	15,35	15,45	15,51	15,53	15,40	15,49	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,67	Foreign Exchange	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																			17. Extra agency international agency and other international	
Rupiah	9,50	9,49	9,51	9,51	9,70	9,70	9,65	9,82	9,94	9,99	10,01	10,07	10,12	10,16	10,20	10,24	10,01	10,01	Rupiah	
Valas	2,72	2,87	2,85	2,85	2,83	2,82	2,82	2,93	2,95	4,16	2,91	2,88	2,86	2,82	2,78	2,71	2,68	2,65	Foreign Exchange	
18. Kegiatan yang belum jelas batasannya																			18. Business Activities which are not clearly defined	
Rupiah	11,51	8,77	9,95	10,20	10,83	10,24	10,56	11,07	14,65	14,85	14,75	22,48	15,14	15,86	15,94	15,70	15,61	15,48	Rupiah	
Valas	4,58	3,31	4,13	4,09	4,20	3,95	4,14	4,27	4,26	4,35	3,85	5,79	30,94	38,82	41,83	42,52	44,90	44,22	Foreign Exchange	
Penerima Kredit Bukan Lapangan Usaha																				Credit Recipients Non Industrial Origin
Rumah Tangga																			House Hold	
- Untuk Pemilikan Rumah Tinggal																			- For House Ownership	
Rupiah	10,46	10,28	10,31	10,32	10,39	10,42	10,44	10,45	10,50	10,55	10,59	10,72	10,83	10,82	10,87	10,90	11,03	11,13	Rupiah	
Valas	6,93	5,17	4,71	6,78	6,78	6,76	6,76	6,76	6,75	6,75	6,75	6,78	6,87	6,86	6,87	6,87	6,87	6,88	Foreign Exchange	
- Untuk Pemilikan Flat atau Apartemen																			- For Apartment Ownership	
Rupiah	8,78	9,12	9,15	9,19	9,30	9,36	9,46	9,52	9,58	9,64	9,73	9,95	10,08	10,22	10,32	10,41	10,49	10,71	Rupiah	
Valas	6,20	6,39	6,39	6,39	6,39	6,31	6,31	6,31	6,31	6,50	6,50	6,51	6,51	6,49	6,50	6,50	6,50	6,51	Foreign Exchange	
- Untuk Pemilikan Ruko atau Rukan																				

Tabel 1.55 Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Average of Credit Interest Rate of Commercial Banks Based on Types and Orientation User)
Persen (Percent)

Jenis Penggunaan	2012	2013						2014										Type of Use	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
1. Jenis Penggunaan																			1. Type of Use
- Modal Kerja																			- Working Capital
Rupiah	11,50	11,68	11,65	11,81	11,95	12,08	12,14	12,24	12,35	12,39	12,40	12,65	12,64	12,72	12,78	12,79	12,83	12,85	Rupiah
Valas	4,08	3,87	4,00	3,92	3,95	3,91	3,90	3,96	3,85	3,89	3,80	3,92	4,27	4,56	4,59	4,56	4,69	4,64	Foreign Exchange
- Investasi																			- Investments
Rupiah	11,28	11,29	11,37	11,49	11,65	11,74	11,83	11,93	11,98	12,00	12,06	12,18	12,25	12,32	12,34	12,34	12,40	12,38	Rupiah
Valas	5,03	4,93	5,03	4,94	4,95	4,94	4,95	4,92	4,89	5,09	4,95	5,16	5,01	5,01	5,19	5,03	5,05	5,07	Foreign Exchange
- Konsumsi																			- Consumption
Rupiah	13,58	13,06	13,05	13,03	13,08	13,12	13,13	13,17	13,20	13,21	13,25	13,26	13,30	13,32	13,33	13,38	13,43	13,53	Rupiah
Valas	4,33	4,51	4,92	3,82	3,96	3,99	4,10	3,24	4,11	3,67	4,28	3,73	3,92	4,03	3,27	4,66	2,88	3,05	Foreign Exchange
2. Orientasi Penggunaan																			2. User Orientation
- Ekspor																			- Ekspor
Rupiah	10,18	10,08	10,18	10,59	10,78	10,87	10,93	10,94	10,98	11,12	11,06	11,06	11,17	11,66	11,73	11,58	11,46	11,52	Rupiah
Valas	4,41	4,11	4,10	4,28	4,42	4,37	4,29	4,32	4,33	4,32	4,24	4,25	4,41	4,58	4,53	4,46	4,43	4,48	Foreign Exchange
- Impor																			- Impor
Rupiah	9,76	13,35	9,09 ⁹⁾	9,78	9,98	10,27	10,48	10,60	10,72	10,76	10,80	10,89	10,98	11,27	12,03	11,87	11,73	11,65	Rupiah
Valas	4,04	3,78	3,77	3,99	3,99	3,97	3,86	3,77	3,87	4,29	4,36	4,43	4,20	4,28	4,54	4,47	4,47	4,20	Foreign Exchange
- Lainnya																			- Other
Rupiah	12,19	12,06	12,11	12,19	12,31	12,39	12,43	12,52	12,59	12,61	12,64	12,78	12,80	12,87	12,89	12,90	12,95	12,99	Rupiah
Valas	4,42	4,30	4,43	4,30	4,33	4,29	4,29	4,33	4,24	4,32	4,20	4,37	4,57	4,76	4,85	4,76	4,87	4,85	Foreign Exchange

9) Revisi

9) Revised figures

Tabel 1.56 Perkembangan Jumlah Bank Umum dan Kantor Bank Umum
(Growth of Total Commercial Banks and Bank Offices)

Kelompok Bank	2012	2013						2014											Group of Bank
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Bank Persero																			State Owned Banks
Jumlah Bank	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	5.363	5.946	6.008	6.084	6.165	6.287	6.415	6.424	6.431	6.442	6.503	6.617	6.646	6.799	6.857	6.962	7.057	7.141	Total Bank Offices
BUSN Devisa																			Foreign Exchange Commercial Banks
Jumlah Bank	36	36	36	36	36	36	36	36	36	36	35	35	35	35	35	38 ¹⁾	38	38	Total Banks
Jumlah Kantor	7.647	7.860	7.875	7.910	7.944	7.965	8.052	8.057	8.064	8.076	8.088	8.091	8.093	8.115	8.132	8.147 ¹⁾	8.186	8.268	Total Bank Offices
BUSN Non Devisa																			Non-Foreign Exchange Commercial Banks
Jumlah Bank	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	29 ¹⁾	29	29	Total Banks
Jumlah Kantor	1.447	1.510	1.532	1.545	1.554	1.563	1.578	1.589	1.592	1.602	1.606	1.609	1.611	1.633	1.639	1.642	1.645	1.648	Total Bank Offices
BPD																			Regional Development Banks
Jumlah Bank	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	Total Banks
Jumlah Kantor	1.712	1.909	1.919	1.950	1.987	2.021	2.044	2.073	2.090	2.113	2.131	2.145	2.182	2.203	2.203	2.203	2.223	2.245	Total Bank Offices
Bank Campuran																			Joint Venture Banks
Jumlah Bank	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	12 ¹⁾	12	12	Total Banks
Jumlah Kantor	263	267	268	268	268	270	272	272	273	274	274	274	275	277	279	279 ¹⁾	280	281	Total Bank Offices
Bank Asing																			Foreign Owned Bank
Jumlah Bank	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	Total Banks
Jumlah Kantor	193	196	196	196	196	197	197	197	197	197	197	197	197	197	197	197	197	197	Total Bank Offices
Total																			Total
Jumlah Bank	120	120	120	120	120	120	120	120	120	120	119	119	119	119	119	119	119	119	Total Banks
Jumlah Kantor	16.625	17.688	17.798	17.953	18.114	18.303	18.558	18.612	18.647	18.704	18.799	18.933	19.004	19.224	19.307	19.430	19.588	19.780	Total Bank Offices

Tabel 1.57 Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank
(Growth of Total Branch Offices Based on Region)

Lokasi		2012	2013						2014										Location		
		Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt			Nov
1.	Jawa Barat	380	394	394	394	394	393	393	396	396	397	396	396	396	395	395	395	397	397	1.	Jawa Barat
2.	Banten	93	94	94	94	94	94	94	94	94	94	95	95	95	95	95	95	95	96	2.	Banten
3.	DKI Jakarta	564	574	574	575	572	572	574	574	574	574	576	575	576	574	574	574	576	568	3.	DKI Jakarta
4.	D.I. Yogyakarta	56	58	58	58	59	59	59	60	60	60	60	60	60	60	60	60	60	60	4.	D.I Yogyakarta
5.	Jawa Tengah	311	322	324	326	326	326	328	328	328	328	329	330	330	331	331	332	332	331	5.	Jawa Tengah
6.	Jawa Timur	411	418	418	417	417	419	425	426	428	428	428	428	428	427	427	427	427	426	6.	Jawa Timur
7.	Bengkulu	28	30	30	30	30	30	30	30	30	30	31	31	31	31	31	31	31	31	7.	Bengkulu
8.	Jambi	53	57	57	58	58	58	59	59	59	59	59	59	59	59	59	59	59	59	8.	Jambi
9.	Aceh	77	78	78	78	78	78	79	79	79	79	79	79 ¹⁾	79	79	79	79	79	79	9.	Aceh
10.	Sumatera Utara	192	195	197	198	197	198	199	199	199	199	199	201	201	201	201	201	202	201	10.	Sumatera Utara
11.	Sumatera Barat	81	84	84	84	83	83	84	84	84	84	84	84	84	84	84	84	84	84	11.	Sumatera Barat
12.	Riau	88	89	89	90	90	91	91	94	94	94	94	94	94	94	94	94	95	94	12.	Riau
13.	Sumatera Selatan	93	99	99	99	99	101	102	102	103	102	103	103	103	103	102	102	103	100	13.	Sumatera Selatan
14.	Bangka Belitung	22	24	24	24	24	24	24	25	25	26	26	26	26	26	26	26	26	26	14.	Bangka Belitung
15.	Kepulauan Riau	56	58	58	58	58	59	59	59	59	59	59	59	59	59	59	59	59	59	15.	Kepulauan Riau
16.	Lampung	56	57	57	57	58	58	58	58	58	58	58	59	59	59	59	59	60	60	16.	Lampung
17.	Kalimantan Selatan	74	77	77	78	78	78	78	78	78	78	78	77	77	77	77	77	77	72	17.	Kalimantan Selatan
18.	Kalimantan Barat	69	70	70	72	72	73	74	74	75	75	75	75	75	76	76	74	74	73	18.	Kalimantan Barat
19.	Kalimantan Timur	108	112	113	113	113	113	115	116	116	117	117	117	117	117	119	119	119	118	19.	Kalimantan Timur
20.	Kalimantan Tengah	46	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	43	20.	Kalimantan Tengah
21.	Sulawesi Tengah	38	38	38	38	38	38	39	39	39	39	40	40	40	40	40	40	41	40	21.	Sulawesi Tengah
22.	Sulawesi Selatan	124	128	128	129	130	130	131	131	131	131	132	132	132	133	133	134	136	132	22.	Sulawesi Selatan
23.	Sulawesi Utara	55	56	57	57	57	57	57	60	60	60	60	61	61	61	60	60	60	59	23.	Sulawesi Utara
24.	Gorontalo	16	16	16	16	16	17	17	17	17	18	18	18	18	18	18	18	18	17	24.	Gorontalo
25.	Sulawesi Barat	14	15	15	15	15	15	15	15	15	15	15	15	16	16	16	16	16	15	25.	Sulawesi Barat
26.	Sulawesi Tenggara	31	33	33	33	34	34	35	35	35	35	36	36	36	36	36	36	36	36	26.	Sulawesi Tenggara
27.	Nusa Tenggara Barat	44	48	50	50	50	50	49	49	49	51	51	51	52	52	52	52	52	52	27.	Nusa Tenggara Barat
28.	Bali	85	89	91	91	92	92	92	92	92	92	92	92	92	92	92	92	93	93	28.	Bali
29.	Nusa Tenggara Timur	51	52	52	52	52	52	53	53	53	54	54	54	54	54	54	54	54	54	29.	Nusa Tenggara Timur
30.	Maluku	30	30	30	30	30	30	30	30	30	30	31	31	31	31	31	31	31	31	30.	Maluku
31.	Papua	56	58	58	59	59	59	59	60	60	60	60	60	60	60	60	60	60	58	31.	Papua
32.	Maluku Utara	18	19	19	19	19	19	19	19	19	19	19	19	19	21	21	21	21	21	32.	Maluku Utara
33.	Irian Jaya Barat	25	25	25	26	27	27	27	27	27	27	27	27	27	27	27	27	27	24	33.	Papua Barat
34.	Lainnya	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	34.	Others
Total		3.461	3.560	3.570	3.581	3.582	3.590	3.611	3.625	3.629	3.635	3.644	3.647	3.650	3.653	3.651	3.651	3.663	3.625	Total	

r) Angka-angka diperbaiki

r) Revised figures

DATA BANK SYARIAH

Tabel 2.1 Kegiatan Usaha Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS)
(Sharia Business Unit Operations and Sharia Commercial Banks)
Miliar Rp (Billion Rp)

Indikator	2008	2009	2010	2011	2012	2013				2014										Indicator			
						Sep	Okt	Nov	Des ¹⁾	Jan ¹⁾	Feb ¹⁾	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt		Nov		
Penyaluran Dana IB	48.264	64.355	94.884	140.980	188.562	220.190	222.164	225.373	233.345	244.838	225.312	231.701	234.020	237.688	241.947	241.870	243.912	249.455	252.440	254.316	Fund Disbursements IB		
a. Pembiayaan	38.199	46.886	68.181	102.655	147.505	177.320	179.284	180.833	184.122	189.998	181.772	184.964	188.063	189.690	193.008	194.079	193.983	196.563	196.491	198.376	a. Financing		
Rupiah	35.879	44.938	64.817	97.847	139.880	167.172	169.134	170.221	173.224	177.011	171.740	174.941	176.532	177.885	181.188	182.860	182.797	184.710	184.573	186.259	Rupiah		
Valas	2.320	1.948	3.364	4.808	7.625	10.148	10.150	10.612	10.898	12.987	10.032	10.023	11.531	11.805	11.820	11.219	11.186	11.853	11.918	12.117	Foreign Exchange		
b. Antar Bank	1.978	3.036	4.138	4.846	6.004	6.178	5.833	5.222	5.836	5.699	5.319	6.571	6.684	6.539	6.500	8.421	7.360	7.375	6.603	6.366	b. Inter-Bank		
c. Penempatan di BI	5.189	10.393	16.393	27.127	26.713	26.007	26.103	27.742	31.946	36.235	27.466	29.284	28.090	29.766	30.012	26.836	29.626	32.364	36.053	36.623	c. Placements at BI		
d. Surat Berharga (tidak termasuk obligasi rekap)	2.683	3.786	5.733	5.902	7.822	9.619	9.518	9.721	9.684	10.675	9.045	9.066	9.567	9,775 ¹⁾	10,060 ¹⁾	10,079 ¹⁾	10,742 ¹⁾	10.885 ¹⁾	11.264	11.399	d. Money instruments (not including recapitalization bonds)		
e. Penyertaan	79	83	88	47	47	47	48	48	48	48	48	40	40	40	40	40	40	40	40	100	e. Equity participation		
f. Tagihan Lainnya	136	171	351	403	471	1.019	1.378	1.808	1.709	2.183	1.662	1.776	1.577	1.468	1.509	1.778	1.543	1.507	1.395	1.453	f. Other claims		
Sumber Dana IB	40.591	57.762	83.184	126.409	165.404	193.776	194.954	198.065	204.571	210.781	198.392	204.357	207.362	204.847	208.802	210.885	211.892	215.555	221.119	222.925	Sources of Funds IB		
a. DPK	36.852	52.271	76.036	115.415	147.512	171.701	174.018	176.292	183.534	189.870	178.154	180.945	185.508	190.783	191.470	194.299	195.959	197.141	207.121	209.644	a. Third Party Funds		
Rupiah	35.449	50.266	72.807	110.910	140.547	162.236	164.249	165.945	171.900	177.252	166.610	169.957	172.707	177.289	178.481	181.440	182.755	183.979	193.805	196.191	Rupiah		
Giro Wadiah	3.741	5.403	7.914	10.678	15.683	13.552	13.892	14.553	15.736	15.015	12.473	11.640	11.376	13.170	14.855	14.231	13.784	14.603	13.704	14.091	Wadiah Demand Deposit		
Deposito Mudharabah	19.273	28.484	42.206	67.942	80.576	97.241	98.327	99.193	100.105	107.601	99.529	103.914	106.714	109.911	109.483	110.894	112.558	112.318	121.881	123.524	Mudharabah Time Deposits		
Tabungan Mudharabah	12.436	16.379	22.688	32.290	44.288	51.443	52.030	52.199	56.059	54.636	54.609	54.403	54.617	54.208	54.142	56.314	56.413	57.059	58.220	58.576	Mudharabah Savings Accounts		
Valas	1.403	2.006	3.229	4.505	6.965	9.464	9.769	10.347	11.634	12.618	11.544	10.988	12.801	13.494	12.989	12.859	13.204	13.162	13.316	13.453	Foreign Exchange		
Giro Wadiah	498	798	1.142	1.329	2.026	1.970	2.026	2.034	2.787	3.061	2.482	2.214	2.602	3.299	2.398	3.774	2.977	2.736	2.563	2.913	Wadiah Demand Deposit		
Deposito Mudharabah	870	1.111	1.869	2.864	4.155	6.557	6.773	7.309	7.706	8.505	8.016	7.730	9.015	9.225	9.559	8.462	9.548	9.788	10.163	9.924	Mudharabah Time Deposits		
Tabungan Mudharabah	35	96	218	312	784	937	970	1.004	1.141	1.051	1.045	1.045	1.184	969	1.032	623	680	638	591	617	Mudharabah Savings Accounts		
b. Kewajiban Kepada BI	68	6	3	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	b. Liabilities at BI		
c. Antar Bank	2.419	3.717	4.924	6.648	11.576	13.946	12.640	11.800	11.742	9.978	10.682	13.094	11.339	8.052	11.318	10.539	10.027	12.886	8.712	8.144	c. Inter-Bank		
d. Surat Berharga	311	340	325	924	1.537	1.997	1.997	1.997	1.997	2.382	1.997	1.997	1.997	1.987	2.137	1.987	1.987	1.816	2.066	2.066	d. Money instruments		
e. Pinjaman yang Diterima	150	512	483	1.520	-	-	-	-	2.704	3.304	2.703	2.703	2.703	2.704	2.705	2.704	2.704	2.704	2.406	2.206	2.206	e. Loans received	
Rupiah	150	512	483	1.520	1.952	2.139	2.139	2.140	2.704	3.304	2.703	2.703	2.703	2.704	2.705	2.704	2.704	2.704	2.406	2.206	2.206	Rupiah	
Valas	-	-	-	-	103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange		
f. Kewajiban Lainnya	727	845	1.321	1.783	2.634	3.912	4.079	5.756	4.512	5.158	4.773	5.546	5.741	4.422	4.512	4.836	4.644	4.375	3.901	3.812	f. Other Liabilities		
g. Setoran Jaminan	64	69	90	119	89	81	82	81	83	90	83	72	74	64	63	59	55	57	57	56	g. Guarantee Deposits		
Komponen Modal																					Capital Components		
a. Modal Disetor	1.752	1.946	5.965	6.611	7.211	8.150	8.151	8.150	8.181	9.952	8.938	8.939	8.939	8.953	8.953	9.936	10.237	10.741	10.642	10.643	a. Paid-In Capital		
b. Cadangan	335	449	491	579	913	1.013	1.014	1.014	1.013	1.306	1.013	1.014	1.014	1.129	1.129	1.260	2,064 ¹⁾	2.064	2.064	996	b. Reserves		
c. L/R tahun berjalan	432	790	1.051	1.475	2.541	2.895	3.088	3.445	3.278	(101)	530	817	1.038	1.102	1.315	1.402	1.396	1.630	1.440	1.894	c. Current Earnings (Profit/Loss)		
d. L/R tahun Lalu	152	315	527	1.069	1.895	3.186	3.186	3.186	3.186	9,212	5.888	5.147	5.066	4.945	4.682	3.878	3.878	3.758	3.758	3.739	d. Retained Earnings (Profit/Loss)		
e. Perkiraan tambahan modal disetor	466	468	516	816	618	514	514	514	1.865	2.044	1.545	1.540	1.541	1.568	1.563	1.839	1.842	1.844	1.797	1.898	e. Estimate of Additional Paid-In Capital		
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans		
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	2.824	3.076	5.408	9.244	4.993	4.523	5.213	5.107	6.699	5.253	5.331	5,842 ¹⁾	6.234	6.404	6.782	5.880	6.514	6.450	6.680	6.530	Bank Indonesia Syariah Money Certificates (BUS & UUS)		
Total Aset	49.555	66.090	97.519	145.467	195.018	227.711	229.557	233.130	242.276	233.305	234.081	240,931 ¹⁾	244.209	247.236	251.909	252.464	252.209	257.519	260.366	261.927	Total Assets		
Jaringan Kantor																					Office Network		
Jumlah Bank	32	31	34	34	35	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	Total Banks		
Jumlah Kantor 1)	790	998	1.477	1.702	2.227	2.461	2.492	2.496	2.554	2.574	2.581	2.558	2.564	2.571	2.575	2,592 ¹⁾	2,577 ¹⁾	2,571 ¹⁾	2.519	2.501	Total Bank Offices ¹⁾		
Ket: ¹⁾ Tidak termasuk Gerai Muamalat																						Note: ¹⁾ Excluding Gerai Muamalat	
¹⁾ Angka-angka diperbaiki																						¹⁾ Revised figures	
^{*)} Angka-angka sementara																						^{*)} Provisional figures	
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"																						1. "Revision of data BUS-UUS began in May 2014 based on LSMK"	

Ket: ¹⁾ Tidak termasuk Gera Muamalat¹⁾ Angka-angka diperbaiki²⁾ Angka-angka sementaraNote: ¹⁾ Excluding Gera Muamalat¹⁾ Revised figures²⁾ Provisional figures

1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"

1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 2.2 Kegiatan Usaha Bank Umum Syariah (BUS)
(Sharia Commercial Banks Operations (BUS))
Miliar Rp (Billion Rp)

Indikator	2008	2009	2010	2011	2012	2013				2014										Indicator	
						Sep	Okt	Nov	Des ¹⁾	Jan ¹⁾	Feb ¹⁾	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt		Nov
Penyaluran Dana IB	33.026	46.386	76.602	112.853	142.148	163.521	164.740	167.687	172.411	187.813	168.193	172.951	174.766	176.978	179.378	183.897	184.612 ¹⁾	187.875	189.291	190.858	Fund Disbursements IB
a. Pembiayaan	26.109	34.452	56.357	83.704	112.396	133.376	134.626	135.447	137.268	144.008	135.868	138.590	139.847	141.038	143.316	146.413	145.971	147.737	147.363	148.403	a. Financing
Rupiah	24.422	33.190	53.864	80.038	106.987	126.326	127.721	128.162	129.650	134.283	128.889	131.484	132.494	133.502	135.777	139.240	138.838	140.162	139.462	140.373	Rupiah
Valas	1.688	1.261	2.493	3.665	5.410	7.051	6.905	7.285	7.619	9.725	6.978	7.106	7.353	7.536	7.538	7.173	7.134	7.575	7.902	8.031	Foreign Exchange
b. Antar Bank	1.016	1.415	1.968	2.571	3.071	2.874	2.503	2.957	3.426	3.114	3.049	3.638	4.085	4.069	3.926	6.139	4.618 ¹⁾	4.239	4.073	3.843	b. Inter-Bank
c. Penempatan di BI	3.827	7.345	12.642	20.975	19.189	17.872	18.028	19.205	21.657	28.896	19.479	20.795	20.626	21.399	20.928	19.715	22.454	24.320	26.301	27.394	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	1.859	2.922	5.203	5.166	6.988	8.333	8.167	8.232	8.328	9.594	8.101	8.127	8.606	8.588 ¹⁾	9,021 ¹⁾	9,306 ¹⁾	9,368 ¹⁾	9,412 ¹⁾	9.526	9.665	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	79	83	88	47	47	47	48	48	48	48	48	40	40	40	40	40	40	40	40	100	e. Equity participation
f. Tagihan Lainnya	136	169	344	391	456	1.018	1.369	1.798	1.684	2.153	1.648	1.761	1.562	1.468	1.509	1.778	1.543	1.507	1.395	1.453	f. Other claims
Sumber Dana IB	30.546	43.858	69.992	105.500	133.170	153.940	154.844	157.183	161.924	170.404	156.882	161.914	164.617	162.867	165.319	170.074	170.231	172.599	174.052	175.818	Sources of Funds IB
a. DPK	27.734	39.624	64.335	96.548	117.817	135.083	137.014	138.062	143.174	151.688	138.967	141.260	145.014	150.757	150.530	155.704	156.870	157.332	163.090	165.050	a. Third Party Funds
Rupiah	26.498	37.881	61.404	92.571	112.664	127.700	129.465	130.109	134.293	141.783	130.487	132.528	135.204	140.200	140.449	144.939	146.116	146.761	152.392	154.256	Rupiah
Giro Wadiah	2.250	3.612	6.620	8.874	13.445	11.173	11.371	12.062	12.721	12.433	9.733	9.136	8.831	9.759	10.592	10.437	9.758	10.818	9.908	9.993	Wadiah Demand Deposit
Deposito Mudharabah	14.588	21.510	35.350	57.067	63.748	75.572	76.680	76.600	77.236	85.707	77.629	80.291	83.075	86.619	86.229	88.710	90.554	89.679	95.542	97.282	Mudharabah Time Deposits
Tabungan Mudharabah	9.659	12.759	19.435	26.630	35.471	40.956	41.414	41.447	44.336	43.644	43.124	43.101	43.298	43.822	43.628	45.792	45.804	46.263	46.941	46.981	Mudharabah Savings Accounts
Valas	1.237	1.743	2.931	3.977	5.153	7.382	7.548	7.953	8.881	9.905	8.480	8.733	9.810	10.558	10.080	10.765	10.754	10.571	10.698	10.793	Foreign Exchange
Giro Wadiah	465	683	1.095	1.274	1.948	1.893	1.945	1.951	2.594	2.916	2.355	2.102	2.436	2.808	2.164	3.534	2.679	2.410	2.296	2.607	Wadiah Demand Deposit
Deposito Mudharabah	772	1.060	1.834	2.699	2.856	5.058	5.131	5.486	5.650	6.485	5.637	6.142	6.788	7.254	7.361	7.088	7.931	8.027	8.291	8.056	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	2	4	349	431	472	516	637	503	488	488	586	496	555	143	144	133	111	130	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	68	6	3	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	b. Liabilities at BI
c. Antar Bank	1.736	3.005	3.944	5.416	9.989	11.755	10.528	10.200	10.500	8.820	9.407	11.405	10.188	6.738	9.417	8.966	8.099	10.463	6.398	6.148	c. Inter-Bank
d. Surat Berharga	311	340	325	725	1.338	1.797	1.797	1.797	1.797	2.182	1.797	1.797	1.797	1.787	1.937	1.787	1.787	1.537	1.787	1.787	d. Money Instruments
e. Pinjaman yang Diterima	150	112	81	1.119	1.654	1.737	1.737	1.737	2.270	2.870	2.270	2.270	2.270	2.271	2.271	2.270	2.270	2.270	1.972	1.972	e. Loans received
Rupiah	150	112	81	1.119	1.551	1.737	1.737	1.737	2.270	2.870	2.270	2.270	2.270	2.271	2.271	2.270	2.270	2.270	1.972	1.972	Rupiah
Valas	-	-	-	-	103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	513	735	1.236	1.603	2.325	3.522	3.722	5.339	4.140	4.787	4.389	5.141	5.306	3.891	3.956	4.301	4.110	3.850	3.368	3.465	f. Other Liabilities
g. Setoran Jaminan	35	36	69	89	47	46	47	48	44	56	52	41	43	55	54	49	45	48	49	52	g. Guarantee Deposits
Komponen Modal																					Capital Components
a. Modal Disetor	1.701	1.946	5.965	6.611	7.211	8.150	8.151	8.150	8.181	9.952	8.938	8.939	8.939	8.953	8.953	9.936	10.137	10.641	10.642	10.643	a. Paid-In Capital
b. Cadangan	335	449	491	579	913	1.013	1.014	1.014	1.013	1.306	1.013	1.014	1.014	1.129	1.129	1.260	2,064 ¹⁾	2,064	2,064	996	b. Reserves
c. L/R tahun berjalan	499	499	776	1.065	1.790	1.495	1.610	1.875	2,037	(212)	295	483	612	572	621	683	578	632	351	701	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	138	295	499	1.054	1.829	3.112	3.112	3.112	3.112	8.513	5.246	4.874	4.874	4.759	4.759	4.496	3.691	3.691	3.571	3.553	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	466	468	516	816	618	514	514	514	1.865	2.044	1.574	1.566	1.566	1.568	1.563	1.840	1.842	1.844	1.797	1.798	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	2.824	3.076	5.408	9.244	4.993	4.523	5.213	5.107	6.699	5.253	5.331	5.843	6.234	6.404	6.782	5.880	6.514	6.450	6.680	6.530	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset	34.036	48.014	79.186	116.930	147.581	170.218	171.400	174.056	180.360	175.300	176.010	181.148	183.864	185.347	186.848	193.518	192.051	195.085	196.253	197.539	Total Assets
Jaringan Kantor																					Office Network
Jumlah Bank	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12	Total Banks
Jumlah Kantor ¹⁾	576	711	1.215	1.390	1.734	1.926	1.939	1.942	1.987	2.002	2.006	2.133	2.139	2.145	2.149	2.175	2,174 ¹⁾	2,174 ¹⁾	2.157	2.147	Total Bank Offices ¹⁾

Ket: ¹⁾ Tidak termasuk Gerai Muamalat¹⁾ Angka-angka diperbaikiNote: ¹⁾ Excluding Gerai Muamalat¹⁾ Revised figures

1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"

1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 2.3 Kegiatan Usaha Unit Usaha Syariah (UUS)
(Sharia Business Unit Operations (UUS))
Miliar Rp (Billion Rp)

Indikator	2008	2009	2010	2011	2012	2013				2014										Indicator	
						Sep	Okt	Nov	Des ¹⁾	Jan ¹⁾	Feb ¹⁾	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt		Nov
Penyaluran Dana IB	15.238	17.969	18.282	28.127	46.414	56.669	57.423	57.686	60.935	57.026	57.119	58.750	59.254	60.710	62.570	57.974	59.300 ¹⁾	61.580	63.149	63.459	Fund Disbursements IB
a. Pembiayaan	12.090	12.435	11.824	18.952	35.109	43.943	44.658	45.386	46.854	45.990	45.905	46.374	48.216	48.652	49.692	47.666	48.012	48.826	49.127	49.972	a. Financing
Rupiah	11.457	11.748	10.953	17.809	32.894	40.846	41.413	42.059	43.575	42.728	42.851	43.457	44.038	44.383	45.411	43.621	43.959	44.548	45.111	45.886	Rupiah
Valas	632	687	871	1.143	2.215	3.097	3.245	3.326	3.279	3.261	3.054	2.918	4.178	4.269	4.281	4.046	4.053	4.278	4.016	4.086	Foreign Exchange
b. Antar Bank	962	1.621	2.170	2.276	2.933	3.305	3.330	2.264	2.410	2.585	2.270	2.934	2.599	2.470	2.575	2.282	2.741 ¹⁾	3.136	2.531	2.523	b. Inter-Bank
c. Penempatan di BI	1.362	3.048	3.751	6.152	7.524	8.135	8.075	8.538	10.289	7.339	7.986	8.489	7.464	8.367	9.084	7.122	7.172	8.045	9.752	9.229	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	824	864	530	736	834	1.286	1.351	1.489	1.356	1.081	943	939	961	1.187 ¹⁾	1.039 ¹⁾	773 ¹⁾	1.374 ¹⁾	1.473 ¹⁾	1.738	1.734	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Equity participation
f. Tagihan Lainnya	-	1	7	12	14	1	9	10	25	30	14	14	14	-	-	-	-	-	-	-	f. Other claims
Sumber Dana IB	10.044	13.903	13.191	20.908	32.234	39.836	40.110	40.882	42.647	40.377	41.510	42.443	42.745	41.980	43.484	40.811	41.661	42.955	47.067	47.107	Sources of Funds IB
a. DPK	9.118	12.648	11.702	18.867	29.695	36.618	37.004	38.230	40.360	38.182	39.187	39.685	40.494	40.025	40.940	38.595	39.090	39.810	44.032	44.595	a. Third Party Funds
Rupiah	8.952	12.385	11.403	18.339	27.883	34.536	34.784	35.836	37.608	35.469	36.123	37.429	37.503	37.089	38.032	36.501	36.639	37.219	41.413	41.935	Rupiah
Giro Wadiah	1.490	1.791	1.294	1.804	2.238	2.379	2.521	2.491	3.015	2.583	2.739	2.504	2.545	3.412	4.263	3.794	4.026	3.785	3.796	4.097	Wadiah Demand Deposit
Deposito Mudharabah	4.684	6.974	6.856	10.875	16.828	21.670	21.646	22.593	22.869	21.894	21.900	23.623	23.639	23.292	23.254	22.184	22.004	22.639	26.338	26.242	Mudharabah Time Deposits
Tabungan Mudharabah	2.777	3.620	3.253	5.660	8.817	10.487	10.617	10.752	11.723	10.993	11.484	11.302	11.319	10.386	10.514	10.522	10.609	10.795	11.279	11.596	Mudharabah Savings Accounts
Valas	166	263	298	528	1.812	2.082	2.220	2.394	2.752	2.713	3.063	2.256	2.991	2.936	2.909	2.094	2.450	2.591	2.619	2.660	Foreign Exchange
Giro Wadiah	33	116	47	54	78	76	81	83	192	145	127	112	166	491	234	240	298	326	267	306	Wadiah Demand Deposit
Deposito Mudharabah	98	51	35	165	1.300	1.499	1.642	1.823	2.056	2.020	2.379	1.587	2.227	1.971	2.198	1.374	1.617	1.760	1.872	1.868	Mudharabah Time Deposits
Tabungan Mudharabah	35	96	217	308	435	507	498	487	504	548	557	557	598	473	477	480	536	505	480	486	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities at BI
c. Antar Bank	684	712	981	1.232	1.587	2.191	2.112	1.600	1.243	1.158	1.275	1.689	1.150	1.313	1.901	1.573	1.929	2.423	2.314	1.996	c. Inter-Bank
d. Surat Berharga	-	-	-	199	199	200	200	200	200	200	200	200	200	200	200	200	200	279	279	279	d. Money Instruments
e. Pinjaman yang Diterima	0	400	402	401	401	402	403	403	434	434	434	434	434	434	434	434	434	434	434	234	e. Loans received
Rupiah	0	400	402	401	401	402	403	403	434	434	434	434	434	434	434	434	434	434	434	234	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	214	111	86	180	309	390	357	416	372	370	384	405	436	531	556	535	535	535	533	347	f. Other Liabilities
g. Setoran Jaminan	29	33	21	30	42	36	35	33	39	33	30	31	31	9	9	9	9	10	8	4	g. Guarantee Deposits
Komponen Modal																					Capital Components
a. Modal Disetor	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Paid-In Capital
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R tahun berjalan	(66)	291	275	410	752	1.400	1.478	1.570	1.242	112	236	334	426	530	695	719	818	998	1.090	1.193	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	14	20	28	15	66	75	75	75	75	699	642	273	191	187	187	187	187	187	187	187	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	-	-	-	-	-	-	-	-	-	-	- ¹⁾	- ¹⁾	- ¹⁾	-	-	-	-	-	-	-	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	2.824	3.076	5.408	9.244	4.993	4.523	5.213	5.107	6.699	5.253	5.331	5.843	6.234	6.404	6.782	5.880	6.514	6.514	6.680	6.530	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset Jaringan Kantor	15.519	18.076	18.333	28.536	47.437	57.492	58.157	59.074	61.916	58.005	58.071	59.784 ¹⁾	60.346	61.889	65.061	58.946	60.158	62.434	64.112	64.389	Total Assets Office Network
Jumlah Bank	27	25	23	23	24	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	Total Banks
Jumlah Kantor ¹⁾	214	287	262	312	493	535	553	554	567	572	575	425	425	426	426	417 ¹⁾	403 ¹⁾	397 ¹⁾	362	354	Total Bank Offices ¹⁾

Ket: ¹⁾ Tidak termasuk Gerai Muamalat¹⁾ Angka-angka diperbaikiNote: ¹⁾ Excluding Gerai Muamalat¹⁾ Revised figures

1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"

1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 2.4 Perkembangan Aset Perbankan Syariah
(Growth of Assets of Sharia Banks)
 Miliar Rp (Billion Rp)

Indikator	2008	2009	2010	2011	2012	2013				2014										Indicator		
						Sep	Okt	Nov	Des ¹⁾	Jan ¹⁾	Feb ¹⁾	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt		Nov	
Bank Umum Syariah	34.036	48.014	79.186	116.930	147.581	170.218	171.400	174.056	180.360	175.300	176.010	181.148	183.864	185.347	186.848	193.518	192.051	195.085	196.253	197.539	Syariah Commercial Banks	
Unit Usaha Syariah	15.519	18.076	18.333	28.536	47.437	57.492	58.157	59.074	61.916	58.005	58.071	59.784	60.346	61.889	65.061	58.946	60.158	62.434	64.112	64.389	Syariah Business Units	
Ket: ¹⁾ Angka-angka diperbaiki																						Note: ¹⁾ Revised figures
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"																						1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 2.5 Aktiva Produktif Perbankan Syariah
(Earning Assets of Sharia Banks)
Miliar Rp (Billion Rp)

Indikator	2008	2009	2010	2011	2012	2013				2014										Indicator	
						Sep	Okt	Nov ¹⁾	Des ¹⁾	Jan ¹⁾	Feb ¹⁾	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt		Nov
Pembiayaan IB	38.195	46.886	68.181	102.655	151.754	177.320	179.284	180.830	184.120	181.398	181.772	184.964	187.885	189.690	193.136	194.079	193.983	196.563	196.491	198.376	Financing IB
a. Lancar	35.076	41.931	63.006	95.480	142.501	163.497	165.368	166.658	171.229	165.648	164.517	167.015	169.077	168.326	172.063	172.096	171.860	173.541	172.501	173.142	a. Current
b. Dalam Perhatian Khusus	1.610	3.074	3.114	4.587	5.822	8.861	8.614	8.612	8.063	10.294	10.830	11.996	12.253	13.740	13.532	13.629	13.234	13.848	14.649	15.591	b. Special Mention
c. Kurang Lancar	525	435	677	1.075	995	1.492	1.452	1.420	1.353	1.746	2.080	1.762	2.039	2.660	2.566	3.034	2.810	2.627	2.794	2.611	c. Sub-Standard
d. Diragukan	224	582	332	297	557	900	926	1.140	739	761	1.097	795	1.035	1.246	1.288	1.437	1.861	2.452	1.734	1.668	d. Doubtful
e. Macet	759	865	1.052	1.216	1.878	2.569	2.924	3.000	2.735	2.948	3.249	3.395	3.480	3.718	3.688	3.882	4.218	4.095	4.812	5.363	e. Lost
Non Performing Financing (Nominal)	1.509	1.882	2.061	2.588	3.430	4.962	5.302	5.561	4.828	5.455	6.425	5.953	6.554	7.624	7.542	8.354	8.890	9.175	9.341	9.642	Non Performing Financing (Nominal)
Rasio Non Performing Financing (%)	3,95	4,01	3,02	2,52	2,26	2,80	2,96	3,08	2,62	3,07	3,53	3,21	3,48	4,02	3,90	4,30	4,58	4,67	4,75	4,86	Non Performing Financing Ratio (%)
Ket: ¹⁾ Angka-angka diperbaiki																					Note: ¹⁾ Revised figures
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"																					1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 2.6 Komposisi DPK Perbankan Syariah (Composition of Third Party Funds of Sharia Banks) Miliar Rp (Billion Rp)																	
Indikator	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Desember 2012		November 2013		Desember 2013		November 2014		Indikator
	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro Wadiah IB	4.238	11,50	6.202	11,86	9.056	11,91	12.006	11,79	17.708	12,00	16.587	9,41	18.523	10,09	17.004	8,11	Demand Deposit IB
Rupiah	3.741	10,15	5.403	10,34	7.914	10,41	10.678	10,49	15.683	10,63	14.553	8,25	15.736	8,57	14.091	6,72	Rupiah
Valas	498	1,35	798	1,53	1.142	1,50	1.329	1,30	2.026	1,37	2.034	1,15	2.787	1,52	2.913	1,39	Foreign Exchange
Deposito Mudharabah IB	20.143	54,66	29.595	56,62	44.075	57,97	70.806	69,55	84.732	57,44	106.503	60,41	107.812	58,74	133.448	63,65	Deposits IB
Rupiah	19.273	52,30	28.484	54,49	42.206	55,51	67.942	66,74	80.576	54,62	99.193	56,27	100.105	54,54	123.524	58,92	Rupiah
Valas	870	2,36	1.111	2,13	1.869	2,46	2.864	2,81	4.155	2,82	7.309	4,15	7.706	4,20	9.924	4,73	Foreign Exchange
Tabungan Mudharabah IB	12.471	33,84	16.475	31,52	22.906	30,13	32.602	32,02	45.072	30,55	53.202	30,18	57.200	31,17	59.193	28,39	Savings IB
Rupiah	12.436	33,74	16.379	31,33	22.688	29,84	32.290	31,72	44.288	30,02	52.199	29,61	56.059	30,54	58.576	27,94	Rupiah
Valas	35	0,10	96	0,18	218	0,29	312	0,31	784	0,53	1.004	0,57	1.141	0,62	617	0,29	Foreign Exchange
Total DPK IB	36.852	100	52.271	100	76.036	100	115.415	113,37	147.512	100,00	176.292	100,00	183.534	100,00	209.644	100,00	Total Third Party Funds IB
Rupiah	35.449	96,19	50.266	96,16	72.807	95,75	110.910	108,94	140.547	95,28	165.945	94,13	171.900	93,66	196.191	93,57	Rupiah
Valas	1.403	3,81	2.006	3,84	3.229	4,25	4.505	4,42	6.965	4,72	10.347	5,87	11.634	6,34	13.453	6,43	Foreign Exchange
*) Angka-angka sementara																	
*) Provisional figures																	

Tabel 2.7 Tingkat Bagi Hasil Rata-rata DPK Bank Syariah
(Average of Profit Sharing Rates of Third Party Fund of Sharia Banks)
Persen (Percent)

Indikator	2008	2009	2010	2011	2012	2013			2014											Indicator
						Okt	Nov	Des ¹⁾	Jan ¹⁾	Feb ¹⁾	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt	Nov	
Giro IB																				Wadiah Demand Deposit IB
Rupiah	1,21	1,04	1,26	2,15	1,01	0,84	0,82	0,74	0,87	0,86	0,80	0,85	0,58 ¹⁾	0,62 ¹⁾	0,56	0,60	0,69	0,83	0,77	Rupiah
Valas	0,95	0,38	0,77	1,13	0,26	0,12	0,12	0,11	0,13	0,12	0,10	0,16	0,32 ¹⁾	0,27	0,61	0,36	0,33	0,36	0,34	Foreign Exchange
Deposito IB																				Mudharabah Deposits IB
Rupiah	8,61	7,48	7,03	7,46	6,33	5,21	5,02	5,10	5,70	5,74	5,86	5,85	6,65	6,82	6,61	7,42	7,96	7,89	7,81	Rupiah
Valas	2,69	3,18	4,35	3,36	2,89	2,60	2,52	2,76	3,24	3,33	3,24	3,33	2,87	3,27	2,86	1,81	2,40	2,00	2,23	Foreign Exchange
Tabungan IB																				Mudharabah Saving IB
Rupiah	3,61	2,76	3,08	3,23	2,41	5,33	5,31	5,66	5,81	5,75	5,80	5,86	3,73	3,47	3,41	3,41	3,52	3,47	3,39	Rupiah
Valas	0,92	1,01	0,92	0,87	0,68	0,45	0,88	1,01	0,78	1,09	1,15	1,18	0,72	0,45	0,75	0,78	0,77	0,78	0,76	Foreign Exchange

r) Angka-angka diperbaiki

*). Angka-angka sementara

r) Revised figures

*) Provisional figures

1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"

1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 2.8 Tingkat Margin Rata-rata Pembiayaan Berdasarkan Sektor Ekonomi
(Average of Margin Rates of Financing Based on Sector Economic)
Persen (Percent)

Sektor Ekonomi	2008	2009	2010	2011	2012	2013			2014										Sektor Ekonomi	
						Okt	Nov ¹⁾	Des ¹⁾	Jan ¹⁾	Feb ¹⁾	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt		Nov
1. Pertanian, perburuan dan sarana pertanian	16,34	17,78	14,91	13,72	15,07	15,13	15,28	15,46	15,78	15,80	15,97	16,09	16,24	16,64	17,34	17,53	17,20	17,45	17,70	1. Agriculture, hunting and agricultural facilities
Rupiah	16,36	17,78	14,97	14,04	15,23	15,30	15,46	15,65	15,97	15,97	16,13	16,26	16,77	17,05	17,39	17,58	17,24	17,50	17,81	Rupiah
Valas	0,00	0,00	12,11	9,89	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	6,05	6,75	7,25	7,29	7,28	7,29	5,99	Foreign Exchange
2. Pertambangan	15,57	15,44	16,29	12,22	11,36	12,46	12,43	12,44	12,26	12,40	12,32	12,51	10,50	10,61	12,42	12,53	12,57	11,56	12,07	2. Mining
Rupiah	10,39	14,20	14,32	13,70	13,03	15,30	15,53	15,77	15,59	15,48	15,55	15,72	12,84	12,95	15,38	15,79	15,72	13,93	15,35	Rupiah
Rupiah	22,74	18,51	19,03	9,60	7,99	7,66	7,69	7,64	7,71	7,67	8,20	8,57	7,93	8,17	9,01	9,05	9,13	9,22	8,60	Foreign Exchange
3. Valas	14,68	15,48	13,99	13,49	12,18	11,29	11,22	11,45	11,50	11,58	11,31	11,56	12,70	13,30	13,22	13,20	13,18	13,26	13,46	3. Manufacturing
Rupiah	15,58	15,34	14,32	13,56	12,58	11,55	11,50	11,84	11,84	11,88	11,57	11,87	13,89	14,33	14,18	14,24	14,29	14,38	14,56	Rupiah
Valas	2,49	39,77	10,04	11,78	9,65	8,06	7,91	7,97	8,21	8,15	8,24	8,01	6,65	8,26	8,01	7,92	8,09	8,04	8,13	Foreign Exchange
4. Listrik, gas dan air	13,90	15,30	15,34	14,03	12,91	11,05	11,03	11,24	11,18	11,22	11,33	11,38	12,43	11,21	11,77	11,67	11,66	12,06	13,22	4. Electricity, gas and water
Rupiah	18,97	16,18	16,31	14,56	13,77	12,49	12,54	12,94	12,86	12,84	12,90	13,00	12,99	12,94	13,85	13,68	13,49	13,56	14,93	Rupiah
Valas	10,42	10,76	7,86	10,30	8,90	8,04	8,05	8,18	8,18	8,19	8,22	8,26	11,47	7,83	7,64	7,64	7,72	8,05	8,16	Foreign Exchange
5. Konstruksi	13,67	13,49	14,32	14,32	13,95	12,29	12,28	12,26	11,90	12,03	12,58	12,60	13,28	13,60	12,79	13,64	13,28	13,85	14,47	5. Construction
Rupiah	13,90	14,15	14,63	14,54	14,46	12,45	12,45	12,42	12,10	12,22	12,80	12,85	13,63	13,94	12,91	13,81	13,43	14,04	14,69	Rupiah
Valas	8,85	4,60	9,91	12,11	10,62	9,79	9,80	9,61	9,55	9,57	9,64	9,32	9,33	9,29	10,93	10,94	10,81	10,78	10,64	Foreign Exchange
6. Perdagangan, restoran dan hotel	17,00	19,34	19,64	19,25	18,33	17,86	17,76	17,87	18,13	17,75	17,73	17,57	18,12	16,80	16,98	21,04	21,09	20,82	21,03	6. Trade, restaurants and hotels
Rupiah	17,08	19,49	20,18	19,60	18,74	18,26	18,15	18,26	18,51	18,07	18,07	17,89	18,23	16,89	17,07	21,12	21,18	20,90	21,13	Rupiah
Valas	15,00	12,04	9,32	8,99	9,14	9,09	9,08	8,97	8,96	8,94	9,03	9,22	9,64	9,53	9,14	12,94	12,01	12,05	10,28	Foreign Exchange
7. Pengangkutan, pergudangan dan komunikasi	16,00	15,24	15,49	15,08	13,96	12,68	12,37	12,13	12,06	11,87	12,04	10,04	12,03	12,59	12,78	12,62	12,33	12,25	13,33	7. Transportation, warehousing and communications
Rupiah	16,85	15,80	16,38	16,20	15,40	14,40	14,05	13,81	13,65	13,56	13,71	13,63	13,34	14,50	14,53	14,63	14,39	14,87	16,99	Rupiah
Valas	9,49	8,12	9,60	9,12	8,94	8,09	8,09	8,07	8,06	7,46	7,45	4,39	9,10	8,14	8,26	7,45	7,46	6,46	6,56	Foreign Exchange
8. Jasa Dunia usaha	15,97	15,26	15,03	14,37	13,86	13,63	13,45	13,20	13,31	13,31	15,05	12,90	12,28	12,28	12,28	13,70	13,55	14,32	14,74	8. Business Services
Rupiah	16,82	15,54	15,38	14,51	13,98	13,67	13,49	13,22	13,34	13,34	15,10	12,93	12,46	12,46	12,46	13,76	13,65	14,23	14,66	Rupiah
Valas	3,93	8,22	5,88	8,89	8,61	11,99	11,98	12,29	12,27	12,28	12,77	11,70	11,70	11,63	11,63	5,83	4,37	21,92	21,08	Foreign Exchange
9. Jasa sosial/masyarakat	14,04	16,89	17,91	14,57	12,76	12,62	11,93	11,66	11,71	11,91	12,11	12,69	14,64	15,76	13,88	17,30	16,96	17,82	17,06	9. Social Services
Rupiah	14,04	16,89	17,91	14,67	12,74	12,57	12,02	11,74	11,78	11,98	12,18	12,78	14,76	15,92	13,98	17,45	17,12	17,99	17,20	Rupiah
Valas	0,00	-	8,00	7,98	14,41	15,37*	7,46	8,55	7,75	7,80	7,79	7,34	6,41	6,70	7,61	7,62	7,66	7,67	8,20	Foreign Exchange
10. Lain-lain	11,60	11,04	10,17	9,68	10,29	10,79	10,75	10,64	10,78	10,81	12,03	12,10	13,23	11,67	11,04	10,88	11,03	11,17	11,43	10. Others
Rupiah	11,82	11,41	10,47	9,99	10,63	11,20*	11,16	11,03	11,14	11,17	12,15	12,24	13,22	11,69	11,04	10,89	11,04	11,18	11,43	Rupiah
Valas	0,09	0,13	0,70	0,78	0,36	0,49	0,40	0,54	1,21	0,84	0,38	0,49	0,49	0,58	0,58	0,49	1,20	0,14	2,36 ¹⁾	Foreign Exchange

Ket: ¹⁾ terdapat formulasi baru untuk perhitungan bagi hasil akad ijarah
 r) Angka-angka diperbaiki

Note: ¹⁾ there is a new formulation for the calculation of the results ijarah contract
 r) Revised figures

1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"

1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 2.9 Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan
(Average of Margin Rates of Financing Based on Type of Use)
Persen (Percent)

Jenis Penggunaan	2008	2009	2010	2011	2012	2013			2014											Type of Use
						Okt	Nov ¹⁾	Des ¹⁾	Jan ¹⁾	Feb ¹⁾	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt	Nov	
Modal Kerja	16,49	16,99	16,55	15,33	14,33	13,69	13,54	13,38	13,44	13,46	14,72	13,21	13,41	13,92	14,88	17,32	17,11	17,37	17,69	Working Capital
Rupiah	19,34	17,15	16,96	15,65	14,63	14,04	13,89	13,73	13,81	13,80	15,10	13,73	13,84	14,49	15,47	18,00	17,82	17,97	18,34	Rupiah
Valas	4,26	12,55	10,56	9,67	9,29	8,10	8,09	8,05	8,02	7,94	8,02	6,31	9,04	8,29	8,32	8,24	8,02	9,57	9,37	Foreign Exchange
Investasi	13,67	13,75	14,54	14,42	13,96	13,36	13,15	13,00	13,03	13,03	13,02	13,07	13,59	13,55	13,70	13,81	13,66	14,10	14,21	Investment
Rupiah	18,04	14,22	14,82	14,74	14,37	13,68	13,51	13,33	13,36	13,38	13,36	13,42	14,69	14,61	14,75	14,86	14,72	15,24	15,36	Rupiah
Valas	2,23	7,65	8,88	10,14	9,48	10,48	10,06	10,19	10,18	9,88	10,02	10,03	8,32	8,12	7,96	7,98	8,01	8,14	8,13	Foreign Exchange
Konsumsi	11,58	11,03	10,16	9,68	10,38	10,93	10,90	10,79	10,94	10,98	12,03	12,10	11,24	11,29	10,83	11,06	11,10	11,45	11,95	Consumption
Rupiah	14,32	11,40	10,47	9,99	10,72	11,33	11,31	11,19	11,31	11,34	12,15	12,24	11,26	11,31	10,83	11,06	11,11	11,46	11,95	Rupiah
Valas	0,01	0,13	0,70	0,78	0,36	0,65	0,53	0,55	1,31	0,97	0,38	0,77	0,77	0,77	0,77	0,49	0,18	0,14	2,36 ¹⁾	Foreign Exchange

Ket: ¹⁾ terdapat formulasi baru untuk perhitungan bagi hasil akad ijarah

r) Angka-angka diperbaiki

*) Angka-angka sementara

1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"

Note: ¹⁾ there is a new formulation for the calculation of the results ijarah contract

r) Revised figures

*) Provisional figures

1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 2.10 Kegiatan Usaha BPR Syariah
(Sharia Rural Banks Operation)
Miliar Rp (Billion Rp)

Indikator	2008	2009	2010	2011	2012	2013			2014										Indicator	
						Okt	Nov ¹⁾	Des ¹⁾	Jan ¹⁾	Feb ¹⁾	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Penyaluran Dana iB	1.591	1.995	2.586	3.328	4.459	5.299	5.390	5.544	5.534	5.587	5.644	5.635	5.631	5.620	5.648	5.777	5.855	5.980	6.055	Disbursement of Fund iB
Pembiayaan iB	1.257	1.587	2.060	2.676	3.554	4.354	4.415	4.433	4.423	4.539	4.635	4.727	4.789	4.845	4.850	4.846	4.918	4.948	4.980	Financing iB
Antar Bank Aktiva iB	334	408	525	652	906	944	975	1.110	1.112	1.048	1.009	908	842	774	798	932	937	1.032	1.075	Interbank Assets iB
Sumber Dana iB	849	1.679	2.196	2.892	3.911	4.653	4.727	4.866	4.864	4.914	4.979	4.958	4.942	4.916	4.929	5.062	5.110	5.190	5.256	Source of Funds iB
Dana Pihak Ketiga	570	1.251	1.604	2.095	2.938	3.458	3.539	3.666	3.669	3.711	3.765	3.734	3.681	3.599	3.592	3.729	3.753	3.802	3.853	Third Party Funds
Tabungan iB Wadiah	10	234	285	412	527	607	629	668	658	673	684	683	678	671	662	718	726	737	743	Wadiah Savings iB
Tabungan iB Mudharabah	280	319	374	448	590	627	649	701	675	689	703	693	687	651	629	678	680	692	696	Mudharabah Savings iB
Deposito iB Mudharabah	280	697	945	1.235	1.820	2.224	2.261	2.297	2.337	2.349	2.378	2.358	2.316	2.277	2.300	2.332	2.347	2.373	2.414	Deposit Mudharabah iB
Antar Bank Passiva	-	353	521	694	855	1.102	1.097	1.104	1.100	1.102	1.106	1.120	1.155	1.207	1.229	1.220	1.235	1.255	1.258	Interbank Liabilities
Pinjaman yang Diterima	8	57	52	80	91	54	54	55	53	52	54	55	56	59	61	69	79	89	92	Loan received
Kewajiban Lainnya	271	18	19	23	27	39	38	41	41	50	54	49	49	52	48	44	43	44	53	Other Liabilities
Beberapa Komponen Modal	265	1.240	434	501	616	706	721	732	746	744	738	704	640 ¹⁾	758	758	771	786	805	818	Some Components of Capital
Modal Disetor	222	751	347	390	472	554	557	556	566	574	585	600	603	613	621	626	629	633	637	Paid-In Capital
Cadangan	28	456	42	50	61	82	82	82	83	91	101	104	106 ¹⁾	109	109	109	109	109	109	Reserves
L/R Tahun berjalan	30	55	70	87	106	105	118	129	9	23	32	40 ¹⁾	50	62	58	67	79	94	104	Current Earnings (Profit/Loss)
L/R Tahun Lalu	(15)	(22)	(25)	(26)	(24)	(36)	(36)	(35)	88	55	20	5 ¹⁾	(12)	(27)	(30)	(31)	(32)	(31)	(32)	Current Earnings (Profit/Loss)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 2.11 Aset dan Pembiayaan BPR Syariah
(Asset and Financing of Sharia Rural Bank)
 Miliar Rp (Billion Rp)

Indikator	2008	2009	2010	2011	2012	2013			2014											Indicator
						Okt	Nov ^{r)}	Des ^{r)}	Jan ^{r)}	Feb ^{r)}	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Aset	1.693	2.126	2.739	3.520	4.699	5.591	5.685	5.833	5.840	5.899	5.959	5.946	5.937	5.933	5.934	6.083	6.150	6.266	6.343	Assets
Pembiayaan IB	1.257	1.587	2.060	2.676	3.554	4.354	4.415	4.433	4.423	4.539	4.635	4.727	4.789	4.845	4.850	4.846	4.918	4.948	4.980	Financing IB
Lancar	1.151	1.475	1.927	2.512	3.335	4.029	4.091	4.145	4.082	4.189	4.276	4.348	4.395	4.449	4.432	4.418	4.491	4.505	4.542	Current
Kurang Lancar	35	31	39	49	73	112	109	91	121	126	133	150	152	154	161	159	149	158	155	Sub Standard
Diragukan	21	31	30	45	52	76	76	66	74	80	73	72	81	81	86	91	90	91	89	Doubtful
Macet	49	50	65	70	94	138	139	132	146	144	153	156	162	162	171	177	189	193	195	Lost
Non Performing Financing (Nominal)	105	112	134	164	219	326	324	288	341	350	359	378	394	396	418	428	427	442	439	Non Performing Financing (Nominal)
Non Performing Financing (%)	8,38	7,03	6,50	6,11	6,15	7,48	7,34	6,50	7,70	7,71	7,74	8,00	8,23	8,18	8,62	8,83	8,68	8,94	8,81	Non Performing Financing (%)
Ket: r) Angka-angka diperbaiki																				Note: r) Revised figures

Tabel 2.12 Jaringan Kantor Perbankan Syariah
(Sharia Bank Office Network)

Indikator	2008	2009	2010	2011	2012	2013			2014											Indicator
						Okt	Nov	Des ¹⁾	Jan ¹⁾	Feb ¹⁾	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt	Nov	
Bank Umum Syariah (BUS)																				Sharia Commercial Banks
Jumlah Bank	5	6	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12	Total Banks
Jumlah Kantor	576	711	1.215	1.390	1.734	1.939	1.942	1.987	2.002	2.006	2.133	2.139	2.145	2.149	2.175	2.174	2.174	2.157	2.147	Total Bank Offices
Unit Usaha Syariah (UUS)																				Sharia Business Units
Jumlah Bank	27	25	23	24	24	23	23	23	23	23	23	23	23	23	22	22	22	22	22	Total Banks
Jumlah Kantor	214	287	262	312	493	553	554	567	572	575	425	425	426	426	417 ¹⁾	403 ¹⁾	397 ¹⁾	362	354	Total Bank Offices
BPR Syariah																				Sharia Rural Bank
Jumlah Bank	131	139	150	155	158	160	160	163	163	163	163	163	163	163	163	163	163	163	163	Total Banks
Jumlah Kantor	202	223	286	364	401	399	399	402	420	428	431	425	428	429	424	436	433	431	438	Total Bank Offices

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"

1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 2.13 Kinerja Bank Umum Syariah
(Sharia Commercial Bank Performance)
Miliar Rp (Billion Rp)

Indikator	2008	2009	2010	2011	2012	2013			2014											Indicator
						Okt	Nov	Des ¹⁾	Jan ¹⁾	Feb ¹⁾	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt	Nov	
CAR (%)	-	-	16,76	16,63	14,14	12,45	12,23	14,42	16,76	16,71	16,20	16,68	16,85	16,21	14,76 ¹⁾	14,73 ¹⁾	14,60 ¹⁾	15,25	15,66*	CAR (%)
- Modal	-	-	9.578	11.297	13.866	16.247	16.329	18.089	19.591	18.999	19.033	19.372	15226,93	18787,62	17,904 ¹⁾	17,388 ¹⁾	18.229 ¹⁾	18.437	19.521	- Capital
- ATMR	-	-	57.156	67.936	98.071	130.446	133.473	125.429	116.878	113.693	117.508	116.124	90372,12	115885,2	121,318 ¹⁾	118065,3	124.823 ¹⁾	120.871	124.626	- Risk Weighted Assets
KAP																				Earning Asset Quality
APYD terhadap Aktiva Produktif	-	-	96,84	94,38	97,34	96,64	96,50	96,96	96,40	96,09	95,98	95,77	95,68	95,87	95,54	95,53	95,29	94,85	94,53	Classified Earning assets to
- APYD	-	-	2.121	757	3.341	4.967	5.298	4.668	5.426	5.896	6.141	6.664	8.719	7.606	9.354	8.456	9.064	9.480	10.180	- Classified Earning Assets
- Total Aktiva Produktif	-	-	67.230	13.471	125.551	147.760	151.143	153.688	150.617	150.784	152.871	157.506	201.906	184.055	209.785	189.286	192.582	184.207	186.032	- Total Earning assets
Rentabilitas																				Profitability
NOM (%)	-	-	1,77	1,20	2,04	1,55	1,49	1,82	1,45	0,87	1,38	1,45	1,54 ¹⁾	1,64	1,61	2,93	2,22	2,68	2,92	NOM (%)
- Pendapatan	-	-	936	949	2.184	2.091	2.050	2.558	2.069	1.256	2.001	2.147	2.672 ¹⁾	2.874	2.838	5.300	4.061	4.889	5.235	- Net Operations Income
- Rata-rata Aktiva	-	-	53.024	79.144	107.114	134.740	138.016	140.544	142.741	144.770	144.982	148.543	173,630 ¹⁾	175.064	176.778	180.668	182.651	182.728	179.383	- Average Earning Assets
ROA (%)	-	-	1,59	1,59	1,94	1,48	1,43	1,58	1,01	1,00	1,30	1,09	0,82	0,76	0,71¹⁾	0,55	0,56 ¹⁾	0,56¹⁾	0,49	ROA (%)
- Laba	-	-	960	1.460	2.397	2.334	2.282	2.573	1.770	1.728	2.050	1.949	1.505	1.378	1.328	1.045	1.051 ¹⁾	1.051 ¹⁾	972	- Profit
- Rata-Rata total aset	-	-	60.268	92.058	123.667	158.232	160.094	162.544	175.675	172.379	158.192	179.112	182.756	181.546	188,188 ¹⁾	188,531	189.317 ¹⁾	189.317 ¹⁾	197.281	- Average Assets
BOPO (%)	-	-	82,38	81,65	76,35	84,11	83,88	82,16	89,25	89,22	90,91	84,50	76,49 ¹⁾	70,82 ¹⁾	79,29 ¹⁾	82,31 ¹⁾	85,70 ¹⁾	76,96 ¹⁾	78,22	Operating Expenses to
- Biaya Operasional	-	-	4.368	6.378	7.678	10.387	11.151	12.012	968	2.244	3.451	4.443	6,280 ¹⁾	6,337 ¹⁾	8,186 ¹⁾	10,104 ¹⁾	11,142 ¹⁾	11,996 ¹⁾	14.394	- Operations Expenses
- Pendapatan	-	-	5.302	7.812	10.057	12.350	13.294	14.621	1.084	2.515	3.796	5.258	8,210 ¹⁾	8,948 ¹⁾	10,324 ¹⁾	12,275 ¹⁾	13.000 ¹⁾	15.588 ¹⁾	18.401	- Operations Income
Likuiditas																				Liquidity
Short Term Mismatch (%)	-	-	16,76	19,64	18,04	16,21	16,61	16,33	16,61	15,95	16,79	18,37	17,82	17,07	18,81	18,57	19,07	19,07	21,54	Short Term Mismatch (%)
- Aktiva Jangka Pendek	-	-	9.578	16.779	18.689	19.552	20.155	20.277	20.116	19.364	20.818	20.589	24.303	23.459	26.516	26.387	26.665	26.665	31.497	- Short-Term Assets
- Kewajiban Jangka	-	-	57.156	85.448	103.588	120.611	121.348	124.192	121.077	121.407	123.969	112.068	136.362	137.452	140.985	142.058	139.852	139.852	146.255	- Short-Term Liabilities
FDR (%)	-	-	87,60	91,41	120,65	120,24	121,46	95,87	94,94	97,77	98,11	95,50	93,55	95,21	94,02 ¹⁾	93,05	93,90	93,90	89,91	FDR (%)
- Pembiayaan	-	-	56.357	32.165	142.148	164.740	167.687	137.268	144.008	135.868	138.590	138.492	141.038	143.316	146,402 ¹⁾	145.971	147.737	147.737	148.403	- Financing
- Dana Pihak Ketiga	-	-	64.335	35.186	117.817	137.014	138.062	143.174	151.688	138.967	141.260	145.014	150.757	150.530	155,707 ¹⁾	156.870	157.332	157.332	165.050	- Third Party Funds

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"

1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 2.14 Bank Umum Syariah Berdasarkan Tingkat Rasio
(Sharia Commercial Based on Ratios)

Indikator	2008	2009	2010	2011	2012	2013			2014											Indicator
						Okt	Nov	Des ^{o)}	Jan ^{o)}	Feb ^{o)}	Mar	Apr	Mei 1. ^{o)}	Juni ^{o)}	Juli ^{o)}	Agus ^{o)}	Sep ^{o)}	Okt	Nov	
Modal Inti																				Tier One Capital
<100 miliar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<100 billion
>100 miliar	0	0	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12	>100 billion
CAR																				Capital Adequacy Ratio
<12%	0	0	3	3	2	3	4	2	1	1	2	1	1	1	2	2	1	1	2	<12%
>12%	0	0	8	8	9	8	7	9	10	10	9	10	10	10	10	10	11	11	10	>12%
NPL																				Non Performing Loan Ratio
<5%	0	0	11	11	11	11	11	11	11	10	10	8	9	9	10	10	8	8	8	<5%
>5%	0	0	0	0	0	0	0	0	0	1	1	3	2	2	2	2	4	4	4	>5%
ROA																				Return on Asset Ratio
<1,5%	0	0	6	5	4	6	6	6	9	9	9	10	9	9	10	9	9	9	9	<1,5%
>1,5%	0	0	5	6	7	5	5	5	2	2	2	1	2	2	2	3	3	3	3	>1,5%
FDR																				Finance to Deposit Ratio
<50%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<50%
>50%	0	0	10	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12	>50%

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"

1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

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DATA BPR

Tabel 3.1 Kegiatan Usaha Bank Perkreditan Rakyat
(Rural Banks Operations)
 Miliar Rp (*Billion Rp*)

Indikator	2008	2009	2010	2011	2012	2013			2014											Indicator
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																				Fund Disbursements
a. Kredit	25.472	28.001	33.844	41.100	49.818	58.677	59.770	59.176	59.503	60.812	62.055	63.036	64.209	65.507	66.268	66.264	67.061	67.359	67.648	a. Credits
b. Antar Bank Aktiva	5.841	8.075	10.033	12.434	14.935	13.869	14.301	15.374	15.166	14.567	13.952	13.413	12.513	11.953	11.886	13.356	13.953	15.326	16.352	b. Inter-Bank Assets
Sumber Dana																				Source of Funds
a. DPK	21.339	25.552	31.312	38.209	44.870	48.476	49.750	50.520	50.853	51.367	51.799	52.113	52.224	52.120	52.474	53.824	54.605	55.730	56.800	a. Third Party Funds
Deposito	14.204	17.280	21.455	26.174	30.401	32.903	33.387	33.879	34.365	34.775	34.963	35.101	35.326	35.640	36.272	36.854	37.301	38.104	38.751	Time Deposits
Tabungan	7.135	8.272	9.857	12.035	14.468	15.573	16.363	16.641	16.489	16.591	16.835	17.012	16.898	16.480	16.202	16.970	17.304	17.626	18.048	Savings Deposits
b. Antar Bank Pasiva	4.214	3.947	4.739	6.420	9.528	12.353	1.956	1.896	1.882	1.919	1.905	1.850	1.762	1.672	1.593	1.649	1.708	1.848	1.918	b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	542	541	610	443	426	555	10.739	11.165	10.882	10.988	11.263	11.462	11.644	12.411	12.719	12.595	12.833	12.861	13.007	c. Loans received
d. Kewajiban Segera	250	328	373	389	466	439	471	421	398	421	514	543	492	480	500	454	459	408	464	d. Immediate Liabilities
Beberapa Komponen Modal																				Several Components of Capital
a. Modal Disetor	3.241	4.072	4.757	5.517	6.227	6.896	6.959	6.997	7.106	7.131	7.258	7.334	7.357	7.532	7.644	7.755	7.936	8.051	8.105	a. Paid In Capital
b. Cadangan	1.098	1.033	1.272	1.465	1.726	2.005	1.597	1.573	1.598	1.648	1.718	1.757	1.783	1.786	1.802	1.837	1.807	1.798	1.810	b. Reserves
c. L/R Tahun Berjalan	849	1.158	1.447	1.853	2.328	2.288	2.408	2.661	214	417	674	875	1.117	1.354	1.506	1.741	2.008	2.254	2.484	c. Current Earnings
d. L/R Tahun Lalu	(100)	(118)	(157)	(125)	(24)	201	553	564	3.067	2.652	1.999	1.462	1.290	1.209	1.131	2.570	1.051	1.047	1.010	d. Retained Earnings (Profit/Loss)
Ket: Sejak data November 2013 pos Antar Bank Pasiva tidak termasuk pinjaman yang diterima dari Bank lain. Sejak Data November 2013 pos Pinjaman Yang Diterima termasuk pinjaman yang diterima dari Bank lain.														since November 2013, data Inter-Bank liabilities not include Loans received form other bank since November 2013, data Loans received include Loans received form other bank						

Tabel 3.2 Kinerja Bank Perkreditan Rakyat
(Rural Banks Performance)
 Miliar Rp (Billion Rp)

Indikator	2008	2009	2010	2011	2012	2013			2014											Indicator
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
LDR (%)	82,54	79,61	79,02	78,54	78,63	83,41	82,38	84,34	81,06	82,11	83,18	84,25	85,37	85,80	86,71	86,10	84,96	83,98	81,08	LDR (%)
- Total Kredit	25.480	28.012	33.878	41.144	49.866	58.737	59.770	59.176	60.197	61.456	62.570	63.508	64.844	66.397	67.005	67.143	67.683	68.115	67.648	- Total Credit
- Penghimpunan Dana	25.944	29.496	36.420	44.836	54.535	60.367	61.832	60.024	62.461	63.101	63.782	64.253	64.679	65.301	65.739	66.350	67.828	69.072	70.883	- Funds collected
- Modal Inti	4.926	5.691	6.450	7.551	8.880	10.057	10.723	10.137	11.804	11.747	11.441	11.124	11.282	12.086	11.535	11.630	11.836	12.035	12.552	- Core Capital
NPL (%)	9,88	6,90	6,12	5,22	4,75	5,13	4,91	4,41	4,94	4,99	4,96	5,06	5,17	5,08	5,24	5,37	5,28	5,40	5,36	NPL (%)
- Kredit Non Lancar	2.516	1.932	2.070	2.146	2.369	3.011	2.935	2.610	2.941	3.033	3.078	3.190	3.321	3.325	3.471	3.557	3.542	3.635	3.628	- Non Current Credits
- Total Kredit	25.472	28.001	33.844	41.100	49.818	58.677	59.770	59.176	59.503	60.812	62.055	63.036	64.209	65.507	66.268	66.264	67.061	67.359	67.648	- Total Credit
ROA (%)	2,61	3,08	3,16	3,32	3,46	3,64	3,56	3,44	3,31	3,20	3,42	3,32	3,37	3,37	3,18	3,16	3,19	3,16	3,10	ROA (%)
- L/R Tahun Berjalan	849	1.158	1.447	1.853	2.328	2.288	2.408	2.661	214	417	674	875	1.117	1.354	1.506	1.741	2.008	2.254	2.484	- Current Earnings (Profit/Loss)
- Total Aktiva	32.533	37.554	45.742	55.799	67.397	75.491	73.820	77.376	77.485	78.189	78.838	79.159	79.524	80.329	81.091	82.625	84.011	85.623	87.344	- Total Aktiva
ROE (%)	22,67	25,08	26,71	29,46	32,63	34,32	32,15	32,41	30,71	29,82	31,43	30,25	30,74	30,44	28,64	28,59	28,73	28,68	28,56	ROE (%)
- L/R Tahun Berjalan	849	1.158	1.447	1.853	2.328	2.288	2.408	2.661	214	417	674	875	1.117	1.354	1.506	1.741	2.008	2.254	2.484	- Current Earnings (Profit/Loss)
- Modal Disetor	3.241	4.072	4.757	5.517	6.227	6.896	6.959	6.997	7.106	7.131	7.258	7.334	7.357	7.532	7.644	7.755	7.936	8.051	8.105	- Paid In Capital
- Cadangan Umum	506	546	661	772	909	1.104	1.213	1.214	1.239	1.268	1.321	1.343	1.362	1.365	1.374	1.378	1.381	1.380	1.382	- General Reserve

Ket: *) Angka-angka sementara

*) Provisional figures

Tabel 3.3 Perkembangan Aset BPR Berdasarkan Lokasi BPR
(Growth of Rural Banks Asset Based on Location)
Miliar Rp (Billion Rp)

Lokasi	2008	2009	2010	2011	2012	2013			2014											Location
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Jawa Barat	5.868	7.061	8.511	9.771	11.293	12.389	12.043	12.663	12.835	13.014	13.107	13.160	13.357	13.381	13.548	13.842	14.037	14.332	14.677	1. Jawa Barat
2. Banten	632	737	907	1.056	1.308	1.496	1.441	1.529	1.508	1.512	1.522	1.537	1.498	1.522	1.537	1.576	1.636	1.655	1.711	2. Banten
3. DKI Jakarta	571	708	922	1.341	1.579	1.627	1.581	1.625	1.637	1.636	1.674	1.628	1.667	1.678	1.694	1.720	1.729	1.780	1.807	3. DKI Jakarta
4. D.I Yogyakarta	1.634	1.848	2.250	2.610	3.097	3.383	3.273	3.510	3.522	3.529	3.535	3.568	3.596	3.671	3.704	3.755	3.826	3.926	4.028	4. D.I Yogyakarta
5. Jawa Tengah	7.790	9.190	10.899	12.851	14.938	16.373	16.034	16.844	16.836	16.945	17.127	17.131	17.170	17.267	17.440	17.882	18.110	18.526	18.838	5. Jawa Tengah
6. Jawa Timur	4.030	4.739	5.607	6.562	7.898	8.837	8.555	8.910	8.961	9.035	9.141	9.221	9.329	9.436	9.572	9.727	9.797	9.865	9.997	6. Jawa Timur
7. Bengkulu	23	25	30	33	39	40	38	39	40	44	44	45	49	50	49	50	50	51	54	7. Bengkulu
8. Jambi	205	244	323	424	644	759	724	738	737	744	739	734	729	732	736	740	740	740	747	8. Jambi
9. Aceh	110	121	104	125	138	155	1.352	161	162	164	163	164	163	160	157	161	162	164	165	9. Aceh
10. Sumatera Utara	495	580	677	763	877	979	941	967	976	980	983	978	978	991	997	1.017	1.035	1.048	1.055	10. Sumatera Utara
11. Sumatera Barat	901	1.025	1.157	1.278	1.406	1.301	1.244	1.337	1.318	1.322	1.322	1.313	1.306	1.288	1.253	1.296	1.296	1.318	1.320	11. Sumatera Barat
12. Riau	491	601	735	899	1.015	1.040	991	1.050	1.070	1.072	1.078	1.054	1.048	1.071	1.052	1.081	1.080	1.109	1.107	12. Riau
13. Kepulauan Riau	855	1.349	2.161	2.836	3.425	3.802	3.715	3.842	3.827	3.844	3.855	3.864	3.894	4.001	4.041	4.114	4.218	4.320	4.369	13. Kepulauan Riau
14. Sumatera Selatan	394	520	645	834	996	985	973	1.046	1.016	1.033	1.035	1.036	1.027	1.021	1.036	1.024	1.083	1.099	1.100	14. Sumatera Selatan
15. Bangka Belitung	9	20	25	50	59	70	67	75	74	76	80	75	75	75	75	80	80	82	84	15. Bangka Belitung
16. Lampung	3.563	3.037	3.539	4.386	5.167	6.509	6.311	6.678	6.740	6.838	6.802	6.871	6.872	7.000	7.058	7.116	7.221	7.412	7.577	16. Lampung
17. Kalimantan Selatan	260	250	348	389	396	408	411	416	416	418	421	430	426	423	424	427	435	443	447	17. Kalimantan Selatan
18. Kalimantan Barat	511	577	670	820	979	988	969	953	922	927	926	977	942	956	946	978	1.024	983	1.023	18. Kalimantan Barat
19. Kalimantan Timur	193	233	272	282	310	309	298	336	338	335	336	328	330	328	315	301	302	327	331	19. Kalimantan Timur
20. Kalimantan Tengah	10	28	46	67	137	168	161	232	173	178	281	185	192	197	207	214	261	230	324	20. Kalimantan Tengah
21. Sulawesi Tengah	209	254	309	504	955	1.329	1.438	1.372	1.358	1.367	1.416	1.425	1.424	1.429	1.443	1.448	1.468	1.482	1.496	21. Sulawesi Tengah
22. Sulawesi Selatan	272	336	457	669	925	1.099	1.072	1.064	1.117	1.131	1.156	1.164	1.163	1.190	1.205	1.203	1.223	1.255	1.276	22. Sulawesi Selatan
23. Sulawesi Utara	194	241	395	625	820	958	942	963	947	922	903	900	891	897	896	920	926	940	965	23. Sulawesi Utara
24. Sulawesi Tenggara	57	65	68	80	103	114	117	133	128	129	133	135	141	142	150	157	163	163	169	24. Sulawesi Tenggara
25. Sulawesi Barat	3	2	3	4	6	7	6	7	7	7	6	6	6	6	8	8	8	8	8	25. Sulawesi Barat
26. Gorontalo	21	26	29	30	35	34	32	36	35	35	34	35	35	35	34	34	34	34	34	26. Gorontalo
27. Nusa Tenggara Barat	456	535	585	716	840	896	866	940	933	941	943	944	952	929	940	967	992	1.010	1.032	27. Nusa Tenggara Barat
28. Bali	2.318	2.663	3.431	4.801	6.326	7.501	7.470	7.721	7.845	7.925	7.981	8.123	8.104	8.250	8.347	8.507	8.719	8.894	9.115	28. Bali
29. Nusa Tenggara Timur	64	109	153	200	253	309	308	337	338	343	343	345	352	355	363	367	374	383	398	29. Nusa Tenggara Timur
30. Maluku	210	210	217	391	747	856	871	1.001	856	880	917	927	949	977	980	998	1.021	1.054	1.073	30. Maluku
31. Papua	184	215	231	314	516	575	570	609	586	587	607	626	628	640	643	663	693	712	728	31. Papua
32. Maluku Utara	1	2	8	13	17	21	20	22	22	23	23	24	24	24	30	32	32	32	33	32. Maluku Utara
33. Papua Barat	-	-	29	74	152	173	182	221	207	252	202	206	206	204	209	217	231	243	257	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	32.533	37.554	45.742	55.799	67.397	75.491	75.017	77.376	77.485	78.189	78.838	79.159	79.524	80.329	81.091	82.625	84.011	85.623	87.344	Total

Tabel 3.4 Jumlah BPR Berdasarkan Total Aset
(Rural Banks Based on Total Assets)
 Miliar Rp (*Billion Rp*)

Total Aset	2008	2009	2010	2011	2012	2013			2014										Total Asset	
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Total Aset BPR	56	46	25	16	12	10	14	9	13	12	11	10	10	8	9	8	9	8	7	Total Asset Rural bank
< 1 Miliar																				< 1 Billion
Total Aset BPR	536	429	341	264	229	217	227	213	207	212	208	204	203	207	201	195	195	197	192	Total Asset Rural bank
1 s.d 5 Miliar																				1 up to 5 Billion
Total Aset BPR	511	479	433	387	333	261	270	267	263	253	257	263	263	262	264	263	261	252	253	Total Asset Rural bank
5 s.d 10 Miliar																				5 up to 10 Billion
Total Aset BPR	669	779	907	1.002	1.079	1.151	1.126	1.146	1.153	1.159	1.160	1.158	1.158	1.157	1.161	1.168	1.169	1.178	1.185	Total Asset Rural bank
> 10 Miliar																				> 10 Billion
Total	1.772	1.733	1.706	1.669	1.653	1.639	1.637	1.635	1.636	1.636	1.636	1.635	1.634	1.634	1.635	1.634	1.634	1.635	1.637	Total

Tabel 3.5 Non Performing Loan Bank Perkreditan Rakyat
(NPL of Rural Bank)
Miliar Rp (Billion Rp)

Kolektibilitas	2008	2009	2010	2011	2012	2013			2014											Collectibility
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Kredit	25.472	28.001	33.844	41.100	49.818	58.677	59.770	59.176	59.503	60.812	62.055	63.036	64.209	65.507	66.268	66.264	67.061	67.359	67.648	Credit
a. Lancar	22.956	26.068	31.775	38.953	47.450	55.666	56.835	56.566	56.562	57.779	58.977	59.847	60.888	62.181	62.796	62.707	63.519	63.724	64.020	a. Current
b. Kurang Lancar	1.039	457	514	495	577	862	814	640	890	932	941	957	979	982	1.039	1.055	1.001	1.020	993	b. Sub-Standard
c. Diragukan	342	335	398	420	453	566	575	537	567	570	570	617	652	645	687	705	722	730	746	c. Doubtful
d. Macet	1.135	1.140	1.158	1.231	1.339	1.583	1.546	1.433	1.483	1.531	1.567	1.616	1.690	1.698	1.745	1.797	1.819	1.885	1.889	d. Lost
Non Performing Loan (Nominal)	2.516	1.932	2.070	2.146	2.369	3.011	2.935	2.610	2.941	3.033	3.078	3.190	3.321	3.325	3.471	3.557	3.542	3.635	3.628	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	9,88	6,90	6,12	5,22	4,75	5,13	4,91	4,41	4,94	4,99	4,96	5,06	5,17	5,08	5,24	5,37	5,28	5,40	5,36	Non Performing Loan Ratio (%)

Tabel 3.6 Non Performing Loan BPR Berdasarkan Lokasi
(NPL of Rural Banks Based On Location)
 Miliar Rp (*Billion Rp*)

Lokasi	2008	2009	2010	2011	2012	2013			2014										Location	
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
1. Jawa Barat	408	417	427	455	501	590	577	529	566	590	593	605	625	625	677	700	724	739	738	1. Jawa Barat
2. Banten	43	70	81	85	89	119	109	99	106	107	104	107	109	96	108	118	112	114	111	2. Banten
3. DKI Jakarta	26	36	46	46	64	70	80	64	83	84	79	84	78	82	70	59	63	70	73	3. DKI Jakarta
4. D.I Yogyakarta	80	80	103	109	115	151	121	123	136	146	147	148	154	164	169	173	160	165	173	4. D.I Yogyakarta
5. Jawa Tengah	591	618	658	675	687	805	803	697	793	814	818	838	878	886	917	940	935	945	944	5. Jawa Tengah
6. Jawa Timur	157	155	176	194	204	285	282	247	278	291	305	332	339	340	363	383	392	411	418	6. Jawa Timur
7. Bengkulu	1	1	1	1	2	3	3	3	3	3	3	3	3	3	3	3	3	2	2	7. Bengkulu
8. Jambi	11	14	14	13	14	40	39	36	43	44	48	50	52	55	58	58	60	63	67	8. Jambi
9. Aceh	7	33	10	6	6	10	8	8	10	10	10	12	12	13	13	13	13	12	12	9. Aceh
10. Sumatera Utara	29	35	39	48	40	48	52	50	56	57	57	57	56	58	57	60	61	57	58	10. Sumatera Utara
11. Sumatera Barat	40	67	87	66	68	88	85	68	79	84	86	90	97	98	106	106	101	101	97	11. Sumatera Barat
12. Riau	18	27	40	49	89	116	114	103	113	114	115	113	120	121	127	124	123	119	120	12. Riau
13. Kepulauan Riau	9	9	22	37	62	88	82	65	84	76	76	84	96	89	88	92	95	99	96	13. Kepulauan Riau
14. Sumatera Selatan	20	24	31	27	34	79	58	47	50	47	48	55	54	55	62	62	75	85	66	14. Sumatera Selatan
15. Bangka Belitung	1	1	2	1	2	3	2	2	2	2	3	3	3	3	3	4	3	4	4	15. Bangka Belitung
16. Lampung	909	84	52	51	57	80	77	65	70	74	72	76	73	75	78	80	81	85	89	16. Lampung
17. Kalimantan Selatan	5	9	8	12	17	25	27	27	30	32	36	40	41	42	44	45	44	45	45	17. Kalimantan Selatan
18. Kalimantan Barat	17	19	17	16	27	24	24	22	22	23	22	24	24	27	28	28	27	26	26	18. Kalimantan Barat
19. Kalimantan Timur	10	27	30	24	29	31	32	30	32	33	34	33	33	33	33	38	36	37	37	19. Kalimantan Timur
20. Kalimantan Tengah	0	1	2	4	4	8	8	7	9	10	10	11	14	12	11	21	11	15	10	20. Kalimantan Tengah
21. Sulawesi Tengah	4	4	4	4	7	13	13	12	13	14	14	14	15	16	17	16	16	18	18	21. Sulawesi Tengah
22. Sulawesi Selatan	11	13	19	15	13	18	16	12	17	22	21	26	28	28	30	30	25	26	26	22. Sulawesi Selatan
23. Sulawesi Utara	5	6	12	18	25	58	62	59	72	78	82	83	78	77	69	70	68	66	74	23. Sulawesi Utara
24. Sulawesi Tenggara	3	2	6	9	10	11	11	9	10	11	12	12	12	12	12	12	13	13	13	24. Sulawesi Tenggara
25. Sulawesi Barat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25. Sulawesi Barat
26. Gorontalo	3	4	5	3	3	3	3	3	3	3	4	4	4	4	4	4	4	4	4	26. Gorontalo
27. Nusa Tenggara Barat	33	40	64	69	79	72	77	67	72	74	77	76	80	77	77	77	74	71	70	27. Nusa Tenggara Barat
28. Bali	71	126	98	95	103	142	144	138	156	165	167	178	205	194	203	195	180	195	185	28. Bali
29. Nusa Tenggara Timur	1	4	5	6	7	11	11	6	19	13	18	15	18	21	23	26	26	27	30	29. Nusa Tenggara Timur
30. Maluku	1	2	6	5	4	6	5	4	5	5	5	5	5	6	4	6	4	4	4	30. Maluku
31. Papua	5	6	6	4	5	9	8	7	7	8	9	9	10	9	9	9	9	10	10	31. Papua
32. Maluku Utara	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	32. Maluku Utara
33. Papua Barat	-	-	0	0	0	3	-	-	-	-	3	3	4	4	4	4	5	5	6	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	2.516	1.932	2.070	2.146	2.369	3.011	2.935	2.610	2.941	3.035	3.078	3.190	3.321	3.325	3.471	3.557	3.542	3.635	3.628	Total

Tabel 3.7 Komposisi DPK Bank Perkreditan Rakyat
(Composition of Third Party Funds of Rural Bank)
Miliar Rp (Billion Rp)

Indikator	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Desember 2012		November 2013		Desember 2013		November 2014		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Deposito	14.204	66,56	17.280	67,63	21.455	68,52	26.174	68,50	30.401	67,75	33.080	66,91%	33.879	67,06%	38.751	68,22%	Time Deposits
Tabungan	7.135	33,44	8.272	32,37	9.857	31,48	12.035	31,50	14.468	32,25	16.362	33,09%	16.641	32,94%	18.048	31,78%	Saving
Total DPK	21.339	100,00	25.552	100,00	31.312	100,00	38.209	100,00	44.870	100,00	49.442	100%	50.520	100%	56.800	100%	Total Third Party Funds

Tabel 3.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - November 2014
(Composition of Third Party Funds of Rural Banks Based on Location - November 2014)

Lokasi	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))	Location
	Miliar Rp (Billion Rp)				
1. Jawa Barat	2.596	7.765	10.361	18,24%	1. Jawa Barat
2. Banten	259	799	1.058	1,86%	2. Banten
3. DKI Jakarta	143	997	1.140	2,01%	3. DKI Jakarta
4. D.I Yogyakarta	922	1.954	2.875	5,06%	4. D.I Yogyakarta
5. Jawa Tengah	5.709	7.778	13.486	23,74%	5. Jawa Tengah
6. Jawa Timur	1.904	4.179	6.083	10,71%	6. Jawa Timur
7. Bengkulu	16	16	32	0,06%	7. Bengkulu
8. Jambi	86	469	555	0,98%	8. Jambi
9. Aceh	34	49	83	0,15%	9. Aceh
10. Sumatera Utara	388	385	774	1,36%	10. Sumatera Utara
11. Sumatera Barat	583	364	947	1,67%	11. Sumatera Barat
12. Riau	314	450	765	1,35%	12. Riau
13. Kepulauan Riau	485	3.045	3.530	6,21%	13. Kepulauan Riau
14. Sumatera Selatan	180	480	660	1,16%	14. Sumatera Selatan
15. Bangka Belitung	12	53	65	0,11%	15. Bangka Belitung
16. Lampung	612	3.032	3.644	6,42%	16. Lampung
17. Kalimantan Selatan	106	145	251	0,44%	17. Kalimantan Selatan
18. Kalimantan Barat	320	454	775	1,36%	18. Kalimantan Barat
19. Kalimantan Timur	82	95	177	0,31%	19. Kalimantan Timur
20. Kalimantan Tengah	167	104	271	0,48%	20. Kalimantan Tengah
21. Sulawesi Tengah	63	314	377	0,66%	21. Sulawesi Tengah
22. Sulawesi Selatan	181	515	696	1,23%	22. Sulawesi Selatan
23. Sulawesi Utara	131	612	744	1,31%	23. Sulawesi Utara
24. Sulawesi Tenggara	52	36	89	0,16%	24. Sulawesi Tenggara
25. Sulawesi Barat	2	2	3	0,01%	25. Sulawesi Barat
26. Gorontalo	7	12	19	0,03%	26. Gorontalo
27. Nusa Tenggara Barat	361	306	667	1,17%	27. Nusa Tenggara Barat
28. Bali	2.049	3.667	5.716	10,06%	28. Bali
29. Nusa Tenggara Timur	107	186	294	0,52%	29. Nusa Tenggara Timur
30. Maluku	65	169	233	0,41%	30. Maluku
31. Papua	65	174	239	0,42%	31. Papua
32. Maluku Utara	6	10	16	0,03%	32. Maluku Utara
33. Papua Barat	39	135	174	0,31%	33. Papua Barat
34. Lainnya	-	-	-	0,00%	34. Others
Total	18.048	38.751	56.800	100,00%	Total

Tabel 3.9 DPK BPR Berdasarkan Lokasi Penghimpunan
(Third Party Funds of Rural Banks Based on Deposits Location)
 Miliar Rp (Billion Rp)

Lokasi	2008	2009	2010	2011	2012	2013			2014										Location	
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
1. Jawa Barat	4.035	5.072	6.061	6.859	7.746	8.437	8.601	8.804	8.946	9.105	9.131	9.224	9.352	9.235	9.392	9.661	9.809	10.081	10.361	1. Jawa Barat
2. Banten	308	382	509	661	816	938	948	953	958	957	955	961	948	945	937	980	1.021	1.027	1.058	2. Banten
3. DKI Jakarta	305	420	600	837	1.063	993	1.024	1.001	1.010	1.027	1.057	1.032	1.062	1.054	1.064	1.102	1.104	1.130	1.140	3. DKI Jakarta
4. D.I Yogyakarta	1.142	1.290	1.511	1.814	2.193	2.420	2.443	2.540	2.538	2.542	2.527	2.569	2.572	2.614	2.641	2.686	2.739	2.832	2.875	4. D.I Yogyakarta
5. Jawa Tengah	5.395	6.449	7.529	9.052	10.585	11.563	11.800	12.097	12.166	12.232	12.335	12.422	12.450	12.351	12.365	12.770	12.959	13.282	13.486	5. Jawa Tengah
6. Jawa Timur	2.476	2.964	3.497	4.041	4.893	5.333	5.406	5.459	5.530	5.605	5.628	5.661	5.710	5.741	5.769	5.914	5.957	6.003	6.083	6. Jawa Timur
7. Bengkulu	15	17	18	20	25	26	26	27	27	27	28	30	31	31	30	31	30	31	32	7. Bengkulu
8. Jambi	146	186	244	316	482	541	536	532	534	541	541	536	536	540	542	551	551	548	555	8. Jambi
9. Aceh	57	37	41	55	61	72	381	80	82	85	83	83	83	80	78	81	81	83	83	9. Aceh
10. Sumatera Utara	357	426	493	538	612	681	690	690	702	707	719	726	722	727	725	746	760	769	774	10. Sumatera Utara
11. Sumatera Barat	580	715	829	913	972	860	881	917	911	918	924	927	920	892	862	913	918	943	947	11. Sumatera Barat
12. Riau	350	417	525	629	678	689	680	699	719	725	730	727	717	728	724	752	748	769	765	12. Riau
13. Kepulauan Riau	657	1.071	1.758	2.324	2.735	3.031	3.082	3.097	3.101	3.107	3.111	3.134	3.151	3.251	3.289	3.378	3.431	3.507	3.530	13. Kepulauan Riau
14. Sumatera Selatan	308	386	471	556	625	602	607	657	640	634	635	642	627	616	632	622	656	666	660	14. Sumatera Selatan
15. Bangka Belitung	8	17	21	43	48	55	55	60	58	59	62	62	62	60	59	61	62	63	65	15. Bangka Belitung
16. Lampung	2.140	1.945	2.427	2.883	3.249	3.261	3.301	3.373	3.443	3.529	3.501	3.484	3.474	3.441	3.493	3.525	3.511	3.614	3.644	16. Lampung
17. Kalimantan Selatan	144	154	177	251	222	223	236	228	232	232	233	246	241	237	238	239	243	249	251	17. Kalimantan Selatan
18. Kalimantan Barat	399	470	547	651	783	758	758	737	700	700	698	750	713	723	711	744	761	742	775	18. Kalimantan Barat
19. Kalimantan Timur	114	152	177	174	192	183	185	202	204	203	205	201	202	199	186	173	174	176	177	19. Kalimantan Timur
20. Kalimantan Tengah	6	15	28	44	105	127	127	190	130	133	235	139	146	149	159	162	209	178	271	20. Kalimantan Tengah
21. Sulawesi Tengah	93	99	130	277	284	288	402	332	323	341	389	353	360	365	367	361	368	373	377	21. Sulawesi Tengah
22. Sulawesi Selatan	128	185	259	366	476	527	526	497	547	555	565	574	580	590	614	630	647	675	696	22. Sulawesi Selatan
23. Sulawesi Utara	145	171	282	439	588	714	730	728	732	712	683	692	683	681	690	706	706	717	744	23. Sulawesi Utara
24. Sulawesi Tenggara	50	55	56	56	61	70	72	78	76	75	78	78	79	77	78	82	85	86	89	24. Sulawesi Tenggara
25. Sulawesi Barat	2	1	2	2	3	2	2	2	2	3	3	3	3	3	3	3	3	3	3	25. Sulawesi Barat
26. Gorontalo	7	10	14	16	20	19	19	21	19	20	19	19	19	19	19	19	19	19	19	26. Gorontalo
27. Nusa Tenggara Barat	260	319	366	452	521	563	578	602	604	606	608	610	612	586	592	618	635	656	667	27. Nusa Tenggara Barat
28. Bali	1.455	1.803	2.331	3.254	4.054	4.746	4.891	4.959	5.099	5.161	5.198	5.298	5.225	5.265	5.306	5.401	5.502	5.598	5.716	28. Bali
29. Nusa Tenggara Timur	38	71	108	143	186	218	223	248	246	250	250	253	253	257	265	271	275	278	294	29. Nusa Tenggara Timur
30. Maluku	100	99	105	251	271	187	191	313	195	198	259	257	280	263	253	242	230	223	233	30. Maluku
31. Papua	119	152	166	224	203	225	214	229	224	221	250	265	254	246	234	232	232	230	239	31. Papua
32. Maluku Utara	0	1	4	6	8	11	10	11	11	13	14	14	14	14	15	16	16	16	16	32. Maluku Utara
33. Papua Barat	-	-	26	63	111	115	125	155	141	143	142	144	143	141	144	151	164	164	174	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	21.339	25.552	31.312	38.209	44.870	48.476	49.750	50.520	50.853	51.367	51.799	52.113	52.224	52.120	52.474	53.824	54.605	55.730	56.800	Total

Tabel 3.10 Suku Bunga Rata-rata DPK Bank Perkreditan Rakyat
(Average of Third Party Interest Rates of Rural Banks)
Persen (Percent)

Indikator	2008	2009	2010	2011	2012	2013			2014											Indicator
						Okt	Nov ¹⁾	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Tabungan	7,16	6,32	5,53	5,21	4,68	4,60	4,88	4,63	4,62	5,03	5,07	4,62	4,68	4,66	4,62	4,66	4,61	4,62	4,72	Saving
Deposito	12,43	10,81	10,25	9,85	8,40	9,03	9,39	9,61	9,65	10,19	10,19	9,80	10,30	9,73	9,81	10,28	10,32	10,26	10,30	Time Deposits
Ket: Data tersedia mulai Desember 2008																			Note: Data available on December 2008	
¹⁾ Revisi																			^{r)} revised	

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

^{r)} Revisi^{r)} revised

Tabel 3.11 Suku Bunga Rata-rata Kredit BPR Berdasarkan Sektor Ekonomi
(Average of Credit Interest Rates of Rural Banks Based on Economic Sector)
Persen (Percent)

Sektor Ekonomi	2010	2011	2012	2013					2014										Economic Sector		
	Des	Des	Des	Ags	Sep	Okt	Nov ¹⁾	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov	
1 Pertanian, Perburuhan, dan Kehutanan	38,29	36,58	35,51	34,17	34,11	33,58	35,73	35,51	35,55	37,15	37,19	36,87	33,90	33,95	33,68	33,58	33,77	33,70	33,72	1. Agriculture, hunting, and forestry	
2 Perikanan	33,39	32,10	31,32	30,57	30,81	30,69	31,17	31,19	31,20	32,05	32,11	31,96	30,45	30,19	30,42	30,47	30,14	30,22	30,15	2. Fisheries	
3 Pertambangan dan Penggalian	28,29	26,58	26,60	26,87	27,12	28,24	25,36	25,22	25,78	25,98	25,90	26,39	26,01	25,47	26,03	25,20	25,35	25,38	25,24	3. Mining and quarrying	
4 Industri Pengolahan	30,67	29,14	28,44	28,45	28,56	28,22	28,32	27,62	27,60	33,47	27,65	27,29	27,23	27,67	27,49	27,65	27,67	27,53	27,62	4. Processing industry	
5 Listrik, Gas dan Air	34,43	30,33	29,08	27,58	29,29	28,56	30,60	27,89	27,47	27,45	27,99	27,97	27,92	27,27	28,72	27,25	28,21	28,19	27,96	5. Electricity, gas and water	
6 Konstruksi	31,41	29,72	28,59	29,24	29,76	29,56	25,28	24,93	24,92	26,84	27,40	27,64	25,02	25,09	24,67	24,77	25,03	26,55	26,64	6. Construction	
7 Perdagangan Besar dan Eceran	33,14	31,97	30,41	29,57	29,58	29,47	30,80	30,24	30,31	31,53	30,38	30,48	29,05	29,03	28,95	29,08	29,01	28,99	29,12	7. Big and retail trade	
8 Penyediaan Akomodasi dan Penyedian Makan Minum	27,99	28,53	28,53	28,77	29,03	29,32	25,95	25,72	26,11	26,23	26,32	26,32	26,10	26,26	26,43	26,47	26,34	25,92	26,01	8. Provision of accommodation and food supply drinking	
9 Transportasi, Pergudangan dan Komunikasi	30,12	28,11	27,89	27,59	27,43	27,36	26,86	27,47	27,18	39,39	27,83	27,59	26,97	26,86	26,91	26,96	27,11	26,94	26,84	9. Transportation, warehousing and communications	
10 Perantara Keuangan	25,28	24,20	23,52	22,42	22,50	22,26	22,21	22,80	22,72	22,52	22,19	22,14	21,57	21,84	21,70	22,05	22,09	22,33	22,44	10. Transitional finance	
11 Real Estate	27,26	22,77	21,50	22,43	22,85	23,20	23,05	22,76	23,41	23,51	23,56	25,32	24,03	24,11	24,36	23,73	24,56	22,73	22,81	11. Real estate, rental business, and services company	
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	35,78	26,38	27,60	25,69	25,61	26,06	27,47	28,85	27,64	27,64	27,86	26,90	27,28	27,08	27,28	27,53	26,75	26,65	26,76	12. Government administration, the defense and compulsory social security	
13 Jasa Pendidikan	31,61	28,84	28,20	28,51	28,37	28,81	26,15	26,41	27,14	28,37	27,19	27,24	27,98	27,81	27,91	28,07	28,24	27,87	27,91	13. Education services	
14 Jasa Kesehatan dan Kegiatan Sosial	30,51	30,86	28,89	28,22	28,86	29,37	27,61	22,60	22,74	27,07	27,68	27,22	26,78	26,56	26,41	26,34	26,97	27,47	27,69	14. Health and social services	
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	29,05	28,23	27,98	27,70	28,23	27,69	29,94	28,63	28,63	32,91	29,10	28,01	28,51	28,95	28,83	29,52	29,33	29,43	29,38	15. Community, Sociocultural,Entertainment and Other Individual Services	
16 Jasa Perorangan yang Melayani Rumah Tangga	31,07	32,82	31,15	30,06	29,95	29,75	30,94	28,94	29,17	29,63	29,89	30,10	29,39	29,27	29,45	29,25	28,91	28,80	28,67	16. Individual services serving the household	
17 Kegiatan Usaha yang Belum Jelas Batasannya	29,35	29,11	28,00	30,15	30,05	29,38	30,03	29,24	30,08	36,70	30,12	29,82	29,61	29,27	28,38	28,64	28,40	29,36	29,03	17. International Agency and Other Extra Agency international	
18 Bukan Lapangan Usaha - Rumah Tangga	28,12	27,39	26,19	24,57	24,56	24,59	24,33	25,17	24,55	25,51	24,43	24,18	24,56	24,94	25,03	25,01	25,08	24,63	25,00	18. Business Activities which are not clearly defined	
19 Bukan Lapangan Usaha - Lainnya	27,71	26,88	25,90	25,18	25,27	25,01	25,13	25,18	25,16	25,59	25,51	27,33	24,93	25,13	25,53	25,53	25,50	25,55	25,61	19. Not the business field - other	
Ket: ¹⁾ revisi																					¹⁾ revised

Tabel 3.12 Suku Bunga Rata-rata Kredit BPR Berdasarkan Jenis Penggunaan
(Average of Credit Interest Rates of Rural Banks Based on Type of Use)
Persen (Percent)

Jenis Penggunaan	2008	2009	2010	2011	2012	2013			2014											Type of Use
						Okt	Nov ¹⁾	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Modal Kerja	34,43	34,83	33,21	32,05	30,91	30,17	31,06	30,56	30,71	33,56	36,72	36,17	29,64	29,64	29,44	29,61	29,55	29,55	29,58	Total Working Capital
Investasi	27,67	30,37	29,01	28,23	26,62	25,65	25,60	25,36	25,49	25,73	25,94	26,22	26,08	26,04	26,02	25,89	25,97	25,94	25,97	Total Investment
Konsumsi	29,57	29,14	27,81	27,00	25,97	24,96	25,10	25,13	25,05	25,58	25,42	27,07	24,90	25,11	25,48	25,49	25,47	25,47	25,56	Total Consumption

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

¹⁾ revisi¹⁾ revised

Tabel 3.13 Perkembangan Jumlah Bank Perkreditan Rakyat
(*Growth of Total Rural Banks*)

Keterangan	2008	2009	2010	2011	2012	2013			2014										Information	
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Jumlah BPR	1.772	1.733	1.706	1.669	1.653	1.639	1.637	1.635	1.636	1.636	1.636	1.635	1.634	1.634	1.635	1.634	1.634	1.635	1.637	Total Rural Banks
Jumlah Kantor	3.367	3.644	3.910	4.172	4.425	4.656	4.669	4.678	4.697	4.709	4.717	4.728	4.743	4.765	4.768	4.795	4.811	4.835	4.864	Total Bank Offices

Tabel 3.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - November 2014
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - November 2014)

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
1. Jawa Barat	300	319	205	824	1. Jawa Barat
2. Banten	65	45	34	144	2. Banten
3. DKI Jakarta	26	11	38	75	3. DKI Jakarta
4. D.I Yogyakarta	54	33	135	222	4. D.I Yogyakarta
5. Jawa Tengah	251	501	446	1.198	5. Jawa Tengah
6. Jawa Timur	325	221	626	1.172	6. Jawa Timur
7. Bengkulu	4	5	4	13	7. Bengkulu
8. Jambi	19	6	3	28	8. Jambi
9. Aceh	5	14	1	20	9. Aceh
10. Sumatera Utara	54	39	17	110	10. Sumatera Utara
11. Sumatera Barat	95	39	18	152	11. Sumatera Barat
12. Riau	33	10	13	56	12. Riau
13. Kepulauan Riau	40	26	2	68	13. Kepulauan Riau
14. Sumatera Selatan	19	11	8	38	14. Sumatera Selatan
15. Bangka Belitung	3	3	1	7	15. Bangka Belitung
16. Lampung	26	30	6	62	16. Lampung
17. Kalimantan Selatan	25	5	1	31	17. Kalimantan Selatan
18. Kalimantan Barat	20	7	2	29	18. Kalimantan Barat
19. Kalimantan Timur	14	8	5	27	19. Kalimantan Timur
20. Kalimantan Tengah	4		1	5	20. Kalimantan Tengah
21. Sulawesi Tengah	9	15	7	31	21. Sulawesi Tengah
22. Sulawesi Selatan	23	7	8	38	22. Sulawesi Selatan
23. Sulawesi Utara	18	24	10	52	23. Sulawesi Utara
24. Sulawesi Tenggara	12	4	2	18	24. Sulawesi Tenggara
25. Sulawesi Barat	1			1	25. Sulawesi Barat
26. Gorontalo	4	3	1	8	26. Gorontalo
27. Nusa Tenggara Barat	29	47	15	91	27. Nusa Tenggara Barat
28. Bali	137	43	112	292	28. Bali
29. Nusa Tenggara Timur	11	3	3	17	29. Nusa Tenggara Timur
30. Maluku	2	6	2	10	30. Maluku
31. Papua	6	10	1	17	31. Papua
32. Maluku Utara	2	2		4	32. Maluku Utara
33. Papua Barat	1	3		4	33. Papua Barat
34. Lainnya	-	-	-	-	34. Others
Total	1.637	1.500	1.727	4.864	Total

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DATA PERKREDITAN

Tabel 4.1.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channelling and NPL Credit Channelling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channelling Beneficiary)
Milliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014										Items	
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	109.790	142.451	158.525	165.006	167.372	169.934	177.162	176.796	178.639	182.528	188.096	191.801	194.180	196.758	199.640	200.975	201.844	206.433	1. Agriculture, Hunting and Forestry
NPL	1.523	2.603	2.783	2.686	2.749	2.710	2.553	2.851	2.995	3.007	2.966	3.751	4.070	3.962	4.204	4.142	4.047	4.075	NPL
2. Perikanan	4.935	5.492	5.792	6.063	6.084	6.060	6.391	6.317	6.243	6.329	6.464	6.695	6.936	6.735	6.831	7.144	7.217	7.459	2. Fisher
NPL	291	197	171	151	191	190	185	205	216	206	228	236	204	247	238	207	241	212	NPL
3. Pertambangan dan Penggalian	87.780	104.207	112.580	114.391	109.795	121.198	126.826	121.459	122.565	119.213	124.408	117.358	116.626	122.258	129.056	133.897	125.620	128.754	3. Mining and Quarrying
NPL	302	1.292	1.775	1.688	2.042	1.793	1.920	1.949	2.046	2.309	2.401	2.907	2.900	3.778	3.191	4.306	4.196	4.269	NPL
4. Industri Pengolahan	344.597	445.807	519.946	542.605	538.245	555.964	577.880	574.794	567.640	572.834	580.929	587.325	607.190	611.010	608.608	629.829	632.111	638.484	4. Processing Industry
NPL	11.746	10.479	9.749	9.703	9.844	9.631	10.023	10.178	10.723	12.186	11.550	11.704	12.126	12.410	12.611	13.514	13.608	13.563	NPL
5. Listrik, gas dan air	45.841	59.073	67.868	72.736	73.736	79.211	79.493	84.659	89.839	89.535	90.340	91.012	83.257	86.651	88.636	88.079	76.664	78.703	5. Electricity, Gas and Water
NPL	247	253	280	266	275	606	587	590	581	762	767	890	879	881	889	1.124	1.053	1.580	NPL
6. Konstruksi	75.395	95.921	118.001	120.474	118.020	117.802	116.090	111.062	112.239	116.372	119.956	121.942	128.019	133.573	137.650	142.942	149.009	149.384	6. Construction
NPL	2.865	3.410	4.131	3.999	4.566	4.433	4.746	4.514	4.603	4.571	5.286	5.651	5.429	5.885	6.328	6.497	6.999	7.538	NPL
7. Perdagangan Besar dan Eceran	375.017	499.567	606.233	620.769	627.483	628.493	644.047	631.958	636.212	650.833	664.979	679.164	698.881	699.325	693.478	699.227	701.926	710.895	7. Wholesale and Retail Trade
NPL	12.500	12.668	16.554	16.168	16.534	16.558	15.898	17.026	18.565	18.299	18.832	20.639	20.858	22.231	22.647	21.673	23.110	23.270	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	30.425	44.640	52.401	53.722	56.324	57.698	59.306	59.226	60.924	62.240	63.699	65.254	66.762	66.437	67.214	68.840	69.290	70.278	8. Provision of accomodation and the provision of eating and drinking
NPL	629	443	869	876	873	857	571	683	736	854	1.041	1.133	1.467	1.168	1.203	1.111	1.155	1.068	NPL
9. Transportasi, pergudangan dan komunikasi	97.966	122.235	148.072	153.687	153.356	156.739	163.418	160.024	157.610	160.246	167.688	181.487	181.200	178.921	179.028	181.669	175.919	172.309	9. Transportation, Warehousing and Communications
NPL	2.400	2.522	3.511	3.714	3.789	3.851	3.208	3.344	3.640	3.818	4.288	4.790	4.461	4.977	6.267	6.890	5.946	5.757	NPL
10. Perantara Keuangan	105.184	124.958	145.035	148.065	146.393	147.692	151.154	146.748	144.402	149.166	148.907	160.700	173.646	170.039	161.719	165.558	166.598	165.663	10. Financial intermediaries
NPL	309	193	334	348	365	385	427	476	517	507	518	720	1.484	1.121	1.125	1.062	1.637	1.570	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	116.201	150.568	180.567	182.414	188.148	189.420	193.182	190.016	190.397	193.181	195.357	153.210	157.973	159.276	160.271	161.521	160.189	162.289	11. Real Estate, Business, Ownership, and Business Services
NPL	1.767	2.446	3.177	3.139	3.351	3.598	3.477	3.987	3.923	4.130	4.882	2.873	2.790	3.245	3.451	2.958	3.496	3.759	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	3.014	2.793	5.885	5.912	6.062	6.529	12.475	6.659	7.972	8.037	7.954	8.239	8.672	8.726	9.021	9.712	9.695	9.893	12. Government administration, Defese and Compulsory social security
NPL	15	5	3	4	2	2	4	5	5	7	16	9	9	7	7	7	7	6	NPL
13. Jasa Pendidikan	4.064	4.612	4.991	5.075	5.128	5.161	5.477	5.446	5.650	5.753	6.005	6.327	6.562	6.655	6.575	6.756	6.691	6.738	13. Education Services
NPL	63	50	63	63	57	61	57	64	67	59	73	55	71	74	74	70	83	72	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	7.611	8.671	9.630	9.685	9.509	9.713	10.153	10.110	10.174	10.186	10.655	10.631	11.010	11.357	11.348	11.833	11.725	12.138	14. Health Services and Social Activities
NPL	334	396	242	206	206	201	197	196	204	221	240	252	253	288	301	270	181	215	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	39.294	45.006	50.694	51.355	51.992	52.352	53.861	53.901	54.020	53.871	54.749	51.077	50.622	56.880	56.422	57.774	57.841	59.277	15. Community, Sociocultural,Entertainment and Other Individual Services
NPL	774	1.088	1.320	1.291	1.412	1.416	1.181	1.257	1.341	1.357	1.460	1.547	1.577	2.120	2.183	2.132	2.134	2.080	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	691	711	1.299	1.381	1.420	1.478	1.537	1.562	1.633	1.671	1.749	1.849	1.927	2.007	2.026	2.084	2.111	2.176	16. Individual Services which Serve Households
NPL	37	49	38	40	42	42	34	39	45	42	43	51	52	64	65	63	60	58	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3.305	501	351	338	334	335	318	329	309	300	294	297	286	282	278	274	221	215	17. International Agency and Other Extra Agency International
NPL	53	8	8	8	8	8	6	6	6	7	7	8	10	9	9	8	7	7	NPL
18. Kegiatan yang belum jelas batasannya	81.689	50.396	2.332	2.473	2.165	4.316	3.984	3.748	3.460	3.473	4.355	21.386	14.746	11.088	11.496	12.706	13.195	14.235	18. Business Activities which are not clearly defined
NPL	1.339	892	44	45	46	39	25	25	28	14	21	2.059	1.118	218	231	226	154	289	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	176.659	211.476	257.753	262.762	264.345	266.132	268.764	268.238	269.770	272.002	273.023	288.374	292.821	291.883	292.586	295.191	297.503	300.271	- For Home Ownership
NPL	3.291	4.395	6.622	6.398	6.286	6.237	5.766	6.517	6.752	6.578	6.694	7.196	7.136	7.457	7.453	7.293	7.268	7.238	NPL
- Untuk Pemilikan Flat atau Apartemen	5.573	10.275	11.359	11.938	11.943	11.999	12.024	11.972	11.931	12.000	12.020	13.044	13.068	13.076	13.032	13.106	13.211	13.169	- For Apartement Ownership
NPL	57	86	91	107	94	81	89	94	91	98	108	119	119	126	139	144	141	149	NPL
- Untuk Pemilikan Ruko atau Rukan	15.207	19.988	24.231	24.734	24.754	24.830	24.979	24.760	24.707	24.824	24.871	37.771	36.664	25.614	25.679	25.646	25.838	25.768	- For Shop House Ownership
NPL	260	380	563	555	539	539	532	578	626	622	636	950	866	631	665	678	685	684	NPL
- Untuk Pemilikan Kendaraan Bermotor	105.725	98.658	103.450	105.329	106.601	107.354	104.458	108.679	108.795	108.118	105.775	114.183	115.859	122.046	120.972	121.099	122.069	123.441	- For Vehicles Ownership
NPL	998	1.082	886	886	876	859	849	862	872	1.012	1.189	1.407	1.477	1.422	1.436	1.387	1.385	1.355	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	119.841	278.867	269.910	271.814	273.558	275.112	277.825	278.006	280.701	282.372	283.960	298.034	302.173	313.982	314.774	319.180	357.025	361.017	- Others
NPL	1.413	2.663	2.627	2.576	2.622	2.621	2.483	2.689	2.810	2.798	2.834	3.510	3.521	3.862	3.901	3.818	3.892	3.921	NPL
Bukan Lapangan Usaha Lainnya	244.288	180.987	210.498	214.481	216.711	218.877	222.068	221.951	221.986	221.814	225.117	195.989	199.084	200.448	202.025	206.249	174.558	177.627	Non Industrial Origin Others
NPL	4.482	2.995	3.538	3.596	3.644	3.713	3.462	3.698	3.688	2.614	2.799	1.845	1.956	2.027	2.101	2.097	1.984	2.022	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.2.a. Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of State Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014											Items																				
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov																					
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin																				
1. Pertanian, Perburuan dan Kehutanan	63.980	87.012	94.633	97.652	98.846	100.324	105.912	105.006	105.442	106.997	111.350	111.617	113.673	115.131	117.506	118.980	120.205	121.766	1. Agricultures, Hunting and Forestry																				
NPL	677	1.397	1.227	1.193	1.193	1.152	1.186	1.252	1.258	1.255	1.259	1.295	1.322	1.309	1.372	1.315	1.350	1.351	NPL																				
2. Perikanan	2.339	2.659	2.755	2.908	2.902	2.998	3.095	3.036	3.002	3.037	3.088	3.087	3.235	2.969	3.029	3.035	3.072	3.100	2. Fisher																				
NPL	209	108	81	79	116	113	112	129	136	128	138	141	122	156	145	115	128	97	NPL																				
3. Pertambangan dan Penggalian	35.009	40.792	40.020	41.344	43.282	47.891	50.148	49.039	47.998	44.102	46.516	43.415	41.121	44.903	50.380	51.353	45.304	47.175	3. Mining and Quarrying																				
NPL	83	217	287	231	218	215	217	254	256	305	310	360	339	899	339	962	674	779	NPL																				
4. Industri Pengolahan	109.948	142.652	164.053	171.887	167.267	171.751	180.215	176.578	171.256	173.446	174.253	171.897	178.930	176.649	177.433	183.974	184.679	187.222	4. Proceasing Industry																				
NPL	4.740	4.499	4.048	3.945	3.912	3.820	3.883	4.169	4.177	3.996	4.045	3.955	3.935	3.945	3.957	3.897	4.009	4.029	NPL																				
5. Listrik, gas dan air	20.762	27.584	33.028	37.924	37.624	41.914	37.373	42.539	48.658	45.786	46.180	47.292	45.135	47.990	49.992	48.569	39.549	40.105	5. Electricity, Gas and Water																				
NPL	39	14	16	14	14	15	13	16	13	13	15	16	17	19	18	17	17	442	NPL																				
6. Konstruksi	27.728	37.676	44.885	45.928	45.931	45.994	46.871	44.351	45.768	47.319	48.337	48.897	51.187	52.775	54.361	55.794	56.311	56.293	6. Construction																				
NPL	1.133	1.198	1.718	1.748	1.904	1.681	1.598	1.756	1.777	1.630	1.856	2.016	2.038	2.152	2.139	2.077	2.201	2.230	NPL																				
7. Perdagangan Besar dan Eceran	127.969	174.264	248.293	254.096	254.264	253.853	262.550	253.090	253.271	262.073	268.190	273.161	283.988	281.925	278.953	278.206	282.621	284.849	7. Wholesale and Retail Trade																				
NPL	6.206	6.391	8.703	8.500	8.444	8.319	7.887	8.771	9.108	8.791	8.905	9.543	9.256	9.631	9.755	9.425	9.436	9.293	NPL																				
8. Penyediaan akomodasi dan penyediaan makan minum	6.366	8.734	12.314	12.554	12.664	12.859	13.195	13.184	13.449	13.808	14.338	14.511	14.822	14.975	15.332	15.715	15.985	16.164	8. Provision of accomodation and the provision of eating and drinking																				
NPL	279	134	256	260	261	258	257	352	365	358	392	418	783	436	438	417	440	401	NPL																				
9. Transportasi, pergudangan dan komunikasi	34.037	41.533	56.149	58.823	57.372	57.679	58.896	57.329	56.412	57.024	58.940	61.006	60.276	61.677	62.246	64.212	60.638	60.268	9. Transportation, Warehousing and Communications																				
NPL	761	680	765	708	715	630	617	688	812	989	987	1.016	983	998	2.041	2.216	1.003	993	NPL																				
10. Perantara Keuangan	20.872	27.563	27.400	28.448	27.773	28.098	27.419	25.276	25.862	26.490	26.328	25.785	26.547	25.659	22.054	26.164	26.162	26.909	10. Financial intermediaries																				
NPL	173	47	120	122	129	137	137	140	167	156	146	154	83	84	100	96	102	98	NPL																				
11. Real Estate, Usaha Persewaan, NPL	17.237	21.618	34.194	35.828	36.423	36.959	38.921	38.096	38.386	38.409	38.352	35.936	37.914	38.205	38.145	38.667	36.655	37.148	11. Real Estate, Business, Ownership, NPL																				
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	285	364	609	616	610	597	540	644	645	641	670	577	580	638	662	654	645	647	12. Government administration, Defese and Compulsory social security																				
NPL	2.382	2.199	5.272	5.361	5.547	5.994	11.926	6.113	7.451	7.534	7.449	7.559	8.022	8.158	8.463	9.001	8.991	9.173	NPL																				
13. Jasa Pendidikan	15	5	3	4	1	2	4	4	5	6	5	3	3	3	3	3	3	3	13. Education Services																				
NPL	682	701	777	860	867	835	896	934	1.009	1.061	1.060	1.086	1.123	1.103	1.122	1.130	1.144	1.148	NPL																				
14. Jasa Kesehatan dan Kegiatan Sosial	17	11	13	13	14	13	13	13	15	15	17	14	15	18	16	14	20	17	14. Health Services and Social Activities																				
NPL	2.201	2.607	2.771	2.770	2.793	2.960	2.914	2.896	2.834	2.870	2.924	2.951	3.022	3.118	3.077	3.121	2.962	3.125	NPL																				
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	214	260	144	141	136	135	134	130	134	141	153	150	148	172	170	153	58	52	15. Community, Sociocultural,Entertainment and Other																				
NPL	5.633	7.631	9.975	10.283	10.627	10.993	11.588	11.795	12.305	12.599	13.166	13.443	13.955	16.092	15.558	15.989	16.735	18.695	NPL																				
16. Jasa Perorangan yang Melayani Rumah Tangga	136	176	188	195	205	217	203	238	252	244	247	433	470	557	566	495	531	505	16. Individual Services which Serve Households																				
NPL	222	350	909	981	1.032	1.087	1.154	1.180	1.232	1.292	1.362	1.425	1.502	1.543	1.569	1.622	1.674	1.724	NPL																				
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	7	8	6	7	9	9	9	12	14	17	17	25	26	37	37	37	37	37	17. International Agency and Other Extra Agency International																				
NPL	3.208	14	0	0	0	1	1	1	1	2	4	4	2	1	1	3	3	4	NPL																				
18. Kegiatan yang belum jelas batasannya	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18. Business Activities which are not clearly defined																				
NPL	61.692	46.968	441	473	478	1.871	1.975	1.866	1.720	1.708	1.634	1.665	1.677	4.709	5.227	5.800	5.928	6.292	NPL																				
	1.073	835	1	1	1	1	1	1	1	1	1	3	1	1	8	8	8	8																					
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin																				
Rumah Tangga																			House Hold																				
- Untuk Pemilikan Rumah Tinggal	89.587	98.016	129.844	132.874	133.911	135.278	136.888	137.165	138.488	139.896	141.075	144.769	148.023	145.192	146.426	147.852	149.461	151.091	- For Home Ownership																				
NPL	1.930	2.612	4.423	4.221	4.012	3.903	3.519	4.144	4.328	4.099	4.099	4.304	4.251	4.281	4.273	4.136	4.117	4.072	NPL																				
- Untuk Pemilikan Flat atau Apartemen	2.275	5.090	4.888	5.137	5.156	5.161	5.164	5.149	5.155	5.165	5.176	5.190	5.190	5.189	5.231	5.278	5.293	5.281	- For Apartement Ownership																				
NPL	32	66	62	60	57	49	46	51	56	56	56	63	60	59	73	71	69	66	NPL																				
- Untuk Pemilikan Ruko atau Rukan	2.224	3.388	4.455	4.587	4.581	4.618	4.674	4.681	4.711	4.739	4.767	4.691	4.716	4.719	4.807	4.813	4.885	4.898	- For Shop House Ownership																				
NPL	59	141	184	184	161	147	146	174	196	189	193	212	205	218	233	228	231	233	NPL																				
- Untuk Pemilikan Kendaraan Bermotor	14.584	13.925	19.382	20.121	20.362	20.778	21.529	22.151	22.436	22.359	22.483	22.635	23.295	24.108	24.104	24.130	24.203	24.024	- For Vehicles Ownership																				
NPL	56	95	131	124	124	131	142	152	149	216	351	390	446	350	341	335	331	320	NPL																				
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.639	140.040	114.761	114.722	114.941	114.815	115.952	115.237	115.342	115.814	116.183	116.443	117.270	117.399	117.393	118.768	152.223	153.778	- Others																				
NPL	456	1.690	1.589	1.558	1.567	1.559	1.483	1.658	1.703	1.708	1.719	1.816	1.798	1.824	1.853	1.835	1.940	1.912	NPL																				
Bukan Lapangan Usaha Lainnya	107.258	26.112	37.301	39.529	40.415	41.275	42.470	42.887	43.858	44.770	46.185	47.570	49.612	51.478	51.725	53.266	22.337	23.836	Non Industrial Origin Others																				
NPL	1.150	302	310	317	307	314	318	351	365	372	381	396	424	476	484	490	368	384	NPL																				
r) Angka-angka diperbaiki																				r) Revised figures																			

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.3.a. Kredit dan NPL BUSN Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Foreign Exchange Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014											Items
	Des	Des	Ags	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	32.618	37.311	41.274	43.590	44.711	44.986	46.937	47.119	48.185	50.390	51.957	53.338	53.264	53.894	56.135	56.191	55.501	56.375	1. Agriculture, Hunting and Forestry
NPL	588	640	775	745	741	750	613	661	746	758	668	1.337	1.520	1.407	1.528	1.552	1.548	1.538	NPL
2. Perikanan	1.893	1.978	2.195	2.281	2.257	2.118	2.348	2.327	2.293	2.312	2.361	2.521	2.584	2.599	2.657	2.926	2.896	2.984	2. Fisher
NPL	45	43	35	33	32	34	35	35	35	29	40	41	31	40	40	41	42	43	NPL
3. Pertambangan dan Penggalian	32.282	29.125	33.248	33.096	32.057	32.883	33.742	32.329	34.803	34.873	35.370	33.193	34.280	35.030	37.484	39.340	39.895	41.828	3. Mining and Quarrying
NPL	166	728	889	905	1.268 ¹⁾	1.041	1.178	1.187	1.307	1.428	1.451	1.844	1.870	2.195	2.159	2.641	2.806	2.753	NPL
4. Industri Pengolahan	145.923	183.778	200.698	208.973	212.138	217.070	224.347	223.671	222.795	226.852	230.724	233.311	239.458	241.000	248.902	258.342	261.177	262.825	4. Processing Industry
NPL	4.628	3.683	3.599	3.621	3.745	3.559	3.842	3.744	3.855	3.938	4.432	4.531	4.660	5.028	5.546	5.680	5.839	5.780	NPL
5. Listrik, gas dan air	17.119	21.877	23.774	23.435	24.571	25.269	26.195	26.070	25.713	25.894	25.896	25.663	25.960	26.377	27.756	28.505	26.268	27.233	5. Electricity, Gas and Water
NPL	202	127	145	132	139	467	450	448	441	621	623	704	691	690	700	935	887	989	NPL
6. Konstruksi	32.818	39.051	48.031	47.656	44.734	43.917	43.574	43.571	44.573	45.958	46.719	47.089	49.549	52.036	54.393	55.966	60.597	61.697	6. Construction
NPL	1.011	843	841	677	780	793	737	778	848	889	1.020	937	924	1.171	1.605	2.063	2.235	2.442	NPL
7. Perdagangan Besar dan Eceran	192.695	242.879	265.359	271.828	279.386	278.798	284.910	281.833	284.613	290.833	295.785	298.104	302.798	302.009	302.461	306.684	306.586	311.982	7. Wholesale and Retail Trade
NPL	4.802	4.168	4.977	4.928	5.067	5.109	4.931	5.227	5.927	5.931	6.213	6.622	7.066	7.916	8.089	7.383	8.822	9.024	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	20.648	30.482	33.146	34.031	36.311	37.092	38.361	38.639	39.209	39.894	40.406	41.218	42.567	42.032	43.270	44.483	44.264	45.030	8. Provision of accomodation and the provision of eating and drinking
NPL	262	152	450	454	449	438	160	163	154	279	284	332	366	409	436	476	496	439	NPL
9. Transportasi, pergudangan dan komunikasi	47.180	59.221	65.760	67.320	68.852	70.933	76.083	73.959	73.157	73.562	78.747	87.241	87.549	83.796	85.080	85.269	83.234	79.878	9. Transportation, Warehousing and Communications
NPL	1.186	1.124	1.596	1.560	1.565	1.795	1.498	1.538	1.562	1.571	1.650	2.110	1.815	2.272	2.543	2.889	2.895	2.790	NPL
10. Perantara Keuangan	36.095	40.801	51.935	51.441	52.654	52.999	54.847	53.341	53.260	57.316	55.390	62.083	70.083	68.234	65.991	65.786	67.110	66.513	10. Financial intermediaries
NPL	101	102	153	156	162	166	214	254	272	273	275	353	1.164	717	703	640	1.216	1.188	NPL
11. Real Estate, Usaha Persewaan, NPL	80.468	102.026	114.267	113.896	118.475	118.371	119.979	118.709	119.240	121.443	123.424	93.693	96.579	97.599	101.767	103.210	104.213	105.490	11. Real Estate, Business, Ownership, NPL
NPL	1.069	1.475	1.896	1.733	1.815	2.061	1.988	2.329	2.312	2.385	2.869	1.241	1.447	1.549	1.789	1.583	2.105	2.350	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	341	190	112	15	15	15	15	15	15	15	14	120	96	34	34	34	33	34	12. Government administration, Defese and Compulsory social security
NPL	-	0	0	0	0	0	0	0	0	0	0	3	4	3	3	3	3	3	NPL
13. Jasa Pendidikan	2.217	2.619	2.922	2.944	2.906	2.987	3.197	3.176	3.223	3.256	3.506	3.598	3.792	3.858	3.944	4.053	4.091	4.144	13. Education Services
NPL	32	27	31	31	27	31	29	32	32	27	36	21	35	37	38	38	41	36	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	4.001	4.552	5.231	5.259	5.130	5.190	5.633	5.668	5.788	5.747	6.167	6.069	6.337	6.434	6.528	6.979	7.004	7.133	14. Health Services and Social Activities
NPL	101	114	69	40	44	42	44	45	50	58	62	79	79	91	106	94	100	128	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	27.202	27.247	27.891	28.120	28.121	28.019	28.159	28.418	28.094	28.056	28.019	26.237	26.805	30.917	31.147	31.500	30.286	31.387	15. Community, Sociocultural,Entertainment and Other
NPL	490	415	516	498	618	625	473	488	494	509	543	494	499	914	962	982	939	1.021	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	166	161	170	184	169	169	170	170	167	158	164	167	160	176	167	176	163	170	16. Individual Services which Serve Households
NPL	12	17	8	8	9	9	10	11	11	10	9	10	10	9	11	11	6	7	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	6	5	8	7	9	9	9	9	9	52	52	56	54	52	54	55	57	55	17. International Agency and Other Extra Agency International
NPL	-	-	0	0	0	0	0	-	0	0	0	1	1	1	1	1	1	1	NPL
18. Kegiatan yang belum jelas batasannya	3.479	2.042	663	704	448	1.128	697	604	404	402	1.315	16.113	8.522	1.348	592	615	611	579	18. Business Activities which are not clearly defined
NPL	52	4	6	4	7	6	7	9	11	11	11	1.869	900	14	19	22	23	22	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	70.485	95.605	106.293	107.822	107.887	107.813	108.060	107.475	107.187	107.425	107.040	117.440	118.319	119.681	119.453	120.365	121.070	121.605	- For Home Ownership
NPL	1.003	1.329	1.563	1.556	1.620	1.642	1.630	1.694	1.720	1.725	1.810	2.046	2.070	2.254	2.276	2.238	2.206	2.202	NPL
- Untuk Pemilikan Flat atau Apartemen	2.925	4.737	5.854	6.144	6.110	6.185	6.169	6.119	6.086	6.137	6.138	7.090	7.092	7.100	7.040	7.043	7.097	7.078	- For Apartement Ownership
NPL	21	18	21	27	18	21	22	20	22	29	34	47	51	58	57	63	64	73	NPL
- Untuk Pemilikan Ruko atau Rukan	12.469	15.879	18.925	19.300	19.311	19.321	19.401	19.198	19.106	19.158	19.166	32.107	30.975	19.887	19.918	19.862	19.965	19.881	- For Shop House Ownership
NPL	174	211	320	315	316	326	321	340	360	364	371	659	582	331	351	368	368	368	NPL
- Untuk Pemilikan Kendaraan Bermotor	84.406	79.117	79.057	80.300	80.928	81.400	78.024	81.335	81.568	81.253	78.509	85.272	86.220	91.775	90.595	90.691	91.796	93.505	- For Vehicles Ownership
NPL	855	909	728	736	724	704	683	685	697	767	810	978	991	1.031	1.054	1.011	1.001	1.000	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	24.328	36.186	43.363	44.011	44.534	45.141	45.670	45.712	47.231	47.088	47.525	54.468	55.624	65.760	65.673	66.098	66.516	67.033	- Others
NPL	420	427	533	517	538	555	513	529	604	568	605	1.033	1.033	1.350	1.337	1.264	1.255	1.311	NPL
Bukan Lapangan Usaha Lainnya	50.775	57.410	63.473	63.635	63.861	63.950	64.995	64.296	62.710	62.255	62.348	37.810	37.503	36.859	37.746	38.260	38.542	39.029	Non Industrial Origin Others
NPL	921	892	1.216	1.224	1.256	1.278	1.187	1.272	1.308	1.404	1.534	622	636	639	669	680	707	734	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.4.a. Kredit dan NPL BUSN Non Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Non-Foreign Exchange Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014										Items		
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei ¹⁾	Jun ¹⁾	Jul	Ags	Sep	Okt		Nov	
Penerima Kredit Lapangan Usaha																				Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	572	914	1.609	1.694	1.732	1.761	1.433	1.463	1.518	1.575	1.641	1.776	1.909	1.893	1.892	1.972	1.961	2.101	1. Agriculture, Hunting and Forestry	
NPL	14	13	24	28	31	34	32	34	38	38	61	58	71	71	70	70	78	68	NPL	
2. Perikanan	167	209	202	217	240	242	250	251	264	264	271	304	297	296	274	347	359	368	2. Fisher	
NPL	2	7	8	7	7	7	6	8	9	7	10	10	9	8	8	8	26	26	NPL	
3. Pertambangan dan Penggalian	404	612	1.062	1.096	1.119	1.091	998	995	1.071	1.081	1.087	1.360	1.318	1.145	995	1.016	1.019	1.077	3. Mining and Quarrying	
NPL	8	13	24	34	29	15	15	15	16	15	34	38	28	32	37	36	53	55	NPL	
4. Industri Pengolahan	4.266	4.785	5.895	6.024	6.135	6.248	6.286	6.270	6.383	6.790	6.923	8.378	8.680	8.722	8.753	8.706	9.020	9.427	4. Processing Industry	
NPL	117	193	184	165	223	195	246	276	304	247	304	287	281	325	327	319	380	369	NPL	
5. Listrik, gas dan air	187	97	144	142	154	160	148	148	150	152	152	184	366	377	375	377	377	457	5. Electricity, Gas and Water	
NPL	0	1	1	1	1	1	1	2	2	2	2	6	5	5	5	3	3	3	NPL	
6. Konstruksi	1.618	1.771	2.391	2.450	2.522	2.524	2.371	2.245	2.306	2.384	2.561	3.181	3.315	3.287	3.395	3.483	3.729	3.714	6. Construction	
NPL	96	134	143	147	141	140	135	142	132	123	145	151	129	117	132	117	149	133	NPL	
7. Perdagangan Besar dan Eceran	10.576	14.796	16.904	17.122	17.232	17.501	17.408	17.374	18.002	18.289	18.630	22.604	23.738	23.979	23.815	24.112	24.471	24.549	7. Wholesale and Retail Trade	
NPL	288	448	553	539	565	574	530	596	615	606	684	822	831	897	898	880	912	871	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	1.340	2.168	2.277	2.293	2.356	2.488	2.562	2.621	2.708	2.753	2.755	3.128	3.159	3.121	3.154	3.114	3.213	3.183	8. Provision of accomodation and the provision of eating and drinking	
NPL	20	30	36	34	38	36	34	38	40	39	65	79	83	86	83	94	86	83	NPL	
9. Transportasi, pergudangan dan komunikasi	1.754	2.526	2.589	2.613	2.593	2.537	2.508	2.499	2.508	2.549	2.701	3.394	3.628	3.581	3.574	3.493	3.475	3.467	9. Transportation, Warehousing and Communications	
NPL	45	181	191	187	211	127	97	132	102	106	111	140	131	126	154	260	269	237	NPL	
10. Perantara Keuangan	4.054	4.904	6.215	7.283	5.818	6.291	7.068	6.309	6.708	7.138	7.827	11.056	12.244	12.379	11.372	11.597	9.795	9.444	10. Financial intermediaries	
NPL	16	22	43	52	55	64	58	61	57	57	75	172	196	279	282	282	279	240	NPL	
11. Real Estate, Usaha Persewaan, NPL	6.222	9.034	10.566	10.657	10.919	10.988	11.200	11.072	11.199	11.811	11.961	4.046	4.055	4.293	4.310	4.548	4.581	4.716	11. Real Estate, Business, Ownership, NPL	
NPL	254	308	254	235	255	268	279	320	242	306	363	105	100	99	100	102	106	112	NPL	
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1	1	0	0	0	0	0	0	0	0	0	75	74	67	65	68	71	68	12. Government administration, Defese and Compulsory social security	
NPL	-	-	-	-	0	0	0	0	0	0	0	2	2	1	1	1	1	1	NPL	
13. Jasa Pendidikan	301	453	507	488	470	474	451	479	503	519	520	640	647	653	662	670	676	666	13. Education Services	
NPL	3	7	4	4	3	4	3	2	4	3	3	1	1	2	2	1	1	1	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	381	463	539	540	539	522	514	503	510	509	500	532	529	555	564	576	609	669	14. Health Services and Social Activities	
NPL	5	5	11	9	8	8	5	5	4	7	9	6	5	4	4	4	4	4	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.103	4.006	5.401	5.600	5.716	5.653	7.591	7.404	7.033	7.242	7.537	5.119	3.298	3.341	3.286	3.497	3.378	3.283	15. Community, Sociocultural,Entertainment and Other	
NPL	49	138	132	110	122	119	171	185	229	200	200	89	85	91	89	91	78	74	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	30	71	87	88	90	95	100	100	105	106	108	138	145	154	154	151	158	162	16. Individual Services which Serve Households	
NPL	1	4	3	4	4	3	3	4	4	4	4	4	5	6	4	5	6	4	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17. International Agency and Other Extra Agency International	
NPL	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	-	-	-	NPL	
18. Kegiatan yang belum jelas batasannya	20	33	20	21	20	29	23	18	20	22	20	2.157 ¹⁾	2.946 ¹⁾	3.409	3.975	4.446	4.853	5.497	18. Business Activities which are not clearly defined	
NPL	0	0	-	-	-	-	-	-	-	-	-	185 ¹⁾	214	199	201	192	118	255	NPL	
Penerima Kredit Bukan Lapangan Usaha																				Loans to Non Industrial Origin
Rumah Tangga																			House Hold	
- Untuk Pemilikan Rumah Tinggal	2.611	3.052	3.759	3.787	3.833	3.891	3.993	4.000	4.023	4.057	4.098	3.825	3.832	3.872	3.880	3.907	3.972	4.065	- For Home Ownership	
NPL	141	131	157	147	147	145	135	144	143	147	143	140	134	134	139	140	139	146	NPL	
- Untuk Pemilikan Flat atau Apartemen	87	150	157	184	184	184	184	182	180	187	190	197	200	215	210	231	251	229	- For Apartement Ownership	
NPL	1	-	-	-	-	1	-	-	-	-	-	0	-	-	-	-	-	0	NPL	
- Untuk Pemilikan Ruko atau Rukan	124	109	120	117	119	116	116	123	118	114	113	116	116	134	151	155	163	164	- For Shop House Ownership	
NPL	10	9	2	2	2	4	4	4	4	3	3	3	4	4	3	4	4	4	NPL	
- Untuk Pemilikan Kendaraan Bermotor	1.206	2.193	2.100	2.129	2.094	2.062	1.934	1.910	1.866	1.860	1.835	3.285	3.420	3.387	3.312	3.372	3.230	3.136	- For Vehicles Ownership	
NPL	48	46	12	11	11	10	9	11	11	12	11	21	21	20	21	21	34	16	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	25.574	31.409	33.831	34.184	34.542	34.829	35.053	35.129	35.214	35.296	35.607	39.536	40.280	40.991	41.521	41.898	42.152	42.349	- Others	
NPL	82	121	136	127	132	134	125	141	142	139	140	210	214	216	221	203	198	200	NPL	
Bukan Lapangan Usaha Lainnya	4.545	5.691	5.849	5.919	5.999	6.074	6.037	6.032	6.005	5.999	6.044	587	538	275	171	166	124	425	Non Industrial Origin Others	
NPL	41	28	41	46	51	69	51	61	58	71	72	8	6	8	8	7	4	4	NPL	

1) Angka-angka diperbaiki

1) Revised figures

Tabel 4.5.a. Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014											Items
	Des	Des	Ags	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	5.819	8.597	9.551	9.727	9.730	9.694	9.894	9.973	10.254	10.540	10.724	11.003	11.166	10.945	11.014	11.101	11.077	11.181	1. Agriculture, Hunting and Forestry
NPL	240	552	756	719	783	773	722	902	952	957	977	1.059	1.155	1.174	1.233	1.205	1.069	1.117	NPL
2. Perikanan	301	359	403	409	432	432	422	412	415	418	422	446	465	474	481	491	497	506	2. Fisher
NPL	22	29	40	33	37	36	32	33	36	41	41	43	42	43	44	42	45	46	NPL
3. Pertambangan dan Penggalian	1.280	1.931	1.549	1.539	1.522	1.522	1.265	1.172	1.169	1.143	1.150	1.226	1.205	1.199	1.189	1.198	1.158	1.175	3. Mining and Quarrying
NPL	45	83	144	143	138	111	81	62	62	58	95	150	141	143	147	144	138	152	NPL
4. Industri Pengolahan	3.727	5.643	6.154	6.260	6.536	7.052	7.400	7.074	7.296	7.431	7.448	7.629	7.699	7.673	7.649	7.576	7.513	7.622	4. Procesing Industry
NPL	220	272	316	326	341	370	359	375	385	416	401	549	558	548	556	552	466	583	NPL
5. Listrik, gas dan air	2.205	2.601	2.930	2.812	2.818	2.897	3.139	3.135	3.111	3.073	3.090	3.159	3.040	3.051	3.036	2.914	2.886	3.336	5. Electricity, Gas and Water
NPL	5	111	118	119	120	122	122	124	125	126	127	165	165	165	166	168	146	146	NPL
6. Konstruksi	10.291	11.855	15.366	16.795	17.552	17.718	15.508	13.221	11.966	12.823	14.068	14.989	16.057	16.990	18.270	19.524	19.831	20.117	6. Construction
NPL	607	1.154	1.374	1.370	1.565	1.645	2.101	1.641	1.650	1.736	1.966	2.248	2.020	2.142	2.156	1.961	2.127	2.474	NPL
7. Perdagangan Besar dan Eceran	19.560	21.337	24.312	24.785	25.103	25.172	25.342	24.180	24.902	25.467	25.807	26.107	26.737	26.769	26.972	27.211	27.479	28.448	7. Wholesale and Retail Trade
NPL	900	1.101	1.622	1.630	1.689	1.676	1.573	1.717	1.811	1.885	1.995	2.090	2.105	2.206	2.360	2.327	2.355	2.569	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	1.545	1.848	2.808	2.912	3.068	3.280	3.220	2.826	3.459	3.715	4.049	4.180	4.196	4.317	4.374	4.510	4.655	4.667	8. Provision of accomodation and the provision of eating and drinking
NPL	60	118	126	128	125	124	120	130	176	178	298	302	232	235	246	124	133	145	NPL
9. Transportasi, pergudangan dan komunikasi	2.835	3.425	3.404	3.396	3.447	3.487	3.291	3.397	3.428	3.477	3.504	3.502	3.476	3.498	3.434	3.258	3.367	3.320	9. Transportation, Warehousing and Communications
NPL	47	245	471	750	729	712	394	373	581	582	955	911	930	963	944	878	1.059	1.043	NPL
10. Perantara Keuangan	1.055	1.787	2.833	2.931	3.159	3.217	3.215	3.215	3.268	3.641	3.647	5.227	5.344	5.453	5.694	5.750	5.644	5.758	10. Financial intermediaries
NPL	19	21	18	17	19	19	18	20	21	21	22	32	33	34	34	37	35	40	NPL
11. Real Estate, Usaha Persewaan,	3.000	5.212	6.554	6.972	7.192	7.142	7.253	6.759	6.641	7.075	7.207	5.334	5.202	5.491	5.379	5.324	5.409	5.378	11. Real Estate, Business, Ownership,
NPL	136	258	384	518	638	642	623	603	621	699	934	914	597	921	863	578	597	608	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	197	129	82	91	67	61	107	104	99	90	85	75	72	68	56	47	33	26	12. Government administration, Defese and Compulsory social security
NPL	-	-	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0	NPL
13. Jasa Pendidikan	675	638	584	567	671	650	690	624	700	703	705	785	758	798	728	780	658	658	13. Education Services
NPL	8	4	12	10	10	10	9	13	13	12	18	18	19	18	18	17	17	14	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	727	804	829	857	811	804	849	811	803	823	841	859	913	1.047	980	960	977	998	14. Health Services and Social Activities
NPL	14	18	19	15	17	15	14	14	14	14	15	17	20	21	20	19	18	30	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.613	3.875	5.302	5.301	5.290	5.398	5.145	4.889	5.247	4.939	4.982	5.199	5.341	5.314	5.306	5.558	5.647	4.526	15. Community, Sociocultural,Entertainment and Other
NPL	97	338	459	460	463	454	334	345	365	402	459	519	511	546	553	564	574	471	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	270	128	132	126	126	126	112	111	129	113	113	118	118	132	133	133	115	118	16. Individual Services which Serve Households
NPL	17	20	20	20	20	20	12	12	17	12	13	13	11	11	13	11	11	11	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	402	268	251	247	243	225	236	232	224	215	215	208	209	202	195	141	136	17. International Agency and Other Extra Agency International
NPL	0	8	8	8	8	8	6	6	6	6	7	7	9	8	8	7	6	6	NPL
18. Kegiatan yang belum jelas batasannya	239	150	81	75	18 ¹⁾	12	47	55	84	109	107	122	172	149	193	161	44	46	18. Business Activities which are not clearly defined
NPL	12	8	6	5	1	1	1	1	1	1	7	2	2	2	2	2	2	1	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	11.939	12.275	14.747	15.153	15.564	15.956	16.606	16.377	16.842	17.367	17.525	18.992	19.242	19.551	19.692	19.926	19.816	20.297	- For Home Ownership
NPL	179	282	432	431	453	493	428	475	506	546	583	636	613	716	710	724	749	771	NPL
- Untuk Pemilikan Flat atau Apartemen	232	220	319	337	356	333	363	382	368	368	372	424	438	422	413	416	427	439	- For Apartement Ownership
NPL	3	2	8	13	13	4	16	17	7	7	11	8	8	9	9	9	9	9	NPL
- Untuk Pemilikan Ruko atau Rukan	241	348	461	451	458	484	495	469	485	523	536	564	562	578	571	581	587	578	- For Shop House Ownership
NPL	17	18	50	50	54	57	55	55	60	61	64	67	65	69	72	73	76	76	NPL
- Untuk Pemilikan Kendaraan Bermotor	438	418	471	480	466	452	450	442	438	428	433	516	515	498	489	488	487	492	- For Vehicles Ownership
NPL	4	4	4	4	4	4	4	4	4	4	5	5	5	5	6	5	5	5	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	46.536	66.292	72.819	73.768	74.374	74.989	75.750	76.585	77.522	78.781	79.255	82.084	83.374	84.071	84.549	86.105	90.393	91.886	- Others
NPL	162	225	252	255	257	238	229	238	244	249	249	321	344	343	364	356	383	382	NPL
Bukan Lapangan Usaha Lainnya	59.977	68.575	79.818	81.181	81.979	82.893	83.755	83.875	84.806	85.418	86.926	86.142	87.148	87.764	88.213	90.302	89.303	89.907	Non Industrial Origin Others
NPL	260	154	204	210	208	217	190	244	251	208	248	250	302	307	327	340	335	342	NPL

1) Angka-angka diperbaiki

1) Revised figures

Tabel 4.6.a. Kredit dan NPL Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Join Venture Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014										Items	
	Des	Des	Ags	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	4.979	6.441	8.612	9.461	9.406	10.086	9.819	10.044	9.944	9.785	9.518	9.728	10.281	9.861	8.341	8.283	8.674	10.714	1. Agriculture, Hunting and Forestry
NPL	3	1	1	1	1	1	1	1	1	1	1	2	1	1	1	1	1	1	NPL
2. Perikanan	228	257	204	207	213	232	234	244	215	235	248	265	274	308	302	250	316	414	2. Fisher
NPL	13	9	8	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	NPL
3. Pertambangan dan Penggalian	7.141	11.529	14.818	14.115	11.686	13.789	14.472	14.046	13.797	14.558	16.537	15.859	16.012	14.619	13.147	12.273	11.694	11.460	3. Mining and Quarrying
NPL	-	117	367	310	325	344	360	361	344	443	450	453	460	448	448	459	462	466	NPL
4. Industri Pengolahan	41.936	51.871	66.911	69.599	69.205	73.121	75.770	75.194	74.191	73.338	77.381	79.742	81.490	82.267	71.841	72.655	72.348	76.580	4. Processing Industry
NPL	921	859	597	603	601	565	678	635	613	716	859	1.032	1.300	1.191	1.150	1.321	1.216	1.253	NPL
5. Listrik, gas dan air	1.264	1.764	2.393	2.452	2.778	2.962	4.325	4.414	4.183	4.133	4.315	4.071	2.924	3.161	1.724	1.811	1.669	1.555	5. Electricity, Gas and Water
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
6. Konstruksi	2.384	3.497	4.214	4.325	3.889	3.683	3.867	3.784	3.768	3.835	3.851	3.874	3.902	3.763	2.408	2.804	2.752	2.715	6. Construction
NPL	18	70	44	45	164 ¹⁾	161	163	185	183	183	289	289	309	293	285	279	287	259	NPL
7. Perdagangan Besar dan Eceran	15.439	25.798	29.463	29.817	28.579	29.119	29.529	31.054	30.768	29.662	31.156	32.424	35.230	37.215	33.635	33.848	33.609	34.624	7. Wholesale and Retail Trade
NPL	274	439	484	349	356	360	356	362	349	341	339	882	907	893	856	880	859	846	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	309	1.129	1.475	1.524	1.507	1.541	1.508	1.498	1.643	1.608	1.684	1.726	1.514	1.477	569	457	569	589	8. Provision of accommodation and the provision of eating and drinking
NPL	9	9	0	0	0	0	0	0	0	0	2	2	3	2	0	-	-	-	NPL
9. Transportasi, pergudangan dan komunikasi	6.215	8.274	10.074	10.385	10.286	10.987	11.296	11.266	11.231	10.689	10.663	10.578	9.840	9.659	8.363	8.556	8.772	8.285	9. Transportation, Warehousing and Communications
NPL	210	284	326	337	407	419	430	441	421	417	431	470	457	477	439	501	579	550	NPL
10. Perantara Keuangan	17.858	18.234	23.126	23.086	23.288	23.151	23.533	23.808	22.780	22.083	22.117	22.480	23.378	22.519	21.782	21.216	22.316	21.564	10. Financial intermediaries
NPL	-	-	-	-	-	-	-	-	-	-	-	8	8	7	6	6	5	4	NPL
11. Real Estate, Usaha Persewaan, NPL	6.946	9.228	10.818	10.917	10.523	10.861	11.098	10.682	10.202	9.745	9.563	9.364	9.520	8.988	5.666	5.558	5.601	5.881	11. Real Estate, Business, Ownership, NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	31	32	34	37	33	29	47	45	47	40	47	37	67	39	37	40	43	43	12. Government administration, Defese and Compulsory social security
NPL	1	194	194	206	200	213	188	188	179	175	178	180	178	174	175	183	181	183	NPL
13. Jasa Pendidikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13. Education Services
NPL	187	202	200	215	214	215	242	233	215	213	213	217	242	243	119	124	121	122	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	3	3	3	3	3	3	3	3	3	3	0	0	0	0	0	0	4	4	NPL
NPL	298	244	256	254	232	233	239	227	235	235	219	217	206	200	197	195	169	209	14. Health Services and Social Activities
NPL	0	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	661	778	744	732	713	678	436	448	436	471	474	501	499	492	376	450	873	450	15. Community, Sociocultural,Entertainment and Other
NPL	2	21	24	28	4 ¹⁾	1	1	1	0	1	12	12	12	12	12	1	12	11	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2	1	2	2	2	1	1	1	1	1	1	1	1	3	2	2	2	2	16. Individual Services which Serve Households
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	92	77	75	79	77	81	83	82	67	22	22	22	22	20	21	21	20	19	17. International Agency and Other Extra Agency International
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	455	159	225	235	226	238	174	173	212	208	210	212	219	233	201	254	250	251	18. Business Activities which are not clearly defined
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	1.463	1.984	2.573	2.589	2.610	2.672	2.696	2.661	2.669	2.694	2.719	2.780	2.824	2.877	2.555	2.570	2.620	2.645	- For Home Ownership
NPL	37	41	46	43	54	53	55	60	56	61	59	69	68	62	54	55	56	47	NPL
- Untuk Pemilikan Flat atau Apartemen	43	68	137	133	132	132	140	136	135	137	138	137	142	144	132	131	133	131	- For Apartement Ownership
NPL	1	1	1	7	6	6	6	6	6	6	6	1	1	1	0	0	0	0	NPL
- Untuk Pemilikan Ruko atau Rukan	148	264	271	280	284	291	293	289	288	289	289	292	295	295	230	233	237	244	- For Shop House Ownership
NPL	0	0	7	3	6	5	5	5	6	6	6	10	10	10	6	6	6	4	NPL
- Untuk Pemilikan Kendaraan Bermotor	5.075	2.980	2.416	2.275	2.727	2.635	2.498	2.338	2.461	2.194	2.493	2.453	2.386	2.254	2.448	2.393	2.320	2.259	- For Vehicles Ownership
NPL	34	28	12	11	12	10	10	11	10	13	12	13	12	15	14	15	13	13	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	810	969	936	964	993	1.045	1.059	1.079	1.079	1.106	1.114	1.140	1.189	1.211	1.184	1.887	1.279	1.326	- Others
NPL	84	117	30	35	26	32	30	31	26	25	26	33	34	28	27	67	28	29	NPL
Bukan Lapangan Usaha Lainnya	6.455	7.351	7.597	7.670	7.701	7.764	7.859	7.976	7.907	7.916	7.995	8.043	8.174	8.077	8.012	8.011	7.945	8.005	Non Industrial Origin Others
NPL	396	336	321	320	321	324	326	336	241	237	233	240	244	254	258	247	245	236	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.7.a. Kredit dan NPL Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channelling and NPL Credit Channelling of Foreign Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channelling Beneficiary)
Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014											Items	
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
Penerima Kredit Lapangan Usaha																				Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	1.822	2.174	2.846	2.882	2.948	3.084	3.167	3.191	3.296	3.240	2.905	4.339	3.888	5.034	4.752	4.447	4.426	4.296	1. Agriculture, Hunting and Forestry	
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	NPL	
2. Perikanan	6	30	33	42	40	39	42	47	55	64	73	72	81	90	87	94	77	87	2. Fisher	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
3. Pertambangan dan Penggalian	11.664	20.217	21.883	23.201	20.129	24.022	26.201	23.877	23.729	23.456	23.747	22.305	22.691	25.363	25.860	28.717	26.550	26.040	3. Mining and Quarrying	
NPL	-	136	64	66	65	68	69	69	61	60	61	61	62	61	62	64	63	64	NPL	
4. Industri Pengolahan	38.797	57.077	76.235	79.863	76.965	80.723	83.862	86.006	85.720	84.976	84.200	86.368	90.933	94.699	94.030	98.577	97.373	94.809	4. Processing Industry	
NPL	1.120	973	1.005	1.043	1.022	1.122	1.014	979	1.390	2.873	1.507	1.350	1.393	1.372	1.075	1.744	1.698	1.548	NPL	
5. Listrik, gas dan air	4.305	5.151	5.599	5.973	5.792	6.008	8.313	8.353	8.024	10.496	10.708	10.644	5.832	5.694	5.753	5.903	5.915	6.018	5. Electricity, Gas and Water	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	0	1	0	0	0	-	NPL	
6. Konstruksi	556	2.070	3.114	3.319	3.391	3.964	3.899	3.891	3.857	4.053	4.419	3.912	4.008	4.722	4.824	5.371	5.789	4.847	6. Construction	
NPL	0	12	11	12	11	12	12	12	12	10	10	10	10	10	10	-	0	0	NPL	
7. Perdagangan Besar dan Eceran	8.778	20.492	21.903	23.121	22.919	24.050	24.308	24.426	24.656	24.509	25.412	26.763	26.389	27.427	27.642	29.164	27.160	26.444	7. Wholesale and Retail Trade	
NPL	29	120	214	222	413 ^{d)}	519	622	353	754	747	696	680	694	687	690	778	726	667	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	217	278	380	408	418	437	460	458	456	462	468	491	504	515	514	562	603	646	8. Provision of accomodation and the provision of eating and drinking	
NPL	0	0	0	0	0	0	0	0	0	-	0	-	-	0	0	0	0	0	NPL	
9. Transportasi, pergudangan dan komunikasi	5.944	7.255	10.097	11.151	10.807	11.116	11.344	11.574	10.874	12.945	13.132	15.766	16.431	16.711	16.331	16.881	16.432	17.090	9. Transportation, Warehousing and Communications	
NPL	151	8	161	173	162	169	172	170	163	154	154	143	145	141	145	145	141	143	NPL	
10. Perantara Keuangan	25.250	31.670	33.526	34.876	33.702	33.937	35.073	34.799	32.523	32.496	33.599	34.068	36.050	35.796	34.826	35.045	35.570	35.474	10. Financial intermediaries	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
11. Real Estate, Usaha Persewaan,	2.329	3.451	4.169	4.144	4.617	5.099	4.731	4.698	4.729	4.697	4.851	4.837	4.702	4.700	5.005	4.213	3.732	3.675	11. Real Estate, Business, Ownership,	
NPL	-	8	0	0	0	0	0	46	56	60	0	-	0	-	-	-	-	0	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	92	79	225	238	232	246	239	240	228	223	227	229	231	226	228	380	386	410	12. Government administration, Defese and Compulsory social security	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
13. Jasa Pendidikan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13. Education Services	
NPL	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	3	1	3	4	4	4	4	4	3	3	3	3	3	3	3	3	4	4	14. Health Services and Social Activities	
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.082	1.469	1.381	1.320	1.526	1.611	943	947	904	564	571	577	724	723	749	779	923	935	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPL	0	0	0	0	0	0	0	0	-	-	-	0	-	-	0	0	0	0	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16. Individual Services which Serve Households	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra Agency International	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
18. Kegiatan yang belum jelas batasannya	15.804	1.044	901	966	977	1.038	1.068	1.032	1.021	1.024	1.069	1.118	1.211	1.240	1.309	1.429	1.509	1.570	18. Business Activities which are not clearly defined	
NPL	202	45	32	36	37	32	16	15	15	2	1	1	0	1	1	2	3	2	NPL	
Penerima Kredit Bukan Lapangan Usaha																				Loans to Non Industrial Origin
Rumah Tangga																			House Hold	
- Untuk Pemilikan Rumah Tinggal	574	544	538	536	540	523	522	560	561	563	566	569	581	710	579	570	564	569	- For Home Ownership	
NPL	-	0	0	0	0	0	0	0	-	-	-	-	-	10	-	-	-	-	NPL	
- Untuk Pemilikan Flat atau Apartemen	12	10	3	4	4	4	5	4	6	7	6	6	7	7	7	8	11	11	- For Apartement Ownership	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
- Untuk Pemilikan Ruko atau Rukan	-	-	-	-	-	-	-	-	-	1	1	-	-	1	1	1	1	2	- For Shop House Ownership	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
- Untuk Pemilikan Kendaraan Bermotor	16	24	24	24	24	25	24	504	26	24	22	23	24	24	24	25	33	24	- For Vehicles Ownership	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.954	3.971	4.201	4.164	4.174	4.293	4.342	4.265	4.314	4.287	4.277	4.363	4.436	4.550	4.455	4.425	4.462	4.645	- Others	
NPL	209	83	87	85	102	103	102	92	91	108	95	97	98	102	99	93	88	87	NPL	
Bukan Lapangan Usaha Lainnya	15.278	15.848	16.461	16.546	16.756	16.921	16.952	16.885	16.702	15.457	15.619	15.836	16.110	15.996	16.158	16.244	16.307	16.425	Non Industrial Origin Others	
NPL	1.715	1.282	1.445	1.480	1.500	1.511	1.389	1.434	1.465	323	330	330	344	342	357	334	325	322	NPL	

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.8.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit - November 2014
Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - November 2014)
Miliar Rp (Billion Rp)

Keterangan	Lapangan Usaha																		Bukan Lapangan Usaha						Location
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial, Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6	
Jawa Barat	5.570	390	1.607	46.509	1.051	11.688	61.605	5.701	15.843	3.183	9.702	37	769	1.503	6.349	309	0	1.009	51.983	896	1.931	4.626	36.325	30.723	Jawa Barat
NPL	354	32	52	1.364	18	583	2.735	118	636	188	406	0	5	25	223	5	-	56	1.619	17	49	53	417	106	NPL
Banten	498	25	436	10.202	904	4.915	14.571	787	1.257	4.081	2.905	13	314	189	1.151	71	-	166	18.583	430	1.032	8.569	10.466	5.878	Banten
NPL	30	1	10	83	0	246	447	51	72	22	81	1	4	6	38	0	-	1	407	4	7	56	224	25	NPL
DKI Jakarta	90.141	2.899	112.977	371.133	71.523	79.299	257.523	32.734	112.751	142.681	110.613	1.437	2.667	5.109	24.888	254	70	3.720	87.230	8.724	8.425	85.472	56.938	72.545	DKI Jakarta
NPL	1.114	28	3.639	8.365	1.505	2.929	6.778	179	3.153	862	1.820	0	10	53	596	4	-	119	1.344	83	213	1.013	850	1.389	NPL
D.I Yogyakarta	566	78	28	1.789	49	725	6.973	1.647	370	678	1.211	5	183	185	982	84	-	167	3.452	60	218	542	5.196	122	D.I Yogyakarta
NPL	11	2	4	68	0	19	192	23	19	6	11	0	3	35	20	9	-	3	55	0	2	2	34	1	NPL
Jawa Tengah	5.240	742	247	34.735	238	4.958	63.809	3.896	4.001	3.936	4.174	12	488	840	3.323	368	3	612	16.044	220	840	4.275	18.661	21.557	Jawa Tengah
NPL	101	21	27	498	1	183	2.029	120	219	60	94	0	5	10	118	5	-	3	389	3	25	33	206	53	NPL
Jawa Timur	9.209	614	1.971	98.027	1.155	12.598	85.985	4.426	10.977	3.338	7.974	42	640	1.132	6.001	392	-	1.006	29.977	1.391	1.767	4.878	45.592	4.341	Jawa Timur
NPL	465	28	15	1.602	7	442	2.568	83	166	114	177	0	20	31	201	9	-	16	529	13	36	43	357	62	NPL
Bengkulu	933	22	37	310	23	232	3.026	126	58	25	187	1	20	30	138	8	0	45	1.093	21	177	54	3.340	2.551	Bengkulu
NPL	23	1	8	3	-	16	157	2	2	1	7	-	0	5	5	0	-	0	15	0	5	2	21	6	NPL
Jambi	4.649	36	141	883	4	861	5.829	507	325	207	509	1	16	92	397	15	1	83	3.405	29	417	214	6.854	307	Jambi
NPL	90	2	33	16	0	23	253	20	8	12	13	-	0	4	11	0	-	4	98	-	6	3	69	3	NPL
Aceh	1.415	38	31	1.286	127	766	5.452	144	93	46	190	2	22	76	376	30	130	53	2.001	67	209	148	11.687	621	Aceh
NPL	34	2	9	21	0	159	627	10	9	7	17	-	0	4	111	5	5	10	57	0	25	4	61	4	NPL
Sumatera Utara	27.850	334	392	33.970	822	5.514	38.139	1.820	3.938	1.525	4.148	26	268	822	2.862	89	0	277	11.300	253	2.001	4.435	18.786	1.483	Sumatera Utara
NPL	440	11	7	865	1	509	1.297	52	122	53	74	1	6	8	107	2	0	14	523	6	51	44	232	39	NPL
Sumatera Barat	4.037	78	324	1.570	16	619	10.558	609	422	713	394	8	118	166	592	13	-	75	2.402	82	236	150	4.495	9.285	Sumatera Barat
NPL	120	6	12	39	0	31	534	16	23	3	26	0	0	1	31	0	-	1	75	2	21	3	61	28	NPL
Riau	11.017	106	367	1.904	124	1.925	9.944	1.167	1.601	278	2.521	3	75	226	854	23	-	94	6.026	70	769	429	11.589	318	Riau
NPL	281	3	6	14	2	130	605	21	51	5	128	-	3	5	43	1	-	5	323	1	26	6	120	7	NPL
Sumatera Selatan	10.981	58	1.017	4.832	291	3.105	12.833	702	847	223	1.339	12	129	211	637	22	0	478	5.848	35	1.077	401	14.033	360	Sumatera Selatan
NPL	332	2	58	21	1	528	508	22	26	6	98	0	0	3	35	0	-	9	230	0	38	11	141	16	NPL
Bangka Belitung	217	54	1.512	559	28	254	2.112	77	51	3	134	1	1	17	103	6	-	5	786	8	186	91	2.277	5	Bangka Belitung
NPL	3	1	2	4	-	23	67	2	1	-	6	-	1	0	9	0	-	-	23	-	1	1	14	0	NPL
Kepulauan Riau	94	68	512	4.440	735	1.407	4.656	833	4.126	78	966	3	90	43	410	19	-	43	5.162	78	629	366	4.487	150	Kepulauan Riau
NPL	47	0	3	23	0	82	98	33	26	4	9	-	0	0	15	1	-	1	120	0	16	2	38	1	NPL
Lampung	6.154	574	122	3.537	23	887	12.006	387	805	317	954	3	346	165	731	25	0	80	2.523	37	252	380	3.981	3.579	Lampung
NPL	41	5	3	92	1	22	406	8	56	35	17	-	5	4	14	2	-	2	102	3	2	3	52	15	NPL
Kalimantan Selatan	3.757	124	994	1.641	289	1.232	7.545	653	1.258	421	1.443	1	26	54	707	19	-	125	6.249	31	368	205	7.000	184	Kalimantan Selatan
NPL	19	8	58	24	35	43	273	6	155	8	49	0	0	9	32	1	-	2	167	1	9	4	53	1	NPL
Kalimantan Barat	5.837	117	66	1.041	89	983	8.512	617	1.786	274	938	3	38	151	356	8	-	206	2.776	58	724	215	9.304	56	Kalimantan Barat
NPL	39	3	4	11	0	55	177	12	25	3	8	0	-	0	8	0	-	2	58	4	12	2	40	1	NPL
Kalimantan Timur	4.400	102	2.483	5.747	68	4.463	11.874	1.502	5.142	341	5.128	9	27	129	1.568	33	-	176	6.599	115	793	2.406	11.332	360	Kalimantan Timur
NPL	311	8	134	50	0	555	531	20	507	13	424	0	1	4	243	1	-	32	237	1	25	25	155	9	NPL
Kalimantan Tengah	5.026	21	8	312	16	379	3.213	105	185	18	236	1	5	24	215	18	-	115	1.703	9	135	44	5.477	17	Kalimantan Tengah
NPL	9	1	1	4	0	21	92	5	7	0	8	-	0	0	10	0	-	1	32	0	7	0	25	0	NPL
Sulawesi Tengah	910	70	98	212	33	541	5.265	283	152	11	173	1	12	19	261	25	-	43	1.759	8	256	177	8.224	57	Sulawesi Tengah
NPL	16	1	1	11	0	21	231	13	2	1	5	-	0	1	18	1	-	0	33	-	4	3	47	0	NPL
Sulawesi Selatan	1.216	246	529	4.537	357	4.316	23.224	2.694	2.996	1.119	2.375	14	160	150	1.739	120	4	327	10.911	116	1.463	4.031	14.672	4.394	Sulawesi Selatan
NPL	79	10	112	128	3	293	951	129	85	127	143	3	1	1	51	6	1	5	381	2	69	30	169	22	NPL
Sulawesi Utara	258	219	47	714	4	732	6.076	409	283	24	612	5	40	37	498	15	-	11	3.236	66	286	225	6.389	5.386	Sulawesi Utara
NPL	10	16	2	101	1	59	218	12	15	6	7	-	0	1	22	0	-	-	158	1	5	2	134	167	NPL
Gorontalo	599	23	5	90	1	142	1.939	50	32	2	55	0	3	4	91	9	-	1	693	8	34	147	2.401	1.727	Gorontalo
NPL	5	1	0	4	0	43	161	2	0	0	3	-	0	8	0	0									

Tabel 4.9.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014											Items	
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
Jenis Penggunaan																			Type of Use	
Kredit kepada Pihak Ketiga																			Credit to Third Party	
1. Modal Kerja	1.068.676	1.316.689	1.461.602	1.507.551	1.506.089	1.535.973	1.585.659	1.546.833	1.545.883	1.572.862	1.607.627	1.609.581	1.650.529	1.675.228	1.671.457	1.708.471	1.698.551	1.713.799	1. Working Capital	
NPL	28.279	28.963	31.654	30.684	32.073	32.157	31.470	32.945	35.544	37.185	37.908	40.652	40.265	42.508	42.933	43.567	44.573	46.002	NPL	
2. Investasi	464.262	591.425	729.406	749.442	756.373	775.085	798.157	799.077	805.189	814.094	830.170	846.172	857.965	852.749	857.834	872.348	869.309	881.519	2. Investments	
NPL	8.917	10.032	13.399	13.714	14.282	14.228	13.633	14.454	14.703	15.178	16.720	18.622	19.493	20.178	22.090	22.692	23.541	23.386	NPL	
3. Konsumsi	667.155	799.748	876.394	890.217	897.014	903.338	909.058	912.510	916.749	919.942	923.551	947.396	959.669	967.053	969.073	980.475	990.210	1.001.297	3. Consumption	
NPL	10.499	11.600	14.325	14.116	14.057	14.046	13.176	14.433	14.832	13.715	14.250	15.027	15.075	15.525	15.697	15.417	15.356	15.368	NPL	
Total Kredit	2.200.094	2.707.862	3.067.402	3.147.210	3.159.476	3.214.397	3.292.874	3.258.421	3.267.820	3.306.899	3.361.348	3.403.148	3.468.162	3.495.030	3.498.364	3.561.295	3.558.070	3.596.614	Total Credit	
NPL	47.695	50.595	59.379	58.514	60.412	60.431	58.279	61.831	65.080	66.079	68.878	74.302	74.833	78.211	80.719	81.676	83.470	84.757	NPL	
Orientasi Penggunaan																			User Orientation	
Kredit kepada Pihak Ketiga																			Credit to Third Party	
1. Ekspor	41.876	47.799	52.524	55.163	53.897	56.961	62.518	57.608	57.777	57.680	61.371	60.703	62.142	60,435 ^{r)}	58.720	61.621	59.551	59.882	1. Ekspor	
NPL	1.602	1.616	1.463	1.402	1.420	1.331	1.571	1.360	1.460	1.313	1.323	1.353	1.698	1,753 ^{r)}	1.946	2.110	2.004	1.809	NPL	
2. Impor	26.525	38.985	67.082	65.802	69.518	66.402	70.611	66.394	61.412	58.466	58.856	58.386	63.008	61.356	51.353	53.792	53.412	54.950	2. Impor	
NPL	733	587	766	772	751	777	618	161	642	638	568	794	864	842	900	887	572	497	NPL	
3. Lainnya	2.131.118	2.621.078	2.947.796	3.026.246	3.036.061	3.091.035	3.159.745	3.134.418	3.148.631	3.190.752	3.241.121	3.284.059	3.343.012	3.373.239 ^{r)}	3.388.291	3.445.881	3.445.107	3.481.783	3. Other	
NPL	45.245	48.392	57.149	56.341	58.241	58.324	56.091	60.310	62.978	64.127	66.987	72.155	72.271	75.616 ^{r)}	77.873	78.679	80.894	82.451	NPL	
Total Kredit	2.200.094	2.707.862	3.067.402	3.147.210	3.159.476	3.214.397	3.292.874	3.258.421	3.267.820	3.306.899	3.361.348	3.403.148	3.468.162	3.495.030	3.498.364	3.561.295	3.558.070	3.596.614	Total Credit	
NPL	47.694	50.595	59.378	58.514	60.412	60.431	58.279	61.831	65.080	66.079	68.878	74.302	74.833	78.211	80.719	81.676	83.470	84.757	NPL	
r) Angka-angka diperbaiki																				r) Revised figures

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.10.a. Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)
Milliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014											Items
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jenis Penggunaan																			Type of Use
Kredit kepada Pihak Ketiga																			Credit to Third Party
1. Modal Kerja	407.101	503.972	526.442	548.564	545.237	558.264	580.070	556.972	555.089	558.323	572.582	567.023	585.064	594.067	597.149	608.785	597.291	605.597	1. Working Capital
NPL	13.638	13.784	14.096	13.632	13.687	13.402	12.967	14.360	14.883	14.315	14.805	15.413	15.032	16.285	15.934	16.061	15.927	16.036	NPL
2. Investasi	135.196	168.585	251.426	259.555	260.453	265.799	274.979	275.336	280.968	287.237	290.889	297.714	301.065	303.518	307.293	312.552	311.328	315.562	2. Investments
NPL	2.462	2.559	4.088	4.143	4.193	3.913	3.844	4.210	4.255	4.370	4.359	4.708	5.090	4.771	5.832	5.840	4.737	4.946	NPL
3. Konsumsi	234.535	286.571	310.631	316.971	319.366	321.925	326.677	327.272	329.989	332.743	335.868	341.297	348.106	348.085	349.691	354.107	358.403	362.909	3. Consumption
NPL	3.683	4.905	6.699	6.464	6.228	6.104	5.656	6.529	6.797	6.641	6.798	7.181	7.184	7.207	7.257	7.096	7.056	6.986	NPL
Total Kredit	776.833	959.128	1.088.499	1.125.090	1.125.057	1.145.988	1.181.726	1.159.580	1.166.047	1.178.302	1.199.339	1.206.035	1.234.235	1.245.669	1.254.133	1.275.444	1.267.022	1.284.068	Total Credit
NPL	19.783	21.249	24.883	24.239	24.108	23.418	22.467	25.100	25.935	25.326	25.962	27.301	27.305	28.262	29.023	28.997	27.720	27.968	NPL
Orientasi Penggunaan																			User Orientation
Kredit kepada Pihak Ketiga																			Credit to Third Party
1. Ekspor	13.551	13.169	12.455	13.077	11.978	11.593	13.717	12.114	12.390	12.857	12.606	12.063	12.939	11.847	12.049	11.790	10.376	10.963	1. Ekspor
NPL	548	540	556	577	565	497	502	510	490	467	472	516	527	522	523	547	561	564	NPL
2. Impor	7.296	10.542	26.404	27.522	29.922	25.187	27.799	23.296	18.086	12.962	12.021	10.936	10.184	9.948	2.212	2.047	2.013	1.979	2. Impor
NPL	350	372	428	448	436	462	470	14	13	12	14	14	14	14	73	62	11	10	NPL
3. Lainnya	755.987	935.417	1.049.640	1.084.491	1.083.157	1.109.209	1.140.209	1.124.170	1.135.570	1.152.482	1.174.712	1.183.035	1.211.113	1.223.874	1.239.873	1.261.607	1.254.632	1.271.126	3. Other
NPL	18.885	20.336	23.900	23.213	23.107	22.458	21.496	24.577	25.431	24.846	25.476	26.771	26.764	27.726	28.427	28.388	27.148	27.394	NPL
Total Kredit	776.833	959.128	1.088.499	1.125.090	1.125.057	1.145.988	1.181.726	1.159.580	1.166.047	1.178.302	1.199.339	1.206.035	1.234.235	1.245.669	1.254.133	1.275.444	1.267.022	1.284.068	Total Credit
NPL	19.783	21.249	24.883	24.239	24.108	23.418	22.467	25.100	25.935	25.326	25.962	27.301	27.305	28.262	29.023	28.997	27.720	27.968	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.11.a. Kredit dan NPL BUSN Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Foreign Exchange Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)
Milliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014											Items
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jenis Penggunaan																			Type of Use
Kredit kepada Pihak Ketiga																			Credit to Third Party
1. Modal Kerja	434.210	519.409	577.069	588.503	601.259	602.098	617.230	609.488	616.121	633.567	643.513	640.012	653.292	657.452	668.689	685.317	689.609	697.272	1. Working Capital
NPL	10.005	9.122	10.196	10.035	10.617	10.820	10.151	10.673	11.595	11.931	12.947	14.054	14.191	14.890	15.839	15.884	17.280	18.148	NPL
2. Investasi	242.948	305.936	339.615	346.278	351.682	359.853	371.973	370.141	369.421	373.447	382.503	389.800	397.145	389.972	399.671	404.796	404.377	408.064	2. Investments
NPL	4.746	4.540	5.791	5.493	5.851	6.106	6.057	6.277	6.462	6.785	7.239	8.474	8.891	9.573	10.440	11.150	12.722	12.406	NPL
3. Konsumsi	245.384	288.933	316.964	321.213	322.632	323.809	322.319	324.135	323.888	323.315	320.726	334.186	335.733	341.062	340.426	342.319	344.986	348.132	3. Consumption
NPL	3.390	3.785	4.380	4.375	4.472	4.526	4.356	4.540	4.711	4.857	5.165	5.384	5.364	5.664	5.745	5.623	5.602	5.689	NPL
Total Kredit	922.541	1.114.279	1.233.648	1.255.994	1.275.573	1.285.761	1.311.522	1.303.765	1.309.430	1.330.329	1.346.741	1.363.998	1.386.170	1.388.486	1.408.786	1.432.433	1.438.972	1.453.468	Total Credit
NPL	18.141	17.448	20.368	19.903	20.941	21.453	20.564	21.489	22.769	23.573	25.351	27.912	28.447	30.126	32.023	32.657	35.605	36.242	NPL
Orientasi Penggunaan																			User Orientation
Kredit kepada Pihak Ketiga																			Credit to Third Party
1. Ekspor	8.800	9.391	10.470	13.397	13.582	13.746	14.471	14.126	14.169	16.619	17.605	16.800	16.884	16.664 ^{r)}	16.851	18.809	18.040	17.941	1. Ekspor
NPL	91	22	21	70	70* **)	97	153	151	148	150	148	130	383	496 ^{r)}	671	670	672	687	NPL
2. Impor	7.256	11.385	18.085	14.903	15.883	15.706	15.784	15.942	16.617	17.865	18.505	19.368	19.676	19.081	19.841	20.739	20.458	19.742	2. Impor
NPL	199	97	168	145	138	131	76	75	72	70	39	294	296	275	275	273	478	377	NPL
3. Lainnya	906.486	1.093.502	1.205.094	1.227.694	1.246.108	1.256.309	1.281.267	1.273.697	1.278.644	1.295.845	1.310.632	1.327.831	1.349.609	1.352.741 ^{r)}	1.372.093	1.392.885	1.400.473	1.415.785	3. Other
NPL	17.851	17.329	20.179	19.689	20.697	21.225	20.335	21.263	22.549	23.354	25.165	27.487	27.767	29.355 ^{r)}	31.078	31.714	34.455	35.178	NPL
Total Kredit	922.541	1.114.279	1.233.648	1.255.994	1.275.573	1.285.761	1.311.522	1.303.765	1.309.430	1.330.329	1.346.741	1.363.998	1.386.170	1.388.486	1.408.786	1.432.433	1.438.972	1.453.468	Total Credit
NPL	18.141	17.448	20.368	19.903	20.941	21.453	20.564	21.489	22.769	23.573	25.351	27.912	28.447	30.126	32.023	32.657	35.605	36.242	NPL
^{r)} Angka-angka diperbaiki																			
^{r)} Revised figures																			

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.12.a. Kredit dan NPL BUSN Non Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Non-Foreign Exchange Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)
Milliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014										Items	
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Jenis Penggunaan																			Type of Use
Kredit kepada Pihak Ketiga																			Credit to Third Party
1. Modal Kerja	22.195	30.464	37.747	39.545	38.677	39.439	41.614	40.548	41.569	43.524	45.185	46.292	47.386	48.032	47.410	48.753	48.141	49.069	1. Working Capital
NPL	635	810	923	893	990	952	1.001	1.113	1.190	1.101	1.308	1.349	1.364	1.463	1.478	1.472	1.575	1.530	NPL
2. Investasi	11.858	16.879	19.468	19.621	19.872	20.130	20.358	20.303	20.560	20.849	21.225	21.780	22.961	23.221	23.208	23.421	23.605	23.779	2. Investments
NPL	285	692	690	665	707	648	618	713	613	667	770	806	812	886	918	994	975	1.005	NPL
3. Konsumsi	34.090	42.108	45.011	45.480	45.874	46.191	46.256	46.280	46.265	46.325	46.671	47.547	48.386	48.874	49.241	49.730	49.892	50.369	3. Consumption
NPL	323	336	346	330	340	359	319	355	352	365	361	383	380	382	391	374	378	371	NPL
Total Kredit	68.143	89.451	102.226	104.646	104.423	105.760	108.228	107.131	108.394	110.697	113.081	115.619	118.732	120.127	119.860	121.904	121.638	123.216	Total Credit
NPL	1.243	1.838	1.958	1.888	2.037	1.958	1.938	2.181	2.155	2.133	2.439	2.537	2.556	2.731	2.788	2.840	2.928	2.906	NPL
Orientasi Penggunaan																			User Orientation
Kredit kepada Pihak Ketiga																			Credit to Third Party
1. Ekspor	10	5	3	2	2	1	0	0	1	1	1	7	13	0	0	0	0	0	1. Ekspor
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Impor	0	6	5	4	2	3	2	3	3	3	3	3	245	243	254	244	242	310	2. Impor
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Lainnya	68.133	89.439	102.218	104.640	104.419	105.757	108.226	107.127	108.390	110.693	113.076	115.609	118.475	119.884	119.605	121.659	121.395	122.906	3. Other
NPL	1.243	1.838	1.958	1.888	2.037	1.958	1.938	2.181	2.155	2.133	2.439	2.537	2.556	2.731	2.788	2.840	2.928	2.906	NPL
Total Kredit	68.143	89.451	102.226	104.646	104.423	105.760	108.228	107.131	108.394	110.697	113.081	115.619	118.732	120.127	119.860	121.904	121.638	123.216	Total Credit
NPL	1.243	1.838	1.958	1.888	2.037	1.958	1.938	2.181	2.155	2.133	2.439	2.537	2.556	2.731	2.788	2.840	2.928	2.906	NPL

Tabel 4.13.a. Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use)
Milliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014											Items
	Des	Des	Ags	Sep *)	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jenis Penggunaan																			Type of Use
Kredit kepada Pihak Ketiga																			Credit to Third Party
1. Modal Kerja	35.304	45.861	54.608	57.029	58.333	59.058	57.562	51.602	52.488	54.632	56.048	57.698	59.550	60.582	62.028	63.750	64.581	62.686	1. Working Capital
NPL	1.948	3.207	4.366	4.240	4.584	4.647	4.838	4.555	4.827	5.049	5.402	5.861	5.515	5.858	6.048	5.778	6.007	6.465	NPL
2. Investasi	21.081	24.870	28.534	28.778	29.456	29.848	29.561	30.592	30.714	31.174	32.119	32.480	32.620	32.992	33.058	32.941	32.546	35.327	2. Investments
NPL	498	1.134	1.528	2.033	2.120	2.090	1.683	1.818	2.009	2.096	2.938	3.178	3.034	3.324	3.315	2.857	2.790	2.992	NPL
3. Konsumsi	119.317	148.120	168.632	171.368	173.197	175.107	177.418	178.129	180.461	182.885	185.046	188.722	191.278	192.885	193.931	197.821	201.017	203.601	3. Consumption
NPL	627	684	949	963	988	1.014	922	1.034	1.072	1.076	1.160	1.288	1.336	1.449	1.487	1.507	1.558	1.585	NPL
Total Kredit	175.702	218.851	251.775	257.175	260.985	264.014	264.541	260.323	263.662	268.692	273.212	278.900	283.448	286.459	289.017	294.511	298.145	301.614	Total Credit
NPL	3.073	5.025	6.843	7.236	7.692	7.751	7.444	7.407	7.908	8.221	9.499	10.327	9.886	10.630	10.851	10.142	10.355	11.042	NPL
Orientasi Penggunaan																			User Orientation
Kredit kepada Pihak Ketiga																			Credit to Third Party
1. Ekspor	99	87	65	64	66	66	65	64	64	63	62	101	100	65	62	66	67	65	1. Ekspor
NPL	8	14	8	8	8	9	9	9	9	9	10	12	23	11	10	11	11	10	NPL
2. Impor	5	5	3	3	3	3	3	4	3	3	3	3	3	3	3	3	3	3	2. Impor
NPL	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	NPL
3. Lainnya	175.597	218.759	251.707	257.108	260.915	263.944	264.473	260.256	263.595	268.625	273.147	278.796	283.345	286.392	288.952	294.443	298.074	301.546	3. Other
NPL	3.065	5.010	6.834	7.227	7.683	7.741	7.434	7.397	7.898	8.210	9.489	10.314	9.861	10.619	10.839	10.131	10.343	11.031	NPL
Total Kredit	175.702	218.851	251.775	257.175	260.985	264.014	264.541	260.323	263.662	268.692	273.212	278.900	283.448	286.459	289.017	294.511	298.145	301.614	Total Credit
NPL	3.073	5.025	6.843	7.236	7.692	7.751	7.444	7.407	7.908	8.221	9.499	10.327	9.886	10.630	10.851	10.142	10.355	11.042	NPL

Tabel 4.14.a. Kredit dan NPL Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Joint Venture Banks to Non Bank Third Party Based on Types and Orientation of Use)
Milliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014											Items
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jenis Penggunaan																			Type of Use
Kredit kepada Pihak Ketiga																			Credit to Third Party
1. Modal Kerja	80.077	101.551	123.905	124.545	119.863	125.821	130.992	130.476	126.612	125.550	132.306	134.333	139.191	139.363	122.870	122.356	124.004	127.033	1. Working Capital
NPL	1.083	1.307	1.162	939	1.061	1.021	1.171	1.156	1.127	1.360	1.603	2.310	2.478	2.340	2.248	2.432	2.400	2.390	NPL
2. Investasi	26.317	38.127	49.899	53.065	53.161	55.370	55.821	56.910	57.454	55.446	56.044	57.128	56.541	55.838	45.999	46.583	45.930	48.584	2. Investments
NPL	401	537	726	775	833	865	867	879	837	785	827	878	1.047	1.025	987	1.056	1.069	1.046	NPL
3. Konsumsi	13.994	13.617	13.930	13.911	14.446	14.539	14.545	14.478	14.538	14.336	14.749	14.846	15.009	14.859	14.561	15.226	14.533	14.610	3. Consumption
NPL	552	524	418	420	426	430	432	449	344	346	341	365	369	370	360	390	349	329	NPL
Total Kredit	120.389	153.295	187.733	191.521	187.471	195.730	201.357	201.863	198.604	195.332	203.099	206.307	210.741	210.059	183.430	184.165	184.467	190.228	Total Credit
NPL	2.036	2.368	2.306	2.133	2.320	2.315	2.470	2.484	2.308	2.492	2.772	3.553	3.893	3.735	3.595	3.879	3.818	3.765	NPL
Orientasi Penggunaan																			User Orientation
Kredit kepada Pihak Ketiga																			Credit to Third Party
1. Ekspor	14.728	17.518	19.685	18.502	19.956	21.599	24.128	22.743	22.274	20.035	21.575	22.280	22.451	21.989	20.887	20.945	20.781	20.778	1. Ekspor
NPL	468	619	486	330	334	302	340	288	279	166	167	167	230	227	226	346	258	241	NPL
2. Impor	3.899	5.989	7.341	7.021	6.487	8.752	9.350	9.627	8.922	10.298	10.668	10.145	13.716	13.775	12.732	13.182	13.285	14.977	2. Impor
NPL	23	8	32	29	29	29	26	26	26	26	24	8	62	62	62	62	74	101	NPL
3. Lainnya	101.761	129.788	160.707	165.998	161.028	165.380	167.880	169.493	167.407	165.000	170.856	173.882	174.574	174.295	149.811	150.038	150.401	154.473	3. Other
NPL	1.545	1.742	1.788	1.774	1.957	1.985	2.104	2.170	2.003	2.300	2.582	3.379	3.601	3.445	3.307	3.471	3.486	3.423	NPL
Total Kredit	120.389	153.295	187.733	191.521	187.471	195.730	201.357	201.863	198.604	195.332	203.099	206.307	210.741	210.059	183.430	184.165	184.467	190.228	Total Credit
NPL	2.036	2.368	2.306	2.133	2.320	2.315	2.470	2.484	2.308	2.492	2.772	3.553	3.893	3.735	3.595	3.879	3.818	3.765	NPL

Tabel 4.15.a. Kredit dan NPL Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Foreign Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)
Milliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014											Items	
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
Jenis Penggunaan																			Type of Use	
Kredit kepada Pihak Ketiga																			Credit to Third Party	
1. Modal Kerja	89.789	115.432	141.831	149.363	142.720	151.293	158.191	157.747	154.004	157.266	157.995	164.223	166.046	175.732	173.310	179.511	174.924	172.142	1. Working Capital	
NPL	970	732	911	946	1.134 ^{r)}	1.316	1.341	1.087	1.923	3.430	1.844	1.666	1.685	1.674	1.385	1.939	1.383	1.434	NPL	
2. Investasi	26.862	37.028	40.463	42.146	41.748	44.085	45.465	45.796	46.072	45.942	47.391	47.269	47.632	47.208	48.605	52.056	51.524	50.203	2. Investments	
NPL	525	569	576	606	578	606	564	557	527	476	586	579	619	599	598	795	1.248	991	NPL	
3. Konsumsi	19.834	20.398	21.227	21.274	21.499	21.766	21.844	22.216	21.608	20.338	20.491	20.797	21.157	21.288	21.223	21.272	21.378	21.676	3. Consumption	
NPL	1.924	1.366	1.532	1.564	1.602	1.614	1.491	1.526	1.556	430	425	427	442	453	456	426	413	409	NPL	
Total Kredit	136.486	172.859	203.521	212.784	205.968	217.144	225.500	225.759	221.684	223.546	225.876	232.290	234.835	244.229	243.138	252.838	247.827	244.021	Total Credit	
NPL	3.419	2.667	3.019	3.116	3.314	3.536	3.396	3.170	4.006	4.336	2.854	2.671	2.746	2.726	2.439	3.161	3.044	2.833	NPL	
Orientasi Penggunaan																			User Orientation	
Kredit kepada Pihak Ketiga																			Credit to Third Party	
1. Ekspor	4.688	7.629	9.847	10.120	8.313	9.956	10.136	8.562	8.879	8.105	9.522	9.452	9.755	9.870	8.870	10.011	10.286	10.135	1. Ekspor	
NPL	487	421	391	417	406	426	567	403	534	521	527	528	535	497	517	537	501	307	NPL	
2. Impor	8.069	11.058	15.245	16.348	17.221	16.752	17.673	17.522	17.780	17.334	17.657	17.931	19.185	18.307	16.311	17.578	17.410	17.939	2. Impor	
NPL	162	109	138	149	147	154	45	46	529	529	492	477	489	489	488	488	8	8	NPL	
3. Lainnya	123.154	154.172	178.429	186.315	180.434	190.437	197.690	199.675	195.024	198.108	198.698	204.907	205.896	216.053	217.957	225.249	220.131	215.947	3. Other	
NPL	2.656	2.136	2.489	2.550	2.760	2.957	2.783	2.722	2.943	3.287	1.836	1.666	1.722	1.740	1.434	2.136	2.535	2.519	NPL	
Total Kredit	136.486	172.859	203.521	212.784	205.968	217.144	225.500	225.759	221.684	223.546	225.876	232.290	234.835	244.229	243.138	252.838	247.827	244.021	Total Credit	
NPL	3.418	2.667	3.019	3.116	3.314	3.536	3.396	3.170	4.006	4.336	2.854	2.671	2.746	2.726	2.439	3.161	3.044	2.833	NPL	
r) Angka-angka diperbaiki																				r) Revised figures

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.16.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - November 2014
Credit and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for November 2014
Miliar Rp (Billion Rp)

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			Location
				Ekspor	Impor	Lainnya	
1. Jawa Barat	121.974	50.852	126.484	2.313	864	296.133	1. Jawa Barat
NPL	4.805	1.997	2.260	65	0	8.997	NPL
2. Banten	30.292	12.192	44.959	476	48	86.919	2. Banten
NPL	853	240	722	1	0	1.813	NPL
3. DKI Jakarta	899.127	523.290	319.333	37.203	45.558	1.658.990	3. DKI Jakarta
NPL	19.275	11.879	4.892	1.496	468	34.081	NPL
4. D.I Yogyakarta	9.704	6.016	9.590	85	9	25.216	4. D.I Yogyakarta
NPL	256	169	94	1	1	517	NPL
5. Jawa Tengah	103.686	27.935	61.597	995	991	191.232	5. Jawa Tengah
NPL	2.563	931	708	20	5	4.177	NPL
6. Jawa Timur	198.666	46.821	87.947	6.262	4.889	322.283	6. Jawa Timur
NPL	4.928	1.016	1.040	56	7	6.921	NPL
7. Bengkulu	3.822	1.401	7.236	80	6	12.373	7. Bengkulu
NPL	149	81	50	0	0	279	NPL
8. Jambi	8.287	6.268	11.226	146	20	25.615	8. Jambi
NPL	347	143	179	1	0	669	NPL
9. Aceh	7.786	2.488	14.736	14	1	24.995	9. Aceh
NPL	921	109	152	0	0	1.181	NPL
10. Sumatera Utara	76.341	46.457	38.258	8.373	2.232	150.451	10. Sumatera Utara
NPL	2.380	1.188	895	156	2	4.305	NPL
11. Sumatera Barat	14.618	5.693	16.648	609	26	36.324	11. Sumatera Barat
NPL	640	202	190	5	0	1.026	NPL
12. Riau	16.010	16.219	19.202	229	54	51.148	12. Riau
NPL	765	540	483	1	1	1.785	NPL
13. Sumatera Selatan	21.508	16.211	21.756	612	11	58.851	13. Sumatera Selatan
NPL	1.199	452	437	1	0	2.086	NPL
14. Bangka Belitung	4.423	711	3.353	281	1	8.205	14. Bangka Belitung
NPL	82	37	40	0	0	159	NPL
15. Kepulauan Riau	9.692	8.831	10.873	103	29	29.265	15. Kepulauan Riau
NPL	154	187	178	0	0	519	NPL
16. Lampung	18.060	9.057	10.752	588	3	37.279	16. Lampung
NPL	573	142	177	0	0	891	NPL
17. Kalimantan Selatan	11.349	8.940	14.036	244	6	34.074	17. Kalimantan Selatan
NPL	365	358	234	1	0	956	NPL
18. Kalimantan Barat	11.465	9.557	13.133	159	8	33.988	18. Kalimantan Barat
NPL	235	114	116	0	0	466	NPL
19. Kalimantan Timur	22.359	20.832	21.605	312	3	64.481	19. Kalimantan Timur
NPL	1.214	1.620	453	0	0	3.287	NPL
20. Kalimantan Tengah	4.346	5.550	7.384	170	1	17.109	20. Kalimantan Tengah
NPL	121	37	64	0	0	222	NPL
21. Sulawesi Tengah	6.161	1.949	10.481	25	10	18.556	21. Sulawesi Tengah
NPL	250	71	86	0	1	406	NPL
22. Sulawesi Selatan	30.046	16.078	35.586	153	18	81.540	22. Sulawesi Selatan
NPL	1.447	678	673	1	8	2.789	NPL
23. Sulawesi Utara	7.103	2.882	15.588	45	3	25.526	23. Sulawesi Utara
NPL	375	95	468	0	0	937	NPL
26. Gorontalo	2.114	932	5.010	4	2	8.049	26. Gorontalo
NPL	156	74	69	0	0	299	NPL
25. Sulawesi Barat	1.445	402	2.383	2	1	4.228	25. Sulawesi Barat
NPL	116	28	23	0	0	167	NPL
24. Sulawesi Tenggara	3.981	1.646	8.493	14	8	14.098	24. Sulawesi Tenggara
NPL	193	101	92	2	1	384	NPL
27. Nusa Tenggara Barat	6.560	2.358	11.964	8	1	20.873	27. Nusa Tenggara Barat
NPL	194	43	132	0	0	369	NPL
28. Bali	20.573	12.951	20.910	187	4	54.244	28. Bali
NPL	250	191	126	0	-	567	NPL
29. Nusa Tenggara Timur	5.240	1.302	10.453	22	14	16.958	29. Nusa Tenggara Timur
NPL	167	33	66	2	0	265	NPL
30. Maluku	2.001	765	4.291	9	1	7.048	30. Maluku
NPL	78	35	47	0	0	160	NPL
31. Papua	7.745	3.277	9.374	3	5	20.387	31. Papua
NPL	531	201	150	0	0	881	NPL
32. Maluku Utara	1.336	467	3.227	5	0	5.025	32. Maluku Utara
NPL	79	32	24	-	0	135	NPL
33. Papua Barat	3.030	1.127	3.355	6	2	7.504	33. Papua Barat
NPL	175	195	49	0	0	420	NPL
34. Lainnya	22.951	10.061	71	145	123	32.816	34. Lainnya
NPL	168	166	0	-	-	335	NPL
Total	1.713.799	881.519	1.001.297	59.882	54.950	3.481.783	Total
NPL	46.002	23.386	15.368	1.809	497	82.451	NPL

Tabel 4.17.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit
(Credit and NPL Of Commercial Banks to Non Bank Third Party Based on Bank Location)
Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014											Items
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Jawa Barat	172.550	219.544	251.053	256.672	259.113	262.580	267.666	264.369	267.087	270.286	275.718	280.831	286.763	287.238	287.728	293.859	295.399	299.310	1. Jawa Barat
NPL	4.134	5.318	7.158	6.881	7.200	7.137	6.833	7.536	7.832	7.604	8.059	8.375	8.399	9.212	9.048	9.077	9.145	9.062	NPL
2. Banten	52.115	64.337	72.215	73.713	74.500	74.858	76.353	75.546	76.978	77.866	78.462	80.516	81.751	83.942	84.792	85.642	85.865	87.443	2. Banten
NPL	980	1.055	1.340	1.272	1.272	1.273	1.162	1.329	1.451	1.400	1.473	1.564	1.560	1.646	1.733	1.733	1.779	1.814	NPL
3. DKI Jakarta	1.080.426	1.310.522	1.488.972	1.531.403	1.534.156	1.563.789	1.604.953	1.595.387	1.591.591	1.605.976	1.636.214	1.660.673	1.689.899	1.712.952	1.706.930	1.739.637	1.723.872	1.741.751	3. DKI Jakarta
NPL	22.338	20.366	21.178	20.894	21.952	22.274	22.048	22.244	24.080	25.280	24.981	27.738	28.574	29.627	31.544	33.578	34.953	36.046	NPL
4. D.I Yogyakarta	15.154	18.636	20.959	21.385	21.636	21.258	22.166	21.877	22.300	22.724	23.098	23.650	24.299	24.586	24.651	25.064	25.171	25.310	4. D.I Yogyakarta
NPL	313	387	448	440	445	407	383	417	429	437	424	476	498	532	524	495	509	519	NPL
5. Jawa Tengah	120.950	150.269	164.723	168.013	167.855	170.670	175.439	172.445	174.119	177.437	178.943	181.009	186.048	186.711	187.197	190.589	191.671	193.218	5. Jawa Tengah
NPL	2.550	2.887	3.706	3.598	3.613	3.616	3.492	3.806	3.919	3.878	4.118	4.113	4.102	4.203	4.217	4.262	4.321	4.201	NPL
6. Jawa Timur	190.058	239.702	277.430	284.466	285.600	294.714	302.809	298.553	299.424	303.067	307.022	309.029	317.193	316.695	319.790	325.570	331.685	333.434	6. Jawa Timur
NPL	5.490	6.257	6.137	5.750	5.912	5.496	5.331	6.000	6.177	6.299	6.439	6.742	6.754	6.880	7.089	6.817	7.033	6.984	NPL
7. Bengkulu	7.399	9.361	10.775	11.012	11.074	11.159	11.277	11.146	11.243	11.428	11.595	11.735	11.944	11.945	11.999	12.248	12.353	12.459	7. Bengkulu
NPL	128	131	204	201	211	209	203	227	248	222	261	274	278	298	315	321	309	279	NPL
8. Jambi	15.104	19.282	22.668	23.133	23.242	23.357	23.615	23.389	23.624	23.922	24.090	24.362	24.863	25.004	25.082	25.367	25.559	25.780	8. Jambi
NPL	261	328	497	521	518	540	467	505	546	492	588	649	613	639	653	621	613	670	NPL
9. Aceh	18.714	20.755	23.243	23.571	23.578	23.721	23.538	23.588	23.532	23.819	24.042	24.310 ⁹⁾	24.701	24.214	24.260	24.628	24.690	25.010	9. Aceh
NPL	768	958	1.267	1.261	1.245	1.246	1.070	1.149	1.166	1.139	1.223	1.274 ⁹⁾	1.227	1.259	1.260	1.223	1.211	1.181	NPL
10. Sumatera Utara	106.073	130.886	142.327	145.782	147.617	149.110	155.203	152.610	151.964	155.166	156.892	155.541	158.919	158.300	155.570	158.433	158.312	161.055	10. Sumatera Utara
NPL	2.426	2.470	3.393	3.338	3.435	3.480	3.296	3.651	3.729	3.756	3.953	4.120	4.106	4.404	4.509	4.391	4.409	4.463	NPL
11. Sumatera Barat	24.573	30.384	33.471	33.825	33.834	33.910	34.323	33.823	34.173	34.565	34.853	35.063	35.766	35.644	35.707	36.417	36.505	36.960	11. Sumatera Barat
NPL	466	627	794	799	796	808	750	836	860	884	967	987	977	1.027	1.066	1.057	1.035	1.032	NPL
12. Riau	36.387	43.303	46.663	47.369	47.619	47.788	48.573	47.847	47.974	48.335	48.709	49.373	50.492	50.432	50.286	50.815	50.995	51.431	12. Riau
NPL	710	1.256	1.644	1.654	1.605	1.753	1.625	1.489	1.599	1.611	1.753	1.807	1.791	1.851	1.887	1.819	1.810	1.787	NPL
13. Sumatera Selatan	35.249	44.204	50.594	51.928	52.029	52.480	53.339	52.319	53.117	54.087	54.534	55.197	56.027	55.873	56.322	57.322	58.423	59.475	13. Sumatera Selatan
NPL	569	1.382	1.843	1.875	1.885	2.042	2.102	2.042	2.102	2.042	2.102	2.243	2.173	2.294	2.381	2.329	2.051	2.088	NPL
14. Bangka Belitung	4.993	5.467	6.670	7.125	7.526	7.871	7.813	7.428	7.622	7.387	7.811	8.125	8.297	8.045	8.315	8.272	8.290	8.487	14. Bangka Belitung
NPL	27	50	100	107	103	107	102	119	125	126	128	148	180	187	191	193	190	159	NPL
15. Kepulauan Riau	18.147	23.059	25.691	26.451	26.723	27.252	28.180	27.757	27.585	27.624	28.261	28.249	28.788	27.829	28.988	29.644	29.115	29.396	15. Kepulauan Riau
NPL	424	410	434	427	414	455	393	470	473	470	486	500	502	527	531	507	495	519	NPL
16. Lampung	23.782	30.146	33.973	34.385	35.018	34.468	35.422	34.666	35.245	36.051	36.789	37.245	37.267	36.086	37.144	37.722	37.585	37.869	16. Lampung
NPL	697	668	657	638	634	638	603	638	648	647	714	759	757	789	825	901	920	891	NPL
17. Kalimantan Selatan	21.006	26.634	29.719	30.438	30.620	30.995	31.584	31.099	31.406	31.833	32.356	32.854	33.460	33.356	33.681	33.923	34.127	34.325	17. Kalimantan Selatan
NPL	396	403	643	567	578	587	544	655	703	675	692	811	799	845	866	881	978	957	NPL
18. Kalimantan Barat	19.433	24.728	28.229	28.757	29.203	29.544	30.303	29.700	30.167	30.699	31.116	31.307	32.197	32.316	32.496	33.023	33.620	34.155	18. Kalimantan Barat
NPL	176	198	438	424	449	460	340	381	408	379	424	430	421	453	471	454	458	466	NPL
19. Kalimantan Timur	41.908	52.316	60.139	62.069	62.552	63.462	64.093	62.519	62.579	63.814	64.000	63.797	63.813	63.730	63.507	64.019	64.186	64.796	19. Kalimantan Timur
NPL	837	1.239	1.832	2.242	2.466	2.406	2.489	2.153	2.280	2.294	3.315	3.564	3.220	3.799	3.757	3.115	3.231	3.287	NPL
20. Kalimantan Tengah	11.491	14.281	15.567	16.388	16.417	16.683	16.748	16.329	16.364	16.626	16.803	17.064	16.635	16.658	16.804	16.953	17.063	17.280	20. Kalimantan Tengah
NPL	114	106	164	166	180	175	154	178	185	198	202	224	226	233	230	225	236	222	NPL
21. Sulawesi Tengah	11.125	13.523	15.558	15.883	15.979	16.155	16.408	16.199	16.499	16.883	17.016	17.314	17.751	17.748	17.897	18.288	18.336	18.591	21. Sulawesi Tengah
NPL	310	239	375	355	358	360	325	351	358	364	364	387	379	405	398	407	410	407	NPL
22. Sulawesi Selatan	53.068	66.433	74.124	75.246	73.940	74.063	75.625	74.416	75.245	76.103	76.880	77.815	79.429	79.504	79.770	80.468	80.652	81.710	22. Sulawesi Selatan
NPL	1.514	1.817	2.245	2.186	2.252	2.227	2.153	2.431	2.496	2.392	2.501	2.920	2.811	2.853	2.911	2.870	2.902	2.798	NPL
23. Sulawesi Utara	16.121	19.768	22.715	22.715	22.909	23.036	23.299	22.878	23.052	23.482	23.637	23.921	24.497	24.432	24.589	25.062	25.245	25.574	23. Sulawesi Utara
NPL	430	405	538	550	544	636	593	730	759	724	758	833	863	879	910	951	939	937	NPL
24. Gorontalo	4.433	5.522	6.406	6.551	6.580	6.640	6.735	6.706	6.754	6.876	6.961	7.065	7.210	7.229	7.271	7.427	7.966	8.055	24. Gorontalo
NPL	122	110	222	221	209	222	191	217	227	228	238	269	282	271	274	277	305	299	NPL
25. Sulawesi Barat	2.																		

Tabel 4.18.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank
(Credit and NPL of Commercial Banks to Non Bank Third Party Based on Bank Relation with Beneficiary)
 Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013					2014										Items	
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Kredit Kepada Pihak Tidak Terkait	2.170.291	2.674.701	3.046.135	3.121.530	3.136.185	3.188.700	3.263.361	3.234.434	3.239.271	3.277.759	3.334.319	3.374.593	3.441.682	3.432.803	3.468.928	3.531.632	3.529.623	3.567.948	Loan for Non Connected Parties
a. Lancar	2.038.259	2.511.618	2.857.998	2.936.424	2.953.071	2.998.390	3.076.570	3.024.787	3.016.347	3.054.123	3.119.373	3.142.658	3.208.458	3.190.258	3.230.051	3.288.439	3.294.491	3.312.644	a. Current
b. DPK	84.542	112.712	128.971	126.746	122.824	130.010	128.616	147.922	157.949	157.669	146.185	157.882	158.631	166.530	158.319	161.678	151.777	170.633	b. Special Mention
c. Kurang Lancar	7.400	9.257	11.784	11.851	12.060	11.456	10.232	12.852	13.357	14.827	15.411	17.447	15.659	15.473	15.244	16.856	19.083	18.239	c. Sub-Standard
d. Diragukan	6.882	6.895	8.496	8.475	8.981	9.447	8.633	8.943	10.857	11.609	11.835	13.617	15.768	15.587	16.281	16.247	14.260	15.326	d. Doubtful
e. Macet	33.207	34.218	38.885	38.034	39.248	39.396	39.310	39.930	40.761	39.531	41.515	42.989	43.166	44.955	49.032	48.413	50.012	51.106	e. Lost
Non Performing Loan Pihak Tidak Terkait	47.489	50.371	59.165	58.361	60.289	60.300	58.175	61.725	64.975	65.967	68.760	74.053	74.593	76.015	80.557	81.516	83.355	84.671	Non Performing Loan of Non Connected Parties
Kredit Kepada PihakTerkait	29.803	33.161	21.268	25.680	23.291	25.697	29.513	23.987	28.550	29.140	27.030	28.555	26.480	62.228	29.436	29.662	28.446	28.667	Loan for Connected Parties
a. Lancar	29.445	32.694	20.873	25.290	22.941	25.077	29.235	23.672	28.254	28.621	26.724	27.728	25.767	56.557	28.781	29.047	27.905	28.343	a. Current
b. DPK	153	243	182	236	227	489	174	208	191	405	188	579	474	3.475	493	455	426	238	b. Special Mention
c. Kurang Lancar	7	15	91	34	23	23	15	12	13	18	11	107	103	671	26	24	19	5	c. Sub-Standard
d. Diragukan	5	13	39	40	13	21	8	13	13	14	19	46	32	29	27	26	26	11	d. Doubtful
e. Macet	194	196	82	80	87	87	81	81	78	82	87	95	105 ⁷⁾	103	110	110	70	71	e. Lost
Non Performing Loan Pihak Terkait	206	224	213	154	123	131	104	106	105	114	118	248	239 ⁷⁾	238	163	160	115	86	Non Performing Loan of Non Connected Parties

Tabel 4.19.a. Kredit dan NPL Bank Umum kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank
(Credit and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party Withdrawn By Card Based on Group of Bank)
Miliar Rp (Billion Rp)

Pengelompokan Bank	2011	2012	2013					2014											Group of Banks
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Bank Persero	7.683	9.326	10.005	10.015	10.220	10.477	10.726	10.774	10.747	10.715	11.005	11.679	12.426	12.783	12.928	13.413	13.929	15.111	1. State Owned Banks
NPL	150	188	213	214	214	224	221	234	239	241	243	243	253	263	274	285	289	309	NPL
2. BUSN Devisa	14.014	16.823	21.810	22.112	22.644	23.187	24.184	24.494	24.591	24.640	25.586	26.798	27.559	27.991	27.758	28.972	29.182	30.004	2. Foreign Exchange Commercial Banks
NPL	482	363	408	406	410	384	386	398	408	419	427	453	451	464	513	502	527	559	NPL
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
4. BPD	2	2	2	2	2	2	2	2	2	2	2	2	1	1	1	0	0	0	4. Regional Development Banks
NPL	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	NPL
5. Bank Campuran	3.248	3.656	3.780	3.834	3.852	3.908	3.984	4.073	4.009	4.009	4.073	4.127	4.262	4.192	4.211	4.278	4.258	4.343	5. Joint Venture Banks
NPL	222	182	193	191	193	196	195	200	120	115	113	111	108	113	118	118	116	112	NPL
6. Bank Asing	12.386	12.762	12.767	12.571	12.621	12.696	12.770	12.595	12.445	11.798	11.880	12.070	12.203	12.151	11.926	11.782	11.628	11.723	6. Foreign Owned Banks
NPL	738	581	627	643	653	643	622	637	645	224	224	221	227	226	229	223	216	209	NPL
7. Bank Umum	37.333	42.568	48.365	48.534	49.338	50.270	51.666	51.938	51.795	51.164	52.547	54.676	56.450	57.118	56.823	58.445	58.997	61.182	7. Commercial Bank
NPL	1.592	1.314	1.442	1.454	1.470	1.447	1.424	1.468	1.412	999	1.006	1.029	1.039	1.066	1.133	1.128	1.148	1.189	NPL

**Tabel 4.20.a Penerusan Kredit (Off - Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha Penerima Penerusan Kredit
(Credit Channeling (Off-Balance Sheet) and Non Performing Loan (NPL) of Commercial Banks Based on Industries Sector and non Industries Sector of Credit Channeling Beneficiary)
Miliar Rp (Billion Rp)**

Keterangan	2011	2012	2013					2014										Items	
	Des	Des	Ags ¹⁾	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Penerima Kredit Lapangan Usaha																			Loan by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	1.584	3.106	2.933	2.994	3.012	3.010	2.943	2.950	2.920	2.882	2.910	2.864	2.858	2.762	2.684	2.751	2.754	2.862	1. Agricultures, Hunting and Forestry
NPL	411	1.998	1.968	1.970	1.964	1.995	1.966	1.970	1.927	1.904	1.927	1.910	1.920	1.970	1.917	1.970	1.967	2.033	NPL
2. Perikanan	133	106	104	105	103	101	103	100	99	99	100	101	100	99	114	109	95	101	2. Fisheries
NPL	87	71	72	72	69	67	69	67	67	67	66	68	68	67	82	82	68	75	NPL
3. Pertambangan dan Penggalian	321	2	251	2	258 ¹⁾	0	1.265	1.265	1.265	1.395	1.265	1	0	134	135	1	1	1	3. Mining and Quarrying
NPL	1	1	1	1	0	0	0	0	0	0	0	1	0	1	1	1	1	1	NPL
4. Industri Pengolahan	2.868	3.756	4.322	4.616	4.224	4.333	4.356	4.370	4.168	4.051	3.130	4.427	4.472	4.369	4.363	4.362	4.315	3.917	4. Processing Industry
NPL	78	995	180	133	132	117	117	117	132	131	131	134	316	333	321	308	320	324	NPL
5. Listrik, gas dan air	9.999	8.127	8.014	8.671	8.203	8.677	8.581	8.707	7.759	7.429	7.674	7.764	7.874	7.481	7.277	7.365	7.258	7.507	5. Electricity, Gas and Water
NPL	416	274	328	292	288	292	292	283	283	279	284	283	283	258	258	266	292	362	NPL
6. Konstruksi	766	804	893	944	920	986	1.002	1.005	958	938	954	960	975	941	994	1.032	1.025	1.034	6. Construction
NPL	23	778	878	930	906	960	976	979	932	920	936	945	959	937	947	985	977	986	NPL
7. Perdagangan Besar dan Eceran	529	481	913	865	800	797	804	797	517	529	579	1.974	1.965	1.448	1.020	1.014	1.008	1.013	7. Big and Retail Trade
NPL	339	349	357	357	355	356	356	361	348	357	364	377	367	373	374	375	374	369	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	3.689	40	41	39	16 ¹⁾	16	16	16	16	16	16	193	173	194	194	224	197	101	8. Provision of accomodation and Food Supply Drinking
NPL	3.455	38	38	38	16	16	16	15	15	15	15	38	17	39	39	65	39	39	NPL
9. Transportasi, pergudangan dan komunikasi	2.822	1.916	1.983	2.029	1.958	2.004	2.002	2.031	1.852	1.821	1.838	1.836	1.854	1.792	1.791	1.802	1.767	1.710	9. Transportation, Warehousing and Communications
NPL	39	34	51	51	45	45	45	45	45	45	45	51	45	51	51	51	51	51	NPL
10. Perantara Keuangan	20	408	351	347	349	317	346	343	358	375	375	398	408	357	380	355	356	355	10. Transitional Finance
NPL	14	404	346	342	345	313	342	339	354	371	371	371	380	330	330	329	331	330	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	205	175	172	171	171	171	171	171	171	171	192	583	583	583	591	591	591	597	11. Real Estate, Business, Ownership, and Business Services
NPL	144	139	140	140	140	140	140	140	140	140	140	134	134	134	134	134	134	134	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	198	200	92	200	195	196	197	196	196	195	196	200	194	179	193	196	199	50	12. Government administration, Defese and Compulsory Social Security
NPL	142	141	38	141	139	140	140	140	140	140	140	142	140	141	141	142	141	38	NPL
13. Jasa Pendidikan	0	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	13. Education Services
NPL	-	30	30	30	30	29	29	30	29	29	29	29	30	29	29	29	29	29	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	70	80	85	88	70	72	73	74	71	70	71	88	72	87	88	91	89	89	14. Health Services and Social Activities
NPL	67	79	84	87	69	72	73	73	71	70	71	87	72	87	87	90	89	89	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	578	539	550	551	551	550	550	542	548	548	550	541	541	544	536	535	534	531	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	498	503	500	501	501	502	503	501	503	503	504	502	505	504	502	503	501	503	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	25	21	154	202	195 ¹⁾	191	189	163	176	170	164	159	153	138	134	129	110	16	16. Individual Services which Serve Households
NPL	17	14	14	14	13	13	14	13	13	13	13	13	13	13	13	13	13	13	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	82	85	83	83	- ¹⁾	-	-	-	-	-	-	82	-	81	81	81	81	80	17. International Agency and Other Extra Agency International
NPL	78	79	78	78	-	-	-	-	-	-	-	79	-	79	78	78	78	78	NPL
18. Kegiatan yang belum jelas batasannya	5.536	4.702	5.037	5.039	5.140	4.754	4.747	4.751	5.040	5.001	5.387	4.319	4.430	4.479	4.456	4.425	4.418	4.505	18. Business Activities which are not clearly defined
NPL	4.625	4.107	4.180	4.208	136	131	123	122	123	128	95	3.741	93	3.746	3.749	3.746	3.746	3.747	NPL
Total	29.425	24.576	26.008	26.975	26.052	26.205	27.375	27.509	26.145	25.719	25.430	26.521	26.681	25.698	25.061	25.094	24.828	24.499	Total
NPL	10.434	10.034	9.285	9.385	5.147	5.187	5.202	5.195	5.123	5.112	5.133	8.906	5.341	9.092	9.053	9.166	9.151	9.202	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.21.a Penerusan Kredit (Off-Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit
(Off-Balance Sheet Credit Channeling and NPL of Commercial Banks to Non-Bank Third Party Based on Types of Credit and Classification of Credit Providers)
Miliar Rp (Billion Rp)

Indikator	2008	2009	2010	2011	2012	2013		2014											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Berdasarkan Jenis Kredit																			
1. Kredit Usaha Kecil																			
a. Dalam rangka penerusan kredit dari BI	2.972	2.839	1.101	1.122	2.229	2.394	2.394	2.392	2.363	2.387	2.387	2.390	2.390	2.390	2.390	2.402	2.387	2.422	Based on the type of credit 1. Small business loans a. Channeling Credit From BI
NPL				1.071	2.179	2.345	2.345	2.342	2.313	2.337	2.337	2.339	2.339	2.339	2.339	2.351	2.336	2.372	NPL
b. Lainnya	13.386	6.203	6.001	5.442	1.182	1.169	1.166	1.150	1.153	1.148	1.152	1.207	1.203	1.204	1.216	1.213	1.204	1.201	b. Other
NPL				575	905	916	922	922	919	920	924	975	972	972	987	990	973	975	NPL
2. Bukan KUK																			
a. Kredit kelolaan	28.434	23.355	13.834	13.473	15.308	16.091	16.013	16.186	14.875	14.480	14.666	14.769	14.948	14.539	14.265	14.324	14.107	13.974	2. Not KUK a. Loans
NPL				583	2.648	1.723	1.739	1.735	1.697	1.662	1.678	1.686	1.902	1.876	1.820	1.913	1.928	1.940	NPL
b. Dalam rangka penerusan kredit dari BI	261	331	72	75	72	44	44	44	44	44	44	44	44	44	44	40	44	44	b. Channelling Credit from BI
NPL				75	72	44	44	44	44	44	44	44	44	44	44	40	44	44	NPL
c. Bantuan Proyek	306	83	57	23	7	6	6	6	6	6	6	6	6	6	6	6	6	6	c. Aid Project
NPL				16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
d. Kredit Kelolaan di luar bantuan proyek	200	199	17	11	10	5	5	4	4	4	4	4	4	4	4	4	4	4	d. Credit Channeling
NPL				8	8	3	3	3	3	3	3	3	3	3	3	3	3	3	NPL
e. Lainnya	403	346	9.078	9.279	5.768	6.495	7.746	7.726	7.699	7.650	7.170	8.099	8.084	7.510	7.136	7.103	7.075	6.848	e. Other
NPL				8.106	4.222	155	148	148	146	145	146	3.858	80	3.858	3.860	3.868	3.866	3.868	NPL
Berdasarkan Golongan Penyalur																			
1. Koperasi																			
NPL	5.519	5.615	771	758	2.240	2.144	2.148	2.142	2.142	2.142	2.151	2.154	2.148	2.154	2.194	2.172	2.156	2.157	1. Cooperation
				662	2.147	2.054	2.058	2.053	2.054	2.054	2.063	2.064	2.059	2.064	2.105	2.084	2.069	2.069	NPL
2. Lembaga Swadaya Masyarakat																			
NPL	597	599	8.300	8.405	4.401	241	212	171	183	171	175	4.026	179	4.022	4.021	4.020	4.016	4.043	2. Non-Governmental Organization
				8.046	4.281	239	211	169	170	170	174	3.953	178	3.952	3.954	3.956	3.955	3.983	NPL
3. Swasta Lainnya																			
NPL	39.846	27.142	21.090	20.262	17.936	23.820	25.015	25.196	23.820	23.407	23.103	20.340	24.353	19.523	18.848	18.901	18.656	18.299	3. Other Private
				1.727	3.606	2.894	2.933	2.973	2.899	2.889	2.895	2.889	3.104	3.076	2.995	3.125	3.128	3.151	NPL
Total	45.962	33.356	30.160	29.425	24.576	26.969	27.375	27.509	26.145	25.719	25.430	26.521	26.681	25.698	25.062	25.094	24.828	24.499	Total
r) Angka-angka diperbaiki																			
r) Revised figures																			

Tabel 4.22 Pembiayaan Perbankan Syariah
(Financing of Sharia Banks)
 Miliar Rp (Billion Rp)

Indikator	2008	2009	2010	2011	2012	2013		2014											Indicator
						Nov	Des ¹⁾	Jan ¹⁾	Feb ¹⁾	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt	Nov	
Pembiayaan Musyarakah	7.411	10.412	14.624	18.960	27.667	38.680	39.874	38.685	39.254	40.583	42.830	44.055	45.648	46.739	47.353	48.611	48.627	50.005	Musyarakah Financing
Pembiayaan Mudharabah	6.205	6.597	8.631	10.229	12.023	13.878	13.625	13.322	13.300	13.498	13.802	13.869	14.312	14.559	14.277	14.356	14.371	14.307	Mudharabah Financing
Piutang Murabahah	22.486	26.321	37.508	56.365	88.004	108.128	110.565	109.803	110.047	111.727	112.288	112.820	114.322	114.128	114.002	114.891	115.088	115.602	Murabahah Accounts Receivable
Piutang Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam Accounts Receivable
Piutang Istishna'	369	423	347	326	376	551	582	547	570	586	588	595	563	578	582	585	598	618	Istishna' Accounts Receivable
Lainnya	1.724	3.134	7.071	16.776	19.435	19.595	19.476	27.640	18.601	18.571	18.376	18.351	18.291	18.075	17.769	18.121	17.808	17.843	Others
Total	38.195	46.886	68.181	102.655	147.505	180.833	184.122	189.998	181.772	184.964	187.885	189.690	193.136	194.079	193.983	196.563	196.491	198.376	Total

r) Angka-angka diperbaiki

r) Estimated figures

1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"

1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 4.23 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi
(Financing of Sharia Banks Based on Economic Sector)
 Miliar Rp (Billion Rp)

Sektor Ekonomi	2008	2009	2010	2011	2012	2013		2014											Economic Sector
						Nov ^{r)}	Des ^{r)}	Jan ^{r)}	Feb ^{r)}	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	1.177	1.331	1.762	2.201	2.809	3.285	3.165	3.383	3.639	3.691	3.711	4.452	4.644	5.292	5.300	5.497	5.374	5.516	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	965	1.047	1.120	1.733	2.094	3.170	3.018	3.086	3.075	3.347	3.306	3.754	3.831	4.342	4.187	4.376	4.533	4.852	2. Mining
3. Perindustrian	1.340	1.579	2.337	4.077	5.008	5.997	6.029	6.117	6.514	6.543	6.015	10.540	11.477	12.344	12.466	12.714	13.053	13.567	3. Manufacturing
4. Listrik, gas dan air	248	698	1.354	2.381	3.159	4.565	4.663	4.629	4.564	4.491	4.507	3.735	3.982	4.434	4.502	4.896	4.631	5.370	4. Electricity, gas and water
5. Konstruksi	3.368	3.516	4.194	5.858	7.142	8.459	8.086	7.723	7.881	8.065	8.228	7.420	8.184	10.919	11.804	12.044	11.924	12.007	5. Construction
6. Perdagangan, restoran dan hotel	4.426	5.000	7.609	9.778	12.624	14.437	14.314	13.858	14.681	15.564	15.824	19.416	19.690	23.281	23.275	23.464	23.384	23.815	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan	2.759	3.349	3.696	3.369	4.321	5.552	5.387	5.510	5.493	5.488	6.740	15.255	15.082	14.620	14.082	13.697	13.372	11.954	7. Transportation, warehousing and
8. Jasa Dunia usaha	11.757	13.664	20.233	25.630	37.150	46.369	47.598	46.084	46.139	47.643	49.532	69.663	79.073	62.467	63.249	64.936	65.537	66.000	8. Business Services
9. Jasa sosial/masyarakat	2.463	2.661	2.975	4.464	7.878	10.321	12.085	11.957	11.562	11.954	12.149	8.006	6.724	12.740	11.768	11.190	11.016	10.997	9. Social Services
10. Lain-lain	9.693	14.042	22.902	43.164	65.319	78.675	79.775	79.050	78.224	78.177	77.871	47.449	40.448	43.639	43.350	43.748	43.667	44.299	10. Others
Jumlah	38.195	46.886	68.181	102.655	147.505	180.830	184.120	181.398	181.772	184.964	187.885	189.690	193.136	194.079	193.983	196.563	196.491	196.491	Total
*) Angka-angka sementara **) Angka-angka sangat sementara ***) Angka-angka sangat-sangat sementara r) Angka-angka diperbaiki																			*) Provisional figures **) Very provisional figures ***) Estimated figures r) Revised figures
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"																			1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 4.24 Pembiayaan Perbankan Syariah Berdasarkan Lokasi Bank Penyalur
(Financing of Sharia Banks Based on Banks Location)
Miliar Rp (Billion Rp)

Lokasi	2008	2009	2010	2011	2012	2013		2014											Location
						Nov ^{r)}	Des ^{r)}	Jan ^{r)}	Feb ^{r)}	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	
1. Aceh	538	849	1.617	2.338	2.707	2.997	2.971	2.943	2.956	2.973	3.007	3.035	3.071	3.075	3.068	3.077	3.067	3.070	1. Aceh
2. Sumatera Utara	2.369	2.840	3.133	4.936	7.105	7.800	7.760	7.759	7.701	7.684	7.667	7.583	7.551	7.574	7.483	7.420	7.342	7.388	2. Sumatera Utara
3. Sumatera Barat	602	833	1.833	2.476	3.292	3.735	3.744	3.728	3.715	3.721	3.739	3.754	3.763	3.747	3.701	3.687	3.681	3.683	3. Sumatera Barat
4. Sumatera Selatan	761	1.052	1.566	2.272	3.430	4.030	4.026	3.998	4.012	4.248	4.192	4.207	4.212	4.219	4.201	4.206	4.219	4.176	4. Sumatera Selatan
5. Bangka Belitung	41	37	135	286	440	592	592	579	575	307	302	298	296	296	291	291	287	283	5. Bangka Belitung
6. Jambi	275	411	712	1.194	1.699	2.019	2.051	2.045	2.037	2.037	2.047	2.040	2.027	2.020	2.005	1.998	1.991	1.989	6. Jambi
7. Bengkulu	201	235	311	421	547	750	766	766	777	792	804	801	809	813	820	842	823	823	7. Bengkulu
8. Riau	893	1.047	1.589	2.323	3.002	3.486	3.409	3.381	3.382	3.379	3.397	3.394	3.381	3.386	3.360	3.405	3.396	3.417	8. Riau
9. Kepulauan Riau	337	401	852	1.380	1.834	2.111	2.149	2.125	2.113	2.132	2.163	2.193	2.227	2.215	2.233	2.266	2.307	2.336	9. Kepulauan Riau
10. Lampung	368	515	922	1.501	2.000	2.352	2.360	2.332	2.332	2.330	2.357	2.342	2.327	2.306	2.271	2.228	2.213	2.195	10. Lampung
11. DKI Jakarta	18.172	21.158	26.900	38.981	60.026	74.573	75.399	74.196	73.888	75.251	77.077	77.470	78.940	79.017	79.183	80.870	80.376	81.845	11. DKI Jakarta
12. Jawa Barat	3.766	4.666	8.029	11.945	16.990	19.986	20.217	19.957	20.598	22.322	22.855	23.436	24.060	24.300	24.378	24.922	25.146	25.337	12. Jawa Barat
13. Banten	841	1.111	2.086	3.707	4.698	5.613	5.803	5.793	5.861	5.540	5.587	5.594	5.710	5.930	5.917	5.952	5.877	5.913	13. Banten
14. Jawa Tengah	1.958	2.611	4.170	6.503	8.529	10.114	10.668	10.493	10.404	10.844	10.842	10.924	11.376	11.580	11.597	11.665	11.676	11.675	14. Jawa Tengah
15. DI Yogyakarta	508	629	868	1.451	1.701	2.045	2.103	2.048	2.090	2.106	1.943	2.161	2.300	2.423	2.410	2.434	2.487	2.505	15. DI Yogyakarta
16. Jawa Timur	2.566	3.519	5.627	9.075	12.755	15.597	16.089	16.028	16.410	17.037	17.425	17.823	18.255	18.379	18.301	18.508	18.630	18.675	16. Jawa Timur
17. Bali	73	115	298	545	864	2.447	2.537	2.523	2.159	1.325	1.328	1.334	1.353	1.347	1.385	1.395	1.450	1.477	17. Bali
18. Kalimantan Barat	476	588	720	1.080	1.740	2.417	2.456	2.435	2.445	2.465	2.480	2.483	2.493	2.498	2.488	2.499	2.513	2.552	18. Kalimantan Barat
19. Kalimantan Tengah	25	37	772	196	409	612	620	620	629	644	645	656	656	657	652	654	673	668	19. Kalimantan Tengah
20. Kalimantan Timur	706	1.048	924	2.193	2.823	3.849	4.587	3.760	3.825	3.807	3.889	3.940	3.968	3.988	4.000	4.003	4.074	4.123	20. Kalimantan Timur
21. Kalimantan Selatan	795	847	1.156	1.477	2.029	2.671	2.710	2.735	2.723	2.731	2.791	2.815	2.905	2.876	2.860	2.841	2.814	2.806	21. Kalimantan Selatan
22. Sulawesi Utara	114	145	240	356	473	520	522	520	519	522	523	521	519	513	502	493	486	484	22. Sulawesi Utara
23. Gorontalo	63	86	168	221	284	340	346	352	356	354	353	354	354	353	351	353	351	349	23. Gorontalo
24. Sulawesi Barat	-	7	53	131	200	239	245	244	246	246	247	247	250	251	249	253	238	234	24. Sulawesi Barat
25. Sulawesi Tengah	136	163	390	642	847	963	961	963	970	970	965	968	954	957	947	943	944	952	25. Sulawesi Tengah
26. Sulawesi Tenggara	180	157	187	310	473	697	724	729	738	759	779	789	811	828	836	846	843	846	26. Sulawesi Tenggara
27. Sulawesi Selatan	978	1.098	1.672	2.844	3.978	4.913	4.893	4.942	4.926	4.945	4.895	4.946	4.959	4.952	4.922	4.926	4.985	4.975	27. Sulawesi Selatan
28. Maluku	16	13	28	54	80	102	102	108	104	105	103	103	105	104	104	103	103	104	28. Maluku
29. Maluku Utara	36	35	87	123	152	184	199	201	196	201	202	201	200	200	199	201	202	202	29. Maluku Utara
30. NTB	261	396	556	895	1.293	1.612	1.632	1.635	1.659	1.758	1.782	1.810	1.826	1.839	1.844	1.853	1.878	1.896	30. NTB
31. NTT	24	33	75	156	229	286	292	282	280	281	283	285	282	272	265	268	265	263	31. NTT
32. Papua Barat	42	62	89	114	140	193	200	201	202	201	204	202	204	201	198	195	190	186	32. Papua Barat
33. Papua	77	140	272	348	504	602	605	590	592	595	597	599	603	601	600	598	609	601	33. Papua
34. Luar Indonesia	-	3	145	183	235	380	384	383	352	353	415	385	389	365	361	373	355	350	34. Outside Indonesia
Total	38.195	46.886	68.181	102.655	147.505	180.830	184.120	181.398	181.772	184.964	187.885	189.690	193.136	194.079	193.983	196.563	196.491	196.491	Total

r) Angka-angka diperbaiki

r) Revised figures

1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"

1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 4.25 Kredit Bank Perkreditan Rakyat Berdasarkan Sektor Ekonomi
(Credit of Rural Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2010 ¹⁾	2011	2012	2013				2014											Economic Sector
	Des	Des	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 Pertanian, Perburuhan, dan Kehutanan	2.565	3.062	3.640	4.095	4.279	3.992	4.040	4.067	4.199	4.303	4.371	4.543	4.614	4.637	4.598	4.606	4.501	4.518	1. Agriculture, Hunting, and Forestry
2 Perikanan	40	73	106	128	127	138	137	137	142	167	158	169	184	177	180	184	186	194	2. Fishery
3 Pertambangan dan Penggalian	37	65	99	104	115	114	113	119	120	123	121	128	136	135	132	141	132	134	3. Mining and Quarrying
4 Industri Pengolahan	478	584	674	756	762	745	783	778	778	797	820	854	859	882	875	866	884	870	4. Processing industry
5 Listrik, Gas dan Air	14	26	29	39	36	39	38	39	41	42	48	47	47	48	46	45	47	52	5. Electricity, Gas and Water
6 Konstruksi	259	617	1.009	1.327	1.377	1.447	1.426	1.342	1.434	1.561	1.621	1.708	1.770	1.793	1.812	1.913	1.422	1.510	6. Construction
7 Perdagangan Besar dan Eceran	10.342	12.119	14.382	15.426	15.629	16.184	15.088	15.162	15.795	16.195	16.461	16.735	16.992	17.350	17.227	17.447	17.419	17.532	7. Wholesale and Retail Trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	288	310	311	367	384	391	405	403	418	420	417	436	435	430	432	452	501	502	8. Provision of accommodation and the provision of eating and
9 Transportasi, Pergudangan dan Komunikasi	577	902	1.140	1.160	1.173	1.082	1.104	1.112	1.105	1.150	1.181	1.242	1.266	1.259	1.264	1.285	1.313	1.329	9. Transportation, Warehousing and communications
10 Perantara Keuangan	32	48	64	80	84	70	69	68	80	81	82	93	96	103	102	93	94	93	10. Financial intermediaries
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan	66	202	272	487	521	499	516	520	511	513	513	528	550	541	556	582	1.307	1.342	11. Real Estate, Business, Ownership, and Business Services
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Waiih	120	82	56	93	94	76	78	81	76	80	79	83	84	85	86	89	85	89	12. Government administration, Defese and Compulsory Social Security
13 Jasa Pendidikan	56	84	120	139	144	146	149	149	150	152	146	146	151	149	147	153	152	158	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	81	90	82	101	107	114	139	143	146	119	124	126	130	134	133	134	132	137	14. Health Services and Social Activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.807	1.512	1.565	2.457	2.393	2.310	2.427	2.419	2.563	2.483	2.581	2.701	2.817	2.826	2.969	2.906	2.955	3.028	15. Community, Sociocultural, Entertainment and Other individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	275	396	506	639	673	692	683	696	733	739	801	757	773	769	782	816	810	834	16. Individual Services which Serve
17 Kegiatan Usaha yang Belum Jelas Batasannya	1.683	1.748	1.939	2.718	3.106	2.720	2.611	2.742	2.912	2.896	2.859	2.915	3.126	3.122	3.022	3.101	2.821	2.884	17. Business Activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	3.785	4.502	5.376	3.344	3.366	2.493	2.470	2.499	2.451	2.550	2.523	2.554	2.631	2.646	2.654	2.701	2.814	2.638	18. Loans to Non Industrial Origin - House Hold
19 Bukan Lapangan Usaha - Lainnya	11.341	14.677	18.449	24.760	24.308	26.518	26.900	27.028	27.159	27.683	28.130	28.443	28.844	29.182	29.249	29.547	29.784	29.805	19. Non Industrial Origin-Others
Total	33.844	41.100	49.818	58.218	58.677	59.770	59.176	59.503	60.812	62.055	63.036	64.209	65.507	66.268	66.264	67.061	67.359	67.648	Total

Ket: 1) Merupakan sambungan halaman 194

Note : 1) Continue from page 194

Tabel 4.26 Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan
(Credit of Rural Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2010	2011	2012	2013				2014											Economic Sector
	Des	Des	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Modal Kerja																			Working Capital
- Pertanian, Perburuhan, dan Kehutanan	2.277	2.617	3.074	3.492	3.666	3.403	3.455	3.490	3.611	3.717	3.771	3.914	3.974	3.993	3.969	3.965	3.858	3.874	- Agriculture, hunting and forestry
- Perikanan	38	67	99	119	118	130	127	128	133	158	147	158	172	165	166	171	173	181	- Fisheries
- Pertambangan dan Penggalian	32	56	88	88	99	98	97	104	105	109	107	113	122	121	120	129	120	123	- Mining and Quarrying
- Industri Pengolahan	451	536	619	666	671	664	703	693	692	705	720	747	757	782	769	763	777	764	- Processing industry
- Listrik, Gas dan Air	13	24	28	37	34	37	37	37	38	40	43	40	42	42	40	39	41	45	- Electricity, gas and water
- Konstruksi	238	565	933	1.212	1.259	1.337	1.315	1.239	1.321	1.449	1.502	1.581	1.638	1.650	1.669	1.766	1.288	1.355	- Construction
- Perdagangan Besar dan Eceran	9.679	11.368	13.433	14.322	14.520	14.087	14.028	14.080	14.645	15.019	15.264	15.511	15.765	16.082	15.863	16.126	16.087	16.186	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	249	261	264	295	310	319	326	319	323	323	323	335	335	331	331	350	382	381	- Provision of accommodation and food supply drinking
- Transportasi, Pergudangan dan Komunikasi	387	477	702	758	772	691	718	714	711	733	745	781	798	796	804	821	844	850	- Transportation, warehousing and communications
- Perantara Keuangan	27	43	56	69	73	56	56	56	67	68	69	80	82	90	88	81	82	81	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	59	183	216	416	448	435	443	447	439	439	427	452	475	459	441	463	1.157	1.184	- Real estate, Rental Business, and services company
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	111	72	42	64	67	55	59	60	56	59	58	61	64	64	63	65	60	64	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	44	62	83	97	101	103	102	102	100	99	94	100	104	101	101	105	104	107	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	62	70	65	77	79	87	85	87	88	89	93	95	97	101	101	102	97	101	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.437	1.330	1.363	2.219	2.147	2.085	2.161	2.161	2.295	2.216	2.322	2.438	2.552	2.565	2.715	2.654	2.698	2.762	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	241	356	437	541	575	578	563	579	603	599	653	611	619	611	625	645	640	656	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	1.446	1.470	1.531	2.213	2.506	2.241	2.165	2.285	2.372	2.397	2.358	2.382	2.571	2.580	2.473	2.546	2.267	2.346	- International Agency and Other Extra Agency International
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	44	43	54	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	0	0	-	-	-	395	376	391	-	-	-	-	-	-	-	-	-	-	- Not the business field – other
Total Modal Kerja	16.790	19.557	23.030	26.683	27.445	26.846	26.860	27.025	27.600	28.218	28.696	29.401	30.168	30.531	30.336	30.790	30.674	31.060	Total Working Capital
Investasi																			Investment
- Pertanian, Perburuhan, dan Kehutanan	288	445	565	603	613	590	585	577	588	586	600	630	640	645	629	641	642	644	- Agriculture, hunting and forestry
- Perikanan	2	6	7	9	9	8	9	9	9	10	11	11	12	12	14	13	14	13	- Fisheries
- Pertambangan dan Penggalian	5	9	12	16	16	15	16	15	15	15	14	15	14	13	13	12	12	11	- Mining and Quarrying
- Industri Pengolahan	28	48	55	90	91	81	80	84	86	92	101	107	102	100	105	103	108	106	- Processing industry
- Listrik, Gas dan Air	1	2	2	2	2	2	2	2	3	3	5	6	6	6	6	6	6	6	- Electricity, gas and water
- Konstruksi	22	52	77	115	118	110	111	103	114	112	118	127	132	143	143	148	134	155	- Construction
- Perdagangan Besar dan Eceran	663	750	949	1.104	1.109	1.070	1.059	1.082	1.150	1.175	1.197	1.223	1.226	1.268	1.363	1.321	1.333	1.346	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	39	49	47	72	75	72	78	85	95	97	94	101	100	100	101	102	119	121	- Provision of accommodation and food supply drinking
- Transportasi, Pergudangan dan Komunikasi	190	424	438	402	401	392	386	397	394	417	436	460	468	462	461	463	469	479	- Transportation, warehousing and communications
- Perantara Keuangan	5	5	8	11	11	13	13	12	12	13	13	13	14	13	14	12	12	13	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	7	19	56	71	72	64	73	73	71	74	87	76	76	82	115	119	149	158	- Real estate, Rental Business, and services company
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	9	10	14	29	27	21	20	21	20	21	21	22	19	21	22	24	25	25	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	12	22	37	43	43	43	47	46	49	53	52	46	47	49	46	48	48	50	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	19	20	18	25	27	27	54	56	59	29	31	31	33	33	32	33	35	35	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	370	182	202	238	246	227	266	258	268	267	259	263	264	261	255	252	258	265	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	33	40	69	98	99	114	120	117	129	141	148	146	154	159	157	171	170	178	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	237	278	408	504	600	479	445	455	540	499	501	534	555	542	549	554	554	539	- International Agency and Other Extra Agency International
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	9	11	13	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	127	111	120	-	-	-	-	-	-	-	-	-	-	- Not the business field – other
Total Investasi	1.929	2.364	2.964	3.432	3.559	3.466	3.486	3.525	3.601	3.604	3.687	3.811	3.863	3.909	4.025	4.023	4.087	4.145	Total Investment
Konsumsi																			Consumption
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	382	532	766	919	929	920	940	951	944	996	1.020	1.060	1.107	1.145	1.176	1.211	1.204	1.222	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilikan kendaraan bermotor	1.072	1.346	1.422	1.447	1.720	1.708	1.815	1.749	1.850	2.013	1.917	1.910	1.920	1.961	1.945	1.952	1.902	1.935	- Vehicle Loans
- Kredit konsumsi lainnya	13.672	17.300	21.636	25.738	25.024	25.808	26.075	26.253	26.817	27.225	27.716	28.027	28.448	28.722	28.782	29.086	29.491	29.287	- Other consumer credit
Total Konsumsi	15.126	19.178	23.824	28.104	27.673	28.436	28.831	28.953	29.610	30.233	30.653	30.997	31.476	31.828	31.903	32.248	32.598	32.443	Total consumption
Total	33.844	41.100	49.818	58.218	58.677	58.748	59.176	59.503	60.812	62.055	63.036	64.209	65.507	66.268	66.264	67.061	67.359	67.648	Total

r) revisi

r) revised

Tabel 4.27 Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur
(Credit of Rural Banks Based on Banks Location)
Miliar Rp (*Billion Rp*)

Lokasi	2008	2009	2010	2011	2012	2013		2014											Location
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Jawa Barat	4.401	4.803	5.862	7.043	7.872	9.402	9.549	9.650	9.896	10.127	10.316	10.597	10.781	10.962	10.953	11.054	11.074	11.128	1. Jawa Barat
2. Banten	480	575	697	899	1.128	1.283	1.289	1.283	1.282	1.278	1.297	1.316	1.172	1.366	1.355	1.383	1.413	1.429	2. Banten
3. DKI Jakarta	423	473	592	700	882	989	981	987	985	1.008	990	1.022	1.281	1.043	1.041	1.055	1.077	1.113	3. DKI Jakarta
4. D.I Yogyakarta	1.289	1.481	1.766	2.039	2.389	2.743	2.768	2.785	2.838	2.896	2.955	3.027	3.092	3.124	3.124	3.156	3.186	3.217	4. D.I Yogyakarta
5. Jawa Tengah	6.355	7.399	8.516	9.788	11.329	13.029	13.137	13.150	13.386	13.686	13.939	14.226	14.553	14.776	14.748	14.891	14.822	14.927	5. Jawa Tengah
6. Jawa Timur	2.977	3.564	4.150	4.849	5.824	6.854	6.841	6.898	7.076	7.247	7.388	7.532	7.719	7.821	7.746	7.770	7.731	7.731	6. Jawa Timur
7. Bengkulu	17	19	21	26	30	30	29	29	30	31	32	32	33	34	35	36	37	38	7. Bengkulu
8. Jambi	161	183	214	289	488	551	544	538	540	542	541	540	542	538	534	536	532	534	8. Jambi
9. Aceh	64	99	76	90	100	1.140	118	116	118	121	121	122	125	125	122	123	125	126	9. Aceh
10. Sumatera Utara	382	438	493	541	649	714	714	704	711	720	723	716	748	758	752	760	759	765	10. Sumatera Utara
11. Sumatera Barat	660	757	829	975	1.050	1.009	995	986	997	1.004	1.012	1.022	1.030	1.020	1.004	1.005	1.003	1.005	11. Sumatera Barat
12. Riau	316	385	501	601	694	737	733	732	741	747	746	756	773	785	785	795	805	817	12. Riau
13. Kepulauan Riau	554	828	1.376	1.892	2.514	2.722	2.770	2.784	2.815	2.898	2.978	3.038	3.102	3.163	3.187	3.241	3.274	3.313	13. Kepulauan Riau
14. Sumatera Selatan	280	345	449	573	752	766	769	734	749	775	793	793	804	790	794	820	854	863	14. Sumatera Selatan
15. Bangka Belitung	7	12	15	28	35	47	47	48	50	50	51	53	53	53	52	52	52	52	15. Bangka Belitung
16. Lampung	3.398	2.281	2.899	3.467	4.022	5.407	5.465	5.520	5.777	5.852	5.919	5.984	6.079	6.149	6.187	6.289	6.350	6.115	16. Lampung
17. Kalimantan Selatan	180	196	250	252	229	257	257	253	268	273	277	298	313	322	326	341	341	344	17. Kalimantan Selatan
18. Kalimantan Barat	281	309	347	511	578	525	520	512	517	522	519	516	522	525	520	527	527	531	18. Kalimantan Barat
19. Kalimantan Timur	132	155	178	189	211	231	231	228	232	239	244	248	253	247	231	233	233	234	19. Kalimantan Timur
20. Kalimantan Tengah	9	19	34	49	80	150	143	143	143	152	152	156	161	160	169	175	177	187	20. Kalimantan Tengah
21. Sulawesi Tengah	180	188	221	379	811	1.174	1.187	1.210	1.223	1.237	1.243	1.252	1.270	1.284	1.285	1.295	1.303	1.314	21. Sulawesi Tengah
22. Sulawesi Selatan	218	263	364	546	790	955	931	978	999	1.016	1.035	1.055	1.060	1.052	1.047	1.054	1.059	1.066	22. Sulawesi Selatan
23. Sulawesi Utara	158	203	288	456	622	729	723	718	722	725	719	715	713	703	694	693	682	676	23. Sulawesi Utara
24. Sulawesi Tenggara	42	51	51	57	79	93	97	100	102	106	110	112	115	121	124	130	133	135	24. Sulawesi Tenggara
25. Sulawesi Barat	3	2	3	3	5	6	5	5	5	5	5	5	5	5	5	5	5	5	25. Sulawesi Barat
26. Gorontalo	15	20	20	20	25	27	27	27	28	28	27	28	28	28	27	27	26	27	26. Gorontalo
27. Nusa Tenggara Barat	341	424	464	541	633	702	709	712	723	740	748	758	763	769	776	785	791	809	27. Nusa Tenggara Barat
28. Bali	1.777	2.092	2.666	3.520	4.754	5.863	5.942	5.999	6.137	6.256	6.352	6.442	6.520	6.626	6.679	6.806	6.900	7.011	28. Bali
29. Nusa Tenggara Timur	50	88	122	152	175	249	256	254	261	270	276	281	294	300	307	306	315	321	29. Nusa Tenggara Timur
30. Maluku	167	167	161	311	541	750	757	769	788	811	820	841	857	865	878	898	919	936	30. Maluku
31. Papua	154	182	193	253	412	495	498	504	519	533	542	552	565	574	586	604	618	633	31. Papua
32. Maluku Utara	1	1	5	9	13	16	17	17	18	18	19	19	19	19	19	20	21	22	32. Maluku Utara
33. Papua Barat	0	0	20	52	101	124	125	129	136	142	148	157	162	162	174	197	215	225	33. Papua Barat
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34. Others
Total	25.472	28.001	33.844	41.100	49.818	59.770	59.176	59.503	60.812	62.055	63.036	64.209	65.507	66.268	66.264	67.061	67.359	67.648	Total

Tabel 4.28 Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi
(SMEs Credit & Micro, Small, and NPL Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2011	2012	2013					2014											Economic Sector
	Des	Des	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
UMKM																			
1. Pertanian, Perburuan dan Kehutanan																			1. Agriculture, hunting, and forestry
Baki Debet	27.192	40.709	43.734	45.015	45.773	46.725	48.193	47.576	48.434	49.353	50.525	51.187	52.239	52.881	52.507	52.869	53.280	53.837	Total
NPL	892	1.492	1.679	1.652	1.654	1.633	1.615	1.838	2.039	2.051	2.014	2.112	2.120	2.192	2.318	2.246	2.196	2.233	NPL
2. Perikanan																			2. Fishery
Baki Debet	2.602	2.900	3.414	3.512	3.516	3.598	3.707	3.624	3.666	3.741	3.849	3.897	3.969	3.969	3.929	3.954	3.981	4.029	Total
NPL	161	163	155	138	179	178	171	191	202	197	209	214	193	228	217	186	202	173	NPL
3. Pertambangan dan Penggalian																			3. Mining and quarrying
Baki Debet	3.938	5.427	5.181	5.250	4.697	4.862	4.753	4.592	4.585	5.047	4.843	5.066	4.959	4.979	5.166	4.491	4.774	4.558	Total
NPL	89	153	214	215	389	207	184	213	222	383	269	291	242	285	273	316	285	301	NPL
4. Industri Pengolahan																			4. Processing industry
Baki Debet	52.231	59.500	57.401	57.847	57.361	58.373	60.087	58.993	59.993	64.187	64.960	66.032	67.812	67.229	65.338	66.768	65.370	65.267	Total
NPL	1.998	1.798	1.911	1.875	1.914	1.831	1.736	1.883	1.909	1.868	1.965	2.115	2.261	2.417	2.731	2.684	2.181	2.229	NPL
5. Listrik, Gas dan Air																			5. Electricity, gas and water
Baki Debet	1.218	1.474	1.694	1.678	1.684	1.772	1.750	1.715	1.737	1.664	1.479	1.603	1.564	1.547	1.635	1.633	1.645	1.717	Total
NPL	49	14	25	23	24	25	22	25	25	24	26	26	26	28	29	29	28	26	NPL
6. Konstruksi																			6. Construction
Baki Debet	24.279	30.594	38.323	39.529	40.123	40.456	38.780	35.071	35.294	36.314	37.469	38.488	39.947	40.235	41.100	42.335	42.461	42.472	Total
NPL	1.324	1.497	2.072	2.051	2.081	2.097	1.865	2.140	2.239	2.189	2.504	2.770	2.705	2.887	2.900	2.913	3.023	3.358	NPL
7. Perdagangan Besar dan Eceran																			7. Wholesale and retail trade
Baki Debet	202.447	248.870	308.605	312.809	313.269	314.650	323.056	315.744	321.005	327.825	332.607	336.071	344.632	342.307	340.881	344.611	344.189	348.487	Total
NPL	7.471	8.458	11.462	11.212	11.275	11.111	10.621	11.763	12.204	12.084	12.509	13.407	13.445	13.999	14.271	13.962	13.843	13.838	NPL
8. Penyediaan Akomodasi dan Penyediaan Makan Minum																			8. Provision of accommodation and the provision of eating and drinking
Baki Debet	10.014	13.714	16.000	16.916	17.128	17.591	18.132	17.999	18.613	18.462	18.730	19.122	19.625	19.963	20.019	20.370	20.877	20.592	Total
NPL	352	303	382	381	384	372	357	417	427	466	490	526	537	555	561	592	603	583	NPL
9. Transportasi, Pergudangan dan Komunikasi																			9. Transportation, warehousing and communications
Baki Debet	18.398	20.678	23.204	23.669	22.832	23.459	24.354	24.151	24.319	24.385	24.778	24.848	25.234	25.912	25.468	25.142	24.481	24.419	Total
NPL	452	485	614	648	684	663	654	772	799	797	802	883	917	976	1.022	1.059	999	1.069	NPL
10. Perantara Keuangan																			10. Financial intermediaries
Baki Debet	10.311	14.147	13.329	13.594	13.596	13.798	13.963	13.918	14.564	14.858	14.660	14.531	14.748	14.887	14.851	14.745	14.555	14.686	Total
NPL	92	161	307	316	329	337	377	404	424	398	408	430	356	355	384	359	358	357	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																			11. Real estate, Business Ownership, and Business Services
Baki Debet	19.953	25.859	30.242	30.781	30.239	30.556	31.572	31.141	31.577	31.624	31.284	31.518	32.298	32.337	32.458	32.349	32.668	32.934	Total
NPL	629	689	882	898	925	999	881	985	970	1.023	1.050	1.085	1.030	1.097	1.198	1.245	1.246	1.255	NPL
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib																			12. Government administration, defense and compulsory social security
Baki Debet	399	229	282	272	270	272	284	261	253	253	244	248	251	252	247	243	231	227	Total
NPL	15	5	3	4	2	2	4	5	5	7	6	4	4	4	4	4	4	4	NPL
13. Jasa Pendidikan																			13. Education services
Baki Debet	1.517	1.888	1.975	1.972	2.016	2.014	2.221	2.277	2.294	2.352	2.379	2.383	2.455	2.381	2.405	2.440	2.435	2.458	Total
NPL	23	22	38	43	42	41	39	42	38	36	37	36	52	54	54	50	58	49	NPL
14. Jasa Kesehatan dan Kegiatan Sosial																			14. Health services and social activities
Baki Debet	2.918	3.518	4.051	4.097	4.138	4.173	4.237	4.227	4.319	4.398	4.495	4.641	4.709	4.733	4.587	4.553	4.560	4.638	Total
NPL	233	99	77	76	73	70	72	70	78	83	97	127	130	145	156	126	127	146	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya																			15. Community, Sociocultural, Entertainment and Other Individual
Baki Debet	25.530	26.378	29.929	30.364	30.507	31.021	31.499	31.289	31.977	32.761	33.131	33.669	34.621	35.268	35.567	36.440	36.193	37.387	Total
NPL	619	891	1.021	1.027	1.035	1.017	876	932	969	985	1.049	1.166	1.176	1.235	1.263	1.239	1.258	1.154	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga																			16. Individual services which serve households
Baki Debet	655	672	1.255	1.322	1.381	1.445	1.499	1.525	1.597	1.639	1.708	1.775	1.850	1.900	1.915	1.961	2.002	2.059	Total
NPL	36	40	38	38	41	41	33	38	45	42	42	51	49	63	61	61	59	57	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																			17. International Agency and Other Extra Agency International
Baki Debet	2.355	414	276	258	247	240	225	217	202	194	186	182	173	167	159	153	148	143	Total
NPL	53	8	8	8	8	8	6	6	6	6	5	6	7	7	6	6	6	6	NPL
18. Kegiatan yang Belum Jelas Batasannya																			18. Business activities are not clearly defined
Baki Debet	52.205	29.425	408	475	452	368	509	405	373	343	195	166	194	234	406	571	669	940	Total
NPL	1.185	731	4	4	1	2	1	2	2	1	7	3	2	2	3	3	4	5	NPL
19. Penerima Kredit Bukan Lapangan																			19. Debtor is not the business field - other
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
20. Tidak Teridentifikasi																			20. Un-identified
Baki Debet	0	-	3	2	2	2	3	-	-	(0)	-	1	-	-	5	0	0	0	Total
NPL	1	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	NPL
Jumlah																			Total
Baki Debet	458.164	526.397	579.308	589.361	589.229	595.372	608.823	594.725	604.802	619.400	627.523	635.429	651.280	651.180	648.640	655.627	654.521	660.850	Baki Debet
NPL	15.674	17.011	20.890	20.610	21.038	20.633	19.515	21.725	22.603	22.640	23.488	25.253	25.251	26.530	27.451	27.078	26.480	26.843	NPL

Tabel 4.28 Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi
(SMEs Credit & Micro, Small, and NPL Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2011	2012	2013					2014										Economic Sector	
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
MKM ¹⁾																			
1. Pertanian																			1. Agriculture
Baki Debet	26.285	40.423																	Total
NPL	803	2.005																	NPL
2. Pertambangan																			2. Mining
Baki Debet	9.020	17.135																	Total
NPL	124	262																	NPL
3. Perindustrian																			3. Manufacturing
Baki Debet	70.380	80.823																	Total
NPL	2.502	2.900																	NPL
4. Listrik																			4. Electricity
Baki Debet	1.316	1.532																	Total
NPL	45	131																	NPL
5. Konstruksi																			5. Construction
Baki Debet	25.834	31.020																	Total
NPL	1.441	1.637																	NPL
6. Perdagangan																			6. Trading
Baki Debet	235.105	294.095																	Total
NPL	8.885	10.625																	NPL
7. Pengangkutan																			7. Transportation
Baki Debet	11.293	14.160																	Total
NPL	313	351																	NPL
8. Jasa Dunia Usaha																			8. Business Services
Baki Debet	78.206	81.707																	Total
NPL	1.252	1.754																	NPL
9. Jasa Sosial																			9. Social Services
Baki Debet	86.867	63.687																	Total
NPL	2.073	1.942																	NPL
10. Lain-lain																			10. Others
Baki Debet	607.085	726.024																	Total
NPL	8.678	10.107																	NPL
Jumlah																			Total
Baki Debet	1.151.392	1.350.606																	Baki Debet
NPL	26.115	31.714																	NPL

1) Sejak bulan April 2013 data yang disajikan hanya data UMKM mengingat data MKM masih berdasarkan plafon, sedangkan data UMKM sudah sesuai dengan kriteria usaha pada UU No. 20 tentang UMKM

1) Since April 2013 data presented only data Micro, Small dan Medium (MSM) Enterprise remembering data MSM still based on credit limit, while data MSM Enterprise already in accordance with the criteria business of MSM Enterprise in the Act No. 20

r) diperbaiki

r) revised

Tabel 4.29 Kredit dan Non Performing Loan UMKM dan MKM Menurut Jenis Penggunaan
(SMEs Credit and NPL Credit Based on Type of Use)
Miliar Rp (Billion Rp)

Jenis Penggunaan	2011	2012	2013					2014										Type of Use	
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
UMKM																			UMKM
1. Modal Kerja																			1. Working Capital
Baki Debet	355.888	403.047	425.069	429.683	429.773	433.602	444.030	430.073	438.024	449.340	455.447	461.219	473.939	472.234	471.274	478.739	478.941	482.644	Total
NPL	12.770	13.645	15.874	15.597	15.869	15.654	14.652	16.325	17.061	17.004	17.672	18.972	18.732	19.688	20.239	19.874	19.696	19.925	NPL
2. Investasi																			2. Investment
Baki Debet	102.275	123.350	154.239	159.678	159.455	161.770	164.792	164.652	166.778	170.061	172.075	174.210	177.341	178.946	177.366	176.889	175.579	178.206	Total
NPL	2.903	3.366	5.017	5.013	5.169	4.979	4.863	5.400	5.542	5.636	5.816	6.281	6.519	6.842	7.213	7.205	6.784	6.918	NPL
3. Konsumsi																			3. Consumption
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Tidak Teridentifikasi																			4. Un-identified
Baki Debet	1	0	0	0	-	-	1	-	-	-	-	0	-	-	1	-	0	0	Total
NPL	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
Jumlah																			Total
Baki Debet	458.164	526.397	579.308	589.361	589.229	595.372	608.823	594.725	604.802	619.400	627.523	635.429	651.280	651.180	648.640	655.627	654.521	660.850	Baki Debet
NPL	15.674	17.011	20.890	20.610	21.038	20.633	19.515	21.725	22.603	22.640	23.488	25.253	25.251	26.530	27.451	27.078	26.480	26.843	NPL
MKM ¹⁾																			MKM ¹⁾
1. Modal Kerja																			1. Working Capital
Baki Debet	427.154	483.595																	Total
NPL	14.233	17.473																	NPL
2. Investasi																			2. Investment
Baki Debet	117.247	141.492																	Total
NPL	3.205	4.134																	NPL
3. Konsumsi																			3. Consumption
Baki Debet	606.991	725.519																	Total
NPL	8.677	10.106																	NPL
Jumlah																			Total
Baki Debet	1.151.392	1.350.606																	Baki Debet
NPL	26.115	31.714																	NPL

¹⁾ Sejak bulan April 2013 data yang disajikan hanya data UMKM mengingat data MKM masih berdasarkan plafon, sedangkan data UMKM sudah sesuai dengan kriteria usaha pada UU No. 20

1) Since April 2013 data presented only data Micro, Small dan Medium (MSM) Enterprise remembering data MSM still based on credit limit, while data MSM Enterprise already in accordance with the criteria business of MSM Enterprise in the Act No.

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Tabel 4.30 Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)
 Miliar Rp (Billion Rp)

Kelompok Bank	2011	2012	2013					2014											Category of Bank
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
UMKM ¹⁾																			
1. Bank Persero																			1. State Owned Banks
Baki Debet	222.645	242.861	283.103	289.758	291.609	294.745	304.751	294.889	299.197	304.919	306.899	311.149	319.620	319.977	321.455	327.551	328.783	334.151	Total
Mikro	58.287	66.555	82.508	84.372	85.074	86.214	87.657	87.737	89.238	90.703	92.639	94.982	98.439	100.360	100.552	102.213	103.743	105.419	Micro
Kecil	86.113	98.136	114.159	115.995	117.004	118.274	122.730	118.737	120.745	122.922	123.736	125.301	128.554	128.217	128.581	130.441	130.833	133.980	Small
Menengah	78.245	78.169	86.437	89.391	89.531	90.257	94.363	88.416	89.214	91.293	90.523	90.866	92.627	91.400	92.322	94.898	94.207	94.752	Medium
NPL	9.019	9.093	11.512	11.236	11.212	10.908	10.362	11.680	12.265	11.966	12.270	13.297	13.016	13.729	13.974	13.425	13.399	13.279	NPL
Mikro	1.174	1.214	1.687	1.662	1.655	1.614	1.481	1.803	1.845	1.872	1.906	2.067	2.104	2.199	2.175	2.108	2.086	2.056	Micro
Kecil	4.450	4.694	5.586	5.466	5.332	5.186	4.922	5.453	5.722	5.582	5.576	6.128	6.082	6.410	6.561	6.218	6.137	6.076	Small
Menengah	3.395	3.185	4.239	4.108	4.226	4.108	3.960	4.425	4.697	4.512	4.788	5.102	4.831	5.120	5.237	5.099	5.175	5.146	Medium
2. BPD																			2. Regional Development Banks
Baki Debet	31.314	45.082	44.599	45.649	47.339	48.931	46.896	44.355	45.225	46.089	47.234	48.145	49.588	50.258	50.924	51.828	52.631	52.970	Total
Mikro	4.509	9.038	8.981	9.018	9.285	9.310	9.156	8.893	8.804	8.713	8.841	8.804	8.838	9.004	8.832	8.848	8.833	8.850	Micro
Kecil	18.880	21.091	20.822	21.158	22.042	22.352	21.232	20.238	20.510	20.983	21.633	22.122	22.782	23.120	23.459	24.037	24.516	24.541	Small
Menengah	7.925	14.953	14.796	15.473	16.011	17.269	16.509	15.223	15.911	16.393	16.760	17.220	17.968	18.134	18.632	18.943	19.282	19.578	Medium
NPL	1.593	2.612	3.208	3.177	3.339	3.407	2.965	3.379	3.582	3.681	4.044	4.314	4.433	4.637	4.849	4.799	4.865	5.453	NPL
Mikro	239	443	614	617	657	698	685	890	836	879	937	987	995	1.061	1.063	1.051	1.061	1.069	Micro
Kecil	915	1.327	1.580	1.544	1.568	1.571	1.338	1.424	1.458	1.483	1.584	1.647	1.671	1.691	1.785	1.760	1.760	1.802	Small
Menengah	439	842	1.013	1.015	1.114	1.138	943	1.064	1.288	1.319	1.523	1.681	1.767	1.885	2.000	1.987	2.044	2.582	Medium
3. Bank Swasta Nasional																			3. Foreign Exchange Commercial Banks
Baki Debet	194.234	228.991	242.845	244.605	238.445	239.851	245.101	243.666	248.290	253.089	257.598	260.132	265.664	264.374	259.419	258.226	255.734	256.109	Total
Mikro	24.759	21.476	20.697	20.904	21.333	21.584	21.998	22.293	22.755	22.981	23.132	23.320	23.448	23.812	23.588	24.121	23.017	24.679	Micro
Kecil	40.660	44.581	41.063	41.242	41.214	41.511	41.954	41.078	41.605	42.060	42.224	42.001	42.776	43.001	42.782	42.334	41.673	41.651	Small
Menengah	128.816	162.934	181.085	182.460	175.898	176.756	181.148	180.296	183.931	188.048	192.243	194.810	199.440	197.560	193.049	191.771	191.044	189.779	Medium
NPL	4.710	5.096	5.981	6.005	6.225	6.070	5.933	6.376	6.486	6.723	6.891	7.354	7.506	7.885	8.363	8.562	7.910	7.771	NPL
Mikro	618	758	852	848	841	825	750	794	796	755	811	839	852	874	878	852	822	799	Micro
Kecil	1.645	1.720	2.114	2.083	2.105	2.133	2.077	2.135	2.124	2.121	2.223	2.277	2.293	2.383	2.433	2.366	2.358	2.299	Small
Menengah	2.447	2.618	3.016	3.073	3.279	3.112	3.105	3.447	3.566	3.847	3.857	4.237	4.361	4.628	5.052	5.344	4.730	4.674	Medium
4. Bank Asing dan Campuran																			4. Joint Venture Banks and Foreign Owned Banks
Baki Debet	9.971	9.463	8.761	9.349	11.836	11.846	12.076	11.815	12.091	15.304	15.791	16.003	16.407	16.571	16.842	18.022	17.373	17.621	Total
Mikro	470	107	63	65	93	78	78	88	152	81	78	82	81	130	280	377	85	187	Micro
Kecil	874	465	396	391	568	462	466	452	502	488	498	435	424	439	463	497	456	474	Small
Menengah	8.627	8.891	8.302	8.893	11.175	11.305	11.532	11.276	11.436	14.735	15.215	15.487	15.903	16.003	16.099	17.148	16.832	16.960	Medium
NPL	352	208	189	193	262	249	256	290	270	271	283	289	297	278	265	292	307	340	NPL
Mikro	16	7	1	1	9	8	7	8	8	8	8	8	8	8	7	7	7	7	Micro
Kecil	62	40	24	23	23	13	10	11	9	10	11	11	13	13	13	13	12	13	Small
Menengah	275	161	165	168	230	229	238	271	253	254	265	270	276	258	245	272	288	321	Medium
Jumlah																			Total
Baki Debet	458.164	526.397	579.308	589.361	589.229	595.372	608.823	594.725	604.802	619.400	627.523	635.429	651.280	651.180	648.640	655.627	654.521	660.850	Baki Debet
NPL	15.674	17.011	20.890	20.610	21.038	20.633	19.515	21.725	22.603	22.640	23.488	25.253	25.251	26.530	27.451	27.078	26.480	26.843	NPL

Tabel 4.30 Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)
 Miliar Rp (Billion Rp)

Kelompok Bank	2011	2012	2013					2014										Category of Bank	
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
MKM ¹⁾																			
1. Bank Persero																			1. State Owned Banks
Baki Debet	415.623	502.447																	Total
Mikro	122.104	143.877																	Micro
Kecil	188.524	234.031																	Small
Menengah	104.996	124.540																	Medium
NPL	11.258	15.271																	NPL
Mikro	2.997	9.520																	Micro
Kecil	3.722	2.611																	Small
Menengah	4.539	3.140																	Medium
2. BPD																			2. Regional Development Banks
Baki Debet	155.024	190.815																	Total
Mikro	36.921	32.580																	Micro
Kecil	107.321	142.679																	Small
Menengah	10.782	15.556																	Medium
NPL	2.562	3.297																	NPL
Mikro	470	555																	Micro
Kecil	1.176	1.489																	Small
Menengah	915	1.253																	Medium
3. Bank Swasta Nasional																			3. Foreign Exchange Commercial Banks
Baki Debet	512.566	601.409																	Total
Mikro	97.877	97.552																	Micro
Kecil	195.035	228.341																	Small
Menengah	219.654	275.516																	Medium
NPL	10.204	11.502																	NPL
Mikro	2.802	2.918																	Micro
Kecil	3.349	4.084																	Small
Menengah	4.053	4.500																	Medium
4. Bank Asing dan Campuran																			4. Joint Venture Banks and Foreign Owned Banks
Baki Debet	68.180	55.935																	Total
Mikro	46.218	29.972																	Micro
Kecil	7.005	7.558																	Small
Menengah	14.957	18.405																	Medium
NPL	2.091	1.643																	NPL
Mikro	1.223	849																	Micro
Kecil	542	481																	Small
Menengah	325	313																	Medium
Jumlah																			Total
Baki Debet	1.151.392	1.350.606																	Baki Debet
NPL	26.115	31.714																	NPL

¹⁾ Sejak bulan April 2013 data yang disajikan hanya data UMKM mengingat data MKM masih berdasarkan plafon, sedangkan data UMKM sudah sesuai dengan kriteria usaha pada UU No. 20 tentang

1) Since April 2013 data presented only data Micro, Small dan Medium (MSM) Enterprise remembering data MSM still based on credit limit, while data MSM Enterprise already in accordance with the criteria business of MSM Enterprise in the Act No. 20

Tabel 4.31 Kredit UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I
(SMEs Credit and MKM Credit Based on Project Location)
 Miliar Rp (Billion Rp)

Kelompok Bank	2011	2012	2013					2014											Category of Bank
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
UMKM																			
1. Jawa Barat	58.034	67.636	74.863	75.180	75.618	76.797	78.774	77.701	78.370	79.784	79.869	80.880	82.635	83.496	82.490	83.373	83.683	84.181	1. Jawa Barat
2. Banten	16.026	18.863	21.503	21.606	21.902	22.446	22.631	22.137	22.385	23.330	23.443	24.534	25.345	25.176	25.036	25.174	24.807	24.936	2. Banten
3. DKI Jakarta	82.225	93.051	90.837	93.283	90.471	92.085	95.185	93.068	95.379	95.965	98.094	98.014	101.098	100.241	99.821	100.948	98.202	100.682	3. DKI Jakarta
4. D.I Yogyakarta	5.413	6.549	7.936	8.132	8.137	8.204	8.431	8.199	8.413	8.608	8.805	8.937	9.254	9.373	9.485	9.595	9.663	9.678	4. D.I Yogyakarta
5. Jawa Tengah	43.721	51.576	59.930	61.105	61.397	61.577	62.679	61.440	62.594	63.965	64.351	65.705	68.097	68.323	68.244	69.192	69.910	69.927	5. Jawa Tengah
6. Jawa Timur	62.346	65.980	75.917	76.647	77.218	77.300	79.322	77.813	79.108	80.612	82.368	83.613	85.605	85.752	84.273	85.003	84.918	85.539	6. Jawa Timur
7. Bengkulu	3.115	3.598	3.965	4.007	4.006	4.031	4.103	3.996	4.097	4.195	4.269	4.310	4.435	4.394	4.386	4.431	4.488	4.512	7. Bengkulu
8. Jambi	6.724	7.809	8.666	8.741	8.732	8.690	8.772	8.629	8.633	8.685	8.784	8.887	9.019	9.056	9.049	9.146	9.248	9.354	8. Jambi
9. Aceh	5.850	6.395	6.922	7.015	7.043	7.107	7.026	6.816	6.881	7.044	7.128	7.215	7.328	7.319	7.340	7.490	7.527	7.589	9. Aceh
10. Sumatera Utara	26.707	31.470	34.865	35.259	36.089	36.375	36.947	36.262	36.954	37.613	38.440	38.958	39.593	39.532	39.685	40.612	40.655	41.042	10. Sumatera Utara
11. Sumatera Barat	8.721	10.663	11.462	11.618	11.548	11.531	11.804	11.536	11.275	12.322	12.232	12.514	12.828	12.812	12.844	13.039	13.114	13.179	11. Sumatera Barat
12. Riau	13.995	16.096	17.340	17.665	17.624	17.718	17.968	17.543	17.892	19.980	20.228	20.349	20.838	20.706	20.676	20.964	20.919	21.121	12. Riau
13. Kepulauan Riau	4.648	5.514	6.922	7.190	6.981	7.106	7.402	7.266	7.161	7.216	7.259	7.363	7.517	7.554	7.416	7.114	7.485	6.921	13. Kepulauan Riau
14. Sumatera Selatan	12.190	14.807	16.376	17.287	17.290	17.204	17.506	16.861	17.134	17.518	17.816	18.107	18.397	18.295	18.212	18.495	18.441	18.584	14. Sumatera Selatan
15. Bangka Belitung	2.225	2.604	2.779	2.846	2.900	2.928	2.990	2.837	2.900	2.979	2.999	3.001	3.067	2.998	3.025	3.101	3.098	3.147	15. Bangka Belitung
16. Lampung	9.060	10.276	11.067	11.281	11.237	11.169	11.664	11.409	11.759	12.072	11.979	11.931	11.867	11.755	11.750	11.975	11.888	12.055	16. Lampung
17. Kalimantan Selatan	6.242	8.086	8.558	8.849	8.785	8.738	8.914	8.699	8.890	9.181	9.243	9.316	9.537	9.564	9.535	9.669	9.739	9.736	17. Kalimantan Selatan
18. Kalimantan Barat	6.910	8.350	9.674	9.844	10.105	10.305	10.673	10.449	10.659	11.144	11.318	11.476	11.922	11.814	11.914	12.005	12.067	12.254	18. Kalimantan Barat
19. Kalimantan Timur	15.118	17.295	19.587	20.141	20.085	20.290	20.018	18.966	19.128	19.524	19.760	20.006	19.979	20.155	20.333	19.778	19.732	19.876	19. Kalimantan Timur
20. Kalimantan Tengah	3.590	4.433	4.416	4.648	4.664	4.652	4.837	4.707	4.745	4.929	4.985	5.073	5.187	5.191	5.317	5.400	5.489	5.530	20. Kalimantan Tengah
21. Sulawesi Tengah	5.183	5.559	6.294	6.426	6.410	6.471	6.595	6.448	6.590	6.747	6.829	6.864	7.033	6.944	6.962	7.111	7.057	7.155	21. Sulawesi Tengah
22. Sulawesi Selatan	17.926	19.460	22.857	23.100	23.107	23.104	23.596	23.032	23.464	23.729	24.233	24.392	24.901	24.732	24.799	24.983	24.925	25.217	22. Sulawesi Selatan
23. Sulawesi Utara	5.923	5.861	6.104	6.293	6.356	6.367	6.431	6.242	6.333	6.607	6.680	6.727	6.912	6.829	6.763	6.740	6.745	7.049	23. Sulawesi Utara
24. Sulawesi Tenggara	2.871	3.715	4.368	4.442	4.459	4.495	4.516	4.478	4.566	4.629	4.716	4.780	4.875	4.866	4.874	4.913	4.943	4.944	24. Sulawesi Tenggara
25. Sulawesi Barat	1.326	1.567	1.781	1.821	1.820	1.838	1.875	1.894	1.919	1.967	2.005	2.025	2.058	2.055	2.064	2.092	2.130	2.158	25. Sulawesi Barat
26. Gorontalo	1.701	1.820	1.918	1.953	1.955	1.978	2.011	2.016	2.063	2.102	2.132	2.163	2.198	2.191	2.202	2.218	2.224	2.276	26. Gorontalo
27. Nusa Tenggara Barat	3.820	5.175	6.033	6.145	6.115	6.178	6.318	6.222	6.315	6.452	6.461	6.492	6.562	6.468	6.509	6.576	6.525	6.592	27. Nusa Tenggara Barat
28. Bali	13.050	16.356	18.791	19.122	19.193	19.323	19.951	19.352	20.113	20.561	20.821	21.122	21.916	22.137	22.182	22.627	22.834	23.000	28. Bali
29. Nusa Tenggara Timur	2.624	3.297	3.972	3.995	4.056	4.098	4.127	3.926	4.030	4.315	4.527	4.653	4.827	4.874	4.922	5.073	5.177	5.246	29. Nusa Tenggara Timur
30. Maluku	1.756	1.808	1.845	1.874	1.908	1.926	2.000	1.884	1.920	2.021	2.008	2.039	2.084	2.047	2.076	2.128	2.132	2.167	30. Maluku
31. Papua	4.752	5.477	6.022	6.149	6.301	7.231	7.471	7.113	7.245	7.587	7.691	7.823	8.050	8.162	8.134	8.286	8.410	8.703	31. Papua
32. Maluku Utara	1.204	1.327	1.449	1.439	1.449	1.451	1.474	1.436	1.439	1.376	1.374	1.386	1.401	1.402	1.383	1.388	1.377	1.403	32. Maluku Utara
33. Papua Barat	1.881	2.523	2.782	2.818	2.850	3.220	3.376	3.198	3.290	3.494	3.540	3.628	3.741	3.749	3.764	3.824	3.802	3.877	33. Papua Barat
34. Lainnya	259	369	387	327	313	332	335	62	59	55	54	55	56	63	60	56	52	89	34. Lainnya
35. Tidak Teridentifikasi	1.030	1.032	1.121	1.114	1.104	1.106	1.099	1.090	1.097	1.093	1.081	1.092	1.119	1.158	1.116	1.109	1.116	1.133	35. Tidak Teridentifikasi
Jumlah	458.164	526.397	579.308	589.361	589.229	595.372	608.823	594.725	604.802	619.400	627.523	635.429	651.280	651.180	648.640	655.627	654.521	660.850	Total

Tabel 4.31 Kredit UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I
(SMEs Credit and MKM Credit Based on Project Location)
Milliar Rp (Billion Rp)

Kelompok Bank	2011	2012	2013					2014										Category of Bank	
	Des	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
MKM ¹⁾																			
1. Jawa Barat	175.897	207.552																	1. Jawa Barat
2. Banten	56.857	70.082																	2. Banten
3. DKI Jakarta	215.963	237.266																	3. DKI Jakarta
4. D.I Yogyakarta	13.368	15.857																	4. D.I Yogyakarta
5. Jawa Tengah	95.742	114.094																	5. Jawa Tengah
6. Jawa Timur	128.190	150.323																	6. Jawa Timur
7. Bengkulu	8.430	10.503																	7. Bengkulu
8. Jambi	15.415	18.485																	8. Jambi
9. Aceh	18.585	20.217																	9. Aceh
10. Sumatera Utara	58.917	70.333																	10. Sumatera Utara
11. Sumatera Barat	23.000	27.088																	11. Sumatera Barat
12. Riau	32.210	37.337																	12. Riau
13. Kepulauan Riau	12.940	15.193																	13. Kepulauan Riau
14. Sumatera Selatan	30.079	35.261																	14. Sumatera Selatan
15. Bangka Belitung	4.551	5.434																	15. Bangka Belitung
16. Lampung	20.742	23.862																	16. Lampung
17. Kalimantan Selatan	17.238	20.819																	17. Kalimantan Selatan
18. Kalimantan Barat	16.295	19.963																	18. Kalimantan Barat
19. Kalimantan Timur	27.365	33.123																	19. Kalimantan Timur
20. Kalimantan Tengah	8.452	11.769																	20. Kalimantan Tengah
21. Sulawesi Tengah	11.587	14.043																	21. Sulawesi Tengah
22. Sulawesi Selatan	42.958	50.569																	22. Sulawesi Selatan
23. Sulawesi Utara	15.716	18.500																	23. Sulawesi Utara
24. Sulawesi Tenggara	8.595	10.806																	24. Sulawesi Tenggara
25. Sulawesi Barat	3.211	4.002																	25. Sulawesi Barat
26. Gorontalo	4.775	5.977																	26. Gorontalo
27. Nusa Tenggara Barat	12.762	15.609																	27. Nusa Tenggara Barat
28. Bali	27.122	33.573																	28. Bali
29. Nusa Tenggara Timur	10.291	12.388																	29. Nusa Tenggara Timur
30. Maluku	4.725	5.478																	30. Maluku
31. Papua	9.505	12.161																	31. Papua
32. Maluku Utara	3.104	3.900																	32. Maluku Utara
33. Papua Barat	3.630	4.752																	33. Papua Barat
34. Lainnya	13.176	14.288																	34. Lainnya
Jumlah	1.151.392	1.350.606																	Total

Sejak bulan April 2013 data yang disajikan hanya data UMKM mengingat data MKM masih berdasarkan plafon, sedangkan data UMKM sudah sesuai dengan kriteria usaha pada UU No. 20 tentang UMKM

1) Since April 2013 data presented only data Micro, Small dan Medium (MSM) Enterprise remembering data MSM still based on credit limit, while data MSM Enterprise already in accordance with the criteria business of MSM Enterprise in the Act No. 20