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# *INDONESIAN BANKING STATISTICS*

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# 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.

*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.*

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.

*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, 2003, 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.*

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

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

Jakarta, Februari 2014
*Jakarta, February 2014*

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

# HALAMAN KETERANGAN
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**Jadwal Publikasi Kedepan**
Edisi Januari 2014 akan diterbitkan pada minggu ke III bulan Maret 2014.

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 Bulanan Bank Perkreditan Rakyat (Lapbul BPR) 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 Desember 2013 untuk Publikasi Statistik Perbankan Indonesia penerbitan periode ini dilakukan dari tanggal 10 Januari s/d tanggal 15 Februari 2014.

Sampai dengan bulan Maret 2014 data dalam publikasi ini disediakan melalui website OJK (http://www.ojk.go.id) dan website BI (http://www.bi.go.id) selambat-lambatnya 1 minggu setelah edisi publikasi.

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***Advance Release Calender (ARC)***
*January 2014 edition will be released on the 3rd week of March 2014.*

*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 December 2013 monthly reports for this periode of the Indonesian Banking Statistics was done from 10 January until 15 February 2014.*

*Until March 2014, The data publication are also provided through OJK website (http://www.ojk.go.id) and BI website (http://www.bi.go.id) no later than 1 week after the edition.*

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

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OTORITAS JASA KEUANGAN

# DATA

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Aug | Sep | Okt | Nov | Des | |
| **Penyaluran Dana** | | | | | | | | | | | | | | | | | | | ***Distribution of Funds*** |
| Bank Umum | 1.702.520 | 2.015.221 | 2.282.179 | 2.765.912 | 3.412.463 | 4.172.672 | 4.134.322 | 4.156.001 | 4.231.772 | 4.281.774 | 4.318.181 | 4.377.116 | 4.395.148 | 4.472.336 | 4.637.620 | 4.627.191 | 4.721.849 | 4.823.303 | *Commercial Banks* |
| Bank Perkreditan Rakyat | 26.549 | 31.313 | 36.076 | 43.877 | 53.534 | 64.753 | 65.010 | 65.656 | 66.032 | 66.906 | 67.692 | 68.521 | 69.107 | 70.378 | 71.528 | 72.546 | 74.071 | 74.550 | *Rural Banks* |
| **SBI dan SBIS [1)]** | 203.863 | 166.518 | 212.116 | 139.316 | 117.983 | 81.158 | 87.947 | 92.579 | 94.190 | 98.327 | 98.565 | 83.035 | 76.837 | 73.167 | 83.044 | 100.420 | 107.950 | 111.689 | ***SBI and SBIS [1)]*** |
| **Sumber Dana** | | | | | | | | | | | | | | | | | | | ***Source of Funds*** |
| Bank Umum | 1.718.965 | 1.990.345 | 2.180.934 | 2.563.562 | 3.093.848 | 3.542.518 | 3.494.393 | 3.505.837 | 3.572.036 | 3.621.187 | 3.671.658 | 3.711.769 | 3.736.834 | 3.794.384 | 3.918.543 | 3.884.976 | 3.955.499 | 4.070.018 | *Commercial Banks* |
| Bank Perkreditan Rakyat | 22.629 | 26.345 | 30.367 | 37.034 | 45.462 | 55.289 | 55.524 | 56.120 | 56.443 | 57.306 | 57.902 | 58.570 | 59.295 | 60.269 | 61.163 | 61.824 | 62.915 | 64.001 | *Rural Banks* |
| **Jumlah Aset** | | | | | | | | | | | | | | | | | | | ***Total Assets*** |
| Bank Umum | 1.986.501 | 2.310.557 | 2.534.106 | 3.008.853 | 3.652.832 | 4.262.587 | 4.211.039 | 4.237.117 | 4.313.832 | 4.367.751 | 4.418.690 | 4.461.783 | 4.510.290 | 4.581.137 | 4.737.308 | 4.716.845 | 4.817.751 | 4.954.467 | *Commercial Banks* |
| Bank Perkreditan Rakyat | 27.741 | 32.533 | 37.554 | 45.742 | 55.799 | 67.397 | 67.610 | 68.284 | 68.645 | 69.446 | 70.240 | 71.901 | 72.091 | 73.858 | 74.440 | 75.491 | 75.017 | 77.376 | *Rural Banks* |
| **Jumlah Bank** | | | | | | | | | | | | | | | | | | | ***Total Banks*** |
| Bank Umum | 130 | 124 | 121 | 122 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | *Commercial Banks* |
| Bank Perkreditan Rakyat | 1.817 | 1.772 | 1.733 | 1.706 | 1.669 | 1.653 | 1.653 | 1.654 | 1.653 | 1.639 | 1.641 | 1.641 | 1.641 | 1.641 | 1.641 | 1.639 | 1.637 | 1.635 | *Rural Banks* |
| **Jumlah Kantor** | | | | | | | | | | | | | | | | | | | ***Total Bank Offices*** |
| Bank Umum | 9.680 | 10.868 | 12.837 | 13.837 | 14.797 | 16.625 | 16.821 | 16.982 | 17.089 | 17.191 | 17.326 | 17.504 | 17.688 | 17.798 | 17.953 | 18.114 | 18.303 | 18.558 | *Commercial Banks* |
| Bank Perkreditan Rakyat | 3.250 | 3.367 | 3.644 | 3.910 | 4.172 | 4.425 | 4.448 | 4.470 | 4.499 | 4.518 | 4.549 | 4.568 | 4.584 | 4.612 | 4.630 | 4.656 | 4.669 | 4.678 | *Rural Banks* |

Ket : [1)] Sertifikat Bank Indonesia Syariah

*Note : [1)] Bank Indonesia Certificates on Sharia Principles (SBIS)*

OTORITAS JASA KEUANGAN

# DATA BANK UMUM

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

| Keterangan | 2012 | | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Peyaluran Dana** | | | | | | | | | | | | | | | | | | | ***Distribution of Funds*** |
| a. Kredit Yang Diberikan | 2.487.835 | 2.527.989 | 2.573.056 | 2.601.768 | 2.647.930 | 2.725.674 | 2.705.601 | 2.736.684 | 2.787.372 | 2.844.812 | 2.909.085 | 2.982.436 | 3.045.511 | 3.091.429 | 3.170.805 | 3.182.949 | 3.241.040 | 3.319.842 | *a. Credit* |
| - Kepada Pihak Ketiga | 2.470.111 | 2.510.651 | 2.555.839 | 2.585.345 | 2.631.002 | 2.707.862 | 2.688.143 | 2.718.717 | 2.768.371 | 2.824.217 | 2.887.478 | 2.959.123 | 3.021.126 | 3.067.402 | 3.147.210 | 3.159.476 | 3.214.397 | 3.292.874 | *- To Third Party* |
| Rupiah | 2.074.552 | 2.110.038 | 2.146.193 | 2.175.819 | 2.215.458 | 2.281.021 | 2.258.437 | 2.296.744 | 2.333.275 | 2.375.249 | 2.431.072 | 2.501.879 | 2.550.463 | 2.563.483 | 2.615.707 | 2.645.356 | 2.658.529 | 2.720.500 | *Rupiah* |
| Valas | 395.559 | 400.613 | 409.645 | 409.526 | 415.544 | 426.841 | 429.705 | 421.974 | 435.096 | 448.968 | 456.406 | 457.244 | 470.664 | 503.919 | 531.503 | 514.120 | 555.868 | 572.374 | *Foreign Exchange* |
| - Kepada Bank Lain | 17.724 | 17.337 | 17.217 | 16.423 | 16.928 | 17.812 | 17.458 | 17.966 | 19.000 | 20.595 | 21.607 | 23.313 | 24.384 | 24.027 | 23.595 | 23.473 | 26.643 | 26.968 | *- Inter Bank Credit* |
| Rupiah | 9.673 | 9.505 | 9.767 | 9.851 | 10.024 | 10.596 | 10.546 | 11.294 | 12.042 | 12.371 | 13.107 | 14.123 | 15.072 | 15.037 | 15.587 | 15.775 | 16.144 | 16.681 | *Rupiah* |
| Valas | 8.050 | 7.833 | 7.450 | 6.572 | 6.904 | 7.215 | 6.912 | 6.672 | 6.958 | 8.224 | 8.501 | 9.190 | 9.312 | 8.989 | 8.008 | 7.697 | 10.499 | 10.287 | *Foreign Exchange* |
| b. Penempatan pada Bank Lain | 188.716 | 172.011 | 183.218 | 173.652 | 168.532 | 166.623 | 159.142 | 199.425 | 219.424 | 201.706 | 196.967 | 166.884 | 205.794 | 184.504 | 211.452 | 196.390 | 182.582 | 171.915 | *b. Interbank Placement* |
| - Giro | 58.383 | 50.825 | 61.207 | 61.856 | 61.363 | 58.212 | 60.515 | 76.159 | 86.152 | 70.087 | 75.646 | 50.955 | 75.859 | 75.425 | 80.832 | 78.350 | 73.122 | 65.031 | *- Demand Deposit* |
| - Inter Bank Call Money | 90.687 | 81.325 | 78.914 | 74.700 | 69.517 | 76.279 | 66.852 | 83.709 | 88.371 | 80.998 | 79.050 | 70.806 | 90.194 | 69.911 | 85.452 | 78.544 | 71.870 | 83.549 | *- Inter Bank Call Money* |
| - Deposito Berjangka | 37.729 | 37.850 | 41.210 | 35.059 | 35.456 | 30.370 | 30.107 | 37.951 | 42.912 | 47.568 | 39.457 | 41.834 | 36.827 | 37.114 | 41.343 | 36.807 | 34.740 | 20.159 | *- Time Deposits* |
| - Lainnya | 1.917 | 2.011 | 1.887 | 2.037 | 2.197 | 1.761 | 1.669 | 1.606 | 1.988 | 3.052[r] | 2.814[r] | 3.289 | 2.914 | 2.053 | 3.825 | 2.690 | 2.849 | 3.176 | *- Others* |
| c. Penempatan pada Bank Indonesia | 479.261 | 472.976 | 505.407 | 493.142 | 524.437 | 580.697 | 562.533 | 506.847 | 500.886 | 524.578 | 490.240 | 512.592 | 453.788 | 465.921 | 475.606 | 462.291 | 467.916 | 506.453 | *c. Placement to Bank Indonesia* |
| - Giro | 261.529 | 264.766 | 267.078 | 269.233 | 271.175 | 289.254 | 282.128 | 279.300 | 282.198 | 286.281 | 286.373 | 296.954 | 292.888 | 295.310 | 305.147 | 303.916 | 310.856 | 322.562 | *- Demand Deposit* |
| - Fine Tune Operation (FTO) | 127.276 | 98.527 | 155.766 | 154.363 | 149.183 | 198.835 | 201.545 | 155.814 | 143.552 | 131.062 | 130.876 | 95.543 | 45.719 | 34.721 | 45.289 | 45.702 | 34.205 | 52.034 | *- Fine Tune Operation (FTO)* |
| - Fasbi | 68.885 | 93.304 | 63.873 | 52.631 | 84.394 | 65.431 | 59.415 | 51.620 | 49.269 | 84.826 | 60.563 | 104.724 | 102.115 | 124.388 | 102.546 | 97.452 | 105.363 | 110.905 | *- Fasbi* |
| - Lainnya | 21.571 | 16.380 | 18.690 | 16.915 | 19.685 | 27.178 | 19.445 | 20.113 | 25.867 | 22.409 | 12.427 | 15.371 | 13.066 | 11.503 | 22.624 | 15.220 | 17.492 | 20.952 | *- Others* |
| d. Surat Berharga | 443.975 | 442.062 | 423.549 | 428.016 | 429.092 | 429.946 | 438.448 | 447.191 | 455.037 | 457.632 | 468.078 | 449.670 | 458.791 | 460.675 | 485.539 | 506.638 | 530.804 | 520.642 | *d. Securitiess* |
| - Sertifikat Bank Indonesia (SBI) | 83.578 | 83.758 | 69.432 | 70.838 | 76.573 | 81.158 | 87.947 | 92.579 | 94.190 | 98.327 | 98.565 | 83.035 | 76.837 | 73.167 | 83.044 | 100.420 | 107.950 | 111.689 | *- Bank Indonesia Certificates (SBI)* |
| - Surat Perbendaharaan Negara (SPN) | 3.992 | 5.165 | 4.382 | 4.424 | 3.485 | 1.920 | 2.017 | 1.681 | 4.938 | 3.779 | 7.584 | 10.275 | 18.318 | 19.571 | 19.999 | 18.520 | 19.537 | 17.908 | *- Treasury Bills* |
| - Obligasi | 289.405 | 289.182 | 286.143 | 291.259 | 286.069 | 282.960 | 287.547 | 293.956 | 298.588 | 298.100 | 302.912 | 301.838 | 308.846 | 312.470 | 321.936 | 323.930 | 339.266 | 323.941 | *- Bonds* |
| - Lainnya | 67.000 | 63.957 | 63.592 | 61.496 | 62.965 | 63.909 | 60.937 | 58.975 | 57.321 | 57.426 | 59.017 | 54.522 | 54.789 | 55.466 | 60.560 | 63.767 | 64.051 | 67.103 | *- Others* |
| e. Penyertaan | 14.219 | 14.229 | 14.375 | 14.565 | 14.606 | 15.065 | 15.085 | 15.082 | 14.459 | 14.438 | 14.438 | 15.110 | 15.507 | 15.529 | 15.696 | 15.806 | 15.808 | 15.725 | *e. Equity Investment* |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) | 72.825 | 73.516 | 72.403 | 72.671 | 72.850 | 69.931 | 71.691 | 72.157 | 71.529 | 72.404 | 71.277 | 73.294 | 74.403 | 77.036 | 77.693 | 84.322 | 79.304 | 79.492 | *f. Impairment on Financial Assets* |
| - Kredit yang diberikan | 67.399 | 68.052 | 67.052 | 67.189 | 67.984 | 65.389 | 66.770 | 67.460 | 68.740 | 64.944[r] | 65,015[r] | 67.604 | 68.243 | 70.658 | 71.827 | 78.234 | 72.674 | 73.108 | *- Credit* |
| - Surat Berharga | 3.402 | 2.138 | 3.928 | 2.108 | 2.108 | 2.105 | 2.136 | 2.135 | 2.047 | 2.037[r] | 2.033[r] | 2.101 | 2.151 | 2.087 | 2.325 | 2.271 | 2.368 | 2.290 | *- Securities* |
| - Lainnya | 2.025 | 3.326 | 1.423 | 3.374 | 2.758 | 2.437 | 2.785 | 2.561 | 742 | 5.423[r] | 4.230[r] | 3.589 | 4.009 | 4.291 | 3.541 | 3.817 | 4.262 | 4.095 | *- Others* |
| g. Tagihan Spot dan Derivatif | 7.720 | 7.370 | 7.356 | 7.137 | 7.533 | 8.229 | 8.145 | 8.246 | 8.161 | 8.501 | 9.633 | 9.389 | 13.603 | 24.757 | 26.656 | 20.838 | 26.204 | 26.092 | *g. Spot and Derivatives Claims* |
| h. Tagihan Lainnya | 140.505 | 131.705 | 168.920 | 161.225 | 171.110 | 176.507 | 173.677 | 170.369 | 174.905 | 157.703 | 158.463 | 167.742 | 127.752 | 152.486 | 174.173 | 157.958 | 178.191 | 183.143 | *h. Other claims* |
| **Sumber Dana** | | | | | | | | | | | | | | | | | | | ***Source of Funds*** |
| a. Dana Pihak Ketiga | 2.961.417 | 2.984.050 | 3.049.956 | 3.070.604 | 3.130.518 | 3.225.198 | 3.205.006 | 3.207.342 | 3.243.136 | 3.299.350 | 3.349.660 | 3.374.272 | 3.392.927 | 3.440.207 | 3.526.188 | 3.520.890 | 3.563.362 | 3.663.968 | *a. Third Party Funds* |
| Rupiah | 2.511.915 | 2.534.560 | 2.591.133 | 2.598.755 | 2.653.701 | 2.757.530 | 2.720.131 | 2.712.820 | 2.749.311 | 2.810.352 | 2.816.403 | 2.843.895 | 2.843.380 | 2.863.890 | 2.910.414 | 2.915.359 | 2.944.303 | 3.025.150 | *Rupiah* |
| Giro | 520.646 | 505.959 | 539.191 | 513.237 | 537.730 | 567.801 | 539.847 | 529.177 | 545.965 | 582.871 | 563.069 | 597.833 | 577.112 | 575.270 | 586.301 | 570.582 | 579.604 | 569.927 | *Demand Deposit* |
| Tabungan | 881.225 | 905.391 | 917.469 | 928.728 | 947.636 | 1.010.488 | 990.399 | 982.631 | 974.296 | 984.782 | 986.939 | 990.719 | 1.019.789 | 1.019.866 | 1.041.941 | 1.036.545 | 1.051.840 | 1.123.696 | *Saving* |
| Simpanan Berjangka | 1.110.044 | 1.123.210 | 1.134.473 | 1.156.790 | 1.168.335 | 1.179.242 | 1.189.885 | 1.201.012 | 1.229.050 | 1.242.699 | 1.266.395 | 1.255.343 | 1.246.479 | 1.268.754 | 1.282.172 | 1.308.232 | 1.312.858 | 1.331.527 | *Time Deposits* |
| Valas | 449.502 | 449.491 | 458.824 | 471.849 | 476.817 | 467.668 | 484.875 | 494.522 | 493.825 | 488.999 | 533.257 | 530.377 | 549.546 | 576.317 | 615.773 | 605.531 | 619.060 | 638.818 | *Foreign Exchange* |
| Giro | 188.400 | 190.429 | 187.009 | 193.887 | 197.883 | 199.270 | 215.958 | 222.423 | 208.263 | 208.604 | 234.163 | 229.414 | 236.631 | 247.599 | 270.853 | 272.050 | 290.449 | 276.854 | *Demand Deposit* |
| Tabungan | 67.130 | 65.159 | 63.990 | 65.558 | 64.669 | 66.342 | 71.446 | 72.221 | 73.138 | 73.496 | 74.175 | 75.290 | 76.038 | 78.168 | 84.072 | 84.667 | 86.624 | 89.011 | *Saving* |
| Simpanan Berjangka | 193.972 | 193.903 | 207.824 | 212.404 | 214.266 | 202.056 | 197.471 | 199.878 | 212.424 | 206.899 | 224.919 | 225.673 | 236.877 | 250.550 | 260.848 | 248.815 | 241.987 | 272.952 | *Time Deposits* |
| b. Kewajiban kepada Bank Indonesia | 1.842 | 1.891 | 1.702 | 1.787 | 2.366 | 1.864 | 1.889 | 1.831 | 1.719 | 1.601 | 2.500 | 1.697 | 1.724 | 1.805 | 2.086 | 1.555 | 1.598 | 1.782 | *b. Liabilities to BI* |
| c. Kewajiban kepada Bank lain | 117.787 | 110.495 | 119.598 | 103.372 | 107.904 | 124.697 | 104.438 | 114.905 | 127.253 | 126.400 | 125.648 | 133.384 | 120.911 | 114.063 | 131.998 | 118.165 | 121.550 | 115.793 | *c. Interbank Liabilities* |
| d. Surat Berharga yang diterbitkan | 36.328 | 37.894 | 35.626 | 40.816 | 40.832 | 42.116 | 41.737 | 44.688 | 52.547 | 51.487 | 50.020 | 51.156 | 52.746 | 52.883 | 53.452 | 52.442 | 54.465 | 54.450 | *d. Issued Securities* |
| e. Pinjaman yang Diterima | 72.254 | 72.969 | 72.316 | 63.009 | 61.992 | 75.341 | 71.293 | 71.139 | 74.622 | 72.968 | 72.306 | 71.583 | 82.232 | 87.999 | 99.548 | 93.361 | 105.324 | 112.914 | *e. Loans received* |
| Rupiah | 11.510 | 11.375 | 11.606 | 11.559 | 11.511 | 12.229 | 12.045 | 11.943 | 13.498 | 13.029 | 12.747 | 13.547 | 14.583 | 13.917 | 15.164 | 15.100 | 15.601 | 16.025 | *Rupiah* |
| Valas | 60.745 | 61.594 | 60.709 | 51.450 | 50.481 | 63.112 | 59.248 | 59.197 | 61.124 | 59.939 | 59.560 | 58.036 | 67.648 | 74.082 | 84.385 | 78.260 | 89.723 | 96.888 | *Foreign Exchange* |
| f. Kewajiban Spot dan Derivatif | 7.703 | 8.351 | 8.070 | 7.605 | 7.094 | 7.928 | 7.602 | 7.302 | 7.445 | 7.207 | 9.032 | 9.863 | 15.168 | 25.580 | 28.392 | 21.939 | 28.269 | 29.987 | *f. Spot and Derivatives Liabilities* |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) | 58.246 | 51.893 | 56.650 | 54.086 | 55.765 | 60.342 | 57.750 | 54.081 | 60.524 | 57.492 | 57.501 | 64.877 | 65.948 | 66.398 | 71.203 | 71.073 | 75.399 | 85.131 | *g. Other Liabilities* |
| h. Setoran Jaminan | 4.629 | 4.870 | 4.909 | 4.834 | 4.380 | 5.031 | 4.677 | 4.549 | 4.790 | 4.682 | 4.991 | 4.938 | 5.179 | 5.447 | 5.675 | 5.551 | 5.532 | 5.993 | *h. Margin Deposits* |
| **Beberapa komponen modal** | | | | | | | | | | | | | | | | | | | ***Components of Capital*** |
| a. Modal Disetor | 120.193 | 120.272 | 120.700 | 121.267 | 122.177 | 123.279 | 124.210 | 124.397 | 126.599 | 130.167 | 130.937 | 133.911 | 134.679 | 133.044 | 135.063 | 135.911 | 136.476 | 138.138 | *a. Paid In Capital* |
| b. Cadangan | 39.027 | 39.064 | 39.118 | 39.145 | 39.152 | 38.656 | 38.821 | 38.820 | 40.516 | 46.629 | 47.060 | 50.437 | 50.760 | 50.469 | 50.759 | 50.632 | 50.688 | 50.619 | *b. Reserves* |
| c. L/R Tahun lalu [1)] | 152.893 | 152.737 | 152.056 | 152.037 | 152.071 | 149.971 | 246.272 | 246.025 | 238.553 | 217.491 | 209.113 | 205.203 | 203.822 | 200.985 | 203.415 | 203.404 | 203.341 | 201.059 | *c. Retained Earninas (Profit/Loss) [1)]* |
| d. L/R Tahun berjalan sesudah pajak [2)] | 52.887 | 59.721 | 68.067 | 76.125 | 84.862 | 92.830 | 8.727 | 16.085 | 25.132 | 32.647 | 42.699 | 51.118 | 59.395 | 70.738 | 79.149 | 89.039 | 98.543 | 106.707 | *d. Current Earnings (Profit /Loss) [2)]* |
| e. Tambahan modal disetor | 83.702 | 83.422 | 83.994 | 84.349 | 86.396 | 89.426 | 87.520 | 91.521 | 91.059 | 89.911 | 89.534 | 84.829 | 85.632 | 83.043 | 85.278 | 88.399 | 87.646 | 92.638 | *e. Additional Paid In Capital* |
| f. Modal Pinjaman | 29.012 | 29.019 | 29.032 | 28.943 | 28.932 | 31.242 | 30.260 | 30.234 | 29.288 | 30.403 | 29.832 | 30.440 | 30.564 | 30.807 | 31.632 | 32.099 | 32.339 | 33.551 | *f. Loan Capital* |

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

r) Angka-angka diperbaiki

*[1)] LBU 2008 is not defined vs metada*

*[2)] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada*

*r) Revised figures*

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

| Keterangan | 2012 | | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Peyaluran Dana** | | | | | | | | | | | | | | | | | | | ***Distribution of Funds*** |
| a. Kredit Yang Diberikan | 853.228 | 868.005 | 891.558 | 899.634 | 922.737 | 961.994 | 948.292 | 961.324 | 979.032 | 1.001.570 | 1.028.931 | 1.071.098 | 1.082.282 | 1.092.980 | 1.129.953 | 1.129.526 | 1.151.145 | 1.187.431 | *a. Credit* |
| - Kepada Pihak Ketiga | 850.583 | 865.367 | 888.985 | 897.082 | 920.147 | 959.128 | 945.499 | 958.571 | 976.289 | 998.187 | 1.025.125 | 1.066.945 | 1.077.916 | 1.088.499 | 1.125.090 | 1.125.057 | 1.145.988 | 1.181.726 | *- To Third Party* |
| Rupiah | 757.712 | 770.143 | 789.604 | 797.818 | 815.688 | 847.132 | 830.918 | 849.088 | 860.193 | 878.031 | 904.233 | 945.138 | 959.545 | 961.319 | 989.757 | 992.083 | 998.058 | 1.029.333 | *Rupiah* |
| Valas | 92.871 | 95.224 | 99.381 | 99.264 | 104.459 | 111.996 | 114.581 | 109.484 | 116.096 | 120.156 | 120.891 | 121.807 | 118.372 | 127.180 | 135.334 | 132.974 | 147.931 | 152.393 | *Foreign Exchange* |
| - Kepada Bank Lain | 2.645 | 2.638 | 2.574 | 2.552 | 2.590 | 2.866 | 2.794 | 2.752 | 2.743 | 3.384 | 3.807 | 4.153 | 4.366 | 4.481 | 4.863 | 4.469 | 5.157 | 5.705 | *- Inter Bank Credit* |
| Rupiah | 2.451 | 2.453 | 2.465 | 2.388 | 2.433 | 2.756 | 2.644 | 2.596 | 2.586 | 2.708 | 3.043 | 3.301 | 3.365 | 3.193 | 3.425 | 3.428 | 3.618 | 4.099 | *Rupiah* |
| Valas | 193 | 185 | 108 | 164 | 157 | 111 | 149 | 157 | 156 | 675 | 764 | 852 | 1.001 | 1.288 | 1.438 | 1.041 | 1.538 | 1.606 | *Foreign Exchange* |
| b. Penempatan pada Bank Lain | 55.899 | 57.416 | 56.709 | 52.105 | 53.003 | 44.017 | 46.184 | 61.483 | 71.903 | 57.729 r) | 61.465 | 36.836 | 58.073 | 59.300 | 59.544 | 59.779 | 55.346 | 48.142 | *b. Interbank Placement* |
| - Giro | 27.146 | 27.328 | 32.371 | 32.670 | 31.234 | 23.859 | 30.735 | 40.944 | 48.476 | 33.895 | 42.148 | 20.726 | 39.255 | 41.938 | 42.793 | 42.247 | 39.802 | 28.630 | *- Demand Deposit* |
| - Inter Bank Call Money | 23.367 | 24.330 | 18.415 | 15.428 | 18.415 | 15.270 | 11.630 | 17.242 | 20.112 | 19.378 | 16.187 | 12.600 | 13.565 | 12.262 | 13.237 | 13.519 | 12.000 | 16.208 | *- Inter Bank Call Money* |
| - Deposito Berjangka | 5.386 | 5.758 | 5.923 | 4.006 | 3.354 | 4.887 | 3.818 | 3.296 | 3.314 | 3.618 | 2.291 | 2.945 | 4.476 | 5.038 | 3.457 | 3.799 | 3.336 | 3.095 | *- Time Deposits* |
| - Lainnya | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 839 r) | 839 r) | 566 | 777 | 61 | 57 | 213 | 208 | 208 | *- Others* |
| c. Penempatan pada Bank Indonesia | 177.200 | 174.872 | 171.400 | 169.605 | 188.518 | 237.866 | 202.515 | 164.505 | 159.428 | 192.603 | 168.655 | 194.425 | 155.648 | 174.849 | 168.240 | 179.576 | 178.660 | 194.512 | *c. Placement to Bank Indonesia* |
| - Giro | 88.299 | 91.174 | 90.066 | 89.908 | 92.019 | 107.025 | 100.933 | 98.121 | 97.917 | 99.271 | 102.021 | 107.428 | 102.980 | 104.749 | 106.429 | 106.267 | 108.647 | 113.298 | *- Demand Deposit* |
| - Fine Tune Operation (FTO) | 58.292 | 46.474 | 61.325 | 61.231 | 59.537 | 101.252 | 71.569 | 43.397 | 39.592 | 38.775 | 48.980 | 36.985 | 28.142 | 20.854 | 25.209 | 24.527 | 16.544 | 31.881 | *- Fine Tune Operation (FTO)* |
| - Fasbi | 27.039 | 35.124 | 15.810 | 13.849 | 30.604 | 18.977 | 23.844 | 14.065 | 10.677 | 46.508 r) | 13.956 | 46.691 | 22.327 | 47.602 | 32.816 | 46.085 | 50.894 | 45.050 | *- Fasbi* |
| - Lainnya | 3.570 | 2.100 | 4.199 | 4.618 | 6.359 | 10.611 | 6.170 | 8.922 | 11.241 | 8.049 | 3.698 | 3.321 | 2.199 | 1.644 | 3.785 | 2.696 | 2.575 | 4.283 | *- Others* |
| d. Surat Berharga | 186.835 | 188.200 | 186.315 | 185.862 | 186.928 | 189.311 | 194.214 | 198.570 | 197.355 | 198.780 | 201.664 | 187.097 | 190.999 | 192.624 | 200.191 | 198.141 | 201.965 | 202.644 | *d. Securitiess* |
| - Sertifikat Bank Indonesia (SBI) | 14.640 | 17.251 | 15.649 | 14.713 | 15.409 | 16.671 | 19.069 | 21.183 | 18.625 | 21.429 | 21.456 | 11.922 | 13.338 | 13.646 | 17.176 | 13.211 | 13.740 | 14.554 | *- Bank Indonesia Certificates (SBI)* |
| - Surat Perbendaharaan Negara (SB/PN) | 740 | 1.512 | 1.293 | 1.349 | 1.934 | 124 | 366 | 184 | 683 | 1.086 | 1.133 | 865 r) | 1.767 | 2.227 | 2.095 | 1.553 | 2.606 | 1.966 | *- Treasury Bills* |
| - Obligasi | 146.759 | 146.914 | 145.398 | 146.798 | 147.103 | 148.758 | 151.343 | 152.641 | 155.048 | 154.348 | 155.393 | 147.986 | 151.873 | 152.570 | 154.894 | 155.595 | 160.026 | 155.670 | *- Bonds* |
| - Lainnya | 24.695 | 22.524 | 23.975 | 23.002 | 22.481 | 23.757 | 23.436 | 24.562 | 22.999 | 21.917 | 23.682 | 23.964 | 24.022 | 24.181 | 26.026 | 27.783 | 25.593 | 30.455 | *- Others* |
| e. Penyertaan | 6.169 | 6.172 | 6.294 | 6.309 | 6.331 | 6.675 | 6.682 | 6.669 | 6.681 | 6.644 | 6.647 | 7.271 | 7.645 | 7.674 | 7.690 | 7.706 | 7.710 | 7.639 | *e. Equity Investment* |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) | 37.946 | 38.139 | 38.078 | 38.154 | 38.059 | 36.516 | 37.405 | 37.623 | 36.962 | 37.639 | 37.623 | 37.729 | 38.122 | 38.894 | 39.433 | 39.332 | 39.737 | 40.017 | *f. Impairment on Financial Assets* |
| - Kredit yang diberikan | 36.314 | 36.479 | 36.464 | 36.498 | 36.328 | 34.846 | 35.673 | 35.853 | 35.136 | 35.826 | 35.779 | 35.943 | 36.073 | 36.817 | 37.287 | 37.196 | 37.481 | 37.942 | *- Credit* |
| - Surat Berharga | 136 | 136 | 128 | 140 | 144 | 150 | 167 | 176 | 161 | 174 | 161 | 158 | 161 | 173 | 173 | 168 | 178 | 172 | *- Securities* |
| - Lainnya | 1.495 | 1.524 | 1.487 | 1.516 | 1.587 | 1.520 | 1.565 | 1.594 | 1.664 | 1.639 | 1.684 | 1.627 | 1.888 | 1.904 | 1.974 | 1.968 | 2.077 | 1.903 | *- Others* |
| g. Tagihan Spot dan Derivatif | 253 | 150 | 176 | 169 | 275 | 342 | 223 | 212 | 248 | 303 | 772 | 191 | 307 | 1.060 | 733 | 379 | 560 | 395 | *g. Spot and Derivatives Claims* |
| h. Tagihan Lainnya | 41.629 | 30.307 | 43.891 | 40.539 | 42.910 | 49.032 | 52.402 | 48.375 | 44.550 | 34.990 | 33.039 | 37.545 | 33.773 | 35.270 | 43.145 | 43.197 | 43.751 | 53.065 | *h. Other claims* |
| **Sumber Dana** | | | | | | | | | | | | | | | | | | | ***Source of Funds*** |
| a. Dana Pihak Ketiga | 1.035.025 | 1.044.060 | 1.060.300 | 1.071.565 | 1.112.462 | 1.201.284 | 1.155.296 | 1.138.323 | 1.141.350 | 1.178.129 | 1.193.439 | 1.226.507 | 1.224.042 | 1.244.245 | 1.268.088 | 1.277.421 | 1.283.491 | 1.363.062 | *a. Third Party Funds* |
| Rupiah | 898.238 | 904.599 | 917.858 | 920.386 | 961.137 | 1.053.025 | 1.001.533 | 982.922 | 985.403 | 1.028.840 | 1.005.066 | 1.038.001 | 1.034.055 | 1.048.141 | 1.056.712 | 1.068.869 | 1.074.276 | 1.154.063 | *Rupiah* |
| Giro | 169.505 | 165.191 | 170.695 | 155.986 | 176.906 | 206.540 | 179.475 | 157.774 | 156.808 | 184.814 | 167.726 | 193.410 | 181.884 | 189.975 | 179.061 | 184.190 | 182.153 | 200.001 | *Demand Deposit* |
| Tabungan | 397.082 | 405.953 | 409.270 | 416.565 | 426.720 | 467.656 | 448.343 | 445.007 | 442.550 | 449.201 | 454.002 | 459.159 | 470.679 | 467.759 | 483.285 | 480.931 | 488.388 | 533.277 | *Saving* |
| Simpanan Berjangka | 331.651 | 333.455 | 337.893 | 347.836 | 357.512 | 378.829 | 373.716 | 380.141 | 386.045 | 394.825 | 383.338 | 385.432 | 381.492 | 390.407 | 394.366 | 403.749 | 403.735 | 420.785 | *Time Deposits* |
| Valas | 136.786 | 139.461 | 142.442 | 151.179 | 151.324 | 148.259 | 153.763 | 155.401 | 155.948 | 149.289 | 188.373 | 188.506 | 189.987 | 196.104 | 211.376 | 208.552 | 209.215 | 208.999 | *Foreign Exchange* |
| Giro | 57.968 | 61.252 | 59.710 | 66.872 | 65.235 | 65.610 | 78.854 | 80.022 | 73.066 | 68.518 | 92.470 | 91.235 | 89.093 | 97.086 | 107.223 | 108.800 | 123.795 | 100.054 | *Demand Deposit* |
| Tabungan | 13.706 | 14.148 | 14.047 | 14.644 | 14.353 | 15.366 | 15.172 | 15.305 | 15.864 | 16.268 | 16.890 | 17.338 | 17.778 | 17.952 | 19.555 | 21.497 | 22.706 | 22.042 | *Saving* |
| Simpanan Berjangka | 65.112 | 64.061 | 68.684 | 69.663 | 71.736 | 67.283 | 59.736 | 60.074 | 67.018 | 64.503 | 79.013 | 79.933 | 83.116 | 81.067 | 84.598 | 78.255 | 62.714 | 86.903 | *Time Deposits* |
| b. Kewajiban kepada Bank Indonesia | 1.665 | 1.606 | 1.594 | 1.626 | 1.638 | 1.437 | 1.466 | 1.502 | 1.475 | 1.457 | 1.512 | 1.510 | 1.716 | 1.798 | 1.781 | 1.547 | 1.591 | 1.556 | *b. Liabilities to BI* |
| c. Kewajiban kepada Bank lain | 33.912 | 36.532 | 34.823 | 29.532 | 27.682 | 21.807 | 25.846 | 32.245 | 33.296 | 38.205 | 36.979 | 33.257 | 34.300 | 35.862 | 37.820 | 36.473 | 38.500 | 21.421 | *c. Interbank Liabilities* |
| d. Surat Berharga yang diterbitkan | 11.805 | 11.851 | 11.869 | 11.888 | 11.883 | 11.906 | 11.937 | 11.921 | 18.807 | 18.812 | 18.585 | 18.716 | 19.029 | 19.653 | 20.305 | 20.002 | 20.689 | 20.895 | *d. Issued Securities* |
| e. Pinjaman yang Diterima | 35.036 | 36.952 | 34.567 | 27.714 | 25.783 | 33.898 | 30.499 | 31.369 | 32.734 | 31.293 | 29.303 | 24.531 | 29.306 | 31.379 | 36.929 | 33.952 | 42.022 | 45.272 | *e. Loans received* |
| Rupiah | 5.521 | 5.506 | 5.496 | 5.489 | 5.492 | 5.988 | 5.987 | 5.994 | 5.982 | 5.808 | 5.811 | 5.947 | 5.960 | 5.934 | 6.436 | 6.447 | 6.462 | 6.464 | *Rupiah* |
| Valas | 29.515 | 31.445 | 29.071 | 22.225 | 20.291 | 27.910 | 24.512 | 25.375 | 26.752 | 25.484 | 23.492 | 18.584 | 23.346 | 25.445 | 30.493 | 27.505 | 35.560 | 38.808 | *Foreign Exchange* |
| f. Kewajiban Spot dan Derivatif | 812 | 790 | 833 | 810 | 833 | 771 | 682 | 647 | 721 | 678 | 1.248 | 832 | 1.205 | 1.908 | 2.283 | 1.633 | 1.960 | 3.003 | *f. Spot and Derivatives Liabilities* |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) | 21.174 | 18.975 | 21.272 | 18.933 | 20.229 | 20.260 | 20.636 | 19.276 | 20.781 | 20.083 | 21.343 | 27.121 | 28.361 | 28.778 | 29.829 | 28.507 | 27.333 | 27.388 | *g. Other Liabilities* |
| h. Setoran Jaminan | 2.297 | 2.373 | 2.390 | 2.253 | 2.347 | 2.788 | 2.538 | 2.457 | 2.538 | 2.499 | 2.807 | 2.871 | 2.939 | 3.084 | 3.276 | 3.276 | 2.999 | 3.088 | *h. Margin Deposits* |
| **Beberapa komponen modal** | | | | | | | | | | | | | | | | | | | ***Components of Capital*** |
| a. Modal Disetor | 31.311 | 31.311 | 31.311 | 31.311 | 32.062 | 32.067 | 32.067 | 32.121 | 32.170 | 32.170 | 32.170 | 32.170 | 32.171 | 32.171 | 32.171 | 32.171 | 32.171 | 32.171 | *a. Paid In Capital* |
| b. Cadangan | 17.693 | 17.693 | 17.693 | 17.693 | 17.693 | 17.693 | 17.693 | 17.693 | 18.648 | 23.801 | 23.802 | 23.802 | 23.802 | 23.802 | 23.802 | 23.802 | 23.802 | 23.802 | *b. Reserves* |
| c. L/R Tahun lalu [1)] | 61.379 | 61.379 | 61.378 | 61.379 | 61.384 | 61.384 | 104.483 | 104.643 | 101.254 | 83.778 | 83.777 | 83.792 | 83.777 | 83.777 | 83.777 | 83.777 | 83.777 | 83.777 | *c. Retained Earnings (Profit/Loss) [1)]* |
| d. L/R Tahun berjalan sesudah pajak [2)] | 22.394 | 25.565 | 29.384 | 33.056 | 37.348 | 40.823 | 3.452 | 6.729 | 11.096 | 14.665 | 18.447 | 22.886 | 26.666 | 30.490 | 34.856 | 39.339 | 43.414 | 48.762 | *d. Current Earnings (Profit /Loss) [2)]* |
| e. Tambahan modal disetor | 36.140 | 35.625 | 35.892 | 36.233 | 37.514 | 37.567 | 36.686 | 36.657 | 36.293 | 36.666 | 35.824 | 33.676 | 33.032 | 31.517 | 32.282 | 33.928 | 31.700 | 31.807 | *e. Additional Paid In Capital* |
| f. Modal Pinjaman | 7.838 | 7.823 | 7.824 | 7.825 | 7.825 | 7.139 | 7.138 | 7.120 | 7.082 | 7.122 | 7.124 | 7.112 | 7.116 | 7.132 | 7.144 | 7.139 | 7.152 | 6.468 | *f. Loan Capital* |

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

r) Angka-angka diperbaiki

[1)] *LBU 2008 is not defined vs metada*

[2)] *Positive difference of op. income and non op. minus op. expenses and non op. vs old metada*

*r) Revised figures*

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

| Keterangan | 2012 | | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Peyaluran Dana** | | | | | | | | | | | | | | | | | | | ***Distribution of Funds*** |
| a. Kredit Yang Diberikan | 1.041.452 | 1.055.817 | 1.067.582 | 1.080.430 | 1.094.294 | 1.123.364 | 1.115.943 | 1.128.419 | 1.146.866 | 1.162.136 | 1.184.996 | 1.201.513 | 1.228.622 | 1.244.825 | 1.265.615 | 1.285.385 | 1.295.953 | 1.321.771 | *a. Credit* |
| - Kepada Pihak Ketiga | 1.033.109 | 1.047.497 | 1.059.131 | 1.071.848 | 1.085.626 | 1.114.279 | 1.106.845 | 1.118.930 | 1.136.637 | 1.151.702 | 1.174.225 | 1.190.263 | 1.216.555 | 1.233.648 | 1.255.994 | 1.275.573 | 1.285.761 | 1.311.522 | *- To Third Party* |
| Rupiah | 903.110 | 915.365 | 925.062 | 939.843 | 954.990 | 982.260 | 975.957 | 988.213 | 1.006.063 | 1.020.497 | 1.039.693 | 1.054.734 | 1.077.701 | 1.084.711 | 1.097.740 | 1.119.774 | 1.121.644 | 1.143.136 | *Rupiah* |
| Valas | 129.999 | 132.132 | 134.069 | 132.005 | 130.637 | 132.018 | 130.888 | 130.717 | 130.574 | 131.205 | 134.532 | 135.529 | 138.854 | 148.936 | 158.254 | 155.799 | 164.117 | 168.385 | *Foreign Exchange* |
| - Kepada Bank Lain | 8.343 | 8.319 | 8.450 | 8.582 | 8.667 | 9.085 | 9.098 | 9.489 | 10.229 | 10.434 | 10.771 | 11.251 | 12.066 | 11.177 | 9.621 | 9.812 | 10.192 | 10.250 | *- Inter Bank Credit* |
| Rupiah | 5.650 | 5.839 | 5.960 | 6.084 | 6.173 | 6.483 | 6.577 | 6.976 | 7.690 | 7.906 | 8.224 | 8.670 | 9.394 | 9.430 | 9.621 | 9.812 | 10.013 | 10.065 | *Rupiah* |
| Valas | 2.693 | 2.481 | 2.490 | 2.497 | 2.494 | 2.602 | 2.521 | 2.513 | 2.539 | 2.528 | 2.547 | 2.581 | 2.672 | 1.747 | - r) | - | 179 | 184 | *Foreign Exchange* |
| b. Penempatan pada Bank Lain | 53.074 | 39.947 | 37.133 | 37.152 | 39.634 | 46.221 | 37.729 | 46.406 | 45.980 | 50.503 | 49.863 | 39.812 | 53.619 | 43.352 | 51.452 | 45.821 | 38.616 | 48.087 | *b. Interbank Placement* |
| - Giro | 20.777 | 13.044 | 16.819 | 18.725 | 18.614 | 20.881 | 18.384 | 21.672 | 22.309 | 23.127 | 22.433 | 17.684 | 24.181 | 20.860 | 26.177 | 23.026 | 19.881 | 21.542 | *- Demand Deposit* |
| - Inter Bank Call Money | 28.310 | 22.146 | 18.746 | 16.014 | 17.331 | 23.047 | 16.757 | 21.655 | 21.133 | 22.879 | 24.803 | 18.615 | 25.871 | 19.698 | 22.243 | 19.473 | 16.234 | 23.419 | *- Inter Bank Call Money* |
| - Deposito Berjangka | 2.975 | 3.673 | 629 | 1.266 | 2.426 | 1.322 | 1.656 | 2.293 | 1.501 | 3.176 | 1.556 | 1.666 | 2.254 | 1.460 | 1.550 | 2.213 | 1.288 | 1.420 | *- Time Deposits* |
| - Lainnya | 1.012 | 1.084 | 938 | 1.146 | 1.262 | 972 | 932 | 786 | 1.037 | 1.321 | 1.071 | 1.847 | 1.313 | 1.333 | 1.482 | 1.110 | 1.213 | 1.706 | *- Others* |
| c. Penempatan pada Bank Indonesia | 173.063 | 178.080 | 198.177 | 189.531 | 189.371 | 208.570 | 232.163 | 216.858 | 211.616 | 196.174 | 186.812 | 187.963 | 185.865 | 165.594 | 180.432 | 170.978 | 173.853 | 200.002 | *c. Placement to Bank Indonesia* |
| - Giro | 107.047 | 108.485 | 110.324 | 110.239 | 110.781 | 114.071 | 117.022 | 116.099 | 115.930 | 115.616 | 113.379 | 117.185 | 118.316 | 118.360 | 124.797 | 123.870 | 127.736 | 132.240 | *- Demand Deposit* |
| - Fine Tune Operation (FTO) | 35.175 | 33.045 | 59.204 | 55.742 | 50.441 | 61.799 | 94.244 | 77.945 | 69.387 | 60.439 | 53.555 | 39.820 | 12.058 | 11.181 | 18.464 | 19.312 | 16.700 | 18.839 | *- Fine Tune Operation (FTO)* |
| - Fasbi | 19.528 | 25.940 | 19.509 | 17.025 | 20.262 | 21.895 | 12.378 | 15.333 | 16.232 | 11.328 | 15.629 | 23.308 | 48.034 | 29.613 | 23.504 | 19.333 | 19.639 | 37.127 | *- Fasbi* |
| - Lainnya | 11.313 | 10.609 | 9.141 | 6.525 | 7.887 | 10.805 | 8.520 | 7.481 | 10.068 | 8.791 | 4.249 | 7.650 | 7.457 | 6.440 | 13.666 | 8.463 | 9.779 | 11.795 | *- Others* |
| d. Surat Berharga | 152.462 | 156.249 | 150.064 | 152.944 | 154.402 | 154.456 | 155.560 | 159.602 | 158.456 | 162.582 | 158.157 | 155.747 | 160.674 | 167.502 | 174.956 | 186.251 | 198.058 | 194.752 | *d. Securitiess* |
| - Sertifikat Bank Indonesia (SBI) | 36.763 | 37.942 | 31.212 | 33.225 | 36.868 | 40.470 | 43.239 | 45.275 | 47.293 | 48.903 | 47.448 | 44.072 | 36.880 | 34.883 | 36.316 | 47.270 | 53.537 | 57.867 | *- Bank Indonesia Certificates (SBI)* |
| - Surat Perbendaharaan Negara (SB/PN) | 700 | 1.420 | 1.473 | 1.594 | 984 | 988 | 715 | 384 | 289 | 644 | 625 | 1.342 | 9.278 | 11.956 | 12.842 | 11.174 | 10.860 | 9.453 | *- Treasury Bills* |
| - Obligasi | 93.018 | 95.372 | 95.715 | 96.836 | 95.549 | 90.998 | 90.842 | 94.076 | 91.024 | 93.050 | 91.009 | 92.698 | 97.118 | 103.570 | 106.916 | 108.120 | 112.952 | 107.381 | *- Bonds* |
| - Lainnya | 21.982 | 21.514 | 21.664 | 21.289 | 21.001 | 22.000 | 20.764 | 19.867 | 19.851 | 19.985 | 19.075 | 17.636 | 17.398 | 17.093 | 18.881 | 19.688 | 20.710 | 20.051 | *- Others* |
| e. Penyertaan | 7.136 | 7.149 | 7.161 | 7.332 | 7.342 | 7.441 | 7.454 | 7.463 | 6.832 | 6.850 | 6.855 | 6.889 | 6.911 | 6.901 | 7.050 | 7.143 | 7.140 | 7.137 | *e. Equity Investment* |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) | 23.568 | 23.964 | 22.727 | 22.812 | 22.987 | 22.335 | 22.795 | 22.914 | 23.065 | 23.081 | 21.715 | 23.485 | 23.666 | 25.031 | 25.194 | 25.314 | 25.443 | 26.228 | *f. Impairment on Financial Assets* |
| - Kredit yang diberikan | 20.510 | 20.855 | 19.690 | 19.695 | 20.560 | 20.190 | 20.248 | 20.621 | 18.161 r) | 18.096 r) | 18.178 r) | 20.274 | 20.320 | 21.450 | 22.232 | 22.097 | 21.853 | 22.694 | *- Credit* |
| - Surat Berharga | 3.231 | 1.966 | 3.769 | 1.936 | 1.931 | 1.936 | 1.950 | 1.940 | 1.849 r) | 1.846 r) | 1.856 r) | 1.928 | 1.975 | 1.898 | 2.133 | 2.092 | 2.176 | 2.105 | *- Securities* |
| - Lainnya | (172) | 1.143 | (732) | 1.181 | 496 | 208 | 597 | 353 | 3.055 r) | 3.138 r) | 1.681 r) | 1.283 | 1.371 | 1.683 | 828 | 1.125 | 1.414 | 1.429 | *- Others* |
| g. Tagihan Spot dan Derivatif | 1.479 | 1.445 | 1.513 | 1.464 | 1.478 | 1.430 | 1.442 | 1.420 | 1.335 | 1.307 | 1.330 | 1.638 | 2.400 | 4.165 | 4.484 | 3.670 | 4.810 | 4.858 | *g. Spot and Derivatives Claims* |
| h. Tagihan Lainnya | 65.418 | 65.402 | 75.599 | 76.466 | 85.480 | 87.650 | 84.452 | 84.892 | 91.152 | 80.290 | 85.634 | 87.526 | 62.755 | 83.805 | 86.745 | 73.846 | 93.925 | 91.326 | *h. Other claims* |
| **Sumber Dana** | | | | | | | | | | | | | | | | | | | ***Source of Funds*** |
| a. Dana Pihak Ketiga | 1.250.280 | 1.266.392 | 1.280.972 | 1.291.125 | 1.310.431 | 1.353.149 | 1.362.861 | 1.366.764 | 1.376.721 | 1.371.061 | 1.401.000 | 1.388.005 | 1.417.093 | 1.444.523 | 1.467.392 | 1.473.669 | 1.497.036 | 1.552.385 | *a. Third Party Funds* |
| Rupiah | 1.073.848 | 1.096.356 | 1.106.516 | 1.114.501 | 1.126.646 | 1.173.913 | 1.177.064 | 1.173.470 | 1.185.234 | 1.175.406 | 1.200.564 | 1.191.448 | 1.210.439 | 1.223.102 | 1.228.404 | 1.240.216 | 1.259.079 | 1.296.639 | *Rupiah* |
| Giro | 181.851 | 179.175 | 176.931 | 183.108 | 182.855 | 198.251 | 195.227 | 192.784 | 200.676 | 196.075 | 197.510 | 199.243 | 209.168 | 200.634 | 198.474 | 196.336 | 199.074 | 204.067 | *Demand Deposit* |
| Tabungan | 390.657 | 407.184 | 415.527 | 416.720 | 424.624 | 433.712 | 438.518 | 437.191 | 434.565 | 435.543 | 433.915 | 434.133 | 445.772 | 449.313 | 451.573 | 447.733 | 452.514 | 463.249 | *Saving* |
| Simpanan Berjangka | 501.340 | 509.997 | 514.057 | 514.672 | 519.167 | 541.950 | 543.319 | 543.495 | 549.993 | 543.789 | 569.138 | 558.072 | 555.499 | 573.155 | 578.357 | 596.146 | 607.491 | 629.323 | *Time Deposits* |
| Valas | 176.432 | 170.035 | 174.456 | 176.624 | 183.786 | 179.236 | 185.797 | 193.295 | 191.487 | 195.655 | 200.437 | 196.557 | 206.664 | 221.421 | 238.989 | 233.453 | 237.957 | 255.746 | *Foreign Exchange* |
| Giro | 65.797 | 63.515 | 62.934 | 62.399 | 67.854 | 66.731 | 65.803 | 70.235 | 64.909 | 69.735 | 71.491 | 68.255 | 72.990 | 75.285 | 85.796 | 83.035 | 82.346 | 90.113 | *Demand Deposit* |
| Tabungan | 28.790 | 25.850 | 26.064 | 26.469 | 26.646 | 27.326 | 31.855 | 32.353 | 32.663 | 33.273 | 32.997 | 33.476 | 33.422 | 34.929 | 37.677 | 37.092 | 37.494 | 39.614 | *Saving* |
| Simpanan Berjangka | 81.845 | 80.671 | 85.458 | 87.756 | 89.286 | 85.179 | 88.139 | 90.707 | 93.915 | 92.647 | 95.949 | 94.826 | 100.252 | 111.207 | 115.516 | 113.326 | 118.116 | 126.018 | *Time Deposits* |
| b. Kewajiban kepada Bank Indonesia | 121 | 106 | 102 | 102 | 101 | 84 | 91 | 128 | 77 | 77 | 77 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | *b. Liabilities to BI* |
| c. Kewajiban kepada Bank lain | 35.661 | 32.578 | 41.238 | 33.173 | 36.873 | 43.163 | 37.385 | 36.882 | 43.848 | 46.262 | 41.489 | 47.827 | 38.644 | 31.676 | 37.564 | 31.141 | 31.522 | 35.491 | *c. Interbank Liabilities* |
| d. Surat Berharga yang diterbitkan | 9.857 | 9.876 | 9.644 | 14.638 | 14.937 | 16.720 | 16.709 | 19.699 | 20.349 | 19.252 | 18.756 | 19.260 | 19.744 | 19.256 | 19.784 | 19.076 | 20.561 | 20.834 | *d. Issued Securities* |
| e. Pinjaman yang Diterima | 11.879 | 10.895 | 10.745 | 9.510 | 10.334 | 11.454 | 11.236 | 10.336 | 10.093 | 9.692 | 9.852 | 11.685 | 13.957 | 14.718 | 18.181 | 16.049 | 17.676 | 19.063 | *e. Loans received* |
| Rupiah | 2.718 | 2.703 | 2.970 | 2.932 | 2.908 | 2.820 | 2.945 | 2.795 | 2.762 | 2.465 | 2.127 | 2.732 | 3.489 | 2.846 | 3.556 | 3.501 | 3.748 | 4.196 | *Rupiah* |
| Valas | 9.161 | 8.192 | 7.775 | 6.577 | 7.426 | 8.635 | 8.291 | 7.541 | 7.331 | 7.228 | 7.725 | 8.953 | 10.468 | 11.872 | 14.625 | 12.548 | 13.928 | 14.867 | *Foreign Exchange* |
| f. Kewajiban Spot dan Derivatif | 648 | 859 | 680 | 607 | 595 | 640 | 709 | 668 | 640 | 582 | 698 | 976 | 1.890 | 3.443 | 4.176 | 3.165 | 4.533 | 4.526 | *f. Spot and Derivatives Liabilities* |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) | 24.746 | 22.486 | 24.419 | 24.798 | 24.824 | 27.877 | 24.964 | 24.096 | 26.396 | 24.909 | 24.881 | 26.121 | 25.378 | 24.530 | 28.338 | 29.238 | 31.439 | 38.028 | *g. Other Liabilities* |
| h. Setoran Jaminan | 1.592 | 1.627 | 1.681 | 1.727 | 1.179 | 1.145 | 1.112 | 1.119 | 1.215 | 1.292 | 1.287 | 1.199 | 1.275 | 1.377 | 1.414 | 1.384 | 1.469 | 1.641 | *h. Margin Deposits* |
| **Beberapa komponen modal** | | | | | | | | | | | | | | | | | | | ***Components of Capital*** |
| a. Modal Disetor | 43.908 | 43.934 | 44.052 | 44.052 | 43.878 | 44.383 | 44.884 | 44.896 | 45.420 | 45.542 | 45.873 | 47.992 | 48.481 | 47.025 | 48.943 | 49.128 | 49.532 | 49.615 | *a. Paid In Capital* |
| b. Cadangan | 10.994 | 11.000 | 11.006 | 11.006 | 10.990 | 10.636 | 10.988 | 10.988 | 11.020 | 11.554 | 11.488 | 13.718 | 13.736 | 13.444 | 13.736 | 13.736 | 13.736 | 13.736 | *b. Reserves* |
| c. L/R Tahun lalu [1] | 58.581 | 58.492 | 58.363 | 58.359 | 58.261 | 57.402 | 89.566 | 89.429 | 88.583 | 87.928 | 80.688 | 79.065 | 79.038 | 76.637 | 79.067 | 79.067 | 79.067 | 77.915 | *c. Retained Earnings (Profit/Loss) [1]* |
| d. L/R Tahun berjalan sesudah pajak [2] | 18.482 | 20.697 | 23.394 | 26.066 | 28.635 | 31.687 | 2.635 | 4.865 | 7.486 | 10.025 | 14.267 | 16.345 | 19.273 | 23.989 | 25.348 | 28.376 | 31.400 | 33.469 | *d. Current Earnings (Profit /Loss) [2]* |
| e. Tambahan modal disetor | 42.640 | 42.994 | 43.187 | 43.264 | 43.661 | 46.335 | 45.731 | 47.588 | 47.166 | 47.457 | 47.609 | 46.069 | 47.264 | 46.655 | 46.689 | 48.138 | 50.076 | 53.622 | *e. Additional Paid In Capital* |
| f. Modal Pinjaman | 17.990 | 17.995 | 18.000 | 17.903 | 17.906 | 20.893 | 19.901 | 19.899 | 19.306 | 19.796 | 19.805 | 19.805 | 19.836 | 19.900 | 19.952 | 20.501 | 20.570 | 20.587 | *f. Loan Capital* |

[1]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

r) Angka-angka diperbaiki

*[1] LBU 2008 is not defined vs metada*

*[2] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada*

*r) Revised figures*

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

| Keterangan | 2012 | | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Peyaluran Dana** | | | | | | | | | | | | | | | | | | | ***Distribution of Funds*** |
| a. Kredit Yang Diberikan | 80.773 | 82.440 | 84.662 | 86.132 | 87.840 | 90.341 | 91.010 | 92.229 | 94.972 | 96.088 | 98.761 | 102.306 | 103.890 | 103.346 | 105.764 | 105.534 | 106.850 | 109.303 | *a. Credit* |
| - Kepada Pihak Ketiga | 80.016 | 81.651 | 83.848 | 85.317 | 86.978 | 89.451 | 90.127 | 91.353 | 94.056 | 95.191 | 97.791 | 101.253 | 102.789 | 102.226 | 104.646 | 104.423 | 105.760 | 108.228 | *- To Third Party* |
| Rupiah | 80.016 | 81.651 | 83.848 | 85.317 | 86.978 | 89.451 | 90.127 | 91.353 | 94.056 | 95.191 | 97.791 | 101.253 | 102.789 | 102.226 | 104.646 | 104.423 | 105.760 | 108.228 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| - Kepada Bank Lain | 757 | 789 | 813 | 815 | 862 | 890 | 882 | 876 | 916 | 897 | 970 | 1.053 | 1.102 | 1.120 | 1.119 | 1.111 | 1.091 | 1.074 | *- Inter Bank Credit* |
| Rupiah | 757 | 789 | 813 | 815 | 862 | 890 | 882 | 876 | 916 | 897 | 970 | 1.053 | 1.102 | 1.120 | 1.119 | 1.111 | 1.091 | 1.074 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| b. Penempatan pada Bank Lain | 1.924 | 1.796 | 2.271 | 1.972 | 2.008 | 2.519 | 1.933 | 1.702 | 2.679 | 2.441 | 1.977 | 2.110 | 2.265 | 1.121 | 1.561 | 1.410 | 1.635 | 3.076 | *b. Interbank Placement* |
| - Giro | 116 | 107 | 98 | 121 | 140 | 190 | 106 | 112 | 170 | 155 | 126 | 150 | 166 | 98 | 165 | 85 | 97 | 111 | *- Demand Deposit* |
| - Inter Bank Call Money | 873 | 560 | 850 | 745 | 890 | 1.020 | 855 | 667 | 1.233 | 907 | 659 | 891 | 1.156 | 201 | 562 | 402 | 420 | 1.786 | *- Inter Bank Call Money* |
| - Deposito Berjangka | 658 | 835 | 1.015 | 825 | 685 | 957 | 690 | 633 | 965 | 1.081 | 880 | 764 | 620 | 483 | 508 | 559 | 765 | 742 | *- Time Deposits* |
| - Lainnya | 277 | 295 | 308 | 282 | 292 | 352 | 282 | 290 | 311 | 298 | 313 | 306 | 323 | 340 | 326 | 365 | 352 | 437 | *- Others* |
| c. Penempatan pada Bank Indonesia | 17.763 | 18.184 | 19.519 | 19.169 | 19.767 | 24.844 | 22.715 | 20.900 | 25.081 | 24.852 | 25.825 | 25.204 | 22.316 | 21.289 | 20.991 | 18.942 | 17.644 | 20.546 | *c. Placement to Bank Indonesia* |
| - Giro | 7.327 | 7.612 | 7.686 | 7.808 | 7.952 | 8.179 | 8.446 | 8.385 | 8.571 | 9.005 | 8.961 | 8.973 | 9.121 | 9.147 | 8.844 | 9.127 | 9.124 | 9.146 | *- Demand Deposit* |
| - Fine Tune Operation (FTO) | 5.560 | 3.837 | 6.121 | 7.160 | 7.573 | 10.479 | 9.282 | 8.199 | 9.405 | 9.546 | 8.995 | 5.349 | 1.634 | 212 | 212 | 157 | 167 | 146 | *- Fine Tune Operation (FTO)* |
| - Fasbi | 3.700 | 5.278 | 4.239 | 2.552 | 2.721 | 3.203 | 2.831 | 2.836 | 4.415 | 3.756 | 5.708 | 8.372 | 9.446 | 9.860 | 9.786 | 7.481 | 5.780 | 8.060 | *- Fasbi* |
| - Lainnya | 1.176 | 1.457 | 1.474 | 1.649 | 1.520 | 2.983 | 2.156 | 1.479 | 2.690 | 2.546 | 2.161 | 2.511 | 2.114 | 2.070 | 2.149 | 2.176 | 2.573 | 3.193 | *- Others* |
| d. Surat Berharga | 10.006 | 9.938 | 9.606 | 9.715 | 9.827 | 9.843 | 10.573 | 11.331 | 11.072 | 11.198 | 10.686 | 10.640 | 10.357 | 10.737 | 11.045 | 12.977 | 13.029 | 13.583 | *d. Securitiess* |
| - Sertifikat Bank Indonesia (SBI) | 3.587 | 3.257 | 2.879 | 2.930 | 3.162 | 3.275 | 3.511 | 3.854 | 3.836 | 3.923 | 3.877 | 4.058 | 3.794 | 4.290 | 4.626 | 6.808 | 6.990 | 7.398 | *- Bank Indonesia Certificates (SBI)* |
| - Surat Perbendaharaan Negara (SB/PN) | - | - | - | - | - | - | - | - | - | - | 119[r] | 119[r] | 119 | 153 | 33 | 34 | 34 | 34 | *- Treasury Bills* |
| - Obligasi | 4.537 | 4.808 | 4.992 | 5.184 | 5.104 | 5.047 | 5.578 | 5.802 | 5.703 | 5.740 | 5.270 | 5.086 | 5.077 | 5.047 | 4.840 | 4.590 | 4.373 | 4.350 | *- Bonds* |
| - Lainnya | 1.883 | 1.873 | 1.735 | 1.601 | 1.561 | 1.521 | 1.484 | 1.675 | 1.533 | 1.535 | 1.421 | 1.379 | 1.367 | 1.247 | 1.545 | 1.546 | 1.632 | 1.800 | *- Others* |
| e. Penyertaan | 142 | 136 | 140 | 144 | 153 | 155 | 155 | 156 | 152 | 152 | 143 | 157 | 159 | 161 | 163 | 163 | 159 | 158 | *e. Equity Investment* |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) | 1.362 | 1.433 | 1.485 | 1.541 | 1.576 | 1.557 | 1.556 | 1.570 | 1.565 | 1.601 | 1.599 | 1.550 | 1.596 | 1.617 | 1.615 | 1.644 | 1.574 | 1.525 | *f. Impairment on Financial Assets* |
| - Kredit yang diberikan | 1.341 | 1.410 | 1.465 | 1.508 | 1.553 | 1.499 | 1.536 | 1.532 | 1.466 | 1.581 | 1.577 | 1.528 | 1.573 | 1.599 | 1.595 | 1.624 | 1.562 | 1.517 | *- Credit* |
| - Surat Berharga | 7 | 7 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | *- Securities* |
| - Lainnya | 14 | 16 | 17 | 29 | 19 | 53 | 15 | 34 | 94 | 15 | 17 | 19 | 18 | 14 | 17 | 17 | 8 | 4 | *- Others* |
| g. Tagihan Spot dan Derivatif | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *g. Spot and Derivatives Claims* |
| h. Tagihan Lainnya | 573 | 2.731 | 3.631 | 3.162 | 3.357 | 1.930 | 1.895 | 1.336 | 1.159 | 425 | 598 | 1.506 | 1.631 | 2.969 | 4.202 | 4.007 | 5.672 | 8.782 | *h. Other claims* |
| **Sumber Dana** | | | | - | | | | | | | | | | | | | | | ***Source of Funds*** |
| a. Dana Pihak Ketiga | 90.811 | 93.116 | 96.178 | 97.191 | 99.472 | 104.346 | 104.191 | 103.612 | 108.484 | 108.497 | 110.976 | 113.379 | 112.274 | 111.550 | 113.761 | 112.814 | 113.845 | 122.883 | *a. Third Party Funds* |
| Rupiah | 90.811 | 93.116 | 96.178 | 97.191 | 99.472 | 104.346 | 104.191 | 103.612 | 108.484 | 108.497 | 110.976 | 113.379 | 112.263 | 111.550 | 113.761 | 112.814 | 113.845 | 122.883 | *Rupiah* |
| Giro | 3.551 | 3.524 | 3.757 | 3.998 | 4.076 | 5.074 | 4.513 | 4.319 | 4.579 | 4.797 | 5.055 | 5.057 | 5.014 | 4.799 | 5.019 | 5.406 | 4.835 | 5.844 | *Demand Deposit* |
| Tabungan | 11.889 | 12.103 | 12.270 | 12.397 | 12.644 | 12.794 | 13.533 | 13.592 | 13.625 | 13.948 | 14.592 | 14.386 | 14.611 | 14.292 | 14.255 | 14.585 | 14.407 | 14.402 | *Saving* |
| Simpanan Berjangka | 75.370 | 77.489 | 80.152 | 80.796 | 82.752 | 86.478 | 86.145 | 85.701 | 90.281 | 89.752 | 91.329 | 93.936 | 92.638 | 92.459 | 94.487 | 92.823 | 94.604 | 102.636 | *Time Deposits* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| Giro | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Demand Deposit* |
| Tabungan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Saving* |
| Simpanan Berjangka | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Time Deposits* |
| b. Kewajiban kepada Bank Indonesia | - | - | - | - | - | - | 0 | - | - | - | - | - | - | - | - | - | - | - | *b. Liabilities to BI* |
| c. Kewajiban kepada Bank lain | 3.093 | 3.209 | 4.074 | 3.745 | 3.890 | 5.091 | 3.882 | 3.645 | 4.403 | 4.469 | 4.607 | 4.639 | 4.470 | 4.185 | 5.571 | 5.331 | 5.701 | 6.567 | *c. Interbank Liabilities* |
| d. Surat Berharga yang diterbitkan | 4.129 | 5.380 | 5.374 | 5.025 | 5.026 | 5.027 | 5.027 | 5.028 | 5.776 | 5.776 | 5.062 | 5.562 | 6.354 | 6.355 | 5.761 | 5.762 | 5.763 | 5.363 | *d. Issued Securities* |
| e. Pinjaman yang Diterima | 895 | 894 | 980 | 977 | 953 | 1.051 | 1.047 | 1.094 | 2.112 | 2.110 | 2.110 | 2.165 | 1.943 | 1.937 | 1.932 | 1.927 | 1.917 | 1.875 | *e. Loans received* |
| Rupiah | 895 | 894 | 980 | 977 | 953 | 1.051 | 1.047 | 1.094 | 2.112 | 2.110 | 2.110 | 2.165 | 1.943 | 1.937 | 1.932 | 1.927 | 1.917 | 1.875 | *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) | 59 | 59 | - | - | - | - | - | - | - | - | - | - | 6 | - | - | 102 | 102 | 102 | *g. Other Liabilities* |
| h. Setoran Jaminan | 7 | 8 | 8 | 8 | 9 | 8 | 5 | 5 | 5 | 5 | 5 | 5 | 7 | 7 | 7 | 6 | 6 | 7 | *h. Margin Deposits* |
| **Beberapa komponen modal** | | | | | | | | | | | | | | | | | | | ***Components of Capital*** |
| a. Modal Disetor | 7.260 | 7.260 | 7.466 | 7.466 | 7.605 | 7.806 | 7.821 | 7.815 | 7.841 | 8.005 | 8.221 | 8.804 | 8.853 | 8.548 | 8.563 | 8.779 | 8.829 | 9.729 | *a. Paid In Capital* |
| b. Cadangan | 257 | 257 | 257 | 257 | 257 | 257 | 264 | 266 | 266 | 266 | 273 | 298 | 298 | 299 | 300 | 300 | 300 | 300 | *b. Reserves* |
| c. L/R Tahun lalu [1)] | 4.335 | 4.335 | 4.335 | 4.335 | 4.335 | 4.335 | 7.066 | 7.015 | 6.995 | 6.942 | 6.931 | 6.895 | 6.835 | 6.805 | 6.804 | 6.804 | 6.776 | 6.776 | *c. Retained Earnings (Profit/Loss) [1)]* |
| d. L/R Tahun berjalan sesudah pajak [2)] | 1.524 | 1.751 | 2.003 | 2.247 | 2.479 | 2.790 | 276 | 538 | 788 | 1.068 | 1.359 | 1.637 | 1.929 | 2.198 | 2.488 | 2.727 | 2.968 | 3.084 | *d. Current Earnings (Profit /Loss) [2)]* |
| e. Tambahan modal disetor | 2.602 | 2.530 | 2.544 | 2.536 | 2.471 | 2.406 | 2.373 | 2.506 | 2.419 | 2.297 | 2.790 | 2.558 | 2.527 | 2.435 | 2.540 | 2.431 | 2.336 | 2.538 | *e. Additional Paid In Capital* |
| f. Modal Pinjaman | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 608 | 608 | 608 | 608 | *f. Loan Capital* |

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

[r)] Angka-angka diperbaiki

*[1)] LBU 2008 is not defined vs metada*

*2) Positive difference of op. income and non op. minus op. expenses and non op. vs old metada*

*r) Revised figures*

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

| Keterangan | 2012 | | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Peyaluran Dana** | | | | | | | | | | | | | | | | | | | ***Distribution of Funds*** |
| a. Kredit Yang Diberikan | 202.847 | 205.239 | 209.043 | 213.376 | 217.071 | 219.207 | 218.629 | 223.426 | 227.710 | 233.721 | 238.792 | 245.336 | 250.414 | 252.389 | 257.831 | 261.649 | 264.685 | 265.250 | *a. Credit* |
| - Kepada Pihak Ketiga | 202.561 | 204.939 | 208.726 | 213.024 | 216.726 | 218.851 | 218.300 | 222.991 | 227.278 | 233.279 | 238.337 | 244.815 | 249.821 | 251.775 | 257.175 | 260.985 | 264.014 | 264.541 | *- To Third Party* |
| Rupiah | 201.196 | 203.595 | 207.422 | 211.734 | 215.416 | 217.563 | 217.009 | 221.715 | 226.118 | 232.127 | 237.413 | 243.992 | 248.987 | 250.900 | 256.246 | 260.098 | 263.077 | 263.597 | *Rupiah* |
| Valas | 1.365 | 1.344 | 1.304 | 1.291 | 1.311 | 1.287 | 1.291 | 1.276 | 1.159 | 1.152 | 925 | 824 | 834 | 875 | 929 | 887 | 937 | 944 | *Foreign Exchange* |
| - Kepada Bank Lain | 286 | 299 | 316 | 352 | 345 | 357 | 329 | 435 | 433 | 442 | 454 | 521 | 593 | 614 | 656 | 664 | 671 | 709 | *- Inter Bank Credit* |
| Rupiah | 286 | 299 | 316 | 352 | 345 | 357 | 329 | 435 | 433 | 442 | 454 | 521 | 593 | 614 | 656 | 664 | 671 | 709 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| b. Penempatan pada Bank Lain | 43.958 | 40.512 | 54.497 | 44.473 | 42.809 | 40.194 | 39.079 | 48.482 | 57.815 | 58.885 | 54.133 | 55.377 | 48.185 | 43.366 | 54.195 | 46.016 | 47.329 | 31.853 | *b. Interbank Placement* |
| - Giro | 1.803 | 1.222 | 1.577 | 1.855 | 1.578 | 1.809 | 1.531 | 2.081 | 2.590 | 2.943 | 2.903 | 3.111 | 3.350 | 2.701 | 2.458 | 2.386 | 2.585 | 2.318 | *- Demand Deposit* |
| - Inter Bank Call Money | 13.351 | 11.617 | 19.222 | 13.585 | 12.138 | 15.142 | 13.520 | 14.548 | 17.859 | 16.079 | 16.325 | 15.703 | 15.193 | 10.575 | 14.646 | 12.750 | 14.681 | 14.468 | *- Inter Bank Call Money* |
| - Deposito Berjangka | 28.266 | 27.137 | 33.143 | 28.511 | 28.540 | 22.894 | 23.681 | 31.469 | 36.870 | 39.431 | 34.466 | 36.142 | 29.151 | 29.784 | 35.341 | 29.882 | 29.027 | 14.522 | *- Time Deposits* |
| - Lainnya | 538 | 536 | 556 | 521 | 553 | 349 | 348 | 383 | 496 | 432 | 439 | 421 | 492 | 306 | 1.750 r) | 998 | 1.036 | 545 | *- Others* |
| c. Penempatan pada Bank Indonesia | 66.003 | 51.667 | 63.943 | 65.038 | 65.875 | 48.455 | 44.383 | 45.678 | 46.644 | 57.429 | 52.862 | 51.412 | 43.187 | 43.323 | 49.550 | 41.786 | 44.313 | 31.626 | *c. Placement to Bank Indonesia* |
| - Giro | 29.037 | 26.557 | 28.385 | 30.795 | 28.213 | 27.642 | 23.648 | 23.712 | 25.177 | 29.367 | 28.763 | 29.507 | 27.669 | 26.786 | 27.568 | 28.751 | 26.740 | 27.971 | *- Demand Deposit* |
| - Fine Tune Operation (FTO) | 18.474 | 5.250 | 15.729 | 17.263 | 16.514 | 9.368 | 9.944 | 10.100 | 12.197 | 11.775 | 9.921 | 6.490 | 2.371 | 1.815 | 100 | 200 | 200 | 200 | *- Fine Tune Operation (FTO)* |
| - Fasbi | 13.888 | 18.882 | 17.067 | 13.736 | 18.349 | 10.033 | 9.791 | 11.088 | 9.027 | 15.283 r) | 13.429 | 14.719 | 12.657 | 14.559 | 20.693 | 12.072 | 16.338 | 2.546 | *- Fasbi* |
| - Lainnya | 4.605 | 978 | 2.761 | 3.243 | 2.799 | 1.413 | 1.001 | 778 | 243 | 1.004 r) | 749 | 695 | 490 | 162 | 1.189 | 763 | 1.035 | 909 | *- Others* |
| d. Surat Berharga | 20.588 | 23.050 | 22.492 | 21.763 | 21.777 | 18.640 | 20.356 | 19.978 | 21.771 | 21.200 | 22.948 | 23.062 | 25.238 | 25.828 | 27.878 | 33.188 | 33.812 | 32.106 | *d. Securitiess* |
| - Sertifikat Bank Indonesia (SBI) | 9.208 | 9.963 | 8.518 | 7.648 | 8.342 | 6.618 | 7.227 | 5.666 | 6.463 | 5.357 | 5.551 | 4.981 | 5.355 | 4.697 | 6.036 | 11.193 | 11.543 | 12.125 | *- Bank Indonesia Certificates (SBI)* |
| - Surat Perbendaharaan Negara (SB/PN) | - | - | - | - | - | 49 | - | - | - | - | - | - | 197 | 97 | 98 | 98 | 99 | 100 | *- Treasury Bills* |
| - Obligasi | 9.629 | 11.361 | 12.128 | 12.136 | 11.156 | 9.590 | 10.844 | 11.866 | 12.990 | 13.341 | 14.641 | 14.862 | 16.723 | 17.701 | 18.090 | 18.015 | 18.807 | 16.980 | *- Bonds* |
| - Lainnya | 1.751 | 1.726 | 1.845 | 1.979 | 2.279 | 2.383 | 2.284 | 2.446 | 2.318 | 2.503 | 2.756 | 3.218 | 2.963 | 3.333 | 3.654 | 3.882 | 3.363 | 2.901 | *- Others* |
| e. Penyertaan | 680 | 680 | 688 | 688 | 688 | 688 | 688 | 688 | 688 | 687 | 687 | 687 | 687 | 687 | 687 | 688 | 693 | 693 | *e. Equity Investment* |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) | 3.654 | 3.670 | 3.796 | 3.997 | 4.048 | 3.653 | 4.102 | 4.302 | 4.141 | 4.413 | 4.514 | 4.620 | 4.829 | 5.046 | 5.130 | 5.601 | 5.711 | 5.173 | *f. Impairment on Financial Assets* |
| - Kredit yang diberikan | 3.656 | 3.677 | 3.801 | 4.000 | 4.061 | 3.667 | 4.155 | 4.351 | 4.144 | 4.381 | 4.295 r) | 4.606 | 4.743 | 5.036 | 5.117 | 5.577 | 5.683 | 5.155 | *- Credit* |
| - Surat Berharga | 14 | 13 | 14 | 14 | 12 | 8 | 9 | 8 | 7 | 6 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | *- Securities* |
| - Lainnya | (16) | (20) | (19) | (17) | (25) | (22) | (63) | (58) | (10) | 26 | 214 r) | 9 | 82 | 5 | 8 | 19 | 24 | 15 | *- Others* |
| g. Tagihan Spot dan Derivatif | 1 | 0 | 10 | 0 | 0 | - | 2 | 1 | 0 | 0 | 1 | - | 0 | 2 | - | 3 | 0 | - | *g. Spot and Derivatives Claims* |
| h. Tagihan Lainnya | 12.017 | 15.351 | 25.789 | 22.813 | 18.792 | 17.366 | 13.593 | 13.989 | 16.051 | 17.887 | 15.992 | 17.228 | 6.651 | 6.549 | 14.948 | 10.276 | 7.133 | 3.081 | *h. Other claims* |
| **Sumber Dana** | | | | | | | | | | | | | | | | | | | ***Source of Funds*** |
| a. Dana Pihak Ketiga | 307.036 | 297.228 | 328.861 | 321.401 | 317.976 | 278.535 | 284.938 | 299.648 | 312.209 | 336.447 | 332.720 | 338.089 | 325.888 | 322.124 | 349.517 | 336.800 | 338.477 | 287.709 | *a. Third Party Funds* |
| Rupiah | 306.131 | 296.268 | 327.989 | 320.328 | 317.010 | 277.555 | 284.066 | 298.490 | 310.871 | 334.893 | 331.114 | 336.591 | 324.287 | 320.771 | 348.324 | 335.514 | 337.063 | 286.021 | *Rupiah* |
| Giro | 121.124 | 114.856 | 145.488 | 127.729 | 128.634 | 112.715 | 114.567 | 127.457 | 135.448 | 147.647 | 140.754 | 148.919 | 130.180 | 128.357 | 154.427 | 134.732 | 143.349 | 106.398 | *Demand Deposit* |
| Tabungan | 64.088 | 63.027 | 62.452 | 66.712 | 66.912 | 79.938 | 72.484 | 68.671 | 65.764 | 68.102 | 67.461 | 67.176 | 72.844 | 71.866 | 71.536 | 76.567 | 78.998 | 95.786 | *Saving* |
| Simpanan Berjangka | 120.919 | 118.384 | 120.048 | 125.887 | 121.464 | 84.903 | 97.014 | 102.362 | 109.659 | 119.144 | 122.900 | 120.497 | 121.263 | 120.548 | 122.361 | 124.214 | 114.715 | 83.838 | *Time Deposits* |
| Valas | 906 | 960 | 872 | 1.073 | 967 | 980 | 872 | 1.158 | 1.338 | 1.554 | 1.606 | 1.498 | 1.601 | 1.353 | 1.193 | 1.286 | 1.415 | 1.688 | *Foreign Exchange* |
| Giro | 189 | 210 | 202 | 233 | 210 | 238 | 298 | 509 | 478 | 764 | 626 | 659 | 560 | 514 | 549 | 545 | 534 | 673 | *Demand Deposit* |
| Tabungan | 19 | 23 | 29 | 28 | 29 | 30 | 29 | 29 | 33 | 32 | 30 | 34 | 32 | 33 | 44 | 42 | 40 | 41 | *Saving* |
| Simpanan Berjangka | 697 | 727 | 641 | 813 | 728 | 711 | 545 | 621 | 827 | 759 | 950 | 805 | 1.009 | 807 | 600 | 700 | 841 | 974 | *Time Deposits* |
| b. Kewajiban kepada Bank Indonesia | 6 | 6 | 6 | 6 | 6 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 222 | *b. Liabilities to BI* |
| c. Kewajiban kepada Bank lain | 5.713 | 5.456 | 11.760 | 9.946 | 10.320 | 19.869 | 12.236 | 12.068 | 14.081 | 10.814 | 12.600 | 13.842 | 11.277 | 10.106 | 14.331 | 13.441 | 12.740 | 22.957 | *c. Interbank Liabilities* |
| d. Surat Berharga yang diterbitkan | 7.687 | 7.938 | 7.643 | 8.169 | 7.890 | 7.517 | 7.118 | 7.093 | 6.669 | 6.699 | 6.670 | 6.670 | 6.671 | 6.672 | 6.653 | 6.654 | 6.654 | 6.860 | *d. Issued Securities* |
| e. Pinjaman yang Diterima | 1.824 | 1.821 | 1.810 | 1.809 | 1.806 | 1.819 | 1.815 | 1.808 | 1.795 | 1.797 | 1.847 | 1.856 | 1.851 | 1.854 | 1.898 | 1.888 | 1.829 | 1.846 | *e. Loans received* |
| Rupiah | 1.824 | 1.821 | 1.810 | 1.809 | 1.806 | 1.819 | 1.815 | 1.808 | 1.795 | 1.797 | 1.847 | 1.856 | 1.851 | 1.854 | 1.898 | 1.888 | 1.829 | 1.846 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| f. Kewajiban Spot dan Derivatif | 0 | 0 | 10 | 0 | 0 | - | 1 | 0 | 0 | 0 | 0 | - | 5 | 9 | - | 0 | 0 | 0 | *f. Spot and Derivatives Liabilities* |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) | 101 | 107 | 193 | 262 | 257 | 2.101 | 561 | 176 | 2.928 r) | 2.100 r) | 1.045 r) | 1.254 | 809 | 1.125 | 750 | 715 | 1.737 | 5.051 | *g. Other Liabilities* |
| h. Setoran Jaminan | 234 | 245 | 247 | 255 | 262 | 479 | 330 | 274 | 232 | 226 | 232 | 233 | 241 | 251 | 264 | 275 | 298 | 492 | *h. Margin Deposits* |
| **Beberapa komponen modal** | | | | | | | | | | | | | | | | | | | ***Components of Capital*** |
| a. Modal Disetor | 18.785 | 18.839 | 18.943 | 19.510 | 19.529 | 19.920 | 20.336 | 20.462 | 20.462 | 21.068 | 21.191 | 21.462 | 21.691 | 21.818 | 21.904 | 21.954 | 22.065 | 22.744 | *a. Paid In Capital* |
| b. Cadangan | 8.396 | 8.432 | 8.477 | 8.491 | 8.498 | 8.356 | 8.162 | 8.158 | 8.867 | 9.285 | 9.775 | 10.214 | 10.486 | 10.486 | 10.483 | 10.357 | 10.412 | 10.343 | *b. Reserves* |
| c. L/R Tahun lalu 1) | 468 | 401 | 319 | 319 | 348 | 344 | 10.074 | 9.833 | 6.584 | 4.397 | 3.269 | 1.827 | 582 | 582 | 582 | 572 | 477 | 377 | *c. Retained Earnings (Profit/Loss) 1)* |
| d. L/R Tahun berjalan sesudah pajak 2) | 5.338 | 6.027 | 6.881 | 7.631 | 8.489 | 8.946 | 1.120 | 1.932 | 3.012 | 3.891 | 4.803 | 5.876 | 6.430 | 7.375 | 8.353 | 9.063 | 9.981 | 10.733 | *d. Current Earnings (Profit /Loss) 2)* |
| e. Tambahan modal disetor | 1.996 | 2.027 | 2.076 | 1.999 | 2.355 | 2.729 | 2.349 | 2.449 | 2.480 | 2.719 | 2.620 | 2.144 | 1.711 | 1.490 | 1.542 | 1.743 | 1.729 | 2.740 | *e. Additional Paid In Capital* |
| f. Modal Pinjaman | 1.328 | 1.328 | 1.328 | 1.328 | 1.328 | 1.328 | 1.328 | 1.328 | 1.003 | 1.003 | 1.003 | 1.003 | 1.004 | 1.004 | 1.004 | 1.004 | 1.004 | 1.004 | *f. Loan Capital* |

1). Pada LBU 2008 tdk didefinisikan Vs Metadata

2). Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

r) Angka-angka diperbaiki

*1) LBU 2008 is not defined vs metada*

*2) Positive difference of op. income and non op. minus op. expenses and non op. vs old metada*

*r) Revised figures*

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

| Keterangan | 2012 | | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Peyaluran Dana** | | | | | | | | | | | | | | | | | | | ***Distribution of Funds*** |
| a. Kredit Yang Diberikan | 143.784 | 147.631 | 147.377 | 148.734 | 148.273 | 153.299 | 154.641 | 155.620 | 158.798 | 165.174 | 168.744 | 174.380 | 180.398 | 187.783 | 191.597 | 187.544 | 195.798 | 201.510 | *a. Credit* |
| - Kepada Pihak Ketiga | 143.778 | 147.628 | 147.374 | 148.729 | 148.269 | 153.295 | 154.633 | 155.612 | 158.786 | 165.160 | 168.730 | 174.365 | 180.383 | 187.733 | 191.521 | 187.471 | 195.730 | 201.357 | *- To Third Party* |
| Rupiah | 72.653 | 75.820 | 75.641 | 76.527 | 76.724 | 77.872 | 78.301 | 79.016 | 79.436 | 81.523 | 83.299 | 85.903 | 86.632 | 87.797 | 88.968 | 90.397 | 91.521 | 95.948 | *Rupiah* |
| Valas | 71.125 | 71.809 | 71.733 | 72.202 | 71.545 | 75.424 | 76.333 | 76.596 | 79.350 | 83.637 | 85.431 | 88.462 | 93.751 | 99.936 | 102.552 | 97.074 | 104.209 | 105.409 | *Foreign Exchange* |
| - Kepada Bank Lain | 6 | 3 | 3 | 4 | 4 | 4 | 7 | 8 | 12 | 14 | 14 | 16 | 14 | 50 | 76 | 74 | 68 | 152 | *- Inter Bank Credit* |
| Rupiah | 6 | 3 | 3 | 4 | 4 | 4 | 7 | 8 | 12 | 14 | 14 | 16 | 14 | 50 | 76 | 74 | 68 | 152 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| b. Penempatan pada Bank Lain | 11.263 | 10.893 | 12.382 | 11.823 | 13.247 | 13.465 | 11.521 | 14.594 | 15.944 | 13.373 | 12.437 | 12.294 | 17.666 | 15.034 | 18.833 | 16.664 | 16.507 | 19.748 | *b. Interbank Placement* |
| - Giro | 5.080 | 5.729 | 6.222 | 5.147 | 5.491 | 7.682 | 5.783 | 7.235 | 8.234 | 6.402 | 5.610 | 5.640 | 6.145 | 6.909 | 5.396 | 5.446 | 7.419 | 8.457 | *- Demand Deposit* |
| - Inter Bank Call Money | 5.919 | 4.894 | 5.849 | 6.411 | 7.489 | 5.467 | 5.453 | 7.036 | 7.386 | 6.630 | 6.493 | 6.273 | 11.185 | 7.765 | 12.744 | 10.860 | 8.725 | 10.633 | *- Inter Bank Call Money* |
| - Deposito Berjangka | 255 | 257 | 308 | 259 | 259 | 310 | 262 | 261 | 262 | 263 | 264 | 318 | 328 | 350 | 486 | 354 | 323 | 379 | *- Time Deposits* |
| - Lainnya | 8 | 13 | 3 | 5 | 7 | 6 | 23 | 61 | 61 | 79 | 69 | 63 | 8 | 10 | 207[r)] | 4[r)] | 39 | 279 | *- Others* |
| c. Penempatan pada Bank Indonesia | 17.850 | 19.152 | 20.647 | 20.980 | 23.477 | 25.008 | 23.454 | 21.104 | 23.043 | 26.390 | 24.041 | 24.320 | 21.145 | 25.886 | 26.781 | 23.557 | 25.114 | 29.004 | *c. Placement to Bank Indonesia* |
| - Giro | 13.415 | 13.783 | 13.964 | 13.798 | 14.432 | 14.333 | 14.310 | 14.551 | 16.574 | 15.069 | 15.586 | 15.657 | 16.198 | 17.369 | 17.838 | 17.280 | 18.327 | 19.923 | *- Demand Deposit* |
| - Fine Tune Operation (FTO) | 1.944 | 1.960 | 2.810 | 3.242 | 4.353 | 4.334 | 5.085 | 3.839 | 2.517 | 3.656 | 4.460 | 2.466 | 344 | 458 | 146 | 97 | 594 | 968 | *- Fine Tune Operation (FTO)* |
| - Fasbi | 2.171 | 3.035 | 3.493 | 3.326 | 4.074 | 5.554 | 3.062 | 2.005 | 2.486 | 5.691[r)] | 2.487 | 5.761 | 3.808 | 7.052 | 6.962 | 5.088 | 5.341 | 7.539 | *- Fasbi* |
| - Lainnya | 320 | 373 | 381 | 614 | 619 | 786 | 998 | 709 | 1.466 | 1.974 | 1.508 | 436 | 795 | 1.007 | 1.835 | 1.091 | 852 | 573 | *- Others* |
| d. Surat Berharga | 17.822 | 17.721 | 16.020 | 17.120 | 15.558 | 16.119 | 15.731 | 15.654 | 18.824 | 15.618 | 20.899 | 18.730 | 16.985 | 15.455 | 16.456 | 17.127 | 20.652 | 17.239 | *d. Securitiess* |
| - Sertifikat Bank Indonesia (SBI) | 6.074 | 5.547 | 4.200 | 4.633 | 4.828 | 4.479 | 4.339 | 4.579 | 5.482 | 5.877 | 7.263 | 6.354 | 6.379 | 5.467 | 6.260 | 6.881 | 6.994 | 6.131 | *- Bank Indonesia Certificates (SBI)* |
| - Surat Perbendaharaan Negara (SB/PN) | 72 | 337 | 207 | 340 | 128 | 278 | 54 | 82 | 1.831 | 91 | 1.688 | 678 | 665 | 548 | 431 | 567 | 518 | 462 | *- Treasury Bills* |
| - Obligasi | 8.250 | 8.476 | 8.141 | 8.940 | 7.380 | 7.648 | 8.068 | 7.544 | 8.153 | 6.322 | 8.637 | 8.642 | 6.836 | 5.980 | 6.120 | 5.815 | 8.418 | 6.812 | *- Bonds* |
| - Lainnya | 3.427 | 3.361 | 3.472 | 3.207 | 3.223 | 3.713 | 3.270 | 3.449 | 3.358 | 3.328 | 3.311 | 3.056 | 3.106 | 3.460 | 3.646 | 3.864 | 4.721 | 3.834 | *- Others* |
| e. Penyertaan | 81 | 81 | 81 | 81 | 81 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | *e. Equity Investment* |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) | 2.366 | 2.470 | 2.571 | 2.564 | 2.593 | 2.571 | 2.538 | 2.483 | 2.517 | 2.393 | 2.439 | 2.436 | 2.590 | 2.743 | 2.612 | 2.612 | 2.705 | 2.751 | *f. Impairment on Financial Assets* |
| - Kredit yang diberikan | 2.236 | 2.358 | 2.452 | 2.443 | 2.449 | 2.421 | 2.389 | 2.356 | 2.402 | 2.291 | 2.326 | 2.296 | 2.437 | 2.566 | 2.411 | 2.427 | 2.487 | 2.510 | *- Credit* |
| - Surat Berharga | 3 | 5 | 2 | 2 | 4 | 3 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 8 | 2 | 4 | 2 | *- Securities* |
| - Lainnya | 126 | 107 | 117 | 119 | 139 | 146 | 145 | 123 | 110 | 98 | 108 | 136 | 148 | 172 | 193 | 183 | 214 | 239 | *- Others* |
| g. Tagihan Spot dan Derivatif | 1.494 | 1.521 | 1.558 | 1.516 | 1.428 | 1.516 | 1.522 | 1.460 | 1.537 | 1.583 | 1.805 | 2.020 | 3.000 | 4.691 | 5.624 | 4.503 | 5.899 | 5.768 | *g. Spot and Derivatives Claims* |
| h. Tagihan Lainnya | 8.149 | 6.784 | 7.364 | 7.011 | 7.868 | 8.077 | 7.956 | 9.062 | 8.752 | 8.915 | 8.160 | 7.617 | 7.210 | 8.068 | 8.125 | 8.650 | 9.633 | 10.242 | *h. Other claims* |
| **Sumber Dana** | | | | | | | | | | | | | | | | | | | ***Source of Funds*** |
| a. Dana Pihak Ketiga | 125.177 | 129.582 | 131.384 | 131.865 | 134.510 | 132.454 | 133.366 | 135.468 | 141.991 | 143.223 | 146.002 | 144.756 | 147.917 | 150.472 | 157.716 | 148.771 | 156.766 | 164.533 | *a. Third Party Funds* |
| Rupiah | 65.659 | 67.095 | 67.204 | 68.013 | 69.684 | 68.704 | 69.887 | 69.594 | 73.972 | 76.441 | 80.294 | 77.894 | 77.481 | 74.525 | 79.801 | 73.665 | 75.920 | 80.847 | *Rupiah* |
| Giro | 11.915 | 11.817 | 11.476 | 10.862 | 10.751 | 12.226 | 11.881 | 11.738 | 13.181 | 14.095 | 13.524 | 13.454 | 13.904 | 12.710 | 13.528 | 13.598 | 13.358 | 16.744 | *Demand Deposit* |
| Tabungan | 8.503 | 8.580 | 8.814 | 8.459 | 8.844 | 8.529 | 8.960 | 9.367 | 9.260 | 9.369 | 8.796 | 8.467 | 8.720 | 9.157 | 13.249 | 9.826 | 10.667 | 10.268 | *Saving* |
| Simpanan Berjangka | 45.241 | 46.697 | 46.914 | 48.692 | 50.089 | 47.948 | 49.045 | 48.488 | 51.531 | 52.977 | 57.974 | 55.973 | 54.857 | 52.658 | 53.025 | 50.240 | 51.894 | 53.835 | *Time Deposits* |
| Valas | 59.518 | 62.488 | 64.180 | 63.853 | 64.827 | 63.751 | 63.479 | 65.875 | 68.019 | 66.782 | 65.708 | 66.862 | 70.436 | 75.947 | 77.915 | 75.106 | 80.846 | 83.686 | *Foreign Exchange* |
| Giro | 20.633 | 21.391 | 20.248 | 19.783 | 20.581 | 22.282 | 21.823 | 23.303 | 23.478 | 22.522 | 20.358 | 20.004 | 20.332 | 21.623 | 21.632 | 21.690 | 24.124 | 27.549 | *Demand Deposit* |
| Tabungan | 10.750 | 11.071 | 10.294 | 10.523 | 10.825 | 10.763 | 11.484 | 11.764 | 11.910 | 11.147 | 11.555 | 12.213 | 12.378 | 12.297 | 13.031 | 12.555 | 12.454 | 12.978 | *Saving* |
| Simpanan Berjangka | 28.135 | 30.026 | 33.638 | 33.546 | 33.420 | 30.706 | 30.172 | 30.808 | 32.631 | 33.112 | 33.795 | 34.645 | 37.726 | 42.027 | 43.251 | 40.862 | 44.269 | 43.160 | *Time Deposits* |
| b. Kewajiban kepada Bank Indonesia | 49 | 173 | 0 | 49 | 623 | 336 | 48 | 197 | 163 | 63 | 193 | 178 | 0 | - | - | - | - | - | *b. Liabilities to BI* |
| c. Kewajiban kepada Bank lain | 12.300 | 12.114 | 9.175 | 11.634 | 9.643 | 14.927 | 11.065 | 10.427 | 9.178 | 11.238 | 12.349 | 13.702 | 9.764 | 12.590 | 11.827 | 12.152 | 14.399 | 11.079 | *c. Interbank Liabilities* |
| d. Surat Berharga yang diterbitkan | 1.095 | 1.095 | 1.095 | 1.096 | 1.096 | 946 | 946 | 947 | 947 | 947 | 947 | 948 | 948 | 948 | 949 | 949 | 798 | 498 | *d. Issued Securities* |
| e. Pinjaman yang Diterima | 22.620 | 22.408 | 24.215 | 22.999 | 23.115 | 27.118 | 26.697 | 26.533 | 27.888 | 28.077 | 29.194 | 31.345 | 35.175 | 38.111 | 40.608 | 39.545 | 41.879 | 44.857 | *e. Loans received* |
| Rupiah | 551 | 451 | 351 | 351 | 352 | 552 | 252 | 251 | 847 | 849 | 852 | 847 | 1.340 | 1.346 | 1.342 | 1.338 | 1.645 | 1.645 | *Rupiah* |
| Valas | 22.069 | 21.957 | 23.864 | 22.648 | 22.763 | 26.567 | 26.445 | 26.281 | 27.041 | 27.227 | 28.342 | 30.499 | 33.835 | 36.765 | 39.267 | 38.207 | 40.234 | 43.213 | *Foreign Exchange* |
| f. Kewajiban Spot dan Derivatif | 1.099 | 1.160 | 1.157 | 1.118 | 1.045 | 1.144 | 1.150 | 1.080 | 1.090 | 1.092 | 1.392 | 1.624 | 2.486 | 3.999 | 4.910 | 3.853 | 5.202 | 5.346 | *f. Spot and Derivatives Liabilities* |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli | 6.287 | 5.285 | 5.620 | 5.330 | 5.474 | 5.642 | 6.092 | 5.777 | 5.940 | 5.399 | 5.193 | 5.903 | 6.397 | 6.495 | 6.711 | 6.635 | 8.136 | 8.733 | *g. Other Liabilities* |
| h. Setoran Jaminan | 79 | 185 | 32 | 39 | 87 | 99 | 167 | 174 | 207 | 148 | 116 | 129 | 163 | 121 | 99 | 131 | 209 | 158 | *h. Margin Deposits* |
| **Beberapa komponen modal** | | | | | | | | | | | | | | | | | | | ***Components of Capital*** |
| a. Modal Disetor | 14.640 | 14.640 | 14.640 | 14.640 | 14.814 | 14.814 | 14.814 | 14.814 | 16.418 | 18.364 | 18.464 | 18.464 | 18.464 | 18.464 | 18.464 | 18.861 | 18.861 | 18.861 | *a. Paid In Capital* |
| b. Cadangan | 1.687 | 1.683 | 1.684 | 1.698 | 1.713 | 1.714 | 1.715 | 1.715 | 1.715 | 1.723 | 1.722 | 2.405 | 2.437 | 2.437 | 2.437 | 2.437 | 2.437 | 2.438 | *b. Reserves* |
| c. L/R Tahun lalu [1)] | 11.657 | 11.657 | 11.657 | 11.642 | 11.741 | 11.736 | 15.195 | 15.176 | 15.172 | 15.149 | 15.151 | 14.330 | 14.298 | 14.275 | 14.275 | 14.275 | 14.333 | 14.333 | *c. Retained Earnings (Profit/Loss) [1)]* |
| d. L/R Tahun berjalan sesudah pajak [2)] | 2.064 | 2.281 | 2.458 | 2.752 | 3.167 | 3.448 | 633 | 1.044 | 1.302 | 1.521 | 1.870 | 2.119 | 2.408 | 2.870 | 3.408 | 3.931 | 4.275 | 4.538 | *d. Current Earnings (Profit /Loss) [2)]* |
| e. Tambahan modal disetor | 266 | 246 | 262 | 268 | 324 | 333 | 321 | 2.314 | 2.644 | 711 | 697 | 630 | 1.414 | 1.402 | 2.606 | 2.249 | 2.211 | 2.231 | *e. Additional Paid In Capital* |
| f. Modal Pinjaman | 1.842 | 1.859 | 1.866 | 1.873 | 1.859 | 1.867 | 1.879 | 1.872 | 1.883 | 2.467 | 1.886 | 2.506 | 2.595 | 2.757 | 2.924 | 2.846 | 3.006 | 4.883 | *f. Loan Capital* |

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

[r)] Angka-angka diperbaiki

*[1)] LBU 2008 is not defined vs metada*

*[2)] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada*

*r) Revised figures*

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

| Keterangan | 2012 | | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Peyaluran Dana** | | | | | | | | | | | | | | | | | | | ***Distribution of Funds*** |
| a. Kredit Yang Diberikan | 165.750 | 168.857 | 172.835 | 173.463 | 177.715 | 177.468 | 177.086 | 175.667 | 179.993 | 186.122 | 188.861 | 187.802 | 199.904 | 210.106 | 220.044 | 213.310 | 226.608 | 234.577 | *a. Credit* |
| - Kepada Pihak Ketiga | 160.064 | 163.569 | 167.774 | 169.344 | 173.255 | 172.859 | 172.738 | 171.259 | 175.326 | 180.697 | 183.270 | 181.482 | 193.661 | 203.521 | 212.784 | 205.968 | 217.144 | 225.500 | *- To Third Party* |
| Rupiah | 59.863 | 63.465 | 64.616 | 64.579 | 65.662 | 66.742 | 66.126 | 67.358 | 67.409 | 67.880 | 68.644 | 70.860 | 74.809 | 76.530 | 78.351 | 78.580 | 78.470 | 80.257 | *Rupiah* |
| Valas | 100.201 | 100.104 | 103.158 | 104.765 | 107.593 | 106.117 | 106.612 | 103.901 | 107.917 | 112.817 | 114.626 | 110.622 | 118.853 | 126.991 | 134.433 | 127.387 | 138.674 | 145.243 | *Foreign Exchange* |
| - Kepada Bank Lain | 5.686 | 5.288 | 5.061 | 4.119 | 4.460 | 4.610 | 4.348 | 4.407 | 4.667 | 5.425 | 5.592 | 6.320 | 6.243 | 6.585 | 7.261 | 7.343 | 9.464 | 9.077 | *- Inter Bank Credit* |
| Rupiah | 523 | 122 | 209 | 208 | 207 | 107 | 106 | 405 | 404 | 404 | 401 | 562 | 604 | 631 | 690 | 687 | 683 | 581 | *Rupiah* |
| Valas | 5.164 | 5.167 | 4.852 | 3.911 | 4.253 | 4.503 | 4.242 | 4.003 | 4.264 | 5.021 | 5.191 | 5.757 | 5.639 | 5.954 | 6.570 | 6.656 | 8.781 | 8.497 | *Foreign Exchange* |
| b. Penempatan pada Bank Lain | 22.598 | 21.446 | 20.226 | 26.128 | 17.833 | 20.207 | 22.697 | 26.759 | 25.104 | 18.775 | 17.092 | 20.454 | 25.987 | 22.331 | 25.867 | 26.700 | 23.149 | 21.008 | *b. Interbank Placement* |
| - Giro | 3.461 | 3.395 | 4.119 | 3.338 | 4.306 | 3.792 | 3.976 | 4.115 | 4.373 | 3.566 | 2.426 | 3.645 | 2.762 | 2.918 | 3.843 | 5.159 | 3.338 | 3.973 | *- Demand Deposit* |
| - Inter Bank Call Money | 18.867 | 17.778 | 15.833 | 22.515 | 13.253 | 16.333 | 18.638 | 22.560 | 20.647 | 15.125 | 14.583 | 16.724 | 23.224 | 19.410 | 22.021 | 21.540 | 19.810 | 17.035 | *- Inter Bank Call Money* |
| - Deposito Berjangka | 189 | 191 | 191 | 192 | 192 | - | - | - | - | - | - | - | - | - | - | - | - | - | *- Time Deposits* |
| - Lainnya | 81 | 83 | 82 | 82 | 82 | 82 | 83 | 85 | 83 | 83 | 84 | 85 | 1 | 3 | 3 | 1 | 1 | 1 | *- Others* |
| c. Penempatan pada Bank Indonesia | 27.381 | 31.021 | 31.721 | 28.819 | 37.429 | 35.955 | 37.301 | 37.803 | 35.074 | 27.130 | 32.045 | 29.268 | 25.627 | 34.980 | 29.613 | 27.453 | 28.331 | 30.765 | *c. Placement to Bank Indonesia* |
| - Giro | 16.404 | 17.154 | 16.653 | 16.685 | 17.777 | 18.002 | 17.770 | 18.431 | 18.028 | 17.953 | 17.664 | 18.204 | 18.604 | 18.899 | 19.671 | 18.620 | 20.283 | 19.983 | *- Demand Deposit* |
| - Fine Tune Operation (FTO) | 7.832 | 7.960 | 10.577 | 9.726 | 10.765 | 11.603 | 11.421 | 12.335 | 10.455 | 6.871 | 4.967 | 4.432 | 1.169 | 200 | 1.158 | 1.409 | - | - | *- Fine Tune Operation (FTO)* |
| - Fasbi | 2.559 | 5.045 | 3.756 | 2.142 | 8.385 | 5.769 | 7.510 | 6.293 | 6.432 | 2.263[r)] | 9.353 | 5.872 | 5.843 | 15.703 | 8.784 | 7.393 | 7.371 | 10.583 | *- Fasbi* |
| - Lainnya | 587 | 862 | 734 | 266 | 501 | 580 | 600 | 744 | 159 | 45 | 61 | 759 | 11 | 179 | - [r)] | 31 | 678 | 199 | *- Others* |
| d. Surat Berharga | 56.262 | 46.904 | 39.054 | 40.612 | 40.600 | 41.577 | 42.014 | 42.057 | 47.559 | 48.254 | 53.724 | 54.393 | 54.538 | 48.529 | 55.013 | 58.953 | 63.288 | 60.318 | *d. Securitiess* |
| - Sertifikat Bank Indonesia (SBI) | 13.307 | 9.798 | 6.974 | 7.689 | 7.964 | 9.643 | 10.561 | 12.024 | 12.491 | 12.838 | 12.970 | 11.649 | 11.091 | 10.185 | 12.629 | 15.059 | 15.145 | 13.614 | *- Bank Indonesia Certificates (SBI)* |
| - Surat Perbendaharaan Negara (SB/PN) | 2.481 | 1.896 | 1.408 | 1.141 | 439 | 481 | 883 | 1.031 | 2.135 | 1.958 | 4.018 | 4.912 | 6.293 | 4.590 | 4.500 | 5.094 | 5.421 | 5.894 | *- Treasury Bills* |
| - Obligasi | 27.212 | 22.251 | 19.769 | 21.365 | 19.777 | 20.918 | 20.872 | 22.027 | 25.670 | 25.299 | 27.963 | 32.564 | 31.220 | 27.602 | 31.077 | 31.796 | 34.689 | 32.748 | *- Bonds* |
| - Lainnya | 13.262 | 12.959 | 10.902 | 10.417 | 12.420 | 10.535 | 9.699 | 6.975 | 7.263 | 8.159 | 8.773 | 5.269 | 5.934 | 6.151 | 6.808 | 7.004 | 8.033 | 8.062 | *- Others* |
| e. Penyertaan | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 3 | *e. Equity Investment* |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) | 3.930 | 3.841 | 3.745 | 3.603 | 3.588 | 3.299 | 3.296 | 3.264 | 3.280 | 3.276 | 3.387 | 3.474 | 3.600 | 3.704 | 3.708 | 3.731 | 4.135 | 3.798 | *f. Impairment on Financial Assets* |
| - Kredit yang diberikan | 3.341 | 3.273 | 3.181 | 3.044 | 3.033 | 2.766 | 2.769 | 2.746 | 2.767 | 2.768 | 2.859 | 2.957 | 3.097 | 3.189 | 3.185 | 3.224 | 3.608 | 3.290 | *- Credit* |
| - Surat Berharga | 11 | 11 | 11 | 11 | 12 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 2 | 2 | 3 | *- Securities* |
| - Lainnya | 578 | 557 | 553 | 547 | 543 | 532 | 526 | 516 | 511 | 507 | 526 | 515 | 502 | 512 | 520 | 505 | 525 | 505 | *- Others* |
| g. Tagihan Spot dan Derivatif | 4.494 | 4.254 | 4.099 | 3.987 | 4.352 | 4.941 | 4.955 | 5.153 | 5.041 | 5.309 | 5.725 | 5.541 | 7.895 | 14.839 | 15.814 | 12.284 | 14.934 | 15.071 | *g. Spot and Derivatives Claims* |
| h. Tagihan Lainnya | 12.720 | 11.130 | 12.645 | 11.234 | 12.703 | 12.452 | 13.379 | 12.714 | 13.241 | 15.195 | 15.040 | 16.321 | 15.733 | 15.824 | 17.009 | 17.981 | 18.078 | 16.647 | *h. Other claims* |
| **Sumber Dana** | | | | | | | | | | | | | | | | | | | ***Source of Funds*** |
| a. Dana Pihak Ketiga | 153.088 | 153.673 | 152.261 | 157.456 | 155.666 | 155.430 | 164.354 | 163.527 | 162.380 | 161.994 | 165.522 | 163.536 | 165.712 | 167.293 | 169.714 | 171.416 | 173.746 | 173.395 | *a. Third Party Funds* |
| Rupiah | 77.228 | 77.126 | 75.388 | 78.336 | 79.752 | 79.987 | 83.390 | 84.733 | 85.348 | 86.274 | 88.389 | 86.595 | 84.855 | 85.801 | 83.412 | 84.282 | 84.119 | 84.697 | *Rupiah* |
| Giro | 32.700 | 31.396 | 30.844 | 31.554 | 34.508 | 32.996 | 34.183 | 35.106 | 35.273 | 35.443 | 38.500 | 37.764 | 36.961 | 38.795 | 35.793 | 36.320 | 36.835 | 36.873 | *Demand Deposit* |
| Tabungan | 9.005 | 8.543 | 9.135 | 7.875 | 7.891 | 7.858 | 8.560 | 8.803 | 8.533 | 8.618 | 8.173 | 7.399 | 7.164 | 7.479 | 8.044 | 6.902 | 6.866 | 6.713 | *Saving* |
| Simpanan Berjangka | 35.523 | 37.187 | 35.409 | 38.908 | 37.353 | 39.133 | 40.647 | 40.825 | 41.542 | 42.213 | 41.716 | 41.432 | 40.730 | 39.526 | 39.576 | 41.060 | 40.418 | 41.111 | *Time Deposits* |
| Valas | 75.860 | 76.546 | 76.873 | 79.120 | 75.914 | 75.443 | 80.964 | 78.793 | 77.033 | 75.720 | 77.133 | 76.940 | 80.858 | 81.492 | 86.301 | 87.134 | 89.627 | 88.698 | *Foreign Exchange* |
| Giro | 43.813 | 44.061 | 43.916 | 44.600 | 44.002 | 44.409 | 49.181 | 48.355 | 46.332 | 47.065 | 49.217 | 49.247 | 53.656 | 53.092 | 55.653 | 57.980 | 59.650 | 58.465 | *Demand Deposit* |
| Tabungan | 13.865 | 14.068 | 13.556 | 13.895 | 12.815 | 12.857 | 12.905 | 12.770 | 12.668 | 12.777 | 12.704 | 12.228 | 12.428 | 12.958 | 13.765 | 13.481 | 13.930 | 14.336 | *Saving* |
| Simpanan Berjangka | 18.183 | 18.417 | 19.402 | 20.625 | 19.097 | 18.176 | 18.878 | 17.668 | 18.033 | 15.878 | 15.213 | 15.464 | 14.774 | 15.443 | 16.882 | 15.673 | 16.046 | 15.897 | *Time Deposits* |
| b. Kewajiban kepada Bank Indonesia | 0 | - | - | 3 | - | 3 | 280 | 0 | - | - | 714 | - | - | - | 298 | - | - | 0 | *b. Liabilities to BI* |
| c. Kewajiban kepada Bank lain | 27.108 | 20.605 | 18.528 | 15.342 | 19.496 | 19.839 | 14.023 | 19.637 | 22.447 | 15.412 | 17.624 | 20.117 | 22.456 | 19.644 | 24.885 | 19.626 | 18.688 | 18.278 | *c. Interbank Liabilities* |
| d. Surat Berharga yang diterbitkan | 1.755 | 1.755 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *d. Issued Securities* |
| e. Pinjaman yang Diterima | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *e. Loans received* |
| Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| f. Kewajiban Spot dan Derivatif | 5.144 | 5.542 | 5.391 | 5.070 | 4.621 | 5.373 | 5.061 | 4.906 | 4.994 | 4.854 | 5.693 | 6.430 | 9.583 | 16.222 | 17.022 | 13.288 | 16.574 | 17.111 | *f. Spot and Derivatives Liabilities* |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) | 5.879 | 4.980 | 5.147 | 4.763 | 4.980 | 4.463 | 5.497 | 4.756 | 4.479 | 5.000 | 5.038 | 4.479 | 4.998 | 5.469 | 5.575 | 5.876 | 6.652 | 5.829 | *g. Other Liabilities* |
| h. Setoran Jaminan | 420 | 433 | 551 | 551 | 495 | 511 | 526 | 520 | 593 | 512 | 544 | 501 | 555 | 607 | 615 | 478 | 551 | 608 | *h. Margin Deposits* |
| **Beberapa komponen modal** | | | | | | | | | | | | | | | | | | | ***Components of Capital*** |
| a. Modal Disetor | 4.289 | 4.289 | 4.289 | 4.289 | 4.289 | 4.289 | 4.289 | 4.289 | 4.289 | 5.018 | 5.018 | 5.018 | 5.018 | 5.018 | 5.018 | 5.018 | 5.018 | 5.018 | *a. Paid In Capital* |
| b. Cadangan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *b. Reserves* |
| c. L/R Tahun lalu [1)] | 16.473 | 16.473 | 16.003 | 16.003 | 16.003 | 14.770 | 19.887 | 19.929 | 19.965 | 19.298 | 19.298 | 19.294 | 19.292 | 18.909 | 18.910 | 18.909 | 18.909 | 17.880 | *c. Retained Earnings (Profit/Loss) [1)]* |
| d. L/R Tahun berjalan sesudah pajak [2)] | 3.085 | 3.400 | 3.946 | 4.373 | 4.743 | 5.137 | 613 | 976 | 1.448 | 1.478 | 1.953 | 2.254 | 2.689 | 3.816 | 4.696 | 5.603 | 6.505 | 6.121 | *d. Current Earnings (Profit /Loss) [2)]* |
| e. Tambahan modal disetor | 58 | 0 | 33 | 48 | 72 | 56 | 59 | 8 | 56 | 60 | (7[r)]) | (249) | (316) | (456) | (382) | (90) | (405) | (300) | *e. Additional Paid In Capital* |
| f. Modal Pinjaman | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *f. Loan Capital* |

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

[r)] Angka-angka diperbaiki

*[1)] LBU 2008 is not defined vs metada*

*[2)] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada*

*r) Revised figures*

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

| Keterangan | 2012 | | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **A. Pendapatan dan Beban Bunga** | | | | | | | | | | | | | | | | | | | ***A. Interest Income and Interest Expenses*** |
| 1. Pendapatan bunga | 222.219 | 254.854 | 288.013 | 322.428 | 355.961 | 391.280 | 36.547 | 68.697 | 104.311 | 139.900 | 176.401 | 212.911 | 250.179 | 289.066 | 328.937 | 371.648 | 414.101 | 458.188 | *1. Interest Income* |
| a. Dari Bank Indonesia | 6.456 | 7.050 | 7.790 | 8.476 | 9.133 | 9.979 | 970 | 1.775 | 2.498 | 3.234 | 3.878 | 4.552 | 5.130 | 5.681 | 6.375 | 6.913 | 7.415 | 8.056 | *a. From Bank Indonesia Placement* |
| b. Dari Penempatan pada bank lain | 2.430 | 2.836 | 3.191 | 3.592 | 3.954 | 4.373 | 421 | 756 | 1.140 | 1.586 | 2.066 | 2.506 | 2.933 | 3.345 | 3.806 | 4.400 | 4.942 | 5.535 | *b. From interbank placement* |
| c. Dari surat berharga | 14.493 | 16.455 | 18.320 | 20.288 | 22.179 | 24.027 | 1.998 | 3.874 | 5.880 | 7.946 | 9.922 | 11.937 | 13.882 | 15.981 | 18.465 | 20.878 | 23.417 | 26.305 | *c. From securities* |
| d. Dari Kredit yang diberikan | 157.104 | 180.849 | 205.035 | 229.595 | 254.011 | 279.847 | 26.704 | 50.200 | 76.142 | 101.743 | 128.165 | 154.310 | 182.129 | 210.188 | 238.517 | 269.162 | 299.677 | 331.606 | *d. From credit* |
| - kepada pihak ketiga bukan bank | 156.549 | 180.208 | 204.314 | 228.788 | 253.120 | 278.874 | 26.610 | 50.021 | 75.866 | 101.373 | 127.693 | 153.735 | 181.438 | 209.377 | 237.597 | 268.134 | 298.529 | 330.353 | *- To Third Party non Bank* |
| - kepada bank lain | 555 | 640 | 721 | 807 | 891 | 973 | 94 | 178 | 276 | 370 | 471 | 575 | 691 | 811 | 920 | 1.028 | 1.149 | 1.253 | *- To other Bank* |
| e. Lainnya | 41.736 | 47.664 | 53.677 | 60.477 | 66.685 | 73.054 | 6.454 | 12.093 | 18.651 | 25.391 | 32.371 | 39.606 | 46.104 | 53.871 | 61.773 | 70.296 | 78.650 | 86.686 | *e Others* |
| 2. Beban Bunga | 106.838 | 121.855 | 136.609 | 152.651 | 167.859 | 183.713 | 17.684 | 32.189 | 48.424 | 64.778 | 81.710 | 98.747 | 115.450 | 133.190 | 152.870 | 173.435 | 193.937 | 215.134 | *2. Interest Expenses* |
| a. Kepada Bank Indonesia | 353 | 410 | 461 | 511 | 560 | 611 | 49 | 97 | 147 | 197 | 246 | 295 | 347 | 399 | 453 | 506 | 559 | 620 | *a. Bank Indonesia Liabilites* |
| b. Kewajiban pada Bank lain | 1.401 | 1.668 | 1.913 | 2.164 | 2.389 | 2.644 | 264 | 498 | 776 | 1.086 | 1.399 | 1.743 | 2.062 | 2.403 | 2.750 | 3.134 | 3.490 | 3.843 | *b. Interbank Liabilities* |
| c. Kepada pihak ketiga bukan Bank | 58.691 | 66.905 | 74.981 | 83.469 | 91.760 | 100.507 | 8.873 | 17.045 | 25.946 | 34.797 | 44.051 | 52.863 | 62.235 | 71.991 | 81.795 | 93.134 | 104.210 | 116.392 | *c. Third Party non Bank* |
| - Giro | 6.703 | 7.661 | 8.586 | 9.539 | 10.428 | 11.414 | 1.001 | 1.943 | 2.862 | 3.860 | 4.926 | 5.947 | 6.975 | 7.972 | 9.007 | 10.082 | 11.093 | 12.257 | *- Demand Deposit* |
| - Tabungan | 10.807 | 12.309 | 13.824 | 15.410 | 16.806 | 18.492 | 1.641 | 3.138 | 4.730 | 6.275 | 7.855 | 9.360 | 10.927 | 12.557 | 14.151 | 15.829 | 17.457 | 19.231 | *- Saving* |
| - Simpanan Berjangka | 41.182 | 46.935 | 52.571 | 58.520 | 64.527 | 70.601 | 6.230 | 11.964 | 18.354 | 24.662 | 31.270 | 37.556 | 44.333 | 51.462 | 58.637 | 67.224 | 75.661 | 84.903 | *- Time deposits* |
| d. Surat Berharga | 3.025 | 3.436 | 3.848 | 4.250 | 4.696 | 5.155 | 453 | 922 | 1.384 | 1.855 | 2.324 | 2.803 | 3.315 | 3.831 | 4.328 | 4.838 | 5.358 | 5.882 | *d. Securities* |
| e. Pinjaman yang diterima | 1.447 | 1.665 | 1.864 | 2.051 | 2.227 | 2.452 | 287 | 377 | 580 | 775 | 992 | 1.181 | 1.398 | 1.594 | 1.833 | 2.022 | 2.231 | 2.488 | *e. Loans received* |
| f. Lainnya | 40.856 | 46.772 | 52.578 | 59.283 | 65.344 | 71.516 | 6.227 | 11.763 | 18.203 | 24.791 | 31.537 | 38.785 | 45.120 | 52.049 | 60.816 | 68.936 | 77.258 | 85.131 | *f. Others* |
| g. Koreksi atas pendapatan bunga | 1.064 | 1.000 | 963 | 924 | 882 | 828 | 1.531 | 1.485 | 1.387 | 1.278 | 1.162 | 1.077 | 974 | 923 | 895 | 865 | 831 | 779 | *g. Corrections* |
| **B. Pendapatan Bunga Bersih (A1-A2)** | **115.381** | **132.999** | **151.404** | **169.776** | **188.102** | **207.568** | **18.864** | **36.508** | **55.887** | **75.122** | **94.691** | **114.164** | **134.729** | **155.876** | **176.066** | **198.213** | **220.164** | **243.054** | ***B. Net Interest Income (A1-A2)*** |
| **C Pendapatan dan Beban Operasional Lain** | | | | | | | | | | | | | | | | | | | ***C. Other Operating Income and Expenses*** |
| 1. Pendapatan Operasional Selain Bunga | 79.563 | 83.244 | 92.657 | 99.583 | 112.791 | 125.557 | 20.130 | 29.004 | 37.755 | 47.267 | 57.812 | 72.759 | 76.480 | 91.520 | 110.250 | 111.344 | 149.086 | 139.655 | *1. Other Operating Income* |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga | 7.663 | 7.930 | 8.257 | 8.666 | 9.549 | 9.929 | 420 | 759 | 1.102 | 1.524 | 1.697 | 2.125 | 2.494 | 2.639 | 2.995 | 3.684 | 3.958 | 4.206 | *a. Increase in fair value and gain form sale of securities* |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan | 16 | 18 | 17 | 17 | 16 | 17 | 1 | 1 | 1 | 4 | 4 | 3 | 2 | 3 | 3 | 2 | 120 | 127 | *b. Increase in fair value and gain form sale of credit* |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya | 8 | 9 | 7 | 9 | 11 | 12 | 19 | 20 | 21 | 20 | 22 | 27 | 34 | 41 | 21 | 25 | 29 | 29 | *c. Increase in fair value and gain form sale of other financial assets* |
| d. Keuntungan Transaksi Spot dan Derivatif | 23.805 | 21.547 | 23.825 | 24.456 | 29.183 | 32.261 | 6.153 | 8.938 | 11.869 | 14.492 | 17.900 | 25.192 | 27.714 | 37.086 | 49.968 | 44.528 | 76.094 | 58.608 | *d. Gain from spot and derivative transaction* |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee | 22.213 | 25.271 | 28.092 | 31.488 | 34.756 | 38.537 | 3.266 | 6.208 | 9.518 | 12.990 | 17.583 | 21.274 | 25.088 | 28.340 | 32.132 | 36.170 | 39.745 | 44.908 | *e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions* |
| f. Lainnya | 25.858 | 28.468 | 32.460 | 34.947 | 39.277 | 44.800 | 10.270 | 13.078 | 15.244 | 18.238 | 20.607 | 24.138 | 21.148 | 23.413 | 25.133 | 26.935 | 29.140 | 31.777 | *f Others* |
| 2. Beban Operasional Selain Beban Bunga | 129.902 | 142.930 | 160.022 | 175.623 | 196.445 | 218.409 | 28.685 | 46.103 | 62.902 | 81.991 | 100.685 | 124.891 | 139.172 | 161.929 | 190.423 | 201.246 | 249.085 | 251.154 | *2. Non Interest Expense* |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga | 5.092 | 5.436 | 5.342 | 5.231 | 5.517 | 5.710 | 279 | 328 | 728 | 718 | 1.100 | 2.010 | 2.795 | 3.001 | 2.739 | 2.376 | 3.109 | 2.964 | *a. Decrease in fair value and losses form sale of securities* |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan | - | - | - | 8 | 123 | 123 | - | - | - | - | - | - | - | - | - | 0 | 0 | 0 | *b. Decrease in fair value and losses form sale of credit* |
| c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya | 6 | 6 | 7 | 5 | 6 | 5 | - | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | *c. Decrease in fair value and losses form sale of other financial assets* |
| d. Kerugian Transaksi Spot dan Derivatif | 19.698 | 17.104 | 18.843 | 19.285 | 23.463 | 26.045 | 5.353 | 7.774 | 10.144 | 12.088 | 15.104 | 21.673 | 23.262 | 30.720 | 42.122 | 36.313 | 67.016 | 48.690 | *d. Losses from spot and derivative* |
| e. Penyusutan/Amortisasi | 32.015 | 35.548 | 40.483 | 44.117 | 48.598 | 52.385 | 11.891 | 15.558 | 17.932 | 22.470 | 26.300 | 31.528 | 29.839 | 33.260 | 38.225 | 42.327 | 45.541 | 51.583 | *e. Depreciation/Amortizations* |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi | 1.507 | 1.858 | 1.956 | 2.169 | 2.387 | 2.622 | 239 | 450 | 657 | 967 | 1.218 | 1.466 | 1.629 | 1.874 | 2.106 | 2.332 | 2.368 | 2.611 | *f Losses from investment in shares with equity method, fees/comissions/ provisions* |
| g. Lainnya | 71.583 | 82.978 | 93.393 | 104.809 | 116.352 | 131.519 | 10.923 | 21.994 | 33.442 | 45.748 | 56.964 | 68.214 | 81.648 | 93.075 | 105.231 | 117.897 | 131.050 | 145.304 | *g. Others* |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)** | **65.042** | **73.313** | **84.038** | **93.736** | **104.448** | **114.715** | **10.308** | **19.410** | **30.741** | **40.398** | **51.818** | **62.032** | **72.037** | **85.467** | **95.894** | **108.312** | **120.166** | **131.555** | ***D. Operating Profit/loss (A1+C1) - (A2+C2)*** |
| **E. Pendapatan non - operasional** | **12.502** | **14.375** | **15.770** | **17.786** | **19.732** | **21.929** | **2.318** | **3.901** | **5.412** | **7.014** | **9.004** | **11.075** | **13.571** | **16.154** | **18.931** | **20.696** | **22.902** | **79.304** | ***E. Non Operational Income*** |
| **F. Beban non - operasional** | **9.806** | **11.193** | **12.543** | **13.932** | **15.395** | **17.133** | **1.667** | **2.981** | **4.354** | **5.698** | **7.167** | **8.744** | **10.611** | **12.898** | **15.143** | **16.476** | **18.366** | **20.432** | ***F. Non Operational Expenses*** |
| **G. Laba/Rugi non-operasional (E - F)** | **2.696** | **3.181** | **3.227** | **3.854** | **4.336** | **4.796** | **651** | **920** | **1.058** | **1.316** | **1.837** | **2.331** | **2.960** | **3.256** | **3.788** | **4.220** | **4.536** | **58.872** | ***G. Non Operational Profit (E - F)*** |
| **H. Laba/Rugi tahun berjalan sebelum pajak** | **67.738** | **76.494** | **87.265** | **97.590** | **108.784** | **119.512** | **10.959** | **20.330** | **31.797** | **41.714** | **53.655** | **64.362** | **74.997** | **88.723** | **99.682** | **112.532** | **124.702** | **190.427** | ***H. Current Year profit*** |
| **I. Penerimaan Transfer Laba/Rugi** | **(48)** | **(56)** | **(54)** | **(49)** | **(45)** | **56.698** | **8** | **11** | **22** | **28** | **37** | **49** | **61** | **71** | **83** | **99** | **112** | **64.661** | ***I. Transfser Profit / Loss Received*** |
| **J. Transfer Laba/Rugi ke Kantor Pusat** | **584** | **588** | **584** | **702** | **728** | **57.793** | **30** | **88** | **71** | **507** | **537** | **592** | **699** | **638** | **798** | **918** | **1.123** | **119.352** | ***J. Transfer of Profit/Loss to Head Office*** |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)** | **52.887** | **59.721** | **68.067** | **76.125** | **84.862** | **92.830** | **8.727** | **16.085** | **25.132** | **32.647** | **42.699** | **51.118** | **59.395** | **70.738** | **79.149** | **89.039** | **98.543** | **106.707** | ***K. Profit/Loss After Estimation of tax*** |

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

| Keterangan | 2012 | | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **A. Pendapatan dan Beban Bunga** | | | | | | | | | | | | | | | | | | | ***A. Interest Income and Interest Expenses*** |
| 1. Pendapatan bunga | 68.942 | 78.624 | 89.255 | 99.489 | 109.634 | 120.662 | 12.507 | 22.173 | 33.293 | 44.331 | 55.269 | 66.503 | 78.069 | 89.756 | 102.121 | 115.351 | 128.204 | 143.194 | *1. Interest Income* |
| a. Dari Bank Indonesia | 1.966 | 2.154 | 2.358 | 2.523 | 2.674 | 2.937 | 289 | 484 | 619 | 767 | 923 | 1.049 | 1.186 | 1.322 | 1.487 | 1.626 | 1.752 | 1.933 | *a. From Bank Indonesia Placement* |
| b. Dari Penempatan pada bank lain | 732 | 838 | 940 | 1.051 | 1.164 | 1.323 | 177 | 297 | 406 | 535 | 669 | 775 | 889 | 983 | 1.101 | 1.271 | 1.394 | 1.557 | *b. From interbank placement* |
| c. Dari surat berharga | 5.922 | 6.692 | 7.485 | 8.196 | 8.986 | 9.694 | 854 | 1.679 | 2.540 | 3.383 | 4.205 | 4.991 | 5.612 | 6.435 | 7.579 | 8.480 | 9.410 | 10.602 | *c. From securities* |
| d. Dari Kredit yang diberikan | 57.051 | 65.302 | 74.265 | 82.990 | 91.556 | 100.923 | 10.636 | 18.887 | 28.257 | 37.425 | 46.656 | 56.229 | 66.340 | 76.395 | 86.843 | 98.131 | 109.118 | 121.345 | *d. From credit* |
| - kepada pihak ketiga bukan bank | 56.914 | 65.143 | 74.087 | 82.791 | 91.337 | 100.690 | 10.610 | 18.840 | 28.188 | 37.334 | 46.544 | 56.095 | 66.179 | 76.205 | 86.634 | 97.905 | 108.871 | 121.099 | *- To Third Party non Bank* |
| - kepada bank lain | 136 | 159 | 178 | 199 | 218 | 234 | 27 | 47 | 69 | 91 | 112 | 133 | 161 | 189 | 209 | 226 | 248 | 246 | *- To other Bank* |
| e. Lainnya | 3.272 | 3.638 | 4.208 | 4.729 | 5.255 | 5.784 | 550 | 826 | 1.470 | 2.221 | 2.816 | 3.459 | 4.042 | 4.622 | 5.110 | 5.841 | 6.529 | 7.756 | *e Others* |
| 2. Beban Bunga | 24.957 | 28.072 | 31.337 | 34.666 | 37.921 | 41.417 | 5.163 | 8.188 | 11.768 | 15.413 | 19.064 | 22.613 | 26.279 | 30.163 | 34.082 | 38.405 | 42.844 | 47.994 | *2. Interest Expenses* |
| a. Kepada Bank Indonesia | 291 | 339 | 381 | 422 | 463 | 506 | 41 | 83 | 124 | 166 | 208 | 249 | 293 | 336 | 382 | 429 | 477 | 529 | *a. Bank Indonesia Liabilites* |
| b. Kewajiban pada Bank lain | 252 | 298 | 348 | 387 | 419 | 439 | 34 | 68 | 107 | 157 | 217 | 285 | 353 | 449 | 544 | 646 | 705 | 748 | *b. Interbank Liabilities* |
| c. Kepada pihak ketiga bukan Bank | 18.549 | 21.038 | 23.477 | 26.023 | 28.525 | 31.277 | 2.770 | 5.374 | 8.125 | 10.867 | 13.696 | 16.380 | 19.243 | 22.224 | 25.293 | 28.684 | 32.060 | 35.815 | *c. Third Party non Bank* |
| - Giro | 2.361 | 2.697 | 2.990 | 3.272 | 3.526 | 3.837 | 336 | 682 | 922 | 1.190 | 1.509 | 1.801 | 2.099 | 2.387 | 2.711 | 3.016 | 3.317 | 3.706 | *- Demand Deposit* |
| - Tabungan | 3.918 | 4.454 | 4.991 | 5.566 | 6.134 | 6.777 | 598 | 1.180 | 1.793 | 2.379 | 2.981 | 3.563 | 4.160 | 4.813 | 5.435 | 6.098 | 6.759 | 7.482 | *- Saving* |
| - Simpanan Berjangka | 12.270 | 13.887 | 15.496 | 17.186 | 18.864 | 20.664 | 1.835 | 3.512 | 5.409 | 7.298 | 9.205 | 11.016 | 12.984 | 15.024 | 17.147 | 19.570 | 21.984 | 24.627 | *- Time deposits* |
| d. Surat Berharga | 791 | 882 | 968 | 1.050 | 1.133 | 1.220 | 84 | 165 | 251 | 358 | 455 | 558 | 678 | 801 | 907 | 1.029 | 1.145 | 1.253 | *d. Securities* |
| e. Pinjaman yang diterima | 741 | 857 | 957 | 1.059 | 1.147 | 1.265 | 204 | 218 | 317 | 416 | 540 | 625 | 739 | 845 | 946 | 1.027 | 1.126 | 1.242 | *e. Loans received* |
| f. Lainnya | 3.270 | 3.658 | 4.245 | 4.802 | 5.353 | 5.903 | 499 | 796 | 1.456 | 2.172 | 2.786 | 3.439 | 3.999 | 4.585 | 5.115 | 5.724 | 6.501 | 7.629 | *f. Others* |
| g. Koreksi atas pendapatan bunga | 1.064 | 1.000 | 963 | 922 | 882 | 808 | 1.531 | 1.485 | 1.387 | 1.278 | 1.162 | 1.076 | 973 | 923 | 895 | 865 | 830 | 778 | *g. Corrections* |
| **B. Pendapatan Bunga Bersih (A1-A2)** | **43.985** | **50.552** | **57.918** | **64.823** | **71.713** | **79.244** | **7.344** | **13.985** | **21.525** | **28.918** | **36.205** | **43.890** | **51.790** | **59.593** | **68.039** | **76.946** | **85.360** | **95.200** | ***B. Net Interest Income (A1-A2)*** |
| **C Pendapatan dan Beban Operasional Lain** | | | | | | | | | | | | | | | | | | | ***C. Other Operating Income and Expenses*** |
| 1. Pendapatan Operasional Selain Bunga | 29.695 | 33.173 | 37.536 | 39.941 | 44.773 | 50.412 | 8.322 | 12.653 | 15.595 | 19.130 | 23.660 | 30.827 | 23.810 | 26.624 | 30.048 | 32.107 | 34.694 | 39.298 | *1. Other Operating Income* |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga | 4.373 | 4.613 | 4.736 | 4.884 | 5.094 | 5.149 | 90 | 170 | 269 | 369 | 382 | 557 | 558 | 564 | 697 | 928 | 942 | 1.081 | *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 | - | - | - | - | - | - | - | 0 | - | - | - | - | - | - | - | - | - | - | *c. Increase in fair value and gain form sale of other financial assets* |
| d. Keuntungan Transaksi Spot dan Derivatif | 2.236 | 2.616 | 3.117 | 2.858 | 3.011 | 3.734 | 536 | 583 | 1.665 | 1.916 | 3.473 | 6.637 | 2.492 | 3.479 | 4.805 | 5.143 | 5.175 | 6.235 | *d. Gain from spot and derivative transaction* |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee | 8.375 | 9.667 | 10.745 | 12.083 | 13.411 | 14.985 | 1.293 | 2.491 | 3.778 | 5.146 | 6.979 | 8.417 | 9.959 | 11.364 | 13.015 | 14.526 | 16.131 | 18.250 | *e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions* |
| f. Lainnya | 14.711 | 16.277 | 18.938 | 20.116 | 23.257 | 26.543 | 6.402 | 9.409 | 9.883 | 11.699 | 12.826 | 15.216 | 10.801 | 11.217 | 11.530 | 11.510 | 12.446 | 13.732 | *f Others* |
| 2. Beban Operasional Selain Beban Bunga | 47.238 | 53.427 | 60.110 | 65.257 | 71.953 | 80.785 | 11.474 | 18.574 | 23.476 | 30.252 | 37.614 | 47.253 | 43.453 | 48.899 | 55.398 | 61.483 | 67.488 | 75.030 | *2. Non Interest Expense* |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga | 3.732 | 3.782 | 3.775 | 3.734 | 3.753 | 3.766 | 41 | 52 | 101 | 120 | 188 | 279 | 436 | 481 | 518 | 564 | 802 | 767 | *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 | - | - | - | - | 0 | - | - | - | - | - | - | - | - | - | - | *c. Decrease in fair value and losses form sale of other financial assets* |
| d. Kerugian Transaksi Spot dan Derivatif | 1.886 | 2.113 | 2.453 | 2.361 | 2.439 | 2.940 | 478 | 474 | 1.338 | 1.259 | 2.824 | 5.877 | 1.441 | 1.794 | 2.671 | 3.268 | 2.967 | 3.595 | *d. Losses from spot and derivative* |
| e. Penyusutan/Amortisasi | 16.755 | 18.315 | 20.999 | 22.122 | 24.397 | 26.429 | 6.894 | 10.228 | 10.040 | 12.374 | 13.880 | 16.660 | 12.368 | 13.466 | 14.756 | 15.711 | 16.826 | 19.075 | *e. Depreciation/Amortizations* |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi | 469 | 647 | 578 | 630 | 672 | 732 | 81 | 135 | 204 | 349 | 408 | 463 | 451 | 478 | 547 | 581 | 622 | 656 | *f Losses from investment in shares with equity method, fees/comissions/ provisions* |
| g. Lainnya | 24.396 | 28.569 | 32.305 | 36.411 | 40.692 | 46.918 | 3.979 | 7.684 | 11.793 | 16.150 | 20.314 | 23.975 | 28.756 | 32.680 | 36.906 | 41.358 | 46.271 | 50.938 | *g. Others* |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)** | **26.442** | **30.299** | **35.345** | **39.507** | **44.533** | **48.871** | **4.192** | **8.065** | **13.644** | **17.796** | **22.252** | **27.464** | **32.147** | **37.319** | **42.689** | **47.571** | **52.566** | **59.468** | ***D. Operating Profit/loss (A1+C1) - (A2+C2)*** |
| **E. Pendapatan non - operasional** | **1.605** | **1.880** | **1.722** | **2.234** | **2.705** | **3.183** | **197** | **471** | **567** | **556** | **807** | **1.015** | **1.212** | **1.213** | **1.342** | **1.881** | **1.981** | **2.789** | ***E. Non Operational Income*** |
| **F. Beban non - operasional** | **187** | **202** | **197** | **207** | **236** | **386** | **47** | **99** | **248** | **150** | **232** | **249** | **379** | **640** | **743** | **568** | **507** | **612** | ***F. Non Operational Expenses*** |
| **G. Laba/Rugi non-operasional (E - F)** | **1.418** | **1.679** | **1.524** | **2.027** | **2.469** | **2.798** | **151** | **373** | **320** | **406** | **575** | **766** | **833** | **573** | **599** | **1.313** | **1.474** | **2.177** | ***G. Non Operational Profit (E - F)*** |
| **H. Laba/Rugi tahun berjalan sebelum pajak** | **27.860** | **31.978** | **36.869** | **41.534** | **47.002** | **51.669** | **4.343** | **8.437** | **13.961** | **18.202** | **22.827** | **28.230** | **32.980** | **37.891** | **43.288** | **48.884** | **54.040** | **61.645** | ***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)** | **22.394** | **25.565** | **29.384** | **33.056** | **37.348** | **40.823** | **3.452** | **6.729** | **11.096** | **14.665** | **18.447** | **22.886** | **26.666** | **30.490** | **34.856** | **39.339** | **43.414** | **48.762** | ***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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **A. Pendapatan dan Beban Bunga** | | | | | | | | | | | | | | | | | | | ***A. Interest Income and Interest Expenses*** |
| 1. Pendapatan bunga | 94.001 | 107.941 | 121.736 | 136.467 | 150.483 | 165.319 | 14.737 | 28.667 | 43.429 | 58.301 | 73.385 | 88.758 | 103.816 | 120.642 | 137.237 | 155.538 | 173.443 | 191.624 | *1. Interest Income* |
| a. Dari Bank Indonesia | 2.606 | 2.847 | 3.107 | 3.394 | 3.660 | 3.981 | 442 | 837 | 1.202 | 1.554 | 1.820 | 2.160 | 2.419 | 2.635 | 2.947 | 3.140 | 3.338 | 3.577 | *a. From Bank Indonesia Placement* |
| b. Dari Penempatan pada bank lain | 393 | 472 | 526 | 580 | 621 | 675 | 60 | 107 | 164 | 218 | 279 | 347 | 408 | 483 | 547 | 617 | 681 | 762 | *b. From interbank placement* |
| c. Dari surat berharga | 5.512 | 6.285 | 7.043 | 7.846 | 8.617 | 9.376 | 748 | 1.441 | 2.200 | 2.968 | 3.726 | 4.483 | 5.311 | 6.138 | 7.053 | 8.022 | 9.046 | 10.137 | *c. From securities* |
| d. Dari Kredit yang diberikan | 62.994 | 72.688 | 82.228 | 92.145 | 101.827 | 112.085 | 9.972 | 19.571 | 29.816 | 40.121 | 50.914 | 61.147 | 72.177 | 83.537 | 94.527 | 106.962 | 118.972 | 131.766 | *d. From credit* |
| - kepada pihak ketiga bukan bank | 62.657 | 72.300 | 81.790 | 91.652 | 101.283 | 111.487 | 9.917 | 19.464 | 29.646 | 39.888 | 50.615 | 60.781 | 71.739 | 83.022 | 93.938 | 106.299 | 118.228 | 130.937 | *- To Third Party non Bank* |
| - kepada bank lain | 337 | 388 | 439 | 493 | 544 | 599 | 54 | 107 | 170 | 232 | 298 | 366 | 439 | 515 | 589 | 664 | 744 | 828 | *- To other Bank* |
| e. Lainnya | 22.496 | 25.647 | 28.832 | 32.503 | 35.759 | 39.202 | 3.515 | 6.711 | 10.048 | 13.441 | 16.646 | 20.621 | 23.500 | 27.850 | 32.162 | 36.796 | 41.405 | 45.382 | *e Others* |
| 2. Beban Bunga | 50.253 | 57.458 | 64.498 | 72.227 | 79.372 | 87.021 | 7.888 | 15.111 | 22.806 | 30.524 | 38.140 | 46.591 | 54.011 | 62.445 | 72.494 | 82.637 | 92.779 | 102.882 | *2. Interest Expenses* |
| a. Kepada Bank Indonesia | 54 | 61 | 69 | 76 | 83 | 90 | 6 | 12 | 19 | 25 | 31 | 38 | 44 | 51 | 57 | 61 | 67 | 72 | *a. Bank Indonesia Liabilites* |
| b. Kewajiban pada Bank lain | 635 | 751 | 854 | 960 | 1.077 | 1.199 | 116 | 230 | 365 | 520 | 673 | 835 | 968 | 1.095 | 1.219 | 1.338 | 1.471 | 1.601 | *b. Interbank Liabilities* |
| c. Kepada pihak ketiga bukan Bank | 26.137 | 29.867 | 33.509 | 37.311 | 40.937 | 44.873 | 4.094 | 7.818 | 11.859 | 15.814 | 19.998 | 23.948 | 28.172 | 32.669 | 37.045 | 42.445 | 47.587 | 53.341 | *c. Third Party non Bank* |
| - Giro | 2.241 | 2.572 | 2.891 | 3.222 | 3.549 | 3.911 | 373 | 699 | 1.051 | 1.413 | 1.780 | 2.151 | 2.540 | 2.914 | 3.282 | 3.679 | 4.052 | 4.458 | *- Demand Deposit* |
| - Tabungan | 5.459 | 6.238 | 7.034 | 7.851 | 8.485 | 9.309 | 834 | 1.558 | 2.342 | 3.112 | 3.896 | 4.636 | 5.409 | 6.182 | 6.953 | 7.769 | 8.539 | 9.375 | *- Saving* |
| - Simpanan Berjangka | 18.437 | 21.056 | 23.583 | 26.237 | 28.903 | 31.653 | 2.887 | 5.561 | 8.467 | 11.289 | 14.322 | 17.161 | 20.223 | 23.572 | 26.811 | 30.997 | 34.996 | 39.508 | *- Time deposits* |
| d. Surat Berharga | 1.429 | 1.621 | 1.817 | 2.014 | 2.244 | 2.489 | 256 | 507 | 772 | 1.023 | 1.275 | 1.525 | 1.782 | 2.044 | 2.306 | 2.563 | 2.828 | 3.106 | *d. Securities* |
| e. Pinjaman yang diterima | 336 | 383 | 427 | 474 | 518 | 565 | 42 | 83 | 131 | 178 | 219 | 263 | 305 | 352 | 414 | 460 | 507 | 562 | *e. Loans received* |
| f. Lainnya | 21.662 | 24.775 | 27.822 | 31.391 | 34.514 | 37.805 | 3.374 | 6.462 | 9.661 | 12.963 | 15.944 | 19.982 | 22.740 | 26.234 | 31.453 | 35.770 | 40.319 | 44.199 | *f. Others* |
| g. Koreksi atas pendapatan bunga | - | - | - | 1 | 0 | 0 | - | 0 | - | - | - | - | - | - | - | - | 0 | 0 | *g. Corrections* |
| **B. Pendapatan Bunga Bersih (A1-A2)** | **43.748** | **50.483** | **57.239** | **64.240** | **71.111** | **78.298** | **6.849** | **13.555** | **20.622** | **27.777** | **35.244** | **42.167** | **49.805** | **58.197** | **64.742** | **72.901** | **80.664** | **88.742** | ***B. Net Interest Income (A1-A2)*** |
| **C Pendapatan dan Beban Operasional Lain** | | | | | | | | | | | | | | | | | | | ***C. Other Operating Income and Expenses*** |
| 1. Pendapatan Operasional Selain Bunga | 25.572 | 23.039 | 25.462 | 28.041 | 30.281 | 33.347 | 5.606 | 6.427 | 9.351 | 12.227 | 15.824 | 18.970 | 23.103 | 28.482 | 35.943 | 36.595 | 64.648 | 45.598 | *1. Other Operating Income* |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga | 1.245 | 1.280 | 1.374 | 1.492 | 1.686 | 1.834 | 184 | 319 | 541 | 647 | 755 | 752 | 785 | 811 | 945 | 1.060 | 1.141 | 1.194 | *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 | 8 | 9 | 7 | 9 | 9 | 10 | 19 | 20 | 21 | 20 | 22 | 27 | 34 | 41 | 21 | 25 | 29 | 29 | *c. Increase in fair value and gain form sale of other financial assets* |
| d. Keuntungan Transaksi Spot dan Derivatif | 7.974 | 3.721 | 4.158 | 4.525 | 4.836 | 4.710 | 958 | 1.301 | 1.620 | 2.214 | 2.775 | 3.557 | 5.097 | 7.760 | 12.607 | 10.308 | 36.336 | 13.849 | *d. Gain from spot and derivative transaction* |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee | 8.750 | 9.763 | 10.785 | 12.058 | 13.187 | 14.598 | 1.260 | 2.276 | 3.537 | 4.856 | 6.807 | 8.304 | 9.809 | 10.988 | 12.411 | 13.938 | 15.173 | 17.375 | *e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions* |
| f. Lainnya | 7.595 | 8.265 | 9.139 | 9.956 | 10.563 | 12.195 | 3.186 | 2.510 | 3.632 | 4.490 | 5.464 | 6.329 | 7.378 | 8.883 | 9.959 | 11.264 | 11.968 | 13.150 | *f Others* |
| 2. Beban Operasional Selain Beban Bunga | 46.452 | 47.832 | 53.627 | 59.782 | 65.655 | 71.838 | 9.155 | 13.775 | 20.427 | 27.285 | 33.693 | 40.844 | 49.192 | 57.930 | 70.093 | 74.568 | 106.766 | 93.115 | *2. Non Interest Expense* |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga | 288 | 370 | 366 | 353 | 346 | 426 | 78 | 97 | 275 | 204 | 381 | 503 | 568 | 699 | 589 | 510 | 739 | 706 | *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 | 6 | 6 | 7 | 5 | 6 | 5 | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | *c. Decrease in fair value and losses form sale of other financial assets* |
| d. Kerugian Transaksi Spot dan Derivatif | 6.836 | 2.519 | 2.857 | 3.070 | 3.239 | 2.993 | 649 | 873 | 1.144 | 1.647 | 2.127 | 2.710 | 4.081 | 6.407 | 10.946 | 8.351 | 34.662 | 12.051 | *d. Losses from spot and derivative* |
| e. Penyusutan/Amortisasi | 10.231 | 11.499 | 12.918 | 14.581 | 15.914 | 17.278 | 3.956 | 3.755 | 5.346 | 6.825 | 8.158 | 9.860 | 11.671 | 13.203 | 16.219 | 18.466 | 19.492 | 22.716 | *e. Depreciation/Amortizations* |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi | 369 | 430 | 485 | 547 | 603 | 686 | 62 | 121 | 187 | 246 | 324 | 427 | 487 | 597 | 622 | 686 | 560 | 646 | *f Losses from investment in shares with equity method, fees/comissions/ provisions* |
| g. Lainnya | 28.723 | 33.008 | 36.994 | 41.226 | 45.549 | 50.449 | 4.410 | 8.929 | 13.475 | 18.362 | 22.703 | 27.344 | 32.385 | 37.023 | 41.717 | 46.555 | 51.313 | 56.994 | *g. Others* |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)** | **22.867** | **25.690** | **29.074** | **32.499** | **35.736** | **39.807** | **3.301** | **6.208** | **9.547** | **12.720** | **17.376** | **20.293** | **23.715** | **28.749** | **30.593** | **34.929** | **38.545** | **41.225** | ***D. Operating Profit/loss (A1+C1) - (A2+C2)*** |
| **E. Pendapatan non - operasional** | **9.106** | **10.496** | **11.789** | **13.055** | **14.371** | **15.751** | **1.517** | **2.698** | **3.944** | **5.371** | **6.813** | **8.343** | **10.129** | **12.086** | **13.963** | **15.221** | **17.065** | **72.176** | ***E. Non Operational Income*** |
| **F. Beban non - operasional** | **8.652** | **9.978** | **11.183** | **12.462** | **13.735** | **15.124** | **1.432** | **2.662** | **3.802** | **5.160** | **6.436** | **7.828** | **9.309** | **10.887** | **12.518** | **14.132** | **15.696** | **17.382** | ***F. Non Operational Expenses*** |
| **G. Laba/Rugi non-operasional (E - F)** | **454** | **518** | **605** | **593** | **636** | **628** | **85** | **36** | **142** | **211** | **377** | **515** | **820** | **1.199** | **1.445** | **1.089** | **1.368** | **54.794** | ***G. Non Operational Profit (E - F)*** |
| **H. Laba/Rugi tahun berjalan sebelum pajak** | **23.322** | **26.207** | **29.680** | **33.092** | **36.372** | **40.435** | **3.386** | **6.244** | **9.688** | **12.931** | **17.752** | **20.808** | **24.535** | **29.948** | **32.038** | **36.018** | **39.913** | **96.019** | ***H. Current Year profit*** |
| **I. Penerimaan Transfer Laba/Rugi** | **-** | **-** | **-** | **-** | **-** | **23.361** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **23.207** | ***I. Transfser Profit / Loss Received*** |
| **J. Transfer Laba/Rugi ke Kantor Pusat** | **-** | **-** | **-** | **-** | **-** | **23.511** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **76.471** | ***J. Transfer of Profit/Loss to Head Office*** |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)** | **18.482** | **20.697** | **23.394** | **26.066** | **28.635** | **31.687** | **2.635** | **4.865** | **7.486** | **10.025** | **14.267** | **16.345** | **19.273** | **23.989** | **25.348** | **28.376** | **31.400** | **33.469** | ***K. Profit/Loss After Estimation of tax*** |

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

| Keterangan | 2012 | | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **A. Pendapatan dan Beban Bunga** | | | | | | | | | | | | | | | | | | | ***A. Interest Income and Interest Expenses*** |
| 1. Pendapatan bunga | 15.238 | 17.525 | 19.804 | 22.254 | 24.697 | 27.222 | 2.525 | 4.887 | 7.442 | 10.036 | 12.794 | 15.409 | 18.302 | 20.926 | 23.727 | 26.574 | 29.427 | 32.478 | *1. Interest Income* |
| a. Dari Bank Indonesia | 324 | 361 | 401 | 443 | 486 | 536 | 62 | 110 | 167 | 233 | 296 | 354 | 412 | 474 | 528 | 580 | 636 | 692 | *a. From Bank Indonesia Placement* |
| b. Dari Penempatan pada bank lain | 51 | 61 | 69 | 78 | 87 | 96 | 9 | 16 | 26 | 36 | 47 | 59 | 69 | 73 | 81 | 89 | 99 | 113 | *b. From interbank placement* |
| c. Dari surat berharga | 340 | 385 | 430 | 477 | 522 | 564 | 47 | 95 | 146 | 197 | 245 | 293 | 341 | 372 | 423 | 483 | 541 | 601 | *c. From securities* |
| d. Dari Kredit yang diberikan | 8.430 | 9.750 | 11.080 | 12.448 | 13.837 | 15.286 | 1.409 | 2.775 | 4.248 | 5.703 | 7.185 | 8.686 | 10.323 | 11.797 | 13.381 | 14.987 | 16.634 | 18.313 | *d. From credit* |
| - kepada pihak ketiga bukan bank | 8.388 | 9.700 | 11.023 | 12.383 | 13.764 | 15.204 | 1.400 | 2.758 | 4.222 | 5.668 | 7.140 | 8.632 | 10.258 | 11.722 | 13.296 | 14.891 | 16.528 | 18.196 | *- To Third Party non Bank* |
| - kepada bank lain | 42 | 50 | 57 | 65 | 73 | 82 | 9 | 17 | 26 | 35 | 44 | 54 | 65 | 75 | 86 | 97 | 107 | 117 | *- To other Bank* |
| e. Lainnya | 6.094 | 6.968 | 7.824 | 8.808 | 9.765 | 10.740 | 999 | 1.891 | 2.855 | 3.868 | 5.021 | 6.017 | 7.158 | 8.209 | 9.314 | 10.436 | 11.517 | 12.759 | *e Others* |
| 2. Beban Bunga | 9.772 | 11.184 | 12.582 | 14.132 | 15.650 | 17.226 | 1.636 | 3.091 | 4.699 | 6.354 | 8.165 | 9.807 | 11.651 | 13.357 | 15.166 | 17.048 | 18.937 | 21.052 | *2. Interest Expenses* |
| a. Kepada Bank Indonesia | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *a. Bank Indonesia Liabilites* |
| b. Kewajiban pada Bank lain | 81 | 95 | 110 | 127 | 143 | 163 | 18 | 34 | 52 | 69 | 86 | 105 | 129 | 147 | 173 | 202 | 237 | 274 | *b. Interbank Liabilities* |
| c. Kepada pihak ketiga bukan Bank | 3.441 | 3.935 | 4.437 | 4.962 | 5.482 | 6.043 | 587 | 1.098 | 1.680 | 2.254 | 2.842 | 3.422 | 4.060 | 4.644 | 5.280 | 5.971 | 6.704 | 7.509 | *c. Third Party non Bank* |
| - Giro | 85 | 96 | 107 | 119 | 130 | 146 | 15 | 27 | 41 | 53 | 70 | 86 | 107 | 118 | 135 | 154 | 174 | 195 | *- Demand Deposit* |
| - Tabungan | 217 | 250 | 284 | 322 | 355 | 389 | 36 | 69 | 106 | 141 | 176 | 211 | 248 | 281 | 316 | 353 | 387 | 421 | *- Saving* |
| - Simpanan Berjangka | 3.139 | 3.589 | 4.045 | 4.521 | 4.997 | 5.507 | 536 | 1.001 | 1.533 | 2.060 | 2.596 | 3.125 | 3.705 | 4.245 | 4.829 | 5.465 | 6.142 | 6.893 | *- Time deposits* |
| d. Surat Berharga | 236 | 279 | 323 | 364 | 407 | 444 | 41 | 82 | 128 | 174 | 217 | 257 | 306 | 355 | 404 | 454 | 504 | 553 | *d. Securities* |
| e. Pinjaman yang diterima | 50 | 58 | 64 | 72 | 80 | 87 | 7 | 14 | 24 | 38 | 53 | 67 | 81 | 95 | 108 | 121 | 134 | 146 | *e. Loans received* |
| f. Lainnya | 5.963 | 6.817 | 7.648 | 8.607 | 9.538 | 10.489 | 983 | 1.863 | 2.815 | 3.819 | 4.967 | 5.955 | 7.074 | 8.116 | 9.201 | 10.299 | 11.359 | 12.571 | *f. Others* |
| g. Koreksi atas pendapatan bunga | - | 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)** | **5.467** | **6.342** | **7.222** | **8.122** | **9.047** | **9.995** | **889** | **1.796** | **2.743** | **3.682** | **4.630** | **5.602** | **6.651** | **7.568** | **8.561** | **9.526** | **10.490** | **11.426** | ***B. Net Interest Income (A1-A2)*** |
| **C Pendapatan dan Beban Operasional Lain** | | | | | | | | | | | | | | | | | | | ***C. Other Operating Income and Expenses*** |
| 1. Pendapatan Operasional Selain Bunga | 688 | 749 | 862 | 967 | 1.059 | 1.184 | 105 | 188 | 272 | 384 | 512 | 622 | 739 | 830 | 942 | 1.062 | 1.234 | 1.397 | *1. Other Operating Income* |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga | 81 | 83 | 89 | 95 | 98 | 104 | 1 | 7 | 10 | 25 | 51 | 57 | 67 | 73 | 80 | 84 | 89 | 96 | *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 | 1 | 1 | 1 | 1 | 1 | 2 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 2 | 2 | 3 | 3 | 3 | *d. Gain from spot and derivative transaction* |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee | 192 | 225 | 254 | 281 | 311 | 340 | 24 | 57 | 88 | 114 | 140 | 172 | 208 | 244 | 276 | 315 | 342 | 390 | *e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions* |
| f. Lainnya | 414 | 440 | 517 | 590 | 649 | 738 | 79 | 124 | 174 | 245 | 321 | 392 | 463 | 512 | 583 | 660 | 800 | 909 | *f Others* |
| 2. Beban Operasional Selain Beban Bunga | 4.252 | 4.905 | 5.591 | 6.291 | 7.015 | 7.751 | 657 | 1.323 | 2.046 | 2.752 | 3.466 | 4.205 | 5.010 | 5.678 | 6.424 | 7.207 | 8.028 | 8.840 | *2. Non Interest Expense* |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga | 10 | 10 | 12 | 13 | 15 | 14 | 1 | 1 | 2 | 3 | 5 | 4 | 5 | 4 | 9 | 12 | 16 | 19 | *a. Decrease in fair value and losses form sale of securities* |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 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 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | *d. Losses from spot and derivative* |
| e. Penyusutan/Amortisasi | 858 | 1.006 | 1.152 | 1.312 | 1.456 | 1.503 | 146 | 278 | 444 | 544 | 646 | 781 | 914 | 1.045 | 1.177 | 1.314 | 1.482 | 1.591 | *e. Depreciation/Amortizations* |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi | 1 | 2 | 2 | 2 | 3 | 3 | 1 | 2 | 3 | 4 | 5 | 7 | 8 | 10 | 12 | 14 | 16 | 18 | *f Losses from investment in shares with equity method, fees/comissions/ provisions* |
| g. Lainnya | 3.383 | 3.886 | 4.425 | 4.964 | 5.541 | 6.230 | 509 | 1.042 | 1.597 | 2.201 | 2.810 | 3.413 | 4.082 | 4.619 | 5.226 | 5.866 | 6.513 | 7.210 | *g. Others* |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)** | **1.903** | **2.186** | **2.493** | **2.797** | **3.091** | **3.428** | **336** | **661** | **969** | **1.314** | **1.676** | **2.019** | **2.380** | **2.719** | **3.078** | **3.381** | **3.697** | **3.983** | ***D. Operating Profit/loss (A1+C1) - (A2+C2)*** |
| **E. Pendapatan non - operasional** | **65** | **74** | **82** | **89** | **100** | **139** | **10** | **18** | **35** | **46** | **62** | **75** | **91** | **108** | **122** | **137** | **148** | **255** | ***E. Non Operational Income*** |
| **F. Beban non - operasional** | **50** | **60** | **66** | **73** | **83** | **94** | **10** | **18** | **27** | **39** | **52** | **64** | **78** | **95** | **110** | **126** | **138** | **151** | ***F. Non Operational Expenses*** |
| **G. Laba/Rugi non-operasional (E - F)** | **16** | **14** | **16** | **16** | **18** | **46** | **0** | **0** | **8** | **6** | **10** | **11** | **13** | **13** | **12** | **11** | **10** | **103** | ***G. Non Operational Profit (E - F)*** |
| **H. Laba/Rugi tahun berjalan sebelum pajak** | **1.918** | **2.200** | **2.509** | **2.813** | **3.108** | **3.474** | **336** | **661** | **977** | **1.321** | **1.686** | **2.030** | **2.393** | **2.733** | **3.090** | **3.392** | **3.707** | **4.086** | ***H. Current Year profit*** |
| **I. Penerimaan Transfer Laba/Rugi** | **-** | **-** | **-** | **-** | **-** | **4.354** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **4.779** | ***I. Transfser 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)** | **1.524** | **1.751** | **2.003** | **2.247** | **2.479** | **2.790** | **276** | **538** | **788** | **1.068** | **1.359** | **1.637** | **1.929** | **2.198** | **2.488** | **2.727** | **2.968** | **3.084** | ***K. Profit/Loss After Estimation of tax*** |

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

| Keterangan | 2012 | | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **A. Pendapatan dan Beban Bunga** | | | | | | | | | | | | | | | | | | | ***A. Interest Income and Interest Expenses*** |
| 1. Pendapatan bunga | 26.744 | 30.828 | 34.778 | 39.115 | 43.326 | 47.630 | 4.134 | 7.960 | 12.322 | 16.714 | 21.598 | 26.051 | 30.949 | 35.630 | 40.429 | 45.449 | 50.384 | 55.515 | *1. Interest Income* |
| a. Dari Bank Indonesia | 942 | 1.016 | 1.123 | 1.251 | 1.352 | 1.470 | 63 | 123 | 184 | 274 | 349 | 426 | 485 | 538 | 610 | 683 | 736 | 812 | *a. From Bank Indonesia Placement* |
| b. Dari Penempatan pada bank lain | 885 | 1.034 | 1.182 | 1.356 | 1.511 | 1.663 | 133 | 254 | 421 | 628 | 830 | 1.022 | 1.218 | 1.400 | 1.618 | 1.877 | 2.098 | 2.333 | *b. From interbank placement* |
| c. Dari surat berharga | 783 | 895 | 1.017 | 1.203 | 1.282 | 1.407 | 119 | 216 | 339 | 475 | 592 | 727 | 870 | 1.006 | 1.156 | 1.342 | 1.526 | 1.715 | *c. From securities* |
| d. Dari Kredit yang diberikan | 17.349 | 20.039 | 22.630 | 25.337 | 28.135 | 30.994 | 2.838 | 5.452 | 8.453 | 11.309 | 14.292 | 17.265 | 20.370 | 23.455 | 26.528 | 29.605 | 32.717 | 36.044 | *d. From credit* |
| - kepada pihak ketiga bukan bank | 17.342 | 20.032 | 22.622 | 25.328 | 28.125 | 30.984 | 2.838 | 5.451 | 8.450 | 11.306 | 14.288 | 17.260 | 20.365 | 23.448 | 26.520 | 29.596 | 32.707 | 36.033 | *- To Third Party non Bank* |
| - kepada bank lain | 7 | 7 | 8 | 9 | 9 | 10 | 1 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | *- To other Bank* |
| e. Lainnya | 6.784 | 7.844 | 8.825 | 9.967 | 11.047 | 12.096 | 981 | 1.915 | 2.925 | 4.029 | 5.534 | 6.612 | 8.005 | 9.231 | 10.517 | 11.943 | 13.307 | 14.612 | *e Others* |
| 2. Beban Bunga | 14.226 | 16.325 | 18.330 | 20.570 | 22.717 | 24.774 | 1.903 | 3.731 | 5.772 | 7.929 | 10.530 | 12.688 | 15.182 | 17.530 | 19.953 | 22.592 | 25.125 | 27.624 | *2. Interest Expenses* |
| a. Kepada Bank Indonesia | 9 | 10 | 12 | 13 | 14 | 16 | 1 | 2 | 4 | 5 | 7 | 8 | 10 | 12 | 14 | 15 | 15 | 18 | *a. Bank Indonesia Liabilites* |
| b. Kewajiban pada Bank lain | 137 | 153 | 172 | 203 | 232 | 274 | 46 | 77 | 118 | 161 | 206 | 247 | 297 | 333 | 390 | 456 | 520 | 594 | *b. Interbank Liabilities* |
| c. Kepada pihak ketiga bukan Bank | 6.883 | 7.850 | 8.813 | 9.862 | 10.861 | 11.789 | 850 | 1.660 | 2.601 | 3.595 | 4.630 | 5.631 | 6.646 | 7.675 | 8.710 | 9.841 | 10.892 | 11.918 | *c. Third Party non Bank* |
| - Giro | 1.575 | 1.790 | 2.031 | 2.290 | 2.524 | 2.757 | 209 | 409 | 657 | 939 | 1.222 | 1.493 | 1.741 | 1.991 | 2.240 | 2.509 | 2.732 | 2.977 | *- Demand Deposit* |
| - Tabungan | 967 | 1.093 | 1.212 | 1.339 | 1.469 | 1.621 | 145 | 273 | 402 | 528 | 656 | 780 | 913 | 1.053 | 1.188 | 1.325 | 1.461 | 1.620 | *- Saving* |
| - Simpanan Berjangka | 4.341 | 4.967 | 5.570 | 6.233 | 6.868 | 7.410 | 497 | 978 | 1.542 | 2.128 | 2.751 | 3.357 | 3.991 | 4.630 | 5.282 | 6.007 | 6.698 | 7.321 | *- Time deposits* |
| d. Surat Berharga | 523 | 598 | 672 | 744 | 830 | 912 | 65 | 141 | 210 | 269 | 333 | 404 | 474 | 538 | 604 | 667 | 736 | 809 | *d. Securities* |
| e. Pinjaman yang diterima | 89 | 98 | 119 | 127 | 135 | 158 | 5 | 10 | 25 | 30 | 35 | 49 | 58 | 59 | 76 | 83 | 90 | 112 | *e. Loans received* |
| f. Lainnya | 6.584 | 7.616 | 8.542 | 9.620 | 10.644 | 11.607 | 936 | 1.840 | 2.814 | 3.868 | 5.320 | 6.348 | 7.697 | 8.913 | 10.159 | 11.530 | 12.871 | 14.173 | *f. Others* |
| g. Koreksi atas pendapatan bunga | - | 0 | 0 | 1 | 1 | 20 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 1 | *g. Corrections* |
| **B. Pendapatan Bunga Bersih (A1-A2)** | **12.518** | **14.503** | **16.448** | **18.545** | **20.609** | **22.856** | **2.231** | **4.229** | **6.550** | **8.785** | **11.068** | **13.364** | **15.766** | **18.100** | **20.477** | **22.858** | **25.259** | **27.891** | ***B. Net Interest Income (A1-A2)*** |
| **C Pendapatan dan Beban Operasional Lain** | | | | | | | | | | | | | | | | | | | ***C. Other Operating Income and Expenses*** |
| 1. Pendapatan Operasional Selain Bunga | 3.305 | 3.595 | 4.017 | 4.510 | 4.998 | 5.652 | 516 | 939 | 1.308 | 1.650 | 1.929 | 2.246 | 2.502 | 2.756 | 3.106 | 3.451 | 3.805 | 4.360 | *1. Other Operating Income* |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga | 229 | 235 | 254 | 278 | 315 | 363 | 6 | 32 | 35 | 41 | 49 | 52 | 55 | 60 | 68 | 107 | 110 | 116 | *a. Increase in fair value and gain form sale of securities* |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan | 16 | 18 | 17 | 17 | 16 | 17 | 1 | 1 | 1 | 4 | 4 | 3 | 2 | 3 | 3 | 2 | 2 | 3 | *b. Increase in fair value and gain form sale of credit* |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya | - | - | - | - | 1 | 2 | - | - | - | - | - | - | - | - | - | - | - | - | *c. Increase in fair value and gain form sale of other financial assets* |
| d. Keuntungan Transaksi Spot dan Derivatif | 61 | 65 | 81 | 85 | 87 | 90 | 13 | 20 | 23 | 28 | 32 | 37 | 51 | 74 | 95 | 107 | 124 | 130 | *d. Gain from spot and derivative transaction* |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee | 540 | 628 | 721 | 798 | 880 | 1.000 | 73 | 149 | 228 | 321 | 411 | 489 | 579 | 644 | 723 | 811 | 904 | 1.034 | *e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions* |
| f. Lainnya | 2.460 | 2.650 | 2.945 | 3.332 | 3.699 | 4.180 | 423 | 737 | 1.021 | 1.256 | 1.433 | 1.666 | 1.815 | 1.977 | 2.218 | 2.423 | 2.665 | 3.077 | *f Others* |
| 2. Beban Operasional Selain Beban Bunga | 9.734 | 11.201 | 12.596 | 14.347 | 15.890 | 18.181 | 1.528 | 3.009 | 4.498 | 6.073 | 7.578 | 8.970 | 10.953 | 12.473 | 14.118 | 15.925 | 17.631 | 19.826 | *2. Non Interest Expense* |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga | 169 | 207 | 199 | 200 | 208 | 215 | 9 | 14 | 33 | 35 | 69 | 51 | 74 | 93 | 102 | 110 | 117 | 123 | *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 | 53 | 54 | 69 | 71 | 73 | 75 | 10 | 16 | 18 | 22 | 28 | 30 | 39 | 47 | 62 | 73 | 87 | 92 | *d. Losses from spot and derivative* |
| e. Penyusutan/Amortisasi | 2.194 | 2.321 | 2.666 | 3.148 | 3.465 | 3.592 | 562 | 825 | 1.119 | 1.423 | 1.937 | 2.201 | 2.531 | 2.867 | 3.205 | 3.675 | 4.063 | 4.180 | *e. Depreciation/Amortizations* |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi | 17 | 19 | 21 | 23 | 26 | 29 | 2 | 4 | 6 | 8 | 10 | 12 | 14 | 18 | 18 | 19 | 21 | 23 | *f Losses from investment in shares with equity method, fees/comissions/ provisions* |
| g. Lainnya | 7.301 | 8.600 | 9.641 | 10.905 | 12.118 | 14.270 | 945 | 2.150 | 3.322 | 4.584 | 5.534 | 6.676 | 8.294 | 9.448 | 10.731 | 12.047 | 13.342 | 15.407 | *g. Others* |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)** | **6.089** | **6.898** | **7.869** | **8.708** | **9.718** | **10.327** | **1.220** | **2.159** | **3.360** | **4.363** | **5.419** | **6.640** | **7.315** | **8.384** | **9.465** | **10.384** | **11.433** | **12.426** | ***D. Operating Profit/loss (A1+C1) - (A2+C2)*** |
| **E. Pendapatan non - operasional** | **517** | **594** | **662** | **746** | **817** | **926** | **77** | **140** | **227** | **339** | **431** | **532** | **653** | **821** | **1.007** | **1.049** | **1.200** | **1.349** | ***E. Non Operational Income*** |
| **F. Beban non - operasional** | **453** | **523** | **588** | **642** | **713** | **791** | **63** | **114** | **184** | **258** | **339** | **439** | **530** | **645** | **786** | **844** | **962** | **1.089** | ***F. Non Operational Expenses*** |
| **G. Laba/Rugi non-operasional (E - F)** | **64** | **71** | **75** | **104** | **104** | **135** | **15** | **26** | **44** | **81** | **92** | **94** | **123** | **176** | **221** | **204** | **238** | **260** | ***G. Non Operational Profit (E - F)*** |
| **H. Laba/Rugi tahun berjalan sebelum pajak** | **6.153** | **6.969** | **7.944** | **8.812** | **9.822** | **10.462** | **1.235** | **2.185** | **3.404** | **4.444** | **5.511** | **6.733** | **7.438** | **8.560** | **9.686** | **10.588** | **11.671** | **12.686** | ***H. Current Year profit*** |
| **I. Penerimaan Transfer Laba/Rugi** | **-** | **-** | **-** | **-** | **-** | **2.910** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **3.355** | ***I. Transfser Profit / Loss Received*** |
| **J. Transfer Laba/Rugi ke Kantor Pusat** | **-** | **-** | **-** | **-** | **-** | **3.059** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **3.544** | ***J. Transfer of Profit/Loss to Head Office*** |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)** | **5.338** | **6.027** | **6.881** | **7.631** | **8.489** | **8.946** | **1.120** | **1.932** | **3.012** | **3.891** | **4.803** | **5.876** | **6.430** | **7.375** | **8.353** | **9.063** | **9.981** | **10.733** | ***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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **A. Pendapatan dan Beban Bunga** | | | | | | | | | | | | | | | | | | | ***A. Interest Income and Interest Expenses*** |
| 1. Pendapatan bunga | 9.492 | 10.958 | 12.309 | 13.822 | 15.382 | 16.784 | 1.444 | 2.711 | 4.251 | 5.741 | 7.328 | 8.875 | 10.514 | 12.213 | 14.008 | 15.883 | 17.671 | 19.329 | *1. Interest Income* |
| a. Dari Bank Indonesia | 219 | 234 | 255 | 276 | 315 | 343 | 37 | 68 | 101 | 137 | 173 | 205 | 237 | 271 | 307 | 340 | 367 | 406 | *a. From Bank Indonesia Placement* |
| b. Dari Penempatan pada bank lain | 151 | 166 | 180 | 199 | 219 | 236 | 13 | 29 | 41 | 58 | 71 | 93 | 117 | 141 | 167 | 201 | 231 | 262 | *b. From interbank placement* |
| c. Dari surat berharga | 526 | 599 | 662 | 730 | 800 | 864 | 65 | 130 | 190 | 260 | 330 | 409 | 485 | 551 | 621 | 695 | 778 | 869 | *c. From securities* |
| d. Dari Kredit yang diberikan | 5.689 | 6.600 | 7.502 | 8.438 | 9.508 | 10.457 | 959 | 1.811 | 2.751 | 3.698 | 4.711 | 5.675 | 6.733 | 7.819 | 8.935 | 10.081 | 11.228 | 12.497 | *d. From credit* |
| - kepada pihak ketiga bukan bank | 5.689 | 6.599 | 7.502 | 8.438 | 9.508 | 10.457 | 959 | 1.811 | 2.751 | 3.698 | 4.711 | 5.674 | 6.733 | 7.819 | 8.934 | 10.080 | 11.226 | 12.495 | *- To Third Party non Bank* |
| - kepada bank lain | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 2 | 2 | 2 | *- To other Bank* |
| e. Lainnya | 2.907 | 3.359 | 3.709 | 4.179 | 4.540 | 4.883 | 370 | 674 | 1.168 | 1.587 | 2.042 | 2.492 | 2.942 | 3.431 | 3.978 | 4.566 | 5.067 | 5.295 | *e Others* |
| 2. Beban Bunga | 5.422 | 6.254 | 6.971 | 7.831 | 8.658 | 9.400 | 758 | 1.407 | 2.314 | 3.134 | 4.013 | 4.895 | 5.788 | 6.751 | 7.808 | 8.885 | 9.857 | 10.639 | *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 Liabilites* |
| b. Kewajiban pada Bank lain | 80 | 102 | 119 | 139 | 150 | 169 | 24 | 42 | 60 | 76 | 89 | 110 | 119 | 144 | 155 | 175 | 198 | 223 | *b. Interbank Liabilities* |
| c. Kepada pihak ketiga bukan Bank | 2.217 | 2.538 | 2.859 | 3.202 | 3.625 | 3.973 | 339 | 650 | 1.001 | 1.357 | 1.737 | 2.103 | 2.500 | 2.914 | 3.332 | 3.759 | 4.204 | 4.697 | *c. Third Party non Bank* |
| - Giro | 141 | 165 | 187 | 216 | 236 | 256 | 23 | 43 | 65 | 91 | 119 | 142 | 165 | 188 | 210 | 235 | 263 | 285 | *- Demand Deposit* |
| - Tabungan | 151 | 169 | 188 | 209 | 231 | 258 | 20 | 41 | 61 | 81 | 102 | 120 | 140 | 164 | 185 | 205 | 222 | 238 | *- Saving* |
| - Simpanan Berjangka | 1.925 | 2.204 | 2.484 | 2.778 | 3.158 | 3.458 | 296 | 565 | 874 | 1.185 | 1.516 | 1.841 | 2.195 | 2.563 | 2.936 | 3.318 | 3.719 | 4.174 | *- Time deposits* |
| d. Surat Berharga | 46 | 55 | 64 | 73 | 82 | 89 | 8 | 15 | 23 | 31 | 38 | 46 | 53 | 61 | 69 | 76 | 85 | 89 | *d. Securities* |
| e. Pinjaman yang diterima | 170 | 195 | 219 | 239 | 267 | 292 | 26 | 49 | 77 | 105 | 135 | 165 | 202 | 229 | 276 | 317 | 359 | 408 | *e. Loans received* |
| f. Lainnya | 2.908 | 3.364 | 3.710 | 4.177 | 4.535 | 4.876 | 361 | 652 | 1.153 | 1.566 | 2.014 | 2.472 | 2.913 | 3.402 | 3.976 | 4.558 | 5.011 | 5.222 | *f. Others* |
| g. Koreksi atas pendapatan bunga | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *g. Corrections* |
| **B. Pendapatan Bunga Bersih (A1-A2)** | **4.071** | **4.704** | **5.338** | **5.992** | **6.725** | **7.384** | **686** | **1.304** | **1.937** | **2.607** | **3.315** | **3.980** | **4.726** | **5.462** | **6.200** | **6.998** | **7.814** | **8.690** | ***B. Net Interest Income (A1-A2)*** |
| **C Pendapatan dan Beban Operasional Lain** | | | | | | | | | | | | | | | | | | | ***C. Other Operating Income and Expenses*** |
| 1. Pendapatan Operasional Selain Bunga | 5.666 | 6.145 | 6.401 | 6.598 | 6.624 | 7.934 | 1.076 | 1.940 | 3.239 | 3.522 | 3.804 | 5.421 | 7.387 | 7.541 | 9.017 | 9.089 | 10.632 | 12.362 | *1. Other Operating Income* |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga | 162 | 164 | 169 | 201 | 266 | 272 | 29 | 42 | 38 | 65 | 59 | 63 | 63 | 62 | 78 | 122 | 112 | 107 | *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 | 4.003 | 4.195 | 4.256 | 4.201 | 3.930 | 4.975 | 754 | 1.340 | 2.354 | 2.360 | 2.450 | 3.901 | 5.636 | 5.542 | 6.837 | 6.372 | 7.535 | 9.480 | *d. Gain from spot and derivative transaction* |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee | 1.174 | 1.350 | 1.511 | 1.701 | 1.914 | 2.112 | 157 | 335 | 537 | 735 | 950 | 1.150 | 1.345 | 1.522 | 1.740 | 2.001 | 2.186 | 2.393 | *e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions* |
| f. Lainnya | 326 | 436 | 466 | 495 | 514 | 575 | 135 | 223 | 310 | 362 | 345 | 306 | 344 | 416 | 362 | 594 | 800 | 383 | *f Others* |
| 2. Beban Operasional Selain Beban Bunga | 7.004 | 7.844 | 8.460 | 8.919 | 9.177 | 10.853 | 1.267 | 2.243 | 3.798 | 4.428 | 5.048 | 7.015 | 9.363 | 9.772 | 11.470 | 11.647 | 13.310 | 15.508 | *2. Non Interest Expense* |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga | 78 | 80 | 71 | 63 | 54 | 47 | 29 | 23 | 40 | 30 | 60 | 143 | 157 | 171 | 123 | 64 | 120 | 93 | *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 | 3.157 | 3.280 | 3.256 | 3.139 | 2.792 | 3.821 | 605 | 1.069 | 1.968 | 1.890 | 1.900 | 3.133 | 4.683 | 4.368 | 5.462 | 4.857 | 5.605 | 7.395 | *d. Losses from spot and derivative* |
| e. Penyusutan/Amortisasi | 814 | 1.095 | 1.286 | 1.399 | 1.523 | 1.659 | 175 | 224 | 448 | 698 | 818 | 993 | 1.232 | 1.441 | 1.587 | 1.718 | 1.869 | 2.082 | *e. Depreciation/Amortizations* |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi | 210 | 248 | 280 | 315 | 362 | 382 | 35 | 71 | 106 | 136 | 173 | 199 | 237 | 275 | 319 | 353 | 393 | 436 | *f Losses from investment in shares with equity method, fees/comissions/ provisions* |
| g. Lainnya | 2.746 | 3.141 | 3.567 | 4.002 | 4.447 | 4.944 | 422 | 857 | 1.235 | 1.674 | 2.098 | 2.547 | 3.053 | 3.517 | 3.979 | 4.654 | 5.323 | 5.502 | *g. Others* |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)** | **2.733** | **3.005** | **3.280** | **3.671** | **4.172** | **4.466** | **494** | **1.001** | **1.378** | **1.702** | **2.070** | **2.385** | **2.751** | **3.230** | **3.746** | **4.440** | **5.136** | **5.545** | ***D. Operating Profit/loss (A1+C1) - (A2+C2)*** |
| **E. Pendapatan non - operasional** | **332** | **383** | **449** | **470** | **476** | **509** | **336** | **329** | **349** | **361** | **432** | **468** | **557** | **814** | **1.193** | **1.081** | **1.422** | **1.526** | ***E. Non Operational Income*** |
| **F. Beban non - operasional** | **251** | **274** | **322** | **337** | **331** | **340** | **48** | **46** | **57** | **52** | **72** | **100** | **160** | **307** | **470** | **377** | **970** | **1.082** | ***F. Non Operational Expenses*** |
| **G. Laba/Rugi non-operasional (E - F)** | **81** | **109** | **127** | **134** | **145** | **169** | **288** | **284** | **292** | **309** | **360** | **368** | **397** | **507** | **723** | **703** | **453** | **443** | ***G. Non Operational Profit (E - F)*** |
| **H. Laba/Rugi tahun berjalan sebelum pajak** | **2.814** | **3.114** | **3.407** | **3.805** | **4.317** | **4.635** | **783** | **1.285** | **1.670** | **2.010** | **2.430** | **2.753** | **3.148** | **3.738** | **4.469** | **5.143** | **5.588** | **5.988** | ***H. Current Year profit*** |
| **I. Penerimaan Transfer Laba/Rugi** | **(59)** | **(64)** | **(69)** | **(74)** | **(78)** | **(80)** | **(2)** | **(4)** | **(6)** | **(6)** | **(4)** | **(1)** | **2** | **6** | **10** | **14** | **19** | **22** | ***I. Transfser Profit / Loss Received*** |
| **J. Transfer Laba/Rugi ke Kantor Pusat** | **(59)** | **(64)** | **(69)** | **(74)** | **(78)** | **(80)** | **(2)** | **(4)** | **(6)** | **(6)** | **(4)** | **(1)** | **2** | **6** | **10** | **14** | **19** | **22** | ***J. Transfer of Profit/Loss to Head Office*** |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)** | **2.064** | **2.281** | **2.458** | **2.752** | **3.167** | **3.448** | **633** | **1.044** | **1.302** | **1.521** | **1.870** | **2.119** | **2.408** | **2.870** | **3.408** | **3.931** | **4.275** | **4.538** | ***K. Profit/Loss After Estimation of tax*** |

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

| Keterangan | 2012 | | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **A. Pendapatan dan Beban Bunga** | | | | | | | | | | | | | | | | | | | ***A. Interest Income and Interest Expenses*** |
| 1. Pendapatan bunga | 7.802 | 8.977 | 10.130 | 11.279 | 12.439 | 13.664 | 1.200 | 2.300 | 3.575 | 4.778 | 6.028 | 7.314 | 8.530 | 9.899 | 11.415 | 12.852 | 14.973 | 16.047 | *1. Interest Income* |
| a. Dari Bank Indonesia | 398 | 439 | 545 | 588 | 647 | 712 | 77 | 153 | 226 | 268 | 316 | 359 | 391 | 441 | 497 | 543 | 586 | 636 | *a. From Bank Indonesia Placement* |
| b. Dari Penempatan pada bank lain | 219 | 264 | 295 | 328 | 353 | 379 | 29 | 53 | 82 | 113 | 169 | 209 | 233 | 264 | 291 | 344 | 439 | 508 | *b. From interbank placement* |
| c. Dari surat berharga | 1.410 | 1.598 | 1.682 | 1.837 | 1.973 | 2.122 | 166 | 313 | 465 | 664 | 824 | 1.034 | 1.263 | 1.480 | 1.633 | 1.856 | 2.115 | 2.381 | *c. From securities* |
| d. Dari Kredit yang diberikan | 5.591 | 6.469 | 7.329 | 8.237 | 9.148 | 10.102 | 890 | 1.703 | 2.617 | 3.488 | 4.407 | 5.308 | 6.185 | 7.186 | 8.302 | 9.395 | 11.007 | 11.640 | *d. From credit* |
| - kepada pihak ketiga bukan bank | 5.559 | 6.433 | 7.290 | 8.195 | 9.103 | 10.053 | 887 | 1.697 | 2.608 | 3.479 | 4.395 | 5.292 | 6.165 | 7.162 | 8.275 | 9.364 | 10.969 | 11.592 | *- To Third Party non Bank* |
| - kepada bank lain | 33 | 36 | 39 | 42 | 45 | 48 | 3 | 6 | 9 | 9 | 13 | 16 | 20 | 24 | 27 | 31 | 38 | 48 | *- To other Bank* |
| e. Lainnya | 183 | 208 | 279 | 290 | 319 | 349 | 39 | 77 | 185 | 246 | 312 | 404 | 457 | 528 | 692 | 714 | 826 | 882 | *e Others* |
| 2. Beban Bunga | 2.209 | 2.563 | 2.891 | 3.225 | 3.542 | 3.874 | 336 | 660 | 1.065 | 1.425 | 1.798 | 2.154 | 2.539 | 2.943 | 3.368 | 3.869 | 4.395 | 4.943 | *2. Interest Expenses* |
| a. Kepada Bank Indonesia | - | - | - | 0 | 0 | 0 | - | - | - | - | - | - | - | - | - | - | - | 0 | *a. Bank Indonesia Liabilites* |
| b. Kewajiban pada Bank lain | 216 | 269 | 310 | 347 | 370 | 400 | 27 | 48 | 75 | 103 | 128 | 162 | 196 | 234 | 270 | 317 | 361 | 404 | *b. Interbank Liabilities* |
| c. Kepada pihak ketiga bukan Bank | 1.464 | 1.678 | 1.886 | 2.109 | 2.331 | 2.553 | 232 | 446 | 680 | 910 | 1.148 | 1.379 | 1.613 | 1.865 | 2.135 | 2.435 | 2.763 | 3.112 | *c. Third Party non Bank* |
| - Giro | 299 | 341 | 378 | 421 | 464 | 507 | 44 | 83 | 126 | 174 | 226 | 274 | 323 | 373 | 429 | 489 | 555 | 637 | *- Demand Deposit* |
| - Tabungan | 95 | 105 | 115 | 123 | 131 | 139 | 8 | 17 | 26 | 34 | 43 | 50 | 57 | 65 | 73 | 80 | 88 | 95 | *- Saving* |
| - Simpanan Berjangka | 1.070 | 1.232 | 1.393 | 1.565 | 1.737 | 1.908 | 179 | 346 | 528 | 702 | 880 | 1.055 | 1.233 | 1.428 | 1.633 | 1.866 | 2.121 | 2.380 | *- Time deposits* |
| d. Surat Berharga | - | 0 | 5 | 5 | 0 | 0 | 0 | 12 | 0 | 1 | 6 | 13 | 21 | 31 | 39 | 49 | 60 | 72 | *d. Securities* |
| e. Pinjaman yang diterima | 60 | 74 | 78 | 80 | 81 | 84 | 2 | 4 | 7 | 8 | 10 | 11 | 12 | 13 | 13 | 14 | 15 | 18 | *e. Loans received* |
| f. Lainnya | 468 | 542 | 612 | 685 | 761 | 837 | 75 | 151 | 303 | 403 | 506 | 589 | 696 | 800 | 911 | 1.054 | 1.197 | 1.337 | *f. Others* |
| g. Koreksi atas pendapatan bunga | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *g. Corrections* |
| **B. Pendapatan Bunga Bersih (A1-A2)** | **5.593** | **6.414** | **7.239** | **8.054** | **8.897** | **9.790** | **864** | **1.639** | **2.510** | **3.352** | **4.230** | **5.161** | **5.991** | **6.956** | **8.048** | **8.983** | **10.578** | **11.104** | ***B. Net Interest Income (A1-A2)*** |
| **C Pendapatan dan Beban Operasional Lain** | | | | | | | | | | | | | | - | | | | | ***C. Other Operating Income and Expenses*** |
| 1. Pendapatan Operasional Selain Bunga | 14.638 | 16.543 | 18.377 | 19.527 | 25.056 | 27.028 | 4.505 | 6.856 | 7.991 | 10.353 | 12.083 | 14.674 | 18.939 | 25.288 | 31.194 | 29.040 | 34.074 | 36.640 | *1. Other Operating Income* |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga | 1.574 | 1.555 | 1.635 | 1.716 | 2.090 | 2.206 | 108 | 189 | 210 | 376 | 401 | 645 | 967 | 1.070 | 1.126 | 1.382 | 1.565 | 1.612 | *a. Increase in fair value and gain form sale of securities* |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 119 | 124 | *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 | 9.529 | 10.948 | 12.211 | 12.786 | 17.318 | 18.751 | 3.893 | 5.693 | 6.206 | 7.973 | 9.169 | 11.059 | 14.437 | 20.230 | 25.622 | 22.595 | 26.921 | 28.911 | *d. Gain from spot and derivative transaction* |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee | 3.181 | 3.638 | 4.077 | 4.566 | 5.053 | 5.502 | 460 | 900 | 1.351 | 1.818 | 2.296 | 2.742 | 3.188 | 3.579 | 3.967 | 4.579 | 5.009 | 5.467 | *e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions* |
| f. Lainnya | 353 | 401 | 454 | 458 | 595 | 569 | 45 | 75 | 224 | 186 | 216 | 228 | 347 | 408 | 480 | 484 | 460 | 527 | *f Others* |
| 2. Beban Operasional Selain Beban Bunga | 15.223 | 17.722 | 19.639 | 21.027 | 26.755 | 29.002 | 4.604 | 7.180 | 8.658 | 11.202 | 13.287 | 16.604 | 21.201 | 27.177 | 32.919 | 30.416 | 35.862 | 38.835 | *2. Non Interest Expense* |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga | 816 | 986 | 919 | 869 | 1.143 | 1.242 | 121 | 141 | 277 | 325 | 398 | 1.030 | 1.554 | 1.552 | 1.399 | 1.116 | 1.316 | 1.256 | *a. Decrease in fair value and losses form sale of securities* |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan | - | - | - | 8 | 123 | 123 | - | - | - | - | - | - | - | - | - | - | - | - | *b. Decrease in fair value and losses form sale of credit* |
| c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | *c. Decrease in fair value and losses form sale of other financial assets* |
| d. Kerugian Transaksi Spot dan Derivatif | 7.766 | 9.139 | 10.208 | 10.643 | 14.920 | 16.216 | 3.611 | 5.342 | 5.676 | 7.270 | 8.225 | 9.923 | 13.017 | 18.103 | 22.980 | 19.763 | 23.694 | 25.555 | *d. Losses from spot and derivative* |
| e. Penyusutan/Amortisasi | 1.164 | 1.311 | 1.462 | 1.555 | 1.843 | 1.923 | 157 | 249 | 535 | 606 | 862 | 1.033 | 1.123 | 1.238 | 1.281 | 1.443 | 1.808 | 1.939 | *e. Depreciation/Amortizations* |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi | 441 | 512 | 589 | 651 | 721 | 790 | 57 | 117 | 151 | 223 | 297 | 360 | 430 | 496 | 588 | 678 | 755 | 832 | *f Losses from investment in shares with equity method, fees/comissions/ provisions* |
| g. Lainnya | 5.036 | 5.774 | 6.462 | 7.301 | 8.005 | 8.708 | 658 | 1.331 | 2.019 | 2.777 | 3.505 | 4.258 | 5.077 | 5.789 | 6.671 | 7.416 | 8.288 | 9.254 | *g. Others* |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)** | **5.007** | **5.235** | **5.977** | **6.554** | **7.198** | **7.816** | **766** | **1.316** | **1.843** | **2.504** | **3.025** | **3.231** | **3.729** | **5.066** | **6.323** | **7.607** | **8.790** | **8.909** | ***D. Operating Profit/loss (A1+C1) - (A2+C2)*** |
| **E. Pendapatan non - operasional** | **876** | **948** | **1.067** | **1.191** | **1.262** | **1.419** | **180** | **244** | **289** | **342** | **459** | **641** | **930** | **1.112** | **1.305** | **1.328** | **1.085** | **1.210** | ***E. Non Operational Income*** |
| **F. Beban non - operasional** | **213** | **157** | **186** | **210** | **297** | **398** | **69** | **41** | **36** | **39** | **36** | **64** | **155** | **325** | **517** | **428** | **92** | **116** | ***F. Non Operational Expenses*** |
| **G. Laba/Rugi non-operasional (E - F)** | **663** | **792** | **880** | **981** | **965** | **1.021** | **111** | **202** | **253** | **303** | **423** | **577** | **774** | **787** | **788** | **900** | **993** | **1.094** | ***G. Non Operational Profit (E - F)*** |
| **H. Laba/Rugi tahun berjalan sebelum pajak** | **5.670** | **6.026** | **6.857** | **7.535** | **8.163** | **8.837** | **877** | **1.518** | **2.095** | **2.806** | **3.448** | **3.808** | **4.503** | **5.853** | **7.111** | **8.508** | **9.782** | **10.003** | ***H. Current Year profit*** |
| **I. Penerimaan Transfer Laba/Rugi** | **11** | **8** | **16** | **25** | **33** | **39** | **10** | **15** | **27** | **33** | **42** | **51** | **59** | **65** | **73** | **85** | **93** | **100** | ***I. Transfser Profit / Loss Received*** |
| **J. Transfer Laba/Rugi ke Kantor Pusat** | **643** | **653** | **654** | **776** | **806** | **835** | **32** | **93** | **77** | **513** | **541** | **594** | **697** | **632** | **789** | **904** | **1.105** | **1.338** | ***J. Transfer of Profit/Loss to Head Office*** |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)** | **3.085** | **3.400** | **3.946** | **4.373** | **4.743** | **5.137** | **613** | **976** | **1.448** | **1.478** | **1.953** | **2.254** | **2.689** | **3.816** | **4.696** | **5.603** | **6.505** | **6.121** | ***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 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Tagihan Komitmen** | **250.148** | **227.077** | **252.799** | **314.891** | **296.133** | **275.380** | **280.745** | **298.740** | **306.146** | **314.638** | **336.825** | **350.799** | **362.974** | **369.991** | **350.306** | **369.354** | **385.595** | **397.024** | ***Commited Claims*** |
| - Fasilitas pinjaman yang belum ditarik | 14.543 | 15.462 | 14.709 | 18.584 | 19.614 | 16.205 | 16.609 | 17.167 | 22.273 | 24.152 | 26.642 | 24.822 | 24.156 | 28.045 | 27.757 | 27.773 | 28.264 | 32.430 | - *Unused borrowing* |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 230.673 | 207.621 | 233.382 | 291.245 | 271.778 | 254.545 | 258.892 | 274.943 | 278.677 | 284.528 | 303.556 | 321.080 | 334.583 | 336.603 | 317.049 | 336.281 | 352.833 | 359.454 | - *Outstanding spot and derivatives (purchased)* |
| - Lainnya (Others) | 4.932 | 3.994 | 4.708 | 5.061 | 4.741 | 4.630 | 5.244 | 6.630 | 5.196 | 5.958 | 6.627 | 4.897 | 4.235 | 5.343 | 5.500 | 5.301 | 4.498 | 5.140 | - *Others* |
| **Kewajiban Komitmen** | **1.149.860** | **1.124.938** | **1.167.334** | **1.291.502** | **1.261.668** | **1.154.122** | **1.199.123** | **1.219.531** | **1.223.486** | **1.239.244** | **1.222.703** | **1.262.744** | **1.319.089** | **1.358.317** | **1.399.392** | **1.417.605** | **1.620.664** | **1.314.773** | ***Commited Liabilities*** |
| - Fasilitas kredit kepada nasabah yang belum ditarik | 764.925 | 772.049 | 778.165 | 887.022 | 898.232 | 817.271 | 848.828 | 859.374 | 848.325 | 860.045 | 831.029 | 862.142 | 895.741 | 924.868 | 967.540 | 979.666 | 1.156.005 | 1.013.477 | - *Undisbursed loan facilities to debtors* |
| Committed | 291.208 | 305.335 | 307.027 | 284.623 | 274.981 | 265.664 | 279.925 | 272.805 | 276.417 | 280.426 | 286.104 | 279.906 | 288.449 | 295.450 | 292.558 | 296.831 | 312.401 | 301.472 | *- Committed* |
| Uncommitted | 473.717 | 466.714 | 471.138 | 602.399 | 623.250 | 551.608 | 568.903 | 586.569 | 571.908 | 579.619 | 544.924 | 582.236 | 607.291 | 629.418 | 674.983 | 682.835 | 843.604 | 712.005 | *- Uncommitted* |
| - Fasilitas kredit kepada bank lain yang Belum ditarik | 4.027 | 4.348 | 5.096 | 5.263 | 5.540 | 5.911 | 5.982 | 7.269 | 7.092 | 10.972[r)] | 7.184 | 10.067 | 11.174 | 11.534 | 12.091 | 9.554 | 8.195 | 8.384 | - *Undisbursed loan facilities to other banks* |
| Committed | 2.893 | 2.748 | 3.876 | 3.989 | 3.967 | 1.609 | 1.658 | 2.157 | 1.519 | 1.418 | 1.555 | 1.266 | 1.329 | 1.425 | 1.416 | 1.585 | 1.325 | 1.056 | *- Committed* |
| Uncommitted | 1.134 | 1.600 | 1.221 | 1.274 | 1.573 | 4.301 | 4.324 | 5.112 | 5.573 | 9.554[r)] | 5.629 | 8.801 | 9.845 | 10.109 | 10.674 | 7.970 | 6.870 | 7.328 | *- Uncommitted* |
| - Irrevocable L/C yang masih berjalan | 65.734 | 68.337 | 70.614 | 73.565 | 74.570 | 73.439 | 70.616 | 73.041 | 73.766 | 69.014 | 68.919 | 69.362 | 70.843 | 74.186 | 83.841 | 79.450 | 90.536 | 95.196 | - *Current Irrevocable L/C* |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 312.129 | 278.605 | 311.412 | 323.857 | 281.809 | 255.717 | 271.931 | 277.886 | 291.633 | 295.939 | 310.768 | 315.744 | 337.524 | 343.737 | 332.252 | 346.145 | 355.928 | 360.465 | - *Outstanding spot and derivatives (sold)* |
| - Lainnya | 3.045 | 1.599 | 2.046 | 1.795 | 1.518 | 1.785 | 1.766 | 1.960 | 2.670 | 3.275 | 4.803 | 5.428 | 3.807 | 3.992 | 3.668 | 2.789 | 9.999 | 10.515 | - *Others* |
| **Tagihan Kontinjensi** | **191.105** | **192.116** | **195.785** | **198.008** | **200.587** | **199.692** | **199.620** | **204.222** | **206.328** | **203.055** | **199.402** | **201.846** | **208.900** | **224.574** | **237.291** | **228.744** | **252.121** | **260.029** | ***Contingent Claims*** |
| - Garansi yang diterima | 165.129 | 165.725 | 169.438 | 171.408 | 173.780 | 173.136 | 172.724 | 176.814 | 178.715 | 175.220 | 171.350 | 173.517 | 179.418 | 194.683 | 207.287 | 198.782 | 221.202 | 229.328 | - *Received guarantees* |
| - Pendapatan bunga dalam penyelesaian | 25.302 | 25.709 | 25.671 | 25.903 | 26.091 | 25.849 | 26.174 | 26.643 | 26.714 | 26.904 | 27.117 | 27.428 | 28.063 | 28.951 | 29.019 | 28.960 | 29.864 | 29.696 | - *Accrued interest* |
| - Lainnya | 674 | 682 | 676 | 697 | 716 | 706 | 721 | 764 | 898 | 931 | 936 | 902 | 1.420 | 940 | 985 | 1.002 | 1.056 | 1.005 | - *Others* |
| **Kewajiban Kontijensi** | **154.077** | **158.894** | **166.239** | **170.883** | **172.773** | **183.675** | **182.069** | **175.443** | **176.201** | **180.446** | **185.477** | **191.643** | **197.657** | **206.708** | **231.331** | **216.443** | **224.438** | **232.345** | ***Contingent Liabilities*** |
| - Garansi yang diberikan | 151.930 | 156.781 | 164.160 | 168.046 | 169.977 | 180.788 | 179.249 | 172.471 | 173.106 | 177.608 | 182.825 | 188.556 | 194.727 | 203.645 | 215.273 | 213.229 | 221.141 | 229.089 | - *Issued guarantees* |
| - Lainnya | 2.147 | 2.113 | 2.079 | 2.838 | 2.796 | 2.888 | 2.820 | 2.972 | 3.095 | 2.838 | 2.652 | 3.087 | 2.929 | 3.063 | 16.058 | 3.214 | 3.297 | 3.255 | - *Others* |
| **Lainnya** | **171.557** | **183.804** | **187.492** | **188.148** | **189.370** | **191.889** | **187.487** | **187.995** | **190.414** | **191.592** | **193.721** | **196.474** | **199.522** | **203.622** | **209.931** | **208.410** | **212.461** | **216.548** | ***Others*** |
| - Penerusan Kredit | 23.849 | 25.359 | 25.326 | 24.784 | 24.914 | 24.576 | 24.313 | 24.026 | 24.372 | 24.350 | 24.249 | 24.621 | 25.365 | 26.008 | 26.975 | 26.195 | 26.205 | 27.375 | - *Channelling* |
| - Aset produktif yang dihapusbukukan | 140.450 | 151.500 | 155.072 | 156.139 | 157.037 | 159.833 | 155.596 | 156.241 | 158.130 | 159.176 | 161.121 | 162.993 | 165.458 | 168.499 | 172.409 | 173.453 | 177.314 | 180.184 | - *Written off earning assets* |
| Kredit yang diberikan | 131.170 | 135.973 | 139.515 | 140.590 | 141.441 | 144.316 | 139.969 | 140.587 | 142.498 | 143.450 | 145.046 | 146.983 | 149.171 | 152.116 | 155.630 | 156.321 | 159.780 | 162.254 | *- Credit disbursed* |
| Lainnya | 9.280 | 15.527 | 15.557 | 15.549 | 15.597 | 15.517 | 15.627 | 15.655 | 15.632 | 15.726 | 16.074 | 16.010 | 16.287 | 16.384 | 16.779 | 17.131 | 17.534 | 17.930 | *- Others* |
| - Aset produktif yang dihapustagih | 7.257 | 6.945 | 7.095 | 7.225 | 7.420 | 7.480 | 7.578 | 7.728 | 7.911 | 8.067 | 8.352 | 8.860 | 8.699 | 9.114 | 10.547 | 8.762 | 8.942 | 8.988 | - *Charged off earning assets* |
| Kredit yang diberikan | 6.081 | 6.217 | 6.391 | 6.468 | 6.567 | 6.913 | 6.991 | 7.052 | 7.169 | 7.457 | 7.669 | 7.869 | 7.968 | 8.208 | 8.333 | 8.125 | 8.308 | 8.383 | *- Credit disbursed* |
| Lainnya | 1.176 | 728 | 704 | 758 | 852 | 567 | 587 | 676 | 743 | 610 | 683 | 991 | 731 | 906 | 2.214 | 637 | 634 | 605 | *- Others* |

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 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Tagihan Komitmen** | **15.940** | **16.655** | **20.524** | **17.903** | **22.778** | **23.602** | **29.291** | **28.264** | **27.673** | **26.888** | **16.364** | **35.150** | **37.449** | **26.270** | **16.570** | **19.558** | **17.980** | **20.614** | ***Commited Claims*** |
| - Fasilitas pinjaman yang belum ditarik | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *- Unused borrowing* |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 15.940 | 16.646 | 20.524 | 17.903 | 22.778 | 23.602 | 29.291 | 28.264 | 27.673 | 26.888 | 16.364 | 35.150 | 37.449 | 26.270 | 16.570 | 19.558 | 17.980 | 20.614 | *- Outstanding spot and derivatives (purchased)* |
| - Lainnya (Others) | - | 10 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *- Others* |
| **Kewajiban Komitmen** | **220.406** | **224.650** | **227.677** | **233.105** | **236.799** | **240.565** | **261.451** | **260.780** | **243.148** | **244.344** | **226.248** | **243.007** | **259.928** | **267.927** | **258.257** | **261.049** | **285.099** | **280.015** | ***Commited Liabilities*** |
| - Fasilitas kredit kepada nasabah yang belum ditarik | 180.307 | 182.260 | 178.451 | 187.838 | 186.620 | 193.478 | 212.251 | 210.303 | 193.877 | 194.779 | 187.988 | 188.959 | 199.733 | 209.480 | 202.706 | 206.946 | 212.356 | 206.070 | *- Undisbursed loan facilities to debtors* |
| Committed | 49.867 | 51.408 | 44.702 | 50.891 | 48.254 | 48.414 | 56.559 | 50.904 | 51.012 | 52.114 | 52.618 | 42.014 | 49.015 | 55.883 | 50.292 | 54.023 | 55.594 | 51.893 | *- Committed* |
| Uncommitted | 130.440 | 130.852 | 133.748 | 136.947 | 138.366 | 145.065 | 155.692 | 159.400 | 142.864 | 142.666 | 135.371 | 146.945 | 150.718 | 153.597 | 152.414 | 152.923 | 156.762 | 154.177 | *- Uncommitted* |
| - Fasilitas kredit kepada bank lain yang Belum ditarik | 188 | 222 | 224 | 244 | 275 | 211 | 262 | 252 | 258 | 269 | 231 | 176 | 190 | 192 | 229 | 201 | 161 | 95 | *- Undisbursed loan facilities to other banks* |
| Committed | 80 | 122 | 115 | 129 | 159 | 72 | 151 | 143 | 132 | 120 | 130 | 92 | 107 | 107 | 92 | 116 | 107 | 63 | *- Committed* |
| Uncommitted | 108 | 100 | 108 | 115 | 116 | 140 | 110 | 109 | 125 | 149 | 101 | 85 | 83 | 85 | 137 | 84 | 54 | 32 | *- Uncommitted* |
| - Irrevocable L/C yang masih berjalan | 30.094 | 31.144 | 34.535 | 33.736 | 36.033 | 34.112 | 32.081 | 32.961 | 32.277 | 33.349 | 32.799 | 32.234 | 33.142 | 33.106 | 37.114 | 36.871 | 42.665 | 43.828 | *- Current Irrevocable L/C* |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 9.808 | 11.011 | 14.457 | 11.277 | 13.862 | 12.749 | 16.848 | 16.988 | 16.506 | 15.790 | 5.064[r] | 21.266 | 26.496 | 25.026 | 18.065 | 16.869 | 17.147 | 19.396 | *- Outstanding spot and derivatives (sold)* |
| - Lainnya | 9 | 12 | 11 | 10 | 10 | 14 | 10 | 276 | 230 | 157 | 166 | 372 | 367 | 123 | 143 | 162 | 281 | 373 | *- Others* |
| **Tagihan Kontinjensi** | **30.735** | **32.223** | **34.872** | **34.933** | **35.798** | **35.686** | **36.610** | **36.814** | **36.971** | **39.201** | **40.165** | **41.147** | **42.505** | **45.779** | **48.562** | **47.849** | **49.351** | **50.379** | ***Contingent Claims*** |
| - Garansi yang diterima | 10.845 | 12.070 | 14.463 | 14.315 | 15.080 | 15.132 | 15.671 | 15.734 | 15.677 | 17.730 | 18.663 | 19.354 | 20.227 | 22.843 | 25.430 | 24.828 | 25.698 | 26.599 | *- Received guarantees* |
| - Pendapatan bunga dalam penyelesaian | 19.492 | 19.745 | 19.992 | 20.195 | 20.284 | 20.116 | 20.489 | 20.618 | 20.732 | 20.899 | 20.918 | 21.198 | 21.672 | 22.316 | 22.502 | 22.379 | 23.004 | 23.130 | *- Accrued interest* |
| - Lainnya | 398 | 409 | 417 | 424 | 434 | 438 | 450 | 462 | 562 | 572 | 583 | 595 | 606 | 620 | 630 | 641 | 649 | 650 | *- Others* |
| **Kewajiban Kontijensi** | **61.206** | **64.238** | **69.568** | **71.545** | **73.016** | **82.152** | **84.280** | **75.721** | **76.155** | **79.123** | **81.053** | **84.495** | **87.731** | **93.958** | **100.635** | **99.412** | **103.275** | **109.845** | ***Contingent Liabilities*** |
| - Garansi yang diberikan | 61.095 | 64.109 | 69.468 | 71.431 | 72.863 | 81.904 | 84.029 | 75.496 | 75.923 | 78.952 | 80.890 | 84.289 | 87.514 | 93.725 | 100.384 | 99.143 | 102.991 | 109.543 | *- Issued guarantees* |
| - Lainnya | 111 | 129 | 100 | 114 | 153 | 248 | 251 | 224 | 232 | 171 | 163 | 206 | 217 | 233 | 252 | 269 | 284 | 302 | *- Others* |
| **Lainnya** | **113.592** | **118.745** | **120.064** | **119.841** | **119.751** | **121.735** | **116.574** | **116.889** | **117.343** | **117.592** | **118.412** | **119.866** | **121.937** | **124.976** | **128.518** | **128.308** | **131.330** | **132.532** | ***Others*** |
| - Penerusan Kredit | 20.473 | 20.472 | 20.392 | 19.734 | 19.377 | 19.066 | 18.881 | 18.570 | 18.418 | 18.264 | 18.166 | 18.345 | 18.772 | **19.326** | **20.084** | **19.714** | **19.700** | **19.621** | *- Channelling* |
| - Aset produktif yang dihapusbukukan | 93.027 | 98.181 | 99.579 | 100.014 | 100.281 | 102.575 | 97.598 | 98.225 | 98.829 | 99.232 | 100.149 | 101.424 | 103.064 | 105.543 | 108.320 | 108.483 | 111.511 | 112.791 | *- Written off earning assets* |
| Kredit yang diberikan | 89.747 | 94.898 | 96.293 | 96.728 | 96.996 | 99.263 | 94.301 | 94.930 | 95.535 | 95.937 | 96.852 | 98.115 | 99.747 | 102.213 | 104.602 | 104.868 | 107.782 | 109.020 | *- Credit disbursed* |
| Lainnya | 3.280 | 3.283 | 3.285 | 3.286 | 3.285 | 3.312 | 3.298 | 3.296 | 3.295 | 3.296 | 3.297 | 3.309 | 3.317 | 3.331 | 3.718 | 3.615 | 3.729 | 3.771 | *- Others* |
| - Aset produktif yang dihapustagih | 92 | 93 | 94 | 94 | 94 | 94 | 95 | 94 | 96 | 96 | 96 | 98 | 101 | 108 | 114 | 111 | 118 | 120 | *- Charged off earning assets* |
| Kredit yang diberikan | 92 | 93 | 94 | 94 | 94 | 94 | 95 | 94 | 96 | 96 | 96 | 98 | 101 | 108 | 114 | 111 | 118 | 120 | *- Credit disbursed* |
| Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *- Others* |

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 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Tagihan Komitmen** | **63.899** | **61.096** | **63.904** | **66.593** | **68.529** | **67.659** | **75.318** | **76.247** | **75.685** | **67.725** | **83.133** | **94.209** | **96.307** | **101.196** | **92.295** | **104.133** | **106.463** | **110.257** | ***Commited Claims*** |
| - Fasilitas pinjaman yang belum ditarik | 484 | 488 | 537 | 3.420 | 3.416 | 3.427 | 3.447 | 3.436 | 3.745 | 3.650 | 3.676 | 3.673 | 3.747 | 5.828 | 4.261 | 5.279 | 4.098 | 8.179 | - *Unused borrowing* |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 61.879 | 58.988 | 61.240 | 60.762 | 62.947 | 62.050 | 69.449 | 70.488 | 69.440 | 61.742 | 76.871 | 88.245 | 91.665 | 93.476 | 86.217 | 97.038 | 101.363 | 100.594 | - *Outstanding spot and derivatives (purchased)* |
| - Lainnya (Others) | 1.535 | 1.620 | 2.128 | 2.412 | 2.166 | 2.183 | 2.421 | 2.323 | 2.499 | 2.334 | 2.585 | 2.291 | 895 | 1.892 | 1.816 | 1.816 | 1.002 | 1.484 | - *Others* |
| **Kewajiban Komitmen** | **402.329** | **425.421** | **435.772** | **442.943** | **446.829** | **441.539** | **455.720** | **460.635** | **459.243** | **479.337** | **486.074** | **504.098** | **519.892** | **522.114** | **529.149** | **533.371** | **678.923** | **552.285** | ***Commited Liabilities*** |
| - Fasilitas kredit kepada nasabah yang belum ditarik | 311.091 | 336.715 | 343.762 | 348.707 | 352.852 | 347.941 | 354.612 | 357.434 | 357.831 | 372.952 | 378.050 | 386.829 | 399.443 | 404.123 | 409.833 | 408.886 | 546.378 | 419.493 | - *Undisbursed loan facilities to debtors* |
| Committed | 151.639 | 160.390 | 167.163 | 169.983 | 169.083 | 163.347 | 168.109 | 167.587 | 169.214 | 172.900 | 175.826 | 179.225 | 178.449 | 177.478 | 176.507 | 176.957 | 188.813 | 181.364 | *- Committed* |
| Uncommitted | 159.453 | 176.325 | 176.599 | 178.725 | 183.769 | 184.594 | 186.504 | 189.848 | 188.617 | 200.052 | 202.224 | 207.603 | 220.994 | 226.645 | 233.326 | 231.930 | 357.566 | 238.129 | *- Uncommitted* |
| - Fasilitas kredit kepada bank lain yang Belum ditarik | 1.561 | 1.826 | 1.891 | 2.020 | 2.084 | 2.234 | 2.392 | 2.884 | 2.049 | 6.550r) | 2.071 | 2.143 | 2.118 | 2.136 | 5.177 | 2.410 | 1.840 | 1.683 | - *Undisbursed loan facilities to other banks* |
| Committed | 928 | 993 | 977 | 978 | 1.036 | 1.140 | 1.111 | 1.625 | 1.023 | 1.027 | 1.006 | 1.038 | 1.027 | 1.044 | 1.135 | 1.245 | 968 | 883 | *- Committed* |
| Uncommitted | 634 | 833 | 914 | 1.043 | 1.048 | 1.094 | 1.282 | 1.259 | 1.027 | 5.523r) | 1.065 | 1.105 | 1.091 | 1.092 | 4.042 | 1.165 | 872 | 800 | *- Uncommitted* |
| - Irrevocable L/C yang masih berjalan | 21.625 | 23.405 | 22.466 | 24.820 | 24.390 | 25.113 | 24.845 | 25.300 | 25.234 | 22.877 | 21.785 | 22.369 | 22.739 | 24.026 | 26.557 | 22.253 | 25.641 | 27.686 | - *Current Irrevocable L/C* |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 67.744 | 63.348 | 67.409 | 67.218 | 67.377 | 66.171 | 73.706 | 74.813 | 73.751 | 75.708 | 81.455 | 89.765 | 95.164 | 90.430 | 86.292 | 99.120 | 98.059 | 95.574 | - *Outstanding spot and derivatives (sold)* |
| - Lainnya | 307 | 127 | 244 | 177 | 126 | 82 | 163 | 204 | 378 | 1.250r) | 2.713 | 2.993 | 428 | 1.398 | 1.290 | 702 | 7.005 | 7.849 | - *Others* |
| **Tagihan Kontinjensi** | **8.060** | **8.494** | **8.607** | **8.606** | **9.067** | **8.659** | **8.743** | **8.906** | **8.983** | **8.767** | **8.877** | **8.635** | **8.715** | **8.742** | **8.850** | **8.561** | **9.184** | **9.196** | ***Contingent Claims*** |
| - Garansi yang diterima | 3.747 | 4.100 | 4.551 | 4.530 | 4.929 | 4.553 | 4.712 | 4.583 | 4.661 | 4.480 | 4.459 | 4.234 | 3.719 | 4.046 | 4.277 | 4.068 | 4.493 | 4.709 | - *Received guarantees* |
| - Pendapatan bunga dalam penyelesaian | 4.175 | 4.265 | 3.939 | 3.949 | 4.023 | 3.979 | 3.899 | 4.176 | 4.141 | 4.085 | 4.218 | 4.197 | 4.292 | 4.480 | 4.321 | 4.236 | 4.444 | 4.232 | - *Accrued interest* |
| - Lainnya | 137 | 129 | 117 | 127 | 114 | 126 | 132 | 148 | 181 | 202 | 201 | 204 | 703 | 215 | 252 | 257 | 246 | 256 | - *Others* |
| **Kewajiban Kontijensi** | **32.154** | **32.838** | **33.621** | **34.927** | **36.281** | **37.219** | **36.139** | **36.847** | **36.625** | **37.946** | **38.107** | **39.346** | **39.417** | **39.914** | **41.348r)** | **40.769** | **42.053** | **43.986** | ***Contingent Liabilities*** |
| - Garansi yang diberikan | 30.173 | 30.895 | 31.687 | 32.255 | 33.724 | 34.706 | 33.642 | 34.184 | 34.075 | 35.454 | 35.791 | 36.952 | 36.905 | 37.485 | 38.860 | 38.420 | 39.647 | 41.564 | - *Issued guarantees* |
| - Lainnya | 1.981 | 1.942 | 1.934 | 2.672 | 2.557 | 2.512 | 2.498 | 2.663 | 2.550 | 2.491 | 2.316 | 2.394 | 2.513 | 2.429 | 2.488r) | 2.349 | 2.405 | 2.423 | - *Others* |
| **Lainnya** | **36.604** | **43.183** | **45.049** | **45.669** | **46.572** | **46.937** | **47.312** | **47.768** | **48.771** | **49.199** | **50.178** | **51.009** | **51.763** | **52.549** | **53.131** | **53.202** | **53.718** | **55.939** | ***Others*** |
| - Penerusan Kredit | 1.201 | 2.601 | 2.650 | 2.788 | 3.137 | 3.268 | 3.204 | 3.187 | 3.602 | 3.585 | 3.597 | 3.754 | 4.091 | 4.127 | 4.321 | 3.932 | 3.974 | 5.239 | - *Channelling* |
| - Aset produktif yang dihapusbukukan | 29.109 | 34.607 | 36.294 | 36.700 | 37.067 | 37.317 | 37.662 | 38.005 | 38.451 | 38.767 | 39.617 | 39.924 | 40.541 | 40.922 | 41.489 | 42.177 | 42.516 | 43.447 | - *Written off earning assets* |
| Kredit yang diberikan | 23.756 | 23.028 | 24.711 | 25.125 | 25.451 | 25.663 | 26.035 | 26.350 | 26.818 | 27.046 | 27.544 | 27.932 | 28.283 | 28.555 | 29.152 | 29.402 | 29.621 | 30.229 | *- Credit disbursed* |
| Lainnya | 5.353 | 11.579 | 11.583 | 11.574 | 11.616 | 11.655 | 11.627 | 11.655 | 11.633 | 11.721 | 12.073 | 11.992 | 12.258 | 12.367 | 12.337 | 12.776 | 12.895 | 13.218 | *- Others* |
| - Aset produktif yang dihapustagih | 6.293 | 5.975 | 6.105 | 6.182 | 6.367 | 6.351 | 6.447 | 6.576 | 6.718 | 6.847 | 6.964 | 7.332 | 7.131 | 7.499 | 7.321 | 7.092 | 7.228 | 7.253 | - *Charged off earning assets* |
| Kredit yang diberikan | 5.157 | 5.247 | 5.401 | 5.451 | 5.515 | 5.784 | 5.860 | 5.900 | 5.975 | 6.237 | 6.282 | 6.341 | 6.400 | 6.593 | 6.671 | 6.455 | 6.598 | 6.648 | *- Credit disbursed* |
| Lainnya | 1.137 | 728 | 704 | 731 | 852 | 567 | 587 | 676 | 743 | 610 | 683 | 991 | 731 | 906 | 650 | 637 | 630 | 605 | *- 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 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Tagihan Komitmen** | **13** | **14** | **14** | **14** | **15** | **18** | **18** | **32** | **20** | **27** | **28** | **27** | **22** | **28** | **23** | **19** | **26** | **25** | ***Commited Claims*** |
| - Fasilitas pinjaman yang belum ditarik | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - *Unused borrowing* |
| - Posisi pembelian spot dan derivatif yang masih berjalan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - *Outstanding spot and derivatives (purchased)* |
| - Lainnya (Others) | 13 | 14 | 14 | 14 | 15 | 18 | 18 | 32 | 20 | 27 | 28 | 27 | 22 | 28 | 23 | 19 | 26 | 25 | - *Others* |
| **Kewajiban Komitmen** | **4.246** | **4.386** | **4.596** | **4.660** | **4.852** | **4.861** | **5.200** | **5.471** | **4.980** | **5.663** | **5.467** | **5.368** | **6.521** | **6.051** | **5.412** | **7.049** | **7.400** | **6.583** | ***Commited Liabilities*** |
| - Fasilitas kredit kepada nasabah yang belum ditarik | 4.171 | 4.315 | 4.542 | 4.608 | 4.756 | 4.762 | 5.083 | 5.364 | 4.906 | 5.569 | 5.387 | 5.273 | 6.428 | 5.975 | 5.298 | 6.922 | 6.679 | 5.880 | - *Undisbursed loan facilities to debtors* |
| Committed | 2.926 | 2.874 | 2.761 | 2.911 | 3.031 | 2.954 | 3.355 | 3.278 | 3.437 | 3.536 | 3.593 | 3.996 | 4.196 | 4.132 | 3.928 | 4.117 | 4.210 | 3.919 | *- Committed* |
| Uncommitted | 1.246 | 1.441 | 1.781 | 1.697 | 1.725 | 1.808 | 1.728 | 2.086 | 1.470 | 2.033 | 1.794 | 1.277 | 2.232 | 1.843 | 1.369 | 2.806 | 2.469 | 1.961 | *- Uncommitted* |
| - Fasilitas kredit kepada bank lain yang Belum ditarik | 21 | 21 | 23 | 32 | 72 | 70 | 60 | 57 | 38 | 53 | 50 | 54 | 55 | 58 | 72 | 74 | 80 | 75 | - *Undisbursed loan facilities to other banks* |
| Committed | 8 | 10 | 9 | 6 | 38 | 41 | 38 | 37 | 8 | 13 | 17 | 24 | 22 | 25 | 31 | 31 | 31 | 30 | *- Committed* |
| Uncommitted | 13 | 11 | 15 | 27 | 35 | 29 | 22 | 20 | 30 | 40 | 33 | 30 | 33 | 34 | 41 | 42 | 49 | 45 | *- 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 | 54 | 50 | 31 | 20 | 24 | 29 | 57 | 50 | 36 | 41 | 30 | 41 | 38 | 18 | 43 | 53 | 41 | 27 | - *Others* |
| **Tagihan Kontinjensi** | **293** | **311** | **317** | **319** | **313** | **309** | **321** | **325** | **325** | **317** | **315** | **341** | **336** | **326** | **323** | **335** | **329** | **327** | ***Contingent Claims*** |
| - Garansi yang diterima | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - *Received guarantees* |
| - Pendapatan bunga dalam penyelesaian | 291 | 311 | 315 | 314 | 308 | 303 | 317 | 320 | 318 | 308 | 311 | 333 | 325 | 316 | 313 | 326 | 319 | 318 | - *Accrued interest* |
| - Lainnya | 1 | 0 | 2 | 5 | 5 | 6 | 4 | 4 | 6 | 9 | 5 | 8 | 10 | 10 | 10 | 9 | 10 | 9 | - *Others* |
| **Kewajiban Kontijensi** | **262** | **238** | **270** | **289** | **301** | **374** | **362** | **351** | **371** | **337** | **343** | **483** | **406** | **359** | **379** | **356** | **353** | **387** | ***Contingent Liabilities*** |
| - Garansi yang diberikan | 207 | 198 | 226 | 238 | 255 | 289 | 315 | 302 | 312 | 270 | 288 | 409 | 324 | 292 | 315 | 293 | 287 | 324 | - *Issued guarantees* |
| - Lainnya | 54 | 40 | 44 | 51 | 46 | 85 | 47 | 49 | 59 | 67 | 55 | 74 | 82 | 67 | 63 | 64 | 66 | 63 | - *Others* |
| **Lainnya** | **1.989** | **2.044** | **2.093** | **2.140** | **2.222** | **2.255** | **2.322** | **2.391** | **2.452** | **2.498** | **2.539** | **2.692** | **2.733** | **2.762** | **2.849** | **2.902** | **3.032** | **3.103** | ***Others*** |
| - Penerusan Kredit | 85 | 85 | 83 | 83 | 83 | 82 | 82 | 82 | 82 | 82 | 82 | 82 | 82 | 82 | 82 | 81 | 81 | 81 | - *Channelling* |
| - Aset produktif yang dihapusbukukan | 1.596 | 1.633 | 1.670 | 1.698 | 1.752 | 1.761 | 1.799 | 1.855 | 1.901 | 1.928 | 1.951 | 2.069 | 2.090 | 2.102 | 2.172 | 2.218 | 2.342 | 2.404 | - *Written off earning assets* |
| Kredit yang diberikan | 1.442 | 1.478 | 1.517 | 1.545 | 1.595 | 1.612 | 1.647 | 1.703 | 1.753 | 1.777 | 1.804 | 1.921 | 1.943 | 1.980 | 2.040 | 2.069 | 2.108 | 2.166 | *- Credit disbursed* |
| Lainnya | 154 | 155 | 153 | 153 | 157 | 149 | 152 | 152 | 148 | 151 | 147 | 148 | 147 | 122 | 133 | 149 | 233 | 239 | *- Others* |
| - Aset produktif yang dihapustagih | 308 | 327 | 341 | 359 | 387 | 412 | 440 | 454 | 469 | 488 | 506 | 541 | 561 | 577 | 594 | 602 | 609 | 617 | - *Charged off earning assets* |
| Kredit yang diberikan | 308 | 327 | 341 | 359 | 387 | 412 | 440 | 454 | 469 | 488 | 506 | 541 | 561 | 577 | 594 | 602 | 609 | 617 | *- Credit disbursed* |
| Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *- Others* |

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

| Indikator | 2012 | | | | | | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Tagihan Komitmen** | **2.758** | **2.471** | **2.950** | **2.806** | **2.578** | **2.426** | **3.081** | **3.155** | **2.903** | **2.852** | **3.260** | **2.720** | **3.990** | **3.900** | **3.423** | **3.961** | **3.571** | **3.674** | ***Commited Claims*** |
| - Fasilitas pinjaman yang belum ditarik | 76 | 77 | 77 | 77 | 77 | 77 | 77 | 77 | 78 | 78 | 88 | 79 | 78 | 79 | 79 | 79 | 79 | 80 | - *Unused borrowing* |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 430 | 201 | 462 | 164 | 67 | 10 | 465 | 527 | 314 | 289 | 721 | 164 | 846 | 640 | 0 | 100[r)] | 183 | 366 | - *Outstanding spot and derivatives (purchased)* |
| - Lainnya (Others) | 2.252 | 2.193 | 2.412 | 2.564 | 2.433 | 2.340 | 2.540 | 2.551 | 2.511 | 2.485 | 2.451 | 2.477 | 3.066 | 3.181 | 3.344 | 3.282 | 3.309 | 3.228 | - *Others* |
| **Kewajiban Komitmen** | **18.250** | **18.521** | **19.674** | **19.588** | **19.574** | **21.004** | **20.666** | **20.876** | **20.210** | **20.652** | **21.086** | **19.773** | **22.762** | **22.758** | **21.403** | **21.248** | **21.212** | **24.112** | ***Commited Liabilities*** |
| - Fasilitas kredit kepada nasabah yang belum ditarik | 15.670 | 16.062 | 17.173 | 17.038 | 17.232 | 18.826 | 17.945 | 18.147 | 17.572 | 17.801 | 18.012 | 16.990 | 19.398 | 19.438 | 18.809 | 18.088 | 18.355 | 19.261 | - *Undisbursed loan facilities to debtors* |
| Committed | 6.138 | 6.361 | 6.724 | 6.606 | 5.222 | 5.366 | 5.326 | 5.094 | 4.737 | 4.875 | 4.776 | 4.736 | 4.934 | 5.144 | 5.132 | 5.110 | 5.159 | 5.338 | *- Committed* |
| Uncommitted | 9.532 | 9.702 | 10.449 | 10.433 | 12.010 | 13.460 | 12.619 | 13.053 | 12.835 | 12.926 | 13.236 | 12.253 | 14.464 | 14.294 | 13.677 | 12.977 | 13.196 | 13.922 | *- Uncommitted* |
| - Fasilitas kredit kepada bank lain yang Belum ditarik | 68 | 58 | 68 | 67 | 73 | 78 | 90 | 112 | 89 | 76 | 79 | 130 | 125 | 164 | 127 | 179 | 185 | 151 | - *Undisbursed loan facilities to other banks* |
| Committed | 60 | 53 | 62 | 58 | 6 | 15 | 15 | 10 | 10 | 7 | 5 | 3 | 3 | 3 | 4 | 45[r)] | 55 | 36 | *- Committed* |
| Uncommitted | 8 | 5 | 6 | 10 | 68 | 64 | 75 | 102 | 78 | 69 | 74 | 128 | 122 | 160 | 123 | 135 | 131 | 115 | *- Uncommitted* |
| - Irrevocable L/C yang masih berjalan | 918 | 948 | 969 | 1.052 | 893 | 865 | 846 | 810 | 814 | 845 | 808 | 869 | 800 | 837 | 804 | 775 | 836 | 817 | - *Current Irrevocable L/C* |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 369 | 230 | 223 | 193 | 96 | 39 | 504 | 508 | 60 | 299 | 565 | 140 | 814 | 615 | 35 | 564 | 219 | 219 | - *Outstanding spot and derivatives (sold)* |
| - Lainnya | 1.224 | 1.222 | 1.241 | 1.238 | 1.280 | 1.196 | 1.280 | 1.299 | 1.676 | 1.631 | 1.622 | 1.644 | 1.625 | 1.705 | 1.628 | 1.642 | 1.617 | 1.629 | - *Others* |
| **Tagihan Kontinjensi** | **6.710** | **7.094** | **7.239** | **7.621** | **7.594** | **7.391** | **7.262** | **7.313** | **7.445** | **6.376** | **4.276** | **4.240** | **4.084** | **4.139** | **4.181** | **4.697** | **4.801** | **4.506** | ***Contingent Claims*** |
| - Garansi yang diterima | 5.663 | 6.005 | 6.163 | 6.485 | 6.418 | 6.255 | 6.085 | 6.089 | 6.200 | 5.013 | 2.855 | 2.814 | 2.593 | 2.617 | 2.623 | 3.030 | 3.007 | 2.852 | - *Received guarantees* |
| - Pendapatan bunga dalam penyelesaian | 927 | 962 | 952 | 1.016 | 1.032 | 1.018 | 1.059 | 1.092 | 1.111 | 1.231 | 1.288 | 1.344 | 1.402 | 1.441 | 1.477 | 1.584 | 1.653 | 1.573 | - *Accrued interest* |
| - Lainnya | 120 | 127 | 124 | 120 | 143 | 118 | 118 | 132 | 133 | 132 | 133 | 82 | 88 | 81 | 81 | 82 | 141 | 81 | - *Others* |
| **Kewajiban Kontijensi** | **10.292** | **11.068** | **11.475** | **11.883** | **11.420** | **11.946** | **9.440** | **8.998** | **9.245** | **9.572** | **10.536** | **11.505** | **11.701** | **12.212** | **12.450** | **12.638** | **11.854** | **12.140** | ***Contingent Liabilities*** |
| - Garansi yang diberikan | 10.291 | 11.067 | 11.474 | 11.883 | 11.419 | 11.945 | 9.440 | 8.997 | 9.180 | 9.498 | 10.468 | 11.135 | 11.651 | 11.947 | 12.417 | 12.163 | 11.381 | 11.763 | - *Issued guarantees* |
| - Lainnya | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 65[r)] | 74[r)] | 68[r)] | 370 | 49 | 265 | 33 | 475 | 472 | 376 | - *Others* |
| **Lainnya** | **6.343** | **6.660** | **6.963** | **7.025** | **7.196** | **7.310** | **7.296** | **7.340** | **7.617** | **7.802** | **7.832** | **7.906** | **7.914** | **7.983** | **8.092** | **8.108** | **8.306** | **8.540** | ***Others*** |
| - Penerusan Kredit | 2.090 | 2.202 | 2.201 | 2.179 | 2.317 | 2.160 | 2.145 | 2.186 | 2.270 | 2.419 | 2.403 | 2.440 | 2.420 | 2.473 | 2.488 | 2.467 | 2.450 | 2.434 | - *Channelling* |
| - Aset produktif yang dihapusbukukan | 4.101 | 4.346 | 4.649 | 4.706 | 4.767 | 4.998 | 5.038 | 5.041 | 5.235 | 5.270 | 5.317 | 5.353 | 5.382 | 5.397 | 5.491 | 5.528 | 5.743 | 5.993 | - *Written off earning assets* |
| Kredit yang diberikan | 3.910 | 4.138 | 4.430 | 4.487 | 4.545 | 4.763 | 4.803 | 4.805 | 4.995 | 5.029 | 5.077 | 5.109 | 5.134 | 5.152 | 5.219 | 5.255 | 5.386 | 5.610 | *- Credit disbursed* |
| Lainnya | 191 | 208 | 219 | 219 | 222 | 236 | 234 | 235 | 240 | 241 | 241 | 244 | 248 | 246 | 272 | 273 | 357 | 383 | *- Others* |
| - Aset produktif yang dihapustagih | 152 | 113 | 113 | 140 | 113 | 153 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | - *Charged off earning assets* |
| Kredit yang diberikan | 113 | 113 | 113 | 113 | 113 | 153 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | *- Credit disbursed* |
| Lainnya | 40 | 0 | 0 | 27 | 0 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | *- Others* |

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 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Tagihan Komitmen** | **44.602** | **45.996** | **43.974** | **44.095** | **43.586** | **41.154** | **41.264** | **47.106** | **52.207** | **60.645** | **59.993** | **56.751** | **56.361** | **63.263** | **55.391** | **58.106** | **59.633** | **63.713** | ***Commited Claims*** |
| - Fasilitas pinjaman yang belum ditarik | 5.954 | 6.793 | 5.961 | 6.923 | 7.059 | 4.510 | 4.842 | 5.441 | 9.241 | 9.243 | 11.614 | 9.656 | 8.917 | 9.580 | 10.100 | 9.451 | 10.331 | 10.176 | - *Unused borrowing* |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 38.476 | 39.070 | 37.860 | 37.102 | 36.414 | 36.560 | 36.304 | 41.031 | 42.865 | 51.265 | 48.290 | 46.998 | 47.195 | 53.442 | 45.005 | 48.472 | 49.142 | 53.155 | - *Outstanding spot and derivatives (purchased)* |
| - Lainnya (Others) | 172 | 133 | 153 | 70 | 113 | 84 | 118 | 635 | 101 | 137 | 89 | 98 | 249 | 241 | 285 | 182 | 161 | 381 | - *Others* |
| **Kewajiban Komitmen** | **143.520** | **142.694** | **139.370** | **143.583** | **143.954** | **143.637** | **146.959** | **157.168** | **164.549** | **168.621** | **142.931** | **156.580** | **162.342** | **174.873** | **176.221** | **176.775** | **196.267** | **187.237** | ***Commited Liabilities*** |
| - Fasilitas kredit kepada nasabah yang belum ditarik | 98.948 | 98.882 | 96.740 | 101.308 | 103.079 | 104.664 | 106.451 | 110.254 | 115.207 | 113.425 | 85.525[r] | 103.208 | 107.104 | 111.848 | 117.523 | 118.283 | 135.951 | 125.246 | - *Undisbursed loan facilities to debtors* |
| Committed | 17.852 | 18.022 | 18.393 | 17.669 | 12.559 | 12.083 | 13.607 | 13.461 | 13.754 | 13.359 | 15.263 | 14.247 | 15.188 | 14.696 | 15.654 | 15.957 | 16.505 | 16.505 | *- Committed* |
| Uncommitted | 81.096 | 80.860 | 78.348 | 83.639 | 90.520 | 92.581 | 92.844 | 96.793 | 101.453 | 100.066 | 70.262[r] | 88.961 | 91.916 | 97.152 | 101.869 | 102.326 | 119.446 | 108.741 | *- Uncommitted* |
| - Fasilitas kredit kepada bank lain yang Belum ditarik | 6 | 9 | 9 | 8 | 12 | 15 | 6 | 12 | 14 | 12 | 11 | 10 | 11 | 185 | 161 | 162 | 155 | 77 | - *Undisbursed loan facilities to other banks* |
| Committed | 3 | 3 | 3 | 3 | 3 | 4 | 2 | 3 | 6 | 6 | 6 | 6 | 7 | 12 | 13 | 16 | 13 | 10 | *- Committed* |
| Uncommitted | 3 | 6 | 7 | 4 | 9 | 11 | 5 | 8 | 8 | 6 | 5 | 3 | 4 | 173 | 147 | 146 | 142 | 67 | *- Uncommitted* |
| - Irrevocable L/C yang masih berjalan | 6.349 | 6.232 | 6.176 | 6.286 | 6.649 | 6.022 | 6.006 | 6.597 | 7.400 | 6.074 | 6.828 | 6.383 | 6.843 | 8.127 | 10.307 | 9.983 | 11.344 | 11.095 | - *Current Irrevocable L/C* |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 38.007 | 37.428 | 35.927 | 35.631 | 34.140 | 32.721 | 34.387 | 40.203 | 41.825 | 48.984 | 50.401 | 46.813 | 48.206 | 54.524 | 47.973 | 48.117 | 48.401 | 50.452 | - *Outstanding spot and derivatives (sold)* |
| - Lainnya | 210 | 142 | 517 | 350 | 74 | 215 | 109 | 103 | 103 | 126 | 166 | 167 | 177 | 189 | 257 | 229 | 417 | 366 | - *Others* |
| **Tagihan Kontinjensi** | **55.408** | **57.122** | **56.676** | **57.517** | **61.885** | **62.290** | **62.214** | **64.309** | **66.669** | **60.718** | **61.201** | **62.707** | **66.477** | **71.208** | **75.594** | **74.231** | **86.458** | **91.364** | ***Contingent Claims*** |
| - Garansi yang diterima | 55.179 | 56.887 | 56.398 | 57.279 | 61.636 | 62.040 | 61.970 | 64.037 | 66.403 | 60.484 | 60.961 | 62.498 | 66.259 | 70.976 | 75.366 | 73.972 | 86.207 | 91.016 | - *Received guarantees* |
| - Pendapatan bunga dalam penyelesaian | 228 | 235 | 278 | 233 | 246 | 246 | 240 | 268 | 264 | 232 | 238 | 207 | 216 | 229 | 225 | 256 | 249 | 346 | - *Accrued interest* |
| - Lainnya | - | - | - | 5 | 4 | 4 | 4 | 4 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 2 | 2 | - *Others* |
| **Kewajiban Kontijensi** | **14.531** | **14.710** | **15.113** | **15.445** | **15.728** | **15.200** | **15.807** | **16.325** | **16.453** | **16.696** | **17.649** | **17.733** | **17.912** | **19.038** | **20.359** | **19.988** | **20.970** | **20.536** | ***Contingent Liabilities*** |
| - Garansi yang diberikan | 14.531 | 14.710 | 15.113 | 15.445 | 15.689 | 15.158 | 15.785 | 16.290 | 16.265 | 16.662 | 17.601 | 17.691 | 17.844 | 18.969 | 20.294 | 19.931 | 20.901 | 20.445 | - *Issued guarantees* |
| - Lainnya | 0 | - | - | - | 39 | 42 | 22 | 35 | 189[r] | 34 | 49 | 42 | 68 | 69 | 65 | 57 | 69 | 91 | - *Others* |
| **Lainnya** | **3.334** | **3.405** | **3.471** | **3.556** | **3.652** | **3.753** | **3.830** | **3.897** | **3.962** | **4.165** | **4.264** | **4.440** | **4.549** | **4.660** | **5.013** | **5.073** | **5.194** | **5.334** | ***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 | 3.114 | 3.165 | 3.229 | 3.314 | 3.410 | 3.506 | 3.578 | 3.645 | 3.693 | 3.896 | 3.982 | 4.062 | 4.163 | 4.257 | 4.593 | 4.661 | 4.762 | 4.900 | - *Written off earning assets* |
| Kredit yang diberikan | 2.960 | 3.011 | 3.076 | 3.160 | 3.257 | 3.352 | 3.424 | 3.492 | 3.539 | 3.743 | 3.829 | 3.909 | 4.009 | 4.103 | 4.439 | 4.508 | 4.608 | 4.746 | *- Credit disbursed* |
| Lainnya | 153 | 153 | 153 | 153 | 153 | 153 | 153 | 153 | 153 | 153 | 153 | 153 | 153 | 153 | 153 | 153 | 153 | 153 | *- Others* |
| - Aset produktif yang dihapustagih | 221 | 240 | 241 | 242 | 242 | 247 | 252 | 252 | 269 | 269 | 282 | 378 | 387 | 403 | 420 | 412 | 433 | 435 | - *Charged off earning assets* |
| Kredit yang diberikan | 221 | 240 | 241 | 242 | 242 | 247 | 252 | 252 | 269 | 269 | 282 | 378 | 387 | 403 | 420 | 412 | 429 | 435 | *- Credit disbursed* |
| Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3 | - | *- Others* |

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 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Tagihan Komitmen** | **122.937** | **100.845** | **121.433** | **183.480** | **158.647** | **140.520** | **131.773** | **143.937** | **147.659** | **156.501** | **174.047** | **161.941** | **168.844** | **175.334** | **182.605** | **183.577** | **197.921** | **198.742** | ***Commited Claims*** |
| - Fasilitas pinjaman yang belum ditarik | 8.028 | 8.105 | 8.135 | 8.164 | 9.062 | 8.192 | 8.243 | 8.214 | 9.210 | 11.181 | 11.264 | 11.414 | 11.414 | 12.558 | 13.317 | 12.963 | 13.757 | 13.996 | - *Unused borrowing* |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 113.949 | 92.716 | 113.297 | 175.316 | 149.571 | 132.324 | 123.384 | 134.633 | 138.384 | 144.345 | 161.310 | 150.523 | 157.427 | 162.775 | 169.256 | 170.613 | 184.165 | 184.725 | - *Outstanding spot and derivatives (purchased)* |
| - Lainnya (Others) | 959 | 24 | 2 | 1 | 14 | 4 | 147 | 1.089 | 65 | 975 | 1.472 | 4 | 3 | 1 | 31 | 1 | - | 21 | - *Others* |
| **Kewajiban Komitmen** | **361.110** | **309.267** | **340.245** | **447.624** | **409.659** | **302.516** | **309.127** | **314.602** | **331.357** | **320.628** | **340.897** | **333.919** | **347.644** | **364.593** | **408.950** | **418.113** | **444.852** | **450.692** | ***Commited Liabilities*** |
| - Fasilitas kredit kepada nasabah yang belum ditarik | 154.737 | 133.814 | 137.497 | 227.522 | 233.693 | 147.600 | 152.485 | 157.871 | 158.931 | 155.519 | 156.067 | 160.885 | 163.635 | 174.003 | 213.372 | 220.540 | 236.286 | 237.527 | - *Undisbursed loan facilities to debtors* |
| Committed | 62.787 | 66.281 | 67.284 | 36.563 | 36.832 | 33.500 | 32.970 | 32.481 | 34.263 | 33.643 | 34.030 | 35.687 | 36.668 | 38.117 | 41.044 | 40.667 | 42.120 | 42.453 | *- Committed* |
| Uncommitted | 91.951 | 67.533 | 70.213 | 190.959 | 196.861 | 114.101 | 119.516 | 125.390 | 124.669 | 121.876 | 122.037 | 125.198 | 126.967 | 135.886 | 172.328 | 179.873 | 194.166 | 195.074 | *- Uncommitted* |
| - Fasilitas kredit kepada bank lain yang Belum ditarik | 2.183 | 2.212 | 2.882 | 2.892 | 3.023 | 3.302 | 3.172 | 3.953 | 4.645 | 4.011 | 4.741 | 7.554 | 8.674 | 8.799 | 6.325 | 6.529 | 5.775 | 6.303 | - *Undisbursed loan facilities to other banks* |
| Committed | 1.815 | 1.568 | 2.710 | 2.815 | 2.725 | 338 | 341 | 339 | 340 | 244 | 391 | 103 | 162 | 234 | 141 | 131 | 152 | 33 | *- Committed* |
| Uncommitted | 369 | 644 | 172 | 77 | 297 | 2.964 | 2.831 | 3.614 | 4.304 | 3.767 | 4.350 | 7.452 | 8.512 | 8.565 | 6.184 | 6.398 | 5.623 | 6.270 | *- Uncommitted* |
| - Irrevocable L/C yang masih berjalan | 6.749 | 6.606 | 6.468 | 7.672 | 6.605 | 7.328 | 6.838 | 7.374 | 8.040 | 5.869 | 6.699 | 7.508 | 7.319 | 8.090 | 9.058 | 9.568 | 10.050 | 11.769 | - *Current Irrevocable L/C* |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 196.201 | 166.589 | 193.396 | 209.538 | 166.335 | 144.037 | 146.486 | 145.375 | 159.491 | 155.158 | 173.283 | 157.760 | 166.845 | 173.142 | 179.887 | 181.474 | 192.103 | 194.823 | - *Outstanding spot and derivatives (sold)* |
| - Lainnya | 1.240 | 45 | 2 | 1 | 4 | 249 | 147 | 29 | 249 | 70 | 107 | 212 | 1.172 | 559 | 308 | 308*** | 638 | 271 | - *Others* |
| **Tagihan Kontinjensi** | **89.900** | **86.871** | **88.075** | **89.011** | **85.930** | **85.357** | **84.471** | **86.555** | **85.936** | **87.676** | **84.567** | **84.776** | **86.784** | **94.380** | **99.781** | **93.073** | **101.999** | **104.257** | ***Contingent Claims*** |
| - Garansi yang diterima | 89.696 | 86.662 | 87.864 | 88.799 | 85.717 | 85.156 | 84.287 | 86.370 | 85.774 | 87.514 | 84.412 | 84.616 | 86.619 | 94.201 | 99.591 | 92.884 | 101.797 | 104.151 | - *Received guarantees* |
| - Pendapatan bunga dalam penyelesaian | 187 | 192 | 195 | 197 | 199 | 187 | 170 | 170 | 148 | 148 | 143 | 149 | 156 | 168 | 181 | 179 | 194 | 98 | - *Accrued interest* |
| - Lainnya | 18 | 17 | 16 | 15 | 15 | 13 | 14 | 15 | 14 | 14 | 12 | 11 | 10 | 10 | 10 | 10 | 8 | 8 | - *Others* |
| **Kewajiban Kontijensi** | **35.632** | **35.802** | **36.192** | **36.793** | **36.027** | **36.785** | **36.039** | **37.202** | **37.351** | **36.773** | **37.788** | **38.081** | **40.490** | **41.227** | **43.002** | **43.280** | **45.933** | **45.450** | ***Contingent Liabilities*** |
| - Garansi yang diberikan | 35.632 | 35.802 | 36.192 | 36.793 | 36.027 | 36.785 | 36.039 | 37.202 | 37.351 | 36.773 | 37.788 | 38.081 | 40.490 | 41.227 | 43.002 | 43.280 | 45.933 | 45.450 | - *Issued guarantees* |
| - Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - *Others* |
| **Lainnya** | **9.694** | **9.766** | **9.852** | **9.916** | **9.977** | **9.899** | **10.154** | **9.709** | **10.268** | **10.336** | **10.496** | **10.561** | **10.626** | **10.692** | **10.765** | **10.818** | **10.882** | **11.100** | ***Others*** |
| - Penerusan Kredit | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - *Channelling* |
| - Aset produktif yang dihapusbukukan | 9.504 | 9.569 | 9.651 | 9.708 | 9.760 | 9.676 | 9.922 | 9.470 | 10.021 | 10.082 | 10.104 | 10.162 | 10.218 | 10.277 | 10.344 | 10.385 | 10.440 | 10.650 | - *Written off earning assets* |
| Kredit yang diberikan | 9.355 | 9.420 | 9.488 | 9.545 | 9.597 | 9.664 | 9.759 | 9.307 | 9.858 | 9.919 | 9.941 | 9.999 | 10.054 | 10.113 | 10.178 | 10.220 | 10.274 | 10.483 | *- Credit disbursed* |
| Lainnya | 149 | 149 | 163 | 163 | 163 | 12 | 163 | 163 | 163 | 163 | 163 | 163 | 164 | 165 | 165 | 165 | 166 | 166 | *- Others* |
| - Aset produktif yang dihapustagih | 190 | 198 | 202 | 209 | 217 | 223 | 232 | 239 | 247 | 254 | 391 | 399 | 408 | 415 | 421 | 432 | 442 | 450 | - *Charged off earning assets* |
| Kredit yang diberikan | 190 | 198 | 202 | 209 | 217 | 223 | 232 | 239 | 247 | 254 | 391 | 399 | 408 | 415 | 421 | 432 | 442 | 450 | *- Credit disbursed* |
| Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *- Others* |

***) Angka-angka sangat-sangat sementara

****) Estimated figures*

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

| Keterangan | 2012 | | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%)** | **17,28** | **17,29** | **17,41** | **17,31** | **17,44** | **17,43** | **19,31** | **19,29** | **19,08** | **18,74** | **18,68** | **18,08** | **18,08** | **18,02** | **18,11** | **18,48** | **18,72** | **18,13** | ***Capital Adequacy Ratio (%)*** |
| - Modal | 466.511 | 471.494 | 481.024 | 481.099 | 490.094 | 496.629 | 557.410 | 563.382 | 565.431 | 561.848 | 569.202 | 567.388 | 576.547 | 582.716 | 601.394 | 612.646 | 633.538 | 626.888 | - *Capital* |
| - ATMR | 2.699.394 | 2.727.375 | 2.762.856 | 2.779.759 | 2.810.359 | 2.849.997 | 2.886.972 | 2.920.963 | 2.963.335 | 2.997.947 | 3.047.401 | 3.137.611 | 3.188.076 | 3.234.414 | 3.320.806 | 3.315.371 | 3.383.646 | 3.458.404 | - *Risk Weighted Assets* |
| **Rasio Modal Inti terhadap ATMR (%)** | **15,48** | **15,43** | **15,54** | **15,48** | **15,58** | **15,60** | **17,52** | **17,51** | **17,24** | **16,94** | **16,91** | **16,30** | **16,32** | **16,34** | **16,42** | **16,66** | **16,99** | **16,36** | ***Core Capital Ratio to ATMR (%)*** |
| - Modal Inti (Tier I) | 417.882 | 420.946 | 429.376 | 430.352 | 437.798 | 444.545 | 505.866 | 511.414 | 510.947 | 507.982 | 515.172 | 511.475 | 520.451 | 528.377 | 545.432 | 552.319 | 575.004 | 565.774 | - *Core Capital (Tier I)* |
| - ATMR | 2.699.394 | 2.727.375 | 2.762.856 | 2.779.759 | 2.810.359 | 2.849.997 | 2.886.972 | 2.920.963 | 2.963.335 | 2.997.947 | 3.047.401 | 3.137.611 | 3.188.076 | 3.234.414 | 3.320.806 | 3.315.371 | 3.383.646 | 3.458.404 | - *Risk Weighted Assets* |
| **ROA (%)** | **3,13** | **3,07** | **3,09** | **3,10** | **3,12** | **3,11** | **3,16** | **2,92** | **3,03** | **2,96** | **2,99** | **3,02** | **3,00** | **3,03** | **3,06** | **3,09** | **3,09** | **3,08** | ***Return On Assets Ratio (%)*** |
| - Laba sebelum pajak | 113.942 | 112.537 | 114.033 | 114.788 | 116.327 | 117.103 | 128.423 | 119.224 | 124.226 | 122.288 | 124.437 | 126.197 | 126.133 | 128.398 | 130.653 | 132.679 | 133.732 | 134.571 | - *Profit* |
| - Rata-rata total aset | 3.640.673 | 3.660.546 | 3.684.874 | 3.706.039 | 3.729.813 | 3.761.912 | 4.067.805 | 4.077.665 | 4.105.137 | 4.132.432 | 4.155.641 | 4.179.853 | 4.203.757 | 4.230.746 | 4.269.024 | 4.296.687 | 4.328.225 | 4.365.364 | - *Average total assets* |
| **BOPO (%)** | **74,94** | **74,70** | **74,26** | **74,02** | **73,97** | **74,10** | **79,63** | **77,38** | **75,11** | **75,02** | **74,54** | **74,66** | **74,14** | **74,06** | **74,35** | **73,74** | **74,95** | **74,08** | ***Operating Expenses/Operating Income (%)*** |
| - Biaya Operasional | 190.745 | 212.172 | 237.409 | 261.595 | 290.737 | 321.357 | 39.306 | 64.824 | 90.545 | 118.453 | 146.520 | 179.027 | 202.408 | 235.035 | 272.984 | 298.646 | 353.066 | 368.460 | - *Operating Expenses* |
| - Pendapatan Operasional | 254.535 | 284.034 | 319.714 | 353.421 | 393.059 | 433.678 | 49.358 | 83.773 | 120.546 | 157.898 | 196.559 | 239.786 | 273.011 | 317.357 | 367.168 | 404.977 | 471.067 | 497.384 | - *Operating Income* |
| **NIM (%)** | **5,41** | **5,43** | **5,45** | **5,48** | **5,48** | **5,49** | **5,53** | **5,34** | **5,41** | **5,42** | **5,41** | **5,43** | **5,46** | **5,46** | **5,48** | **5,50** | **4,88** | **4,89** | ***Net Interest Margin Ratio (%)*** |
| - Pendapatan bunga bersih | 191.240 | 192.862 | 195.023 | 196.860 | 198.231 | 200.338 | 218.105 | 211.016 | 215.365 | 217.071 | 218.140 | 219.773 | 222.215 | 223.906 | 226.470 | 228.967 | 231.216 | 233.841 | - *Interest income net* |
| - Rata-rata total aset produktif | 3.534.925 | 3.551.432 | 3.575.594 | 3.595.175 | 3.618.565 | 3.648.741 | 3.944.435 | 3.954.362 | 3.980.999 | 4.006.770 | 4.029.514 | 4.050.534 | 4.073.035 | 4.097.904 | 4.134.927 | 4.161.857 | 4.742.537 | 4.782.557 | - *Average total earning assets* |
| **LDR (%)** | **82,55** | **83,70** | **83,33** | **83,78** | **83,61** | **83,58** | **83,47** | **84,35** | **84,93** | **85,17** | **85,84** | **86,80** | **88,68** | **88,88** | **88,91** | **89,47** | **89,97** | **89,70** | ***Loan to Deposits Ratio (%)*** |
| - Total Kredit kepada pihak ketiga bukan Bank | 2.363.995 | 2.414.668 | 2.455.427 | 2.482.519 | 2.525.169 | 2.597.026 | 2.577.120 | 2.605.285 | 2.650.434 | 2.704.323 | 2.757.639 | 2.818.238 | 2.893.020 | 2.938.954 | 3.024.448 | 3.027.457 | 3.081.594 | 3.158.099 | - *Total Credit to third party* |
| - Total Dana Pihak Ketiga | 2.863.630 | 2.884.859 | 2.946.482 | 2.963.231 | 3.020.235 | 3.107.385 | 3.087.358 | 3.088.562 | 3.120.554 | 3.175.378 | 3.212.610 | 3.246.636 | 3.262.157 | 3.306.536 | 3.401.635 | 3.383.707 | 3.425.301 | 3.520.616 | - *Total Third Party Funds* |
| **Rasio Aset Likuid (%)** | **19,02** | **18,48** | **18,23** | **17,75** | **18,03** | **18,45** | **18,31** | **18,07** | **18,08** | **18,20** | **17,48** | **16,22** | **16,40** | **15,75** | **15,92** | **15,85** | **15,50** | **15,77** | ***Liquid Assets Ratio (%)*** |
| - Aset Likuid Primer | 573.475 | 560.596 | 566.436 | 547.693 | 573.906 | 616.043 | 597.746 | 586.414 | 598.786 | 612.040 | 584.308 | 547.670 | 557.523 | 532.728 | 560.114 | 554.127 | 545.510 | 589.158 | - *Aset Likuid Primer* |
| - Aset Likuid Sekunder | 145.609 | 141.543 | 140.963 | 143.927 | 141.277 | 142.989 | 147.044 | 152.226 | 153.233 | 155.000 | 158.333 | 150.046 | 155.352 | 163.193 | 168.325 | 166.499 | 174.449 | 163.506 | - *Aset Likuid Sekunder* |
| - Total Aset | 3.781.548 | 3.799.658 | 3.879.497 | 3.896.525 | 3.967.552 | 4.115.003 | 4.067.805 | 4.087.525 | 4.160.081 | 4.214.319 | 4.248.473 | 4.300.917 | 4.347.177 | 4.419.669 | 4.575.253 | 4.545.650 | 4.643.724 | 4.773.892 | - *Total Assets* |

Ket: Data tidak termasuk BUS, data kinerja BUS disajikan pada tabel 2.13

*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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%)** | **16,11** | **16,38** | **16,61** | **16,13** | **16,39** | **16,17** | **18,61** | **18,47** | **18,25** | **17,24** | **17,51** | **16,61** | **16,41** | **16,35** | **16,17** | **16,40** | **16,70** | **15,91** | ***Capital Adequacy Ratio (%)*** |
| - Modal | 154.424 | 157.593 | 163.076 | 160.442 | 165.603 | 166.297 | 192.879 | 194.886 | 193.045 | 184.012 | 189.996 | 185.969 | 187.596 | 189.265 | 192.847 | 194.358 | 201.731 | 198.288 | - *Capital* |
| - ATMR | 958.384 | 962.384 | 981.974 | 994.742 | 1.010.575 | 1.028.287 | 1.036.489 | 1.054.870 | 1.058.063 | 1.067.313 | 1.084.825 | 1.119.932 | 1.142.853 | 1.157.567 | 1.192.526 | 1.185.125 | 1.207.733 | 1.246.469 | - *Risk Weighted Assets* |
| **Rasio Modal Inti terhadap ATMR (%)** | **14,53** | **14,66** | **14,85** | **14,46** | **14,62** | **14,59** | **17,29** | **17,16** | **16,73** | **15,93** | **16,13** | **15,17** | **15,00** | **15,13** | **14,96** | **14,89** | **15,39** | **14,58** | ***Core Capital Ratio to ATMR (%)*** |
| - Modal Inti (Tier I) | 139.293 | 141.074 | 145.822 | 143.797 | 147.726 | 150.049 | 179.223 | 180.980 | 176.990 | 169.988 | 174.983 | 169.901 | 171.449 | 175.169 | 178.425 | 176.510 | 185.826 | 181.769 | - *Core Capital (Tier I)* |
| - ATMR | 958.384 | 962.384 | 981.974 | 994.742 | 1.010.575 | 1.028.287 | 1.036.489 | 1.054.870 | 1.058.063 | 1.067.313 | 1.084.825 | 1.119.932 | 1.142.853 | 1.157.567 | 1.192.526 | 1.185.125 | 1.207.733 | 1.246.469 | - *Risk Weighted Assets* |
| **ROA (%)** | **3,64** | **3,64** | **3,71** | **3,74** | **3,82** | **3,80** | **3,49** | **3,40** | **3,74** | **3,63** | **3,62** | **3,70** | **3,69** | **3,68** | **3,71** | **3,74** | **3,74** | **3,87** | ***Return On Assets Ratio (%)*** |
| - Laba sebelum pajak | 47.760 | 47.967 | 49.159 | 49.841 | 51.275 | 51.669 | 52.111 | 50.624 | 55.845 | 54.605 | 54.784 | 56.460 | 56.537 | 56.837 | 57.717 | 58.661 | 58.953 | 61.645 | - *Profit* |
| - Rata-rata total aset | 1.311.085 | 1.318.793 | 1.326.552 | 1.333.507 | 1.343.006 | 1.359.034 | 1.492.152 | 1.489.233 | 1.493.920 | 1.505.655 | 1.513.866 | 1.524.660 | 1.533.619 | 1.543.907 | 1.556.473 | 1.567.429 | 1.578.204 | 1.593.260 | - *Average total assets* |
| **BOPO (%)** | **72,38** | **72,09** | **71,27** | **70,78** | **70,24** | **70,53** | **79,44** | **76,38** | **71,34** | **71,08** | **70,89** | **70,86** | **67,31** | **66,77** | **66,56** | **66,60** | **66,55** | **66,16** | ***Operating Expenses/Operating Income (%)*** |
| - Biaya Operasional | 69.304 | 78.275 | 87.688 | 95.677 | 105.132 | 116.981 | 16.197 | 26.076 | 33.961 | 43.733 | 54.189 | 66.794 | 66.178 | 74.989 | 84.953 | 94.840 | 104.592 | 116.272 | - *Operating Expenses* |
| - Pendapatan Operasional | 95.746 | 108.574 | 123.033 | 135.184 | 149.665 | 165.852 | 20.389 | 34.141 | 47.605 | 61.529 | 76.441 | 94.258 | 98.325 | 112.307 | 127.642 | 142.411 | 157.158 | 175.740 | - *Operating Income* |
| **NIM (%)** | **5,86** | **5,87** | **5,94** | **5,95** | **5,94** | **5,95** | **6,04** | **5,77** | **5,90** | **5,90** | **5,88** | **5,89** | **5,93** | **5,93** | **5,97** | **6,04** | **5,43** | **5,50** | ***Net Interest Margin Ratio (%)*** |
| - Pendapatan bunga bersih | 75.402 | 75.829 | 77.224 | 77.788 | 78.233 | 79.244 | 88.131 | 83.910 | 86.099 | 86.753 | 86.893 | 87.781 | 88.783 | 89.390 | 90.692 | 92.336 | 93.120 | 95.200 | - *Interest income net* |
| - Rata-rata total aset produktif | 1.286.796 | 1.292.480 | 1.300.430 | 1.306.717 | 1.316.095 | 1.331.277 | 1.458.783 | 1.454.462 | 1.459.374 | 1.470.244 | 1.478.354 | 1.489.445 | 1.496.562 | 1.506.273 | 1.518.879 | 1.529.793 | 1.714.676 | 1.731.075 | - *Average total earning assets* |
| **LDR (%)** | **82,18** | **82,88** | **83,84** | **83,72** | **82,71** | **79,84** | **81,84** | **84,21** | **85,54** | **84,73** | **85,90** | **86,99** | **88,06** | **87,48** | **88,72** | **88,07** | **89,29** | **86,70** | ***Loan to Deposits Ratio (%)*** |
| - Total Kredit kepada pihak ketiga bukan Bank | 850.583 | 865.367 | 888.985 | 897.082 | 920.147 | 959.128 | 945.499 | 958.571 | 976.289 | 998.187 | 1.025.125 | 1.066.945 | 1.077.916 | 1.088.499 | 1.125.090 | 1.125.057 | 1.145.988 | 1.181.726 | - *Total Credit to third party* |
| - Total Dana Pihak Ketiga | 1.035.025 | 1.044.060 | 1.060.300 | 1.071.565 | 1.112.462 | 1.201.284 | 1.155.296 | 1.138.323 | 1.141.350 | 1.178.129 | 1.193.439 | 1.226.507 | 1.224.042 | 1.244.245 | 1.268.088 | 1.277.421 | 1.283.491 | 1.363.062 | - *Total Third Party Funds* |
| **Rasio Aset Likuid (%)** | **19,87** | **20,15** | **18,71** | **18,40** | **19,29** | **20,06** | **18,87** | **17,71** | **17,68** | **18,87** | **17,40** | **15,58** | **15,80** | **16,51** | **15,73** | **16,23** | **15,57** | **15,84** | ***Liquid Assets Ratio (%)*** |
| - Aset Likuid Primer | 190.963 | 199.873 | 183.061 | 180.470 | 200.082 | 229.643 | 200.605 | 180.837 | 184.826 | 208.090 | 188.051 | 172.779 | 174.285 | 187.881 | 179.612 | 187.883 | 180.049 | 199.232 | - *Aset Likuid Primer* |
| - Aset Likuid Sekunder | 78.301 | 76.767 | 76.719 | 76.463 | 77.263 | 78.295 | 81.012 | 82.416 | 80.955 | 82.690 | 81.072 | 73.128 | 76.493 | 78.918 | 80.985 | 82.490 | 82.424 | 79.349 | - *Aset Likuid Sekunder* |
| - Total Aset | 1.355.233 | 1.372.756 | 1.388.621 | 1.396.102 | 1.437.996 | 1.535.343 | 1.492.152 | 1.486.314 | 1.503.293 | 1.540.859 | 1.546.709 | 1.578.632 | 1.587.370 | 1.615.923 | 1.657.000 | 1.666.037 | 1.685.957 | 1.758.873 | - *Total Assets* |

Ket: Data tidak termasuk BUS, data kinerja BUS disajikan pada tabel 2.13

*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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%)** | **15,57** | **15,42** | **15,58** | **15,44** | **15,50** | **15,33** | **16,90** | **16,88** | **16,87** | **16,93** | **16,43** | **16,21** | **16,22** | **16,19** | **16,00** | **15,97** | **16,23** | **16,01** | ***Capital Adequacy Ratio (%)*** |
| - Modal | 170.082 | 170.726 | 173.209 | 173.733 | 176.163 | 177.744 | 198.318 | 200.016 | 203.036 | 205.952 | 203.395 | 203.549 | 207.964 | 209.054 | 211.681 | 212.565 | 219.116 | 220.225 | - *Capital* |
| - ATMR | 1.092.666 | 1.107.004 | 1.112.032 | 1.125.129 | 1.136.737 | 1.159.788 | 1.173.798 | 1.184.740 | 1.203.384 | 1.216.758 | 1.237.769 | 1.255.918 | 1.281.841 | 1.290.919 | 1.323.121 | 1.330.646 | 1.349.762 | 1.375.870 | - *Risk Weighted Assets* |
| **Rasio Modal Inti terhadap ATMR (%)** | **13,31** | **13,18** | **13,34** | **13,23** | **13,28** | **13,05** | **14,47** | **14,47** | **14,48** | **14,50** | **14,09** | **13,87** | **13,92** | **13,91** | **13,75** | **13,66** | **13,98** | **13,78** | ***Core Capital Ratio to ATMR (%)*** |
| - Modal Inti (Tier I) | 145.487 | 145.898 | 148.327 | 148.858 | 150.983 | 151.331 | 169.885 | 1.184.740 | 174.212 | 176.401 | 174.342 | 174.135 | 178.423 | 179.620 | 181.938 | 181.816 | 188.701 | 189.602 | - *Core Capital (Tier I)* |
| - ATMR | 1.092.666 | 1.107.004 | 1.112.032 | 1.125.129 | 1.136.737 | 1.159.788 | 1.173.798 | 171.451 | 1.203.384 | 1.216.758 | 1.237.769 | 1.255.918 | 1.281.841 | 1.290.919 | 1.323.121 | 1.330.646 | 1.349.762 | 1.375.870 | - *Risk Weighted Assets* |
| **ROA (%)** | **2,70** | **2,64** | **2,64** | **2,63** | **2,61** | **2,64** | **2,41** | **2,22** | **2,27** | **2,28** | **2,41** | **2,45** | **2,48** | **2,50** | **2,50** | **2,51** | **2,52** | **2,43** | ***Return On Assets Ratio (%)*** |
| - Laba sebelum pajak | 38.097 | 37.420 | 37.630 | 37.719 | 37.728 | 38.452 | 38.371 | 35.327 | 36.284 | 36.430 | 38.667 | 39.491 | 40.047 | 40.641 | 40.888 | 41.276 | 41.632 | 40.571 | - *Profit* |
| - Rata-rata total aset | 1.411.364 | 1.418.959 | 1.427.588 | 1.435.270 | 1.443.953 | 1.455.843 | 1.589.677 | 1.592.101 | 1.599.109 | 1.599.490 | 1.604.150 | 1.610.155 | 1.616.921 | 1.624.494 | 1.635.928 | 1.644.041 | 1.654.302 | 1.667.964 | - *Average total assets* |
| **BOPO (%)** | **76,35** | **75,45** | **75,29** | **75,25** | **75,23** | **74,88** | **80,61** | **78,17** | **77,77** | **77,68** | **76,67** | **76,35** | **76,65** | **77,00** | **77,78** | **76,82** | **80,03** | **78,07** | ***Operating Expenses/Operating Income (%)*** |
| - Biaya Operasional | 70.312 | 75.126 | 84.215 | 93.794 | 103.114 | 112.722 | 12.930 | 20.928 | 31.225 | 41.531 | 51.821 | 62.055 | 73.944 | 86.644 | 102.216 | 110.316 | 147.270 | 138.893 | - *Operating Expenses* |
| - Pendapatan Operasional | 92.094 | 99.567 | 111.848 | 124.649 | 137.073 | 150.543 | 16.041 | 26.774 | 40.149 | 53.463 | 67.586 | 81.281 | 96.472 | 112.520 | 131.421 | 143.610 | 184.014 | 177.897 | - *Operating Income* |
| **NIM (%)** | **5,12** | **5,15** | **5,15** | **5,17** | **5,18** | **5,17** | **4,93** | **4,88** | **4,93** | **4,97** | **4,98** | **5,00** | **5,04** | **5,06** | **5,07** | **5,08** | **4,43** | **4,42** | ***Net Interest Margin Ratio (%)*** |
| - Pendapatan bunga bersih | 69.876 | 70.531 | 71.025 | 71.693 | 72.193 | 72.679 | 75.737 | 75.059 | 76.059 | 76.695 | 77.127 | 77.549 | 78.492 | 79.156 | 79.850 | 80.376 | 80.819 | 81.316 | - *Interest income net* |
| - Rata-rata total aset produktif | 1.363.747 | 1.370.219 | 1.378.426 | 1.385.543 | 1.393.803 | 1.404.733 | 1.534.760 | 1.538.937 | 1.544.185 | 1.543.806 | 1.547.870 | 1.550.380 | 1.558.452 | 1.564.843 | 1.575.379 | 1.583.167 | 1.824.766 | 1.838.391 | - *Average total earning assets* |
| **LDR (%)** | **81,84** | **81,88** | **81,87** | **82,22** | **82,03** | **81,58** | **80,34** | **80,90** | **81,56** | **83,00** | **82,94** | **83,52** | **84,92** | **84,62** | **84,72** | **85,87** | **85,13** | **83,77** | ***Loan to Deposits Ratio (%)*** |
| - Total Kredit kepada pihak ketiga bukan Bank | 956.954 | 969.674 | 978.429 | 988.514 | 1.001.877 | 1.026.324 | 1.018.958 | 1.028.927 | 1.042.830 | 1.054.307 | 1.067.706 | 1.074.089 | 1.114.375 | 1.129.846 | 1.158.362 | 1.169.129 | 1.178.509 | 1.202.706 | - *Total Credit to third party* |
| - Total Dana Pihak Ketiga | 1.169.339 | 1.184.324 | 1.195.159 | 1.202.328 | 1.221.338 | 1.257.990 | 1.268.301 | 1.271.832 | 1.278.659 | 1.270.305 | 1.287.290 | 1.286.101 | 1.312.209 | 1.335.266 | 1.367.281 | 1.361.464 | 1.384.327 | 1.435.791 | - *Total Third Party Funds* |
| **Rasio Aset Likuid (%)** | **15,44** | **15,05** | **15,01** | **14,49** | **14,45** | **15,47** | **16,27** | **16,13** | **15,50** | **15,28** | **14,81** | **13,53** | **14,48** | **12,91** | **13,32** | **13,10** | **12,84** | **14,66** | ***Liquid Assets Ratio (%)*** |
| - Aset Likuid Primer | 188.429 | 183.985 | 186.446 | 177.611 | 180.779 | 203.772 | 217.481 | 214.276 | 208.654 | 203.840 | 199.314 | 181.959 | 198.145 | 167.910 | 181.023 | 176.127 | 173.971 | 216.884 | - *Aset Likuid Primer* |
| - Aset Likuid Sekunder | 37.755 | 37.561 | 38.154 | 40.422 | 40.391 | 41.689 | 41.142 | 42.901 | 41.350 | 42.011 | 41.009 | 38.452 | 41.814 | 48.700 | 49.012 | 48.843 | 51.569 | 49.644 | - *Aset Likuid Sekunder* |
| - Total Aset | 1.464.562 | 1.472.123 | 1.496.618 | 1.504.408 | 1.530.790 | 1.586.631 | 1.589.677 | 1.594.526 | 1.613.124 | 1.608.619 | 1.622.789 | 1.628.858 | 1.657.518 | 1.677.507 | 1.727.395 | 1.717.066 | 1.756.912 | 1.818.240 | - *Total Assets* |

Ket: Data tidak termasuk BUS, data kinerja BUS disajikan pada tabel 2.13

*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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%)** | **20,34** | **20,33** | **20,55** | **20,39** | **20,39** | **20,80** | **21,15** | **21,11** | **21,36** | **21,41** | **22,49** | **21,80** | **21,22** | **21,36** | **22,29** | **22,30** | **22,21** | **23,16** | ***Capital Adequacy Ratio (%)*** |
| - Modal | 12.334 | 12.445 | 12.762 | 12.856 | 12.986 | 13.530 | 14.558 | 14.749 | 15.245 | 15.377 | 16.332 | 16.030 | 15.841 | 15.985 | 16.698 | 16.819 | 16.921 | 17.984 | - *Capital* |
| - ATMR | 60.628 | 61.222 | 62.115 | 63.056 | 63.678 | 65.057 | 68.836 | 69.869 | 71.365 | 71.834 | 72.628 | 73.518 | 74.664 | 74.833 | 74.920 | 75.431 | 76.170 | 77.653 | - *Risk Weighted Assets* |
| **Rasio Modal Inti terhadap ATMR (%)** | **19,39** | **19,37** | **19,60** | **19,43** | **19,43** | **19,38** | **20,25** | **20,23** | **20,06** | **20,10** | **21,17** | **20,52** | **20,34** | **20,48** | **20,60** | **20,63** | **20,54** | **21,47** | ***Core Capital Ratio to ATMR (%)*** |
| - Modal Inti (Tier I) | 11.755 | 11.857 | 12.178 | 12.251 | 12.375 | 12.610 | 13.941 | 14.137 | 14.315 | 14.437 | 15.379 | 15.083 | 15.185 | 15.326 | 15.435 | 15.563 | 15.643 | 16.675 | - *Core Capital (Tier I)* |
| - ATMR | 60.628 | 61.222 | 62.115 | 63.056 | 63.678 | 65.057 | 68.836 | 69.869 | 71.365 | 71.834 | 72.628 | 73.518 | 74.664 | 74.833 | 74.920 | 75.431 | 76.170 | 77.653 | - *Risk Weighted Assets* |
| **ROA (%)** | **3,34** | **3,30** | **3,30** | **3,29** | **3,29** | **3,31** | **3,03** | **3,23** | **3,23** | **3,22** | **3,31** | **3,35** | **3,36** | **3,36** | **3,34** | **3,30** | **3,27** | **3,26** | ***Return On Assets Ratio (%)*** |
| - Laba sebelum pajak | 3.075 | 3.070 | 3.103 | 3.122 | 3.149 | 3.204 | 3.274 | 3.486 | 3.545 | 3.561 | 3.694 | 3.704 | 3.730 | 3.752 | 3.751 | 3.725 | 3.715 | 3.744 | - *Profit* |
| - Rata-rata total aset | 92.050 | 92.919 | 94.017 | 94.880 | 95.757 | 96.840 | 108.132 | 107.878 | 109.653 | 110.540 | 111.557 | 110.437 | 111.042 | 111.637 | 112.452 | 112.988 | 113.554 | 114.799 | - *Average total assets* |
| **BOPO (%)** | **79,08** | **79,23** | **79,22** | **79,28** | **79,28** | **79,30** | **80,24** | **78,67** | **78,81** | **78,96** | **78,51** | **78,32** | **78,38** | **78,40** | **78,51** | **78,83** | **79,11** | **79,67** | ***Operating Expenses/Operating Income (%)*** |
| - Biaya Operasional | 6.746 | 7.782 | 8.840 | 9.928 | 11.011 | 12.149 | 1.108 | 2.145 | 3.270 | 4.423 | 5.575 | 6.639 | 7.836 | 9.028 | 10.228 | 11.519 | 12.851 | 14.260 | - *Operating Expenses* |
| - Pendapatan Operasional | 8.531 | 9.822 | 11.159 | 12.522 | 13.888 | 15.320 | 1.381 | 2.727 | 4.149 | 5.602 | 7.100 | 8.476 | 9.998 | 11.515 | 13.028 | 14.612 | 16.246 | 17.900 | - *Operating Income* |
| **NIM (%)** | **9,21** | **9,28** | **9,28** | **9,30** | **9,33** | **9,34** | **8,84** | **9,01** | **9,01** | **9,02** | **9,00** | **9,08** | **9,13** | **9,13** | **9,10** | **9,08** | **8,84** | **8,73** | ***Net Interest Margin Ratio (%)*** |
| - Pendapatan bunga bersih | 8.052 | 8.188 | 8.291 | 8.389 | 8.499 | 8.606 | 9.125 | 9.265 | 9.425 | 9.502 | 9.573 | 9.553 | 9.658 | 9.703 | 9.750 | 9.770 | 9.780 | 9.761 | - *Interest income net* |
| - Rata-rata total aset produktif | 87.420 | 88.263 | 89.347 | 90.194 | 91.057 | 92.126 | 103.169 | 102.834 | 104.567 | 105.391 | 106.351 | 105.260 | 105.785 | 106.319 | 107.093 | 107.592 | 110.581 | 111.801 | - *Average total earning assets* |
| **LDR (%)** | **85,47** | **84,75** | **83,39** | **85,01** | **84,06** | **82,73** | **83,84** | **86,05** | **84,26** | **85,89** | **85,60** | **86,85** | **88,91** | **89,04** | **88,86** | **89,65** | **90,46** | **85,10** | ***Loan to Deposits Ratio (%)*** |
| - Total Kredit kepada pihak ketiga bukan Bank | 63.576 | 64.792 | 66.279 | 67.190 | 68.073 | 69.804 | 70.305 | 71.111 | 73.160 | 73.954 | 75.736 | 76.863 | 77.190 | 77.908 | 79.835 | 79.114 | 80.512 | 82.634 | - *Total Credit to third party* |
| - Total Dana Pihak Ketiga | 74.386 | 76.452 | 79.481 | 79.041 | 80.984 | 84.374 | 83.854 | 82.635 | 86.824 | 86.104 | 88.477 | 88.504 | 86.822 | 87.501 | 89.846 | 88.243 | 89.001 | 97.102 | - *Total Third Party Funds* |
| **Rasio Aset Likuid (%)** | **17,12** | **15,97** | **16,76** | **16,08** | **16,49** | **19,32** | **18,00** | **17,06** | **19,56** | **19,02** | **19,34** | **18,31** | **16,71** | **15,44** | **14,92** | **14,71** | **13,28** | **15,03** | ***Liquid Assets Ratio (%)*** |
| - Aset Likuid Primer | 15.409 | 14.670 | 16.009 | 15.196 | 15.953 | 19.716 | 17.785 | 16.602 | 20.264 | 19.647 | 20.623 | 19.715 | 17.502 | 16.129 | 16.314 | 16.009 | 14.608 | 18.417 | - *Aset Likuid Primer* |
| - Aset Likuid Sekunder | 1.001 | 1.144 | 1.222 | 1.310 | 1.285 | 1.291 | 1.682 | 1.754 | 1.880 | 1.881 | 1.737 | 1.558 | 1.661 | 1.751 | 1.430 | 1.320 | 1.218 | 891 | - *Aset Likuid Sekunder* |
| - Total Aset | 95.857 | 98.999 | 102.801 | 102.653 | 104.519 | 108.758 | 108.132 | 107.624 | 113.204 | 113.199 | 115.624 | 116.163 | 114.668 | 115.803 | 118.971 | 117.813 | 119.212 | 128.498 | - *Total Assets* |

Ket: Data tidak termasuk BUS, data kinerja BUS disajikan pada tabel 2.13

*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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%)** | **17,74** | **17,49** | **17,15** | **17,59** | **17,91** | **18,02** | **20,77** | **20,45** | **18,73** | **17,98** | **17,79** | **15,62** | **16,72** | **16,93** | **16,70** | **16,82** | **16,89** | **17,58** | ***Capital Adequacy Ratio (%)*** |
| - Modal | 32.247 | 32.636 | 32.936 | 33.798 | 34.606 | 35.198 | 41.160 | 41.458 | 38.809 | 38.311 | 38.270 | 37.681 | 37.382 | 37.773 | 38.083 | 38.547 | 39.254 | 40.343 | - *Capital* |
| - ATMR | 181.789 | 186.601 | 192.020 | 192.091 | 193.175 | 195.318 | 198.131 | 202.759 | 207.252 | 213.070 | 215.175 | 241.218 | 223.525 | 223.048 | 228.091 | 229.131 | 232.437 | 229.459 | - *Risk Weighted Assets* |
| **Rasio Modal Inti terhadap ATMR (%)** | **16,27** | **16,04** | **15,65** | **16,16** | **16,47** | **16,66** | **19,28** | **18,96** | **17,44** | **16,70** | **16,52** | **14,47** | **15,46** | **15,66** | **15,43** | **15,56** | **15,63** | **16,33** | ***Core Capital Ratio to ATMR (%)*** |
| - Modal Inti (Tier I) | 29.578 | 29.939 | 30.053 | 31.033 | 31.812 | 32.531 | 38.197 | 38.449 | 36.145 | 35.586 | 35.538 | 34.897 | 34.548 | 34.935 | 35.193 | 35.652 | 36.328 | 37.474 | - *Core Capital (Tier I)* |
| - ATMR | 181.789 | 186.601 | 192.020 | 192.091 | 193.175 | 195.318 | 198.131 | 202.759 | 207.252 | 213.070 | 215.175 | 241.218 | 223.525 | 223.048 | 228.091 | 229.131 | 232.437 | 229.459 | - *Risk Weighted Assets* |
| **ROA (%)** | **3,03** | **2,99** | **2,97** | **2,95** | **2,97** | **2,90** | **4,14** | **3,59** | **3,65** | **3,49** | **3,42** | **3,44** | **3,25** | **3,27** | **3,26** | **3,19** | **3,18** | **3,18** | ***Return On Assets Ratio (%)*** |
| - Laba sebelum pajak | 10.548 | 10.453 | 10.532 | 10.574 | 10.715 | 10.462 | 14.815 | 13.109 | 13.616 | 13.331 | 13.227 | 13.467 | 12.751 | 12.840 | 12.915 | 12.706 | 12.732 | 12.686 | - *Profit* |
| - Rata-rata total aset | 348.627 | 349.614 | 354.611 | 357.984 | 360.593 | 361.101 | 357.621 | 365.180 | 373.404 | 382.399 | 386.972 | 391.335 | 392.194 | 392.323 | 396.124 | 397.998 | 399.903 | 399.075 | - *Average total assets* |
| **BOPO (%)** | **74,11** | **74,33** | **74,17** | **74,46** | **74,28** | **75,29** | **67,29** | **69,54** | **69,06** | **70,04** | **70,36** | **69,87** | **71,71** | **71,66** | **71,75** | **72,32** | **72,43** | **73,49** | ***Operating Expenses/Operating Income (%)*** |
| - Biaya Operasional | 17.431 | 19.975 | 22.426 | 25.391 | 28.067 | 31.470 | 2.510 | 4.929 | 7.502 | 10.200 | 12.867 | 15.397 | 18.540 | 21.204 | 24.040 | 27.128 | 30.043 | 34.438 | - *Operating Expenses* |
| - Pendapatan Operasional | 23.521 | 26.873 | 30.235 | 34.099 | 37.785 | 41.797 | 3.730 | 7.088 | 10.862 | 14.563 | 18.286 | 22.037 | 25.855 | 29.588 | 33.505 | 37.511 | 41.476 | 46.864 | - *Operating Income* |
| **NIM (%)** | **6,54** | **6,60** | **6,52** | **6,58** | **6,60** | **6,70** | **7,93** | **7,34** | **7,39** | **7,25** | **7,22** | **7,18** | **7,25** | **7,27** | **7,24** | **7,24** | **6,93** | **7,04** | ***Net Interest Margin Ratio (%)*** |
| - Pendapatan bunga bersih | 21.459 | 21.755 | 21.833 | 22.254 | 22.483 | 22.856 | 26.774 | 25.373 | 26.201 | 26.354 | 26.562 | 26.727 | 27.028 | 27.150 | 27.302 | 27.429 | 27.556 | 27.891 | - *Interest income net* |
| - Rata-rata total aset produktif | 328.257 | 329.410 | 334.666 | 338.116 | 340.855 | 341.257 | 337.794 | 345.562 | 354.313 | 363.468 | 368.086 | 372.464 | 373.051 | 373.221 | 377.019 | 378.917 | 397.461 | 396.439 | - *Average total earning assets* |
| **LDR (%)** | **62,00** | **68,95** | **63,35** | **66,28** | **68,16** | **78,57** | **76,61** | **74,42** | **72,80** | **69,34** | **71,63** | **72,69** | **76,96** | **78,47** | **73,88** | **77,80** | **78,32** | **92,34** | ***Loan to Deposits Ratio (%)*** |
| - Total Kredit kepada pihak ketiga bukan Bank | 190.366 | 204.939 | 207.967 | 213.024 | 216.726 | 218.851 | 218.300 | 222.991 | 227.278 | 233.279 | 238.337 | 245.766 | 250.808 | 252.779 | 258.209 | 262.040 | 265.091 | 265.661 | - *Total Credit to third party* |
| - Total Dana Pihak Ketiga | 307.036 | 297.228 | 328.298 | 321.401 | 317.976 | 278.535 | 284.938 | 299.648 | 312.209 | 336.447 | 332.720 | 338.089 | 325.888 | 322.124 | 349.517 | 336.800 | 338.477 | 287.709 | - *Total Third Party Funds* |
| **Rasio Aset Likuid (%)** | **28,94** | **26,04** | **29,18** | **26,74** | **27,00** | **22,93** | **23,34** | **24,93** | **26,24** | **26,91** | **25,32** | **24,42** | **23,02** | **21,64** | **24,17** | **22,18** | **23,46** | **18,19** | ***Liquid Assets Ratio (%)*** |
| - Aset Likuid Primer | 101.987 | 87.397 | 108.995 | 98.316 | 99.928 | 80.457 | 78.844 | 87.400 | 96.263 | 103.916 | 95.392 | 93.943 | 83.318 | 76.873 | 94.516 | 82.570 | 88.753 | 63.091 | - *Aset Likuid Primer* |
| - Aset Likuid Sekunder | 3.901 | 5.448 | 6.158 | 5.510 | 4.492 | 3.626 | 4.642 | 5.513 | 6.024 | 6.241 | 7.238 | 6.940 | 8.169 | 8.210 | 8.580 | 9.442 | 9.545 | 7.858 | - *Aset Likuid Sekunder* |
| - Total Aset | 365.851 | 356.528 | 394.584 | 388.340 | 386.685 | 366.684 | 357.621 | 372.739 | 389.850 | 409.387 | 405.260 | 413.154 | 397.348 | 393.226 | 426.527 | 414.864 | 419.084 | 389.964 | - *Total Assets* |

Ket: Data tidak termasuk BUS, data kinerja BUS disajikan pada tabel 2.13

*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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%)** | **18,52** | **18,53** | **18,50** | **18,56** | **18,96** | **18,65** | **19,38** | **20,25** | **20,99** | **20,88** | **20,05** | **20,42** | **20,29** | **19,51** | **19,60** | **19,54** | **19,67** | **19,86** | ***Capital Adequacy Ratio (%)*** |
| - Modal | 30.132 | 30.357 | 30.439 | 30.531 | 30.744 | 30.770 | 32.852 | 34.933 | 36.967 | 38.082 | 37.924 | 38.667 | 39.748 | 40.166 | 41.604 | 37.768 | 42.275.853 | 43.832 | - *Capital* |
| - ATMR | 162.677 | 163.868 | 164.536 | 164.519 | 162.183 | 164.956 | 169.480 | 172.484 | 176.075 | 182.355 | 189.111 | 189.319 | 195.946 | 205.845 | 212.290 | 193.268 | 214.954.109 | 220.744 | - *Risk Weighted Assets* |
| **Rasio Modal Inti terhadap ATMR (%)** | **16,53** | **16,41** | **16,37** | **16,42** | **16,81** | **16,52** | **17,29** | **18,17** | **18,93** | **18,55** | **18,01** | **18,12** | **17,99** | **17,22** | **17,28** | **17,07** | **17,25** | **16,78** | ***Core Capital Ratio to ATMR (%)*** |
| - Modal Inti (Tier I) | 26.885 | 26.889 | 26.942 | 27.014 | 27.258 | 27.253 | 29.305 | 31.348 | 33.326 | 33.819 | 34.053 | 34.297 | 35.259 | 35.453 | 36.686 | 32.995 | 37.081 | 37.034 | - *Core Capital (Tier I)* |
| - ATMR | 162.677 | 163.868 | 164.536 | 164.519 | 162.183 | 164.956 | 169.480 | 172.484 | 176.075 | 182.355 | 189.111 | 189.319 | 195.946 | 205.845 | 212.290 | 193.268 | 214.954 | 220.744 | - *Risk Weighted Assets* |
| **ROA (%)** | **2,44** | **2,34** | **2,27** | **2,27** | **2,29** | **2,24** | **4,38** | **3,53** | **3,01** | **2,66** | **2,56** | **2,39** | **2,31** | **2,36** | **2,47** | **2,60** | **2,47** | **2,39** | ***Return On Assets Ratio (%)*** |
| - Laba sebelum pajak | 4.741 | 4.587 | 4.466 | 4.490 | 4.556 | 4.479 | 9.328 | 7.569 | 6.555 | 5.941 | 5.789 | 5.458 | 5.349 | 5.548 | 5.900 | 5.802 | 6.028 | 5.922 | - *Profit* |
| - Rata-rata total aset | 194.247 | 195.647 | 196.824 | 197.994 | 198.954 | 200.343 | 212.894 | 214.555 | 218.099 | 223.532 | 226.199 | 228.556 | 231.368 | 234.719 | 238.552 | 223.438 | 243.827 | 247.500 | - *Average total assets* |
| **BOPO (%)** | **78,02** | **78,45** | **78,43** | **77,69** | **76,49** | **77,86** | **76,80** | **74,83** | **78,34** | **78,13** | **77,39** | **79,98** | **81,78** | **80,42** | **80,53** | **78,32** | **78,13** | **79,23** | ***Operating Expenses/Operating Income (%)*** |
| - Biaya Operasional | 9.528 | 10.738 | 11.721 | 12.567 | 13.133 | 15.179 | 1.625 | 2.922 | 4.890 | 5.973 | 7.024 | 9.431 | 12.222 | 13.106 | 15.313 | 14.622 | 18.127 | 20.899 | - *Operating Expenses* |
| - Pendapatan Operasional | 12.212 | 13.687 | 14.944 | 16.175 | 17.170 | 19.494 | 2.116 | 3.905 | 6.243 | 7.645 | 9.076 | 11.792 | 14.944 | 16.297 | 19.015 | 18.669 | 23.200 | 26.378 | - *Operating Income* |
| **NIM (%)** | **3,59** | **3,61** | **3,61** | **3,63** | **3,64** | **3,63** | **3,79** | **3,58** | **3,50** | **3,49** | **3,51** | **3,47** | **3,49** | **3,48** | **3,46** | **3,36** | **2,99** | **3,00** | ***Net Interest Margin Ratio (%)*** |
| - Pendapatan bunga bersih | 6.862 | 6.938 | 6.999 | 7.071 | 7.118 | 7.163 | 7.964 | 7.573 | 7.541 | 7.710 | 7.835 | 7.841 | 7.983 | 8.073 | 8.146 | 7.430 | 8.402 | 8.568 | - *Interest income net* |
| - Rata-rata total aset produktif | 190.989 | 192.366 | 193.618 | 194.800 | 195.786 | 197.239 | 210.372 | 211.744 | 215.355 | 220.741 | 223.435 | 225.795 | 228.493 | 231.819 | 235.563 | 221.310 | 281.275 | 285.548 | - *Average total earning assets* |
| **LDR (%)** | **114,18** | **113,32** | **111,46** | **112,12** | **110,08** | **115,63** | **115,85** | **114,95** | **111,80** | **115,10** | **115,36** | **120,29** | **121,42** | **124,18** | **120,98** | **127,98** | **124,38** | **122,20** | ***Loan to Deposits Ratio (%)*** |
| - Total Kredit kepada pihak ketiga bukan Bank | 142.452 | 146.327 | 145.994 | 147.364 | 145.091 | 150.061 | 151.320 | 152.424 | 155.551 | 163.899 | 167.465 | 173.092 | 179.069 | 186.401 | 190.168 | 173.336 | 194.350 | 199.872 | - *Total Credit to third party* |
| - Total Dana Pihak Ketiga | 124.756 | 129.123 | 130.984 | 131.439 | 131.809 | 129.772 | 130.616 | 132.597 | 139.131 | 142.399 | 145.162 | 143.899 | 147.484 | 150.106 | 157.190 | 135.442 | 156.257 | 163.557 | - *Total Third Party Funds* |
| **Rasio Aset Likuid (%)** | **13,45** | **13,50** | **14,01** | **14,40** | **15,04** | **15,39** | **14,03** | **13,87** | **15,13** | **14,81** | **15,15** | **14,21** | **13,93** | **12,93** | **14,24** | **12,89** | **13,28** | **13,79** | ***Liquid Assets Ratio (%)*** |
| - Aset Likuid Primer | 22.558 | 23.174 | 24.368 | 25.293 | 27.809 | 29.856 | 26.177 | 25.896 | 29.996 | 31.033 | 30.189 | 28.939 | 31.341 | 30.426 | 35.230 | 28.773 | 32.110 | 36.402 | - *Aset Likuid Primer* |
| - Aset Likuid Sekunder | 4.640 | 4.559 | 4.519 | 4.727 | 3.563 | 3.334 | 3.692 | 4.090 | 4.067 | 3.297 | 5.707 | 5.220 | 3.251 | 2.959 | 3.104 | 2.231 | 4.438 | 3.299 | - *Aset Likuid Sekunder* |
| - Total Aset | 202.276 | 205.445 | 206.237 | 208.525 | 208.550 | 215.621 | 212.894 | 216.216 | 225.187 | 231.843 | 236.866 | 240.343 | 248.240 | 258.174 | 269.219 | 240.581 | 275.287 | 287.902 | - *Total Assets* |

Ket: Data tidak termasuk BUS, data kinerja BUS disajikan pada tabel 2.13

*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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%)** | **27,66** | **27,50** | **27,42** | **29,03** | **28,68** | **30,89** | **32,32** | **32,74** | **31,69** | **32,48** | **33,60** | **33,17** | **32,69** | **32,06** | **34,67** | **37,31** | **37,75** | **34,46** | ***Capital Adequacy Ratio (%)*** |
| - Modal | 67.292 | 67.737 | 68.601 | 69.739 | 69.992 | 73.091 | 77.643 | 77.341 | 78.329 | 80.112 | 83.285 | 85.492 | 88.016 | 90.473 | 100.481 | 112.590 | 114.240 | 106.216 | - *Capital* |
| - ATMR | 243.252 | 246.297 | 250.179 | 240.222 | 244.013 | 236.592 | 240.238 | 236.240 | 247.195 | 246.618 | 247.893 | 257.707 | 269.247 | 282.202 | 289.857 | 301.771 | 302.589 | 308.209 | - *Risk Weighted Assets* |
| **Rasio Modal Inti terhadap ATMR (%)** | **26,67** | **26,51** | **26,40** | **28,06** | **27,72** | **29,91** | **31,35** | **31,77** | **30,73** | **31,53** | **32,63** | **32,27** | **31,79** | **31,14** | **33,73** | **36,38** | **36,82** | **33,49** | ***Core Capital Ratio to ATMR (%)*** |
| - Modal Inti (Tier I) | 64.884 | 65.289 | 66.055 | 67.399 | 67.644 | 70.771 | 75.315 | 75.050 | 75.959 | 77.752 | 80.876 | 83.161 | 85.586 | 87.873 | 97.756 | 109.783 | 111.426 | 103.220 | - *Core Capital (Tier I)* |
| - ATMR | 243.252 | 246.297 | 250.179 | 240.222 | 244.013 | 236.592 | 240.238 | 236.240 | 247.195 | 246.618 | 247.893 | 257.707 | 269.247 | 282.202 | 289.857 | 301.771 | 302.589 | 308.209 | - *Risk Weighted Assets* |
| **ROA (%)** | **3,43** | **3,18** | **3,20** | **3,16** | **3,10** | **3,06** | **3,42** | **2,95** | **2,70** | **2,71** | **2,64** | **2,42** | **2,42** | **2,71** | **2,88** | **3,00** | **3,15** | **2,92** | ***Return On Assets Ratio (%)*** |
| - Laba sebelum pajak | 9.720 | 9.039 | 9.143 | 9.042 | 8.905 | 8.837 | 10.524 | 9.109 | 8.382 | 8.419 | 8.276 | 7.616 | 7.719 | 8.780 | 9.481 | 10.510 | 10.672 | 10.003 | - *Profit* |
| - Rata-rata total aset | 283.300 | 284.613 | 285.282 | 286.404 | 287.550 | 288.751 | 307.329 | 308.717 | 310.952 | 310.817 | 312.899 | 314.710 | 318.613 | 323.666 | 329.497 | 350.792 | 338.434 | 342.766 | - *Average total assets* |
| **BOPO (%)** | **77,68** | **79,48** | **79,03** | **78,72** | **80,79** | **80,78** | **86,57** | **85,60** | **84,03** | **83,42** | **83,26** | **85,28** | **86,40** | **85,58** | **85,14** | **83,51** | **82,05** | **83,06** | ***Operating Expenses/Operating Income (%)*** |
| - Biaya Operasional | 17.424 | 20.276 | 22.518 | 24.238 | 30.280 | 32.856 | 4.936 | 7.823 | 9.697 | 12.593 | 15.045 | 18.712 | 23.688 | 30.065 | 36.235 | 40.221 | 40.183 | 43.697 | - *Operating Expenses* |
| - Pendapatan Operasional | 22.432 | 25.510 | 28.495 | 30.792 | 37.478 | 40.672 | 5.701 | 9.139 | 11.539 | 15.097 | 18.070 | 21.942 | 27.417 | 35.130 | 42.558 | 48.164 | 48.973 | 52.606 | - *Operating Income* |
| **NIM (%)** | **3,45** | **3,45** | **3,46** | **3,45** | **3,45** | **3,47** | **3,46** | **3,27** | **3,31** | **3,32** | **3,32** | **3,36** | **3,31** | **3,31** | **3,34** | **3,41** | **2,79** | **2,65** | ***Net Interest Margin Ratio (%)*** |
| - Pendapatan bunga bersih | 9.588 | 9.621 | 9.652 | 9.665 | 9.706 | 9.790 | 10.373 | 9.836 | 10.039 | 10.057 | 10.151 | 10.321 | 10.271 | 10.434 | 10.730 | 11.627 | 11.539 | 11.104 | - *Interest income net* |
| - Rata-rata total aset produktif | 277.717 | 278.693 | 279.107 | 279.805 | 280.969 | 282.108 | 299.557 | 300.822 | 303.207 | 303.121 | 305.417 | 307.191 | 310.693 | 315.430 | 320.994 | 341.078 | 413.777 | 419.302 | - *Average total earning assets* |
| **LDR (%)** | **104,56** | **106,44** | **110,19** | **107,55** | **111,30** | **111,21** | **105,10** | **104,73** | **107,97** | **111,55** | **110,72** | **110,97** | **116,87** | **121,66** | **125,38** | **118,69** | **124,98** | **130,05** | ***Loan to Deposits Ratio (%)*** |
| - Total Kredit kepada pihak ketiga bukan Bank | 160.064 | 163.569 | 167.774 | 169.344 | 173.255 | 172.859 | 172.738 | 171.259 | 175.326 | 180.697 | 183.270 | 181.482 | 193.661 | 203.521 | 212.784 | 218.781 | 217.144 | 225.500 | - *Total Credit to third party* |
| - Total Dana Pihak Ketiga | 153.088 | 153.673 | 152.261 | 157.456 | 155.666 | 155.430 | 164.354 | 163.527 | 162.380 | 161.994 | 165.522 | 163.536 | 165.712 | 167.293 | 169.714 | 184.337 | 173.746 | 173.395 | - *Total Third Party Funds* |
| **Rasio Aset Likuid (%)** | **24,90** | **23,00** | **21,25** | **22,36** | **21,28** | **22,30** | **23,34** | **24,82** | **24,65** | **20,74** | **22,51** | **23,19** | **22,48** | **21,21** | **20,90** | **21,82** | **20,99** | **19,88** | ***Liquid Assets Ratio (%)*** |
| - Aset Likuid Primer | 54.129 | 51.497 | 47.558 | 50.806 | 49.355 | 52.599 | 56.854 | 61.404 | 58.783 | 45.514 | 50.739 | 50.336 | 52.932 | 53.509 | 53.418 | 62.766 | 56.018 | 55.132 | - *Aset Likuid Primer* |
| - Aset Likuid Sekunder | 20.010 | 16.065 | 14.191 | 15.495 | 14.283 | 14.754 | 14.874 | 15.551 | 18.957 | 18.880 | 21.571 | 24.748 | 23.964 | 22.654 | 25.214 | 22.173 | 25.255 | 22.464 | - *Aset Likuid Sekunder* |
| - Total Aset | 297.769 | 293.807 | 290.636 | 296.496 | 299.013 | 301.966 | 307.329 | 310.105 | 315.423 | 310.412 | 321.224 | 323.766 | 342.033 | 359.037 | 376.142 | 389.287 | 387.272 | 390.415 | - *Total Assets* |

Ket: Data tidak termasuk BUS, data kinerja BUS disajikan pada tabel 2.13

*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 | | | | | | | | | | | | *Group of Bank* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| - Bank Persero | 1.355.233 | 1.372.756 | 1.388.621 | 1.396.102 | 1.437.996 | 1.535.343 | 1.492.152 | 1.486.314 | 1.503.293 | 1.540.859 | 1.546.709 | 1.578.632 | 1.587.370 | 1.615.923 | 1.657.000 | 1.666.037 | 1.685.957 | 1.758.873 | - *State Owned Banks* |
| - BUSN Devisa | 1.562.224 | 1.572.030 | 1.601.017 | 1.611.323 | 1.640.486 | 1.705.408 | 1.705.217 | 1.715.882 | 1.736.757 | 1.731.693 | 1.762.054 | 1.755.355 | 1.785.750 | 1.806.348 | 1.855.771 | 1.854.386 | 1.896.373 | 1.962.539 | - *Foreign Exchange Commercial Banks* |
| - BUSN Non Devisa | 117.014 | 120.981 | 125.482 | 125.990 | 128.684 | 135.472 | 134.227 | 133.781 | 141.242 | 141.477 | 144.507 | 148.432 | 147.591 | 146.433 | 150.541 | 149.899 | 151.723 | 162.457 | - *Non-Foreign Exchange Commercial Banks* |
| - BPD | 365.852 | 356.529 | 395.213 | 388.341 | 386.686 | 366.685 | 357.120 | 372.740 | 389.851 | 409.387 | 405.260 | 413.154 | 397.348 | 393.226 | 426.527 | 414.741 | 419.084 | 389.964 | - *Regional Development Banks* |
| - Bank Campuran | 204.172 | 207.395 | 208.233 | 210.536 | 210.591 | 217.713 | 214.994 | 218.295 | 227.265 | 233.923 | 238.936 | 242.443 | 250.197 | 260.170 | 271.328 | 261.752 | 277.342 | 290.219 | - *Joint Venture Banks* |
| - Bank Asing | 298.041 | 294.072 | 290.801 | 296.496 | 299.013 | 301.966 | 307.329 | 310.105 | 315.423 | 310.412 | 321.224 | 323.766 | 342.033 | 359.037 | 376.142 | 370.029 | 387.272 | 390.415 | - *Foreign Owned Banks* |
| **Total** | **3.902.536** | **3.923.764** | **4.009.368** | **4.028.789** | **4.103.456** | **4.262.587** | **4.211.039** | **4.237.117** | **4.313.832** | **4.367.751** | **4.418.690** | **4.461.783** | **4.510.290** | **4.581.137** | **4.737.308** | **4.716.845** | **4.817.751** | **4.954.467** | ***Total*** |

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

| Kelompok Bank | Desember 2008 | | | | Desember 2009 | | | | Desember 2010 | | | | Desember 2011 | | | | Desember 2012 | | | | Desember 2013 | | | | *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 | |
| Bank Persero | 0 | 0 | 2 | 3 | 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 | 3 | 16 | 10 | 6 | 2 | 18 | 8 | 6 | 1 | 18 | 10 | 7 | 1 | 18 | 7 | 10 | 1 | 17 | 7 | 11 | 1 | 15 | 8 | 12 | *Foreign Exchange Commercial Banks* |
| BUSN Non Devisa | 24 | 8 | 1 | 0 | 21 | 9 | 1 | 0 | 21 | 8 | 2 | 0 | 12 | 15 | 3 | 0 | 10 | 17 | 2 | 1 | 8 | 18 | 2 | 1 | *Non-Foreign Exchange Commercial Banks* |
| BPD | 0 | 19 | 7 | 0 | 1 | 17 | 8 | 0 | 0 | 15 | 11 | 0 | 0 | 14 | 11 | 1 | 0 | 14 | 11 | 1 | 0 | 14 | 11 | 1 | *Regional Development Banks* |
| Bank Campuran | 1 | 8 | 6 | 0 | 1 | 8 | 7 | 0 | 1 | 7 | 7 | 0 | 0 | 6 | 8 | 0 | 0 | 6 | 8 | 0 | 0 | 7 | 7 | 1 | *Joint Venture Banks* |
| Bank Asing | 0 | 4 | 4 | 2 | 0 | 4 | 5 | 1 | 0 | 5 | 4 | 1 | 0 | 4 | 3 | 3 | 0 | 3 | 3 | 4 | 0 | 2 | 4 | 4 | *Foreign Owned Banks* |
| **Total** | **28** | **55** | **30** | **11** | **25** | **56** | **29** | **11** | **23** | **53** | **34** | **12** | **13** | **57** | **32** | **18** | **11** | **57** | **31** | **21** | **9** | **56** | **32** | **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 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Aset Produktif Neraca** | **3.175.613** | **3.203.509** | **3.274.512** | **3.289.277** | **3.339.825** | **3.416.989** | **3.370.759** | **3.471.162** | **3.550.589** | **3.573.221** | **3.638.229** | **3.674.645** | **3.748.911** | **3.813.167** | **3.970.762** | **3.956.974** | **4.051.171** | **4.115.372** | ***Earning Assets*** |
| a. Lancar | 3.026.450 | 3.047.937 | 3.112.689 | 3.130.332 | 3.180.983 | 3.250.997 | 3.196.818 | 3.294.565 | 3.369.833 | 3.393.202 | 3.476.582 | 3.494.982 | 3.576.340 | 3.625.934 | 3.786.570 | 3.768.006 | 3.862.279 | 3.929.648 | *a. Current* |
| b. DPK | 92.951 | 97.876 | 106.528 | 100.941 | 103.026 | 110.176 | 118.046 | 119.402 | 124.437 | 123.186 | 104.178 | 122.037 | 114.153 | 124.522 | 123.033 | 126.706 | 126.643 | 124.978 | *b. Special Mention* |
| c. Kurang Lancar | 10.123 | 10.365 | 9.924 | 12.122 | 9.945 | 9.189 | 11.320 | 10.437 | 9.884 | 10.309 | 9.783 | 9.578 | 10.498 | 12.298 | 11.187 | 11.241 | 10.717 | 9.481 | *c. Sub-Standard* |
| d. Diragukan | 8.078 | 8.324 | 8.263 | 8.926 | 7.704 | 9.515 | 7.573 | 9.886 | 9.509 | 8.332 | 8.596 | 8.779 | 8.408 | 8.909 | 8.973 | 9.252 | 9.525 | 9.132 | *d. Doubtful* |
| e. Macet | 38.009 | 39.007 | 37.108 | 36.956 | 38.167 | 37.113 | 37.002 | 36.873 | 36.925 | 38.192 | 39.090 | 39.269 | 39.512 | 41.505 | 40.999 | 41.769 | 42.007 | 42.131 | *e. Loss* |
| **Aset Produktif Transaksi Rekening Administratif [1)]** | **504.071** | **526.977** | **539.409** | **523.258** | **516.887** | **513.648** | **523.880** | **513.537** | **517.794** | **521.723** | **533.094** | **532.776** | **548.421** | **567.499** | **586.111** | **583.915** | **617.717** | **619.081** | ***Earning Assets - Account Administrative Transactions [1)]*** |
| a. Lancar | 495.950 | 519.128 | 531.102 | 515.232 | 512.681 | 509.422 | 512.574 | 506.255 | 510.196 | 514.068 | 527.612 | 526.797 | 540.931 | 560.801 | 578.506 | 576.040 | 609.011 | 611.013 | *a. Current* |
| b. DPK | 7.622 | 7.447 | 7.797 | 7.687 | 3.974 | 4.018 | 11.082 | 7.066 | 7.329 | 7.348 | 5.193 | 5.711 | 7.061 | 6.386 | 7.275 | 7.590 | 8.426 | 7.743 | *b. Special Mention* |
| c. Kurang Lancar | 340 | 220 | 326 | 119 | 65 | 85 | 64 | 71 | 122 | 149 | 119 | 117 | 82 | 88 | 100 | 97 | 72 | 78 | *c. Sub-Standard* |
| d. Diragukan | 15 | 47 | 50 | 75 | 30 | 27 | 38 | 49 | 38 | 38 | 28 | 30 | 28 | 29 | 29 | 47 | 71 | 73 | *d. Doubtful* |
| e. Macet | 143 | 135 | 135 | 146 | 137 | 96 | 122 | 97 | 108 | 120 | 141 | 121 | 320 | 195 | 201 | 141 | 136 | 174 | *e. Lost* |
| ***Non Performing Earning Aset (Nominal)*** | **111.142** | **114.265** | **55.806** | **58.343** | **56.048** | **56.024** | **110.427** | **113.021** | **111.210** | **112.392** | **57.758** | **57.894** | **58.847** | **63.023** | **61.489** | **62.547** | **62.528** | **61.070** | ***Non Performing Earning Asset (Nominal)*** |
| **Kredit kepada Bank Lain** | **17.724** | **17.337** | **17.217** | **16.423** | **16.928** | **17.812** | **17.458** | **17.966** | **19.000** | **20.595** | **21.607** | **23.313** | **24.384** | **24.027** | **23.595** | **23.473** | **26.643** | **26.968** | ***Interbank Loans*** |
| a. Lancar | 17.577 | 17.204 | 17.060 | 16.331 | 16.831 | 17.668 | 17.357 | 17.875 | 18.869 | 20.470 | 21.487 | 23.181 | 24.285 | 23.887 | 23.481 | 23.351 | 26.479 | 26.859 | *a. Current* |
| b. DPK | 47 | 32 | 79 | 13 | 19 | 64 | 13 | 10 | 42 | 39 | 38 | 44 | 9 | 47 | 14 | 23 | 43 | 7 | *b. Special Mention* |
| c. Kurang Lancar | - | - | 1 | 2 | 0 | - | 6 | 2 | 10 | 5 | - | 3 | 0 | - | 3 | 3 | 18 | 1 | *c. Sub-Standard* |
| d. Diragukan | - | - | - | - | - | - | - | - | - | 1 | 1 | 1 | 3 | 3 | - | - | - | - | *d. Doubtful* |
| e. Macet | 99 | 102 | 78 | 78 | 78 | 80 | 82 | 79 | 79 | 81 | 83 | 83 | 86 | 90 | 98 | 95 | 104 | 101 | *e. Loss* |
| ***Non Performing Loan kepada Bank Lain (Nominal)*** | **99** | **102** | **79** | **79** | **78** | **80** | **87** | **82** | **89** | **87** | **84** | **88** | **90** | **93** | **101** | **98** | **121** | **102** | ***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 Aset 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 Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

*1) - There is a correction in January 2011 until March 2013 where numbers on the arning 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 - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent 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*

## 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 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Aset Produktif Neraca** | **1.151.485** | **1.157.399** | **1.192.625** | **1.193.701** | **1.221.352** | **1.260.415** | **1.256.267** | **1.285.637** | **1.309.769** | **1.310.251** | **1.342.141** | **1.350.472** | **1.383.618** | **1.399.401** | **1.451.485** | **1.448.443** | **1.471.593** | **1.511.620** | ***Earning Assets*** |
| a. Lancar | 1.079.683 | 1.084.875 | 1.114.839 | 1.118.072 | 1.145.819 | 1.176.286 | 1.164.604 | 1.198.236 | 1.219.165 | 1.217.021 | 1.266.068 | 1.261.044 | 1.303.034 | 1.307.597 | 1.367.546 | 1.357.198 | 1.383.136 | 1.423.606 | *a. Current* |
| b. DPK | 48.095 | 48.665 | 54.634 | 50.400 | 52.093 | 59.753 | 67.680 | 62.819 | 66.462 | 68.632 | 51.412 | 64.871 | 55.321 | 64.025 | 58.394 | 65.860 | 63.723 | 64.199 | *b. Special Mention* |
| c. Kurang Lancar | 4.142 | 3.923 | 3.888 | 5.743 | 3.825 | 2.699 | 4.394 | 3.870 | 3.633 | 3.846 | 3.374 | 3.020 | 3.676 | 5.220 | 3.646 | 3.486 | 2.985 | 2.499 | *c. Sub-Standard* |
| d. Diragukan | 3.180 | 3.198 | 3.216 | 3.769 | 2.743 | 4.709 | 2.643 | 4.702 | 4.368 | 3.475 | 3.892 | 3.988 | 3.232 | 3.622 | 3.577 | 3.502 | 3.284 | 2.874 | *d. Doubtful* |
| e. Macet | 16.384 | 16.739 | 16.048 | 15.717 | 16.872 | 16.967 | 16.947 | 16.011 | 16.141 | 17.276 | 17.395 | 17.549 | 18.355 | 18.937 | 18.322 | 18.396 | 18.465 | 18.441 | *e. Loss* |
| **Aset Produktif Transaksi Rekening Administratif** | **141.135** | **146.783** | **148.821** | **156.187** | **157.308** | **163.904** | **172.820** | **159.504** | **159.345** | **164.535** | **166.436** | **158.629** | **169.778** | **182.821** | **187.882** | **190.153** | **201.357** | **205.327** | ***Earning Assets - Account Administrative Transactions*** |
| a. Lancar | 139.660 | 145.547 | 147.562 | 154.674 | 156.174 | 162.882 | 165.501 | 158.150 | 158.129 | 163.392 | 165.288 | 157.161 | 168.304 | 180.704 | 185.049 | 188.326 | 199.560 | 203.542 | *a. Current* |
| b. DPK | 1.412 | 1.183 | 1.203 | 1.455 | 1.075 | 980 | 7.254 | 1.302 | 1.110 | 1.040 | 1.033 | 1.375 | 1.379 | 2.026 | 2.735 | 1.736 | 1.710 | 1.693 | *b. Special Mention* |
| c. Kurang Lancar | 10 | 7 | 3 | 10 | 2 | 21 | 9 | 6 | 65 | 58 | 52 | 51 | 14 | 7 | 8 | 6 | 5 | 5 | *c. Sub-Standard* |
| d. Diragukan | 0 | 3 | 6 | 6 | 3 | 2 | 14 | 21 | 6 | 1 | 2 | 2 | 1 | 2 | 6 | 6 | 2 | 1 | *d. Doubtful* |
| e. Macet | 54 | 44 | 46 | 41 | 54 | 20 | 43 | 25 | 36 | 44 | 61 | 40 | 80 | 82 | 85 | 79 | 80 | 87 | *e. Loss* |
| ***Non Performing Earning Aset (Nominal)*** | **47.401** | **47.706** | **23.208** | **25.286** | **23.498** | **24.418** | **47.954** | **49.084** | **48.143** | **49.128** | **24.776** | **24.650** | **25.358** | **27.870** | **25.643** | **25.476** | **24.821** | **23.907** | ***Non Performing Earning Asset (Nominal)*** |
| **Kredit kepada Bank Lain** | **2.645** | **2.638** | **2.574** | **2.552** | **2.590** | **2.866** | **2.794** | **2.752** | **2.743** | **3.384** | **3.807** | **4.153** | **4.366** | **4.481** | **4.863** | **4.469** | **5.157** | **5.705** | ***Interbank Loans*** |
| a. Lancar | 2.509 | 2.514 | 2.421 | 2.473 | 2.495 | 2.740 | 2.706 | 2.665 | 2.630 | 3.299 | 3.706 | 4.033 | 4.283 | 4.382 | 4.763 | 4.362 | 5.050 | 5.607 | *a. Current* |
| b. DPK | 37 | 23 | 76 | 2 | 18 | 48 | 8 | 9 | 36 | 7 | 23 | 39 | 0[r] | 12 | 7 | 16 | 11 | 0 | *b. Special Mention* |
| c. Kurang Lancar | - | - | - | 0 | 0 | - | - | - | - | - | - | 1 | - | - | - | - | - | - | *c. Sub-Standard* |
| d. Diragukan | - | - | - | - | - | - | - | - | - | - | - | - | 1 | 1 | - | - | - | - | *d. Doubtful* |
| e. Macet | 98 | 101 | 77 | 77 | 77 | 78 | 80 | 78 | 77 | 78 | 78 | 79 | 82 | 86 | 93 | 92 | 96 | 98 | *e. Loss* |
| ***Non Performing Loan kepada Bank Lain (Nominal)*** | **98** | **101** | **77** | **77** | **77** | **78** | **80** | **78** | **77** | **78** | **78** | **80** | **84** | **87** | **93** | **92** | **96** | **98** | ***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 Aset 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 Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

r) Angka-angka diperbaiki

*1) - There is a correction in January 2011 until March 2013 where numbers on the arning 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 - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent 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*

*r) Revised figures*

## 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 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Aset Produktif Neraca** | **1.241.235** | **1.244.708** | **1.254.822** | **1.268.611** | **1.293.983** | **1.327.140** | **1.294.400** | **1.334.737** | **1.353.800** | **1.364.067** | **1.381.782** | **1.389.622** | **1.411.319** | **1.448.975** | **1.492.362** | **1.495.295** | **1.530.529** | **1.557.562** | ***Earning Assets*** |
| a. Lancar | 1.189.896 | 1.189.936 | 1.200.800 | 1.215.115 | 1.239.756 | 1.274.458 | 1.243.357 | 1.278.811 | 1.297.878 | 1.310.643 | 1.328.718 | 1.333.635 | 1.354.137 | 1.389.684 | 1.432.009 | 1.437.181 | 1.469.927 | 1.499.030 | *a. Current* |
| b. DPK | 30.724 | 34.162 | 34.789 | 33.879 | 34.831 | 33.686 | 31.986 | 36.634 | 36.714 | 34.336 | 33.709 | 36.447 | 38.291 | 38.828 | 39.659 | 36.913 | 39.063 | 37.211 | *b. Special Mention* |
| c. Kurang Lancar | 3.646 | 3.512 | 3.373 | 3.642 | 3.516 | 3.810 | 3.677 | 3.531 | 3.638 | 3.705 | 3.724 | 3.709 | 3.712 | 4.076 | 4.015 | 4.515 | 4.534 | 4.009 | *c. Sub-Standard* |
| d. Diragukan | 2.609 | 2.553 | 2.520 | 2.580 | 2.442 | 2.305 | 2.470 | 2.715 | 2.544 | 2.317 | 2.031 | 2.186 | 2.342 | 2.494 | 2.500 | 2.337 | 2.577 | 2.698 | *d. Doubtful* |
| e. Macet | 14.360 | 14.545 | 13.340 | 13.395 | 13.438 | 12.881 | 12.909 | 13.045 | 13.026 | 13.066 | 13.601 | 13.645 | 12.838 | 13.893 | 14.179 | 14.350 | 14.428 | 14.614 | *e. Loss* |
| **Aset Produktif Transaksi Rekening Administratif** | **199.076** | **210.208** | **216.871** | **221.944** | **222.627** | **218.107** | **221.358** | **222.882** | **223.816** | **226.886** | **229.527** | **234.770** | **233.873** | **234.627** | **237.691** | **233.340** | **249.190** | **245.501** | ***Earning Assets - Account Administrative Transactions*** |
| a. Lancar | 196.097 | 207.304 | 213.633 | 218.278 | 222.011 | 217.286 | 220.487 | 220.099 | 221.140 | 224.195 | 228.833 | 234.088 | 231.725 | 233.940 | 236.998 | 231.386 | 246.553 | 243.699 | *a. Current* |
| b. DPK | 2.942 | 2.875 | 3.184 | 3.637 | 589 | 790 | 848 | 2.769 | 2.655 | 2.672*) | 672 | 660 | 1.945[1] | 609 | 618 | 1.932*) | 2.615 | 1.782 | *b. Special Mention* |
| c. Kurang Lancar | 8 | 2 | 27 | 1 | 3 | 11 | 2 | 1 | 1 | 2 | 11 | 6 | 8 | 7 | 6 | 8 | 10 | 2 | *c. Sub-Standard* |
| d. Diragukan | 5 | 9 | 10 | 9 | 8 | 5 | 3 | 5 | 10 | 9 | 3 | 3 | 2 | 3 | 3 | 4 | 3 | 5 | *d. Doubtful* |
| e. Macet | 25 | 18 | 17 | 20 | 16 | 14 | 17 | 8 | 9 | 8 | 8 | 13 | 193 | 68 | 67 | 10 | 7 | 13 | *e. Loss* |
| ***Non Performing Earning Aset (Nominal)*** | **40.967** | **41.072** | **19.287** | **19.648** | **19.423** | **19.027** | **37.727** | **38.260** | **38.096** | **37.942** | **19.378** | **19.562** | **19.094** | **20.541** | **20.769** | **21.223** | **21.560** | **21.341** | ***Non Performing Earning Asset (Nominal)*** |
| **Kredit kepada Bank Lain** | **8.343** | **8.319** | **8.450** | **8.582** | **8.667** | **9.085** | **9.098** | **9.488** | **10.229** | **10.435** | **10.771** | **11.251** | **12.066** | **11.177** | **9.621** | **9.812** | **10.192** | **10.250** | ***Interbank Loans*** |
| a. Lancar | 8.342 | 8.310 | 8.448 | 8.571 | 8.667 | 9.069 | 9.092 | 9.487 | 10.224 | 10.401 | 10.755 | 11.243 | 12.061 | 11.152 | 9.611 | 9.805 | 10.142 | 10.243 | *a. Current* |
| b. DPK | 1 | 9 | 2 | 11 | 0 | 16 | 6 | 1 | 4 | 32 | 14 | 4 | 2 | 22 | 7 | 6 | 30 | 5 | *b. Special Mention* |
| c. Kurang Lancar | - | - | - | - | - | - | - | - | 1 | 1 | - | 2 | 0 | - | - | - | 17 | - | *c. Sub-Standard* |
| d. Diragukan | - | - | - | - | - | - | - | - | - | 0 | 1 | 1 | 2 | 2 | - | - | | - | *d. Doubtful* |
| e. Macet | 0 | 0 | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 1 | 1 | 3 | 1 | 3 | 1 | *e. Loss* |
| ***Non Performing Loan kepada Bank Lain (Nominal)*** | **0** | **0** | **-** | **-** | **-** | **-** | **-** | **-** | **1** | **1** | **1** | **3** | **3** | **3** | **3** | **1** | **20** | **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 Aset 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 Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

*) Angka-angka sementara

r) Angka-angka diperbaiki

*1) - There is a correction in January 2011 until March 2013 where numbers on the arning 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 - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent 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*

**) Provisional figures*

*r) Revised figures*

## 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 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Aset Produktif Neraca** | **74.605** | **77.937** | **80.388** | **80.746** | **81.967** | **82.482** | **76.689** | **83.879** | **86.499** | **86.425** | **87.426** | **91.120** | **91.750** | **91.502** | **95.228** | **95.940** | **99.233** | **106.351** | ***Earning Assets*** |
| a. Lancar | 71.820 | 74.766 | 77.296 | 77.663 | 78.802 | 79.366 | 74.392 | 80.237 | 82.865 | 82.809 | 83.904 | 87.522 | 88.083 | 87.749 | 91.557 | 92.250 | 95.478 | 102.965 | *a. Current* |
| b. DPK | 1.569 | 1.923 | 1.879 | 1.884 | 1.923 | 1.872 | 1.612 | 2.356 | 2.455 | 2.349 | 2.250 | 2.380 | 2.434 | 2.564 | 2.532 | 2.440 | 2.519 | 2.276 | *b. Special Mention* |
| c. Kurang Lancar | 308 | 278 | 208 | 185 | 267 | 361 | 175 | 308 | 231 | 337 | 338 | 344 | 311 | 215 | 253 | 345 | 294 | 226 | *c. Sub-Standard* |
| d. Diragukan | 239 | 267 | 278 | 248 | 254 | 197 | 165 | 269 | 286 | 262 | 269 | 286 | 324 | 294 | 271 | 263 | 267 | 235 | *d. Doubtful* |
| e. Macet | 669 | 704 | 727 | 765 | 720 | 686 | 346 | 709 | 662 | 668 | 665 | 587 | 598 | 681 | 615 | 641 | 675 | 649 | *e. Loss* |
| **Aset Produktif Transaksi Rekening Administratif** | **2.310** | **2.296** | **2.136** | **2.218** | **2.331** | **2.235** | **2.497** | **2.495** | **2.473** | **2.462** | **2.473** | **2.931** | **2.862** | **2.649** | **2.669** | **2.797** | **2.727** | **2.539** | ***Earning Assets - Account Administrative Transactions*** |
| a. Lancar | 2.309 | 2.291 | 2.116 | 2.211 | 2.325 | 2.232 | 2.489 | 2.490 | 2.429 | 2.417 | 2.457 | 2.928 | 2.860 | 2.646 | 2.660 | 2.794 | 2.722 | 2.534 | *a. Current* |
| b. DPK | 1 | 5 | 19 | 6 | 6 | 3 | 7 | 5 | 43 | 17 | 14 | 1 | 2 | 3 | 9 | 3 | 5 | 5 | *b. Special Mention* |
| c. Kurang Lancar | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 25 | 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 | 0 | 0 | 0 | *d. Doubtful* |
| e. Macet | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | *e. Loss* |
| ***Non Performing Earning Aset (Nominal)*** | **2.414** | **2.496** | **1.213** | **1.199** | **1.242** | **1.245** | **1.372** | **2.572** | **2.358** | **2.534** | **1.274** | **1.219** | **1.233** | **1.191** | **1.139** | **1.250** | **1.236** | **1.111** | ***Non Performing Earning Asset (Nominal)*** |
| **Kredit kepada Bank Lain** | **757** | **789** | **813** | **815** | **862** | **890** | **882** | **876** | **916** | **897** | **970** | **1.053** | **1.102** | **1.120** | **1.119** | **1.111** | **1.091** | **1.072** | ***Interbank Loans*** |
| a. Lancar | 757 | 789 | 812 | 813 | 861 | 888 | 875 | 872 | 905 | 890 | 966 | 1.049 | 1.092 | 1.111 | 1.114 | 1.104 | 1.084 | 1.070 | *a. Current* |
| b. DPK | - | - | - | - | - | - | - | - | - | - | 0 | - | 7 | 7 | - | 2 | 2 | 2 | *b. Special Mention* |
| c. Kurang Lancar | - | - | 1 | 1 | - | - | 6 | 2 | 9 | 4 | 0 | - | - | - | 3 | 3 | - | - | *c. Sub-Standard* |
| d. Diragukan | - | - | - | - | - | - | - | - | - | 1 | 0 | - | - | - | - | - | - | - | *d. Doubtful* |
| e. Macet | - | - | - | - | 1 | 1 | 1 | 1 | 2 | 2 | 4 | 4 | 3 | 2 | 2 | 2 | 5 | - | *e. Loss* |
| ***Non Performing Loan kepada Bank Lain (Nominal)*** | **-** | **-** | **1** | **1** | **1** | **1** | **7** | **3** | **11** | **7** | **4** | **4** | **3** | **2** | **5** | **5** | **5** | **-** | ***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 Aset 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 Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

*1) - There is a correction in January 2011 until March 2013 where numbers on the arning 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 - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent 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*

## 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 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Aset Produktif Neraca** | **263.372** | **285.813** | **312.770** | **304.128** | **302.368** | **297.222** | **293.411** | **307.652** | **325.170** | **333.504** | **333.698** | **342.902** | **332.407** | **330.081** | **356.826** | **353.164** | **355.008** | **334.497** | ***Earning Assets*** |
| a. Lancar | 254.724 | 275.546 | 301.682 | 292.944 | 291.642 | 287.538 | 280.833 | 295.079 | 312.480 | 320.695 | 320.958 | 329.527 | 319.090 | 315.901 | 341.642 | 337.868 | 340.010 | 321.098 | *a. Current* |
| b. DPK | 4.671 | 4.996 | 6.031 | 5.788 | 5.345 | 4.570 | 6.392 | 6.715 | 7.068 | 6.808 | 6.387 | 6.859 | 6.388 | 7.221 | 7.828 | 7.486 | 7.107 | 5.762 | *b. Special Mention* |
| c. Kurang Lancar | 579 | 1.175 | 1.074 | 1.236 | 1.038 | 945 | 1.765 | 1.275 | 942 | 1.137 | 1.105 | 1.125 | 1.154 | 982 | 1.459 | 1.563 | 1.496 | 1.052 | *c. Sub-Standard* |
| d. Diragukan | 537 | 830 | 652 | 707 | 672 | 637 | 665 | 687 | 818 | 795 | 902 | 840 | 1.010 | 1.006 | 924 | 908 | 1.053 | 987 | *d. Doubtful* |
| e. Macet | 2.861 | 3.266 | 3.331 | 3.453 | 3.671 | 3.532 | 3.756 | 3.895 | 3.863 | 4.069 | 4.346 | 4.551 | 4.766 | 4.971 | 4.973 | 5.339 | 5.341 | 5.598 | *e. Loss* |
| **Aset Produktif Transaksi Rekening Administratif** | **15.803** | **18.429** | **19.211** | **19.598** | **17.539** | **18.191** | **15.626** | **14.911** | **14.741** | **15.224** | **16.057** | **16.743** | **17.389** | **17.932** | **18.357** | **18.093** | **17.430** | **17.955** | ***Earning Assets - Account Administrative Transactions*** |
| a. Lancar | 15.698 | 18.308 | 19.084 | 19.464 | 17.442 | 18.152 | 15.549 | 14.854 | 14.668 | 15.052 | 15.889 | 16.550 | 17.296 | 17.847 | 18.246 | 17.990 | 17.319 | 17.861 | *a. Current* |
| b. DPK | 59 | 52 | 27 | 38 | 59 | 4 | 41 | 21 | 39 | 133 | 126 | 152 | 53 | 45 | 75 | 60 | 71 | 51 | *b. Special Mention* |
| c. Kurang Lancar | 0 | 6 | 42 | 1 | 2 | 0 | 1 | 1 | 1 | 4 | 1 | 2 | 1 | 4 | 0 | 4 | 0 | 1 | *c. Sub-Standard* |
| d. Diragukan | 3 | 12 | 10 | 54 | 12 | 12 | 15 | 13 | 13 | 15 | 14 | 16 | 16 | 15 | 13 | 14 | 15 | 14 | *d. Doubtful* |
| e. Macet | 42 | 50 | 48 | 42 | 25 | 23 | 21 | 23 | 20 | 21 | 26 | 22 | 23 | 21 | 23 | 25 | 25 | 27 | *e. Loss* |
| ***Non Performing Earning Aset (Nominal)*** | **7.943** | **10.528** | **5.157** | **5.491** | **5.420** | **5.150** | **12.355** | **11.707** | **11.238** | **11.994** | **6.395** | **6.556** | **6.969** | **7.000** | **7.392** | **7.853** | **7.931** | **7.679** | ***Non Performing Earning Asset (Nominal)*** |
| **Kredit kepada Bank Lain** | **286** | **299** | **316** | **352** | **345** | **357** | **329** | **435** | **433** | **442** | **454** | **521** | **593** | **614** | **656** | **664** | **671** | **709** | ***Interbank Loans*** |
| a. Lancar | 277 | 299 | 315 | 351 | 345 | 357 | 329 | 435 | 430 | 441 | 454 | 520 | 593 | 607 | 656 | 664 | 670 | 708 | *a. Current* |
| b. DPK | 9 | - | - | - | 0 | - | - | - | 2 | 0 | 1 | 1 | - | 7 | 0 | - | - | - | *b. Special Mention* |
| c. Kurang Lancar | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | 1 | *c. Sub-Standard* |
| d. Diragukan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *d. Doubtful* |
| e. Macet | 1 | 1 | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *e. Loss* |
| ***Non Performing Loan kepada Bank Lain (Nominal)*** | **1** | **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 Aset 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 Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

*1) - There is a correction in January 2011 until March 2013 where numbers on the arning 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 - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent 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*

## 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 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Aset Produktif Neraca** | **181.119** | **183.144** | **183.209** | **184.827** | **184.970** | **191.046** | **187.736** | **194.973** | **202.449** | **203.241** | **210.625** | **213.734** | **223.741** | **229.595** | **238.969** | **233.049** | **246.918** | **255.735** | ***Earning Assets*** |
| a. Lancar | 175.720 | 177.556 | 177.045 | 178.981 | 179.178 | 184.439 | 181.434 | 188.439 | 195.526 | 196.812 | 204.082 | 206.834 | 216.420 | 221.928 | 230.282 | 224.946 | 238.530 | 246.183 | *a. Current* |
| b. DPK | 3.088 | 3.196 | 3.731 | 3.391 | 3.417 | 4.239 | 4.015 | 4.237 | 4.596 | 4.287 | 4.413 | 4.976 | 5.132 | 5.373 | 6.487 | 5.812 | 6.091 | 7.097 | *b. Special Mention* |
| c. Kurang Lancar | 521 | 586 | 490 | 452 | 436 | 540 | 481 | 473 | 493 | 434 | 399 | 385 | 642 | 758 | 754 | 373 | 276 | 376 | *c. Sub-Standard* |
| d. Diragukan | 416 | 351 | 477 | 510 | 447 | 482 | 488 | 363 | 331 | 334 | 345 | 300 | 309 | 296 | 400 | 905 | 989 | 983 | *d. Doubtful* |
| e. Macet | 1.374 | 1.455 | 1.466 | 1.493 | 1.491 | 1.346 | 1.318 | 1.462 | 1.503 | 1.373 | 1.386 | 1.238 | 1.239 | 1.239 | 1.047 | 1.015 | 1.033 | 1.097 | *e. Loss* |
| **Aset Produktif Transaksi Rekening Administratif** | **38.765** | **39.004** | **39.717** | **39.468** | **34.892** | **33.260** | **35.392** | **36.349** | **37.423** | **36.087** | **39.694** | **38.326** | **39.881** | **41.803** | **46.267** | **45.886** | **48.759** | **48.053** | ***Earning Assets - Account Administrative Transactions*** |
| a. Lancar | 38.298 | 38.506 | 39.089 | 38.731 | 34.335 | 32.788 | 34.932 | 35.896 | 36.916 | 35.603 | 39.109 | 37.725 | 39.308 | 41.235 | 45.689 | 45.482 | 48.334 | 47.628 | *a. Current* |
| b. DPK | 442 | 459 | 560 | 674 | 533 | 451 | 439 | 432 | 501 | 470 | 571 | 582 | 558 | 535 | 526 | 346 | 370 | 333 | *b. Special Mention* |
| c. Kurang Lancar | 23 | 37 | 67 | 62 | 22 | 21 | 20 | 21 | 7 | 14 | 14 | 18 | 15 | 33 | 52 | 53 | 27 | 40 | *c. Sub-Standard* |
| d. Diragukan | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 28 | 29 | *d. Doubtful* |
| e. Macet | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 22 | *e. Loss* |
| ***Non Performing Earning Aset (Nominal)*** | **4.607** | **4.775** | **2.501** | **2.519** | **2.398** | **2.389** | **4.574** | **4.579** | **4.637** | **4.265** | **2.145** | **1.942** | **2.205** | **2.327** | **2.253** | **2.350** | **2.352** | **2.547** | ***Non Performing Earning Asset (Nominal)*** |
| **Kredit kepada Bank Lain** | **6** | **3** | **3** | **4** | **4** | **4** | **7** | **8** | **12** | **14** | **14** | **16** | **14** | **50** | **76**[r)] | **74** | **68** | **152** | ***Interbank Loans*** |
| a. Lancar | 6 | 3 | 3 | 4 | 4 | 4 | 7 | 8 | 12 | 14 | 14 | 16 | 14 | 50 | 76[r)] | 74 | 68 | 152 | *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 Aset 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 Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

r) Angka-angka diperbaiki

*1) - There is a correction in January 2011 until March 2013 where numbers on the arning 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 - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent 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*

*r) Revised figures*

## 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 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Aset Produktif Neraca** | **263.796** | **254.508** | **250.698** | **257.265** | **255.186** | **258.683** | **262.256** | **264.285** | **272.901** | **275.733** | **282.556** | **286.795** | **306.075** | **313.612** | **335.892** | **331.082** | **347.889** | **349.606** | ***Earning Assets*** |
| a. Lancar | 254.607 | 245.258 | 241.027 | 247.557 | 245.785 | 248.910 | 252.198 | 253.763 | 261.919 | 265.221 | 272.852 | 276.419 | 295.576 | 303.075 | 323.532 | 318.562 | 335.198 | 336.766 | *a. Current* |
| b. DPK | 4.804 | 4.934 | 5.464 | 5.600 | 5.416 | 6.057 | 6.362 | 6.641 | 7.142 | 6.774 | 6.008 | 6.503 | 6.587 | 6.512 | 8.133 | 8.196 | 8.140 | 8.434 | *b. Special Mention* |
| c. Kurang Lancar | 927 | 891 | 891 | 864 | 863 | 833 | 828 | 979 | 947 | 850 | 843 | 994 | 1.004 | 1.046 | 1.061 | 959 | 1.132 | 1.319 | *c. Sub-Standard* |
| d. Diragukan | 1.098 | 1.126 | 1.119 | 1.112 | 1.147 | 1.184 | 1.141 | 1.150 | 1.163 | 1.150 | 1.156 | 1.179 | 1.193 | 1.196 | 1.301 | 1.338 | 1.355 | 1.354 | *d. Doubtful* |
| e. Macet | 2.361 | 2.299 | 2.196 | 2.133 | 1.974 | 1.700 | 1.726 | 1.752 | 1.731 | 1.739 | 1.697 | 1.700 | 1.716 | 1.783 | 1.864 | 2.028 | 2.064 | 1.732 | *e. Loss* |
| **Aset Produktif Transaksi Rekening Administratif** | **106.982** | **110.257** | **112.653** | **83.843** | **82.190** | **77.951** | **76.187** | **77.396** | **79.995** | **76.529** | **78.907** | **81.379** | **84.639** | **87.668** | **93.245** | **93.647** | **98.254** | **99.706** | ***Earning Assets - Account Administrative Transactions*** |
| a. Lancar | 103.888 | 107.172 | 109.619 | 81.874 | 80.394 | 76.081 | 73.615 | 74.767 | 76.914 | 73.410 | 76.035 | 78.346 | 81.438 | 84.429 | 89.865 | 90.062 | 94.523 | 95.749 | *a. Current* |
| b. DPK | 2.767 | 2.873 | 2.803 | 1.878 | 1.712 | 1.790 | 2.492 | 2.537 | 2.981 | 3.016 | 2.778 | 2.940 | 3.125 | 3.169 | 3.313 | 3.513 | 3.654 | 3.879 | *b. Special Mention* |
| c. Kurang Lancar | 300 | 168 | 186 | 44 | 37 | 32 | 33 | 43 | 47 | 46 | 41 | 40 | 44 | 37 | 33 | 26 | 29 | 30 | *c. Sub-Standard* |
| d. Diragukan | 6 | 23 | 23 | 6 | 6 | 8 | 7 | 9 | 10 | 13 | 9 | 8 | 9 | 9 | 7 | 19 | 23 | 24 | *d. Doubtful* |
| e. Macet | 21 | 21 | 23 | 41 | 41 | 40 | 40 | 41 | 42 | 45 | 44 | 45 | 24 | 23 | 27 | 27 | 24 | 24 | *e. Loss* |
| ***Non Performing Earning Aset (Nominal)*** | **7.810** | **7.689** | **4.439** | **4.200** | **4.068** | **3.796** | **6.445** | **6.820** | **6.739** | **6.529** | **3.790** | **3.965** | **3.989** | **4.095** | **4.294** | **4.396** | **4.628** | **4.484** | ***Non Performing Earning Asset (Nominal)*** |
| **Kredit kepada Bank Lain** | **5.686** | **5.288** | **5.061** | **4.119** | **4.460** | **4.610** | **4.348** | **4.407** | **4.667** | **5.425** | **5.592** | **6.320** | **6.243** | **6.585** | **7.261** | **7.343** | **9.464** | **9.077** | ***Interbank Loans*** |
| a. Lancar | 5.686 | 5.288 | 5.061 | 4.119 | 4.460 | 4.610 | 4.348 | 4.407 | 4.667 | 5.425 | 5.592 | 6.320 | 6.243 | 6.585 | 7.261 | 7.343 | 9.464 | 9.077 | *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 Aset 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 Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

*1) - There is a correction in January 2011 until March 2013 where numbers on the arning 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 - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent 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*

## Tabel 1.38 Komposisi Dana Pihak Ketiga Bank Umum

*(Composition of Third Party Funds of Commercial Banks)*

Miliar Rp *(Billion Rp)*

| Keterangan | Desember 2008 | | Desember 2009 | | Desember 2010 | | Desember 2011 | | Desember 2012 | | Desember 2013 | | *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) (%)* | |
| **Giro** | **430.000** | **24,53** | **465.222** | **23,85** | **535.855** | **22,91** | **652.708** | **23,44** | **767.070** | **23,78** | **846.781** | **23,11** | ***Demand Deposits*** |
| Rupiah | 307.743 | 17,55 | 332.198 | 17,03 | 383.808 | 16,41 | 485.716 | 17,44 | 567.801 | 17,61 | 569.927 | 15,55 | *Rupiah* |
| Valas | 122.257 | 6,97 | 133.024 | 6,82 | 152.047 | 6,50 | 166.992 | 6,00 | 199.270 | 6,18 | 276.854 | 7,56 | *Foreign Exchange* |
| **Tabungan** | **498.587** | **28,44** | **585.707** | **30,03** | **733.157** | **31,35** | **898.245** | **32,25** | **1.076.830** | **33,39** | **1.212.707** | **33,10** | ***Saving*** |
| Rupiah | 476.717 | 27,19 | 544.411 | 27,91 | 678.621 | 29,02 | 840.063 | 30,16 | 1.010.488 | 31,33 | 1.123.696 | 30,67 | *Rupiah* |
| Valas | 21.870 | 1,25 | 41.295 | 2,12 | 54.536 | 2,33 | 58.181 | 2,09 | 66.342 | 2,06 | 89.011 | 2,43 | *Foreign Exchange* |
| **Simpanan Berjangka** | **824.704** | **47,04** | **899.783** | **46,13** | **1.069.811** | **45,74** | **1.234.072** | **44,31** | **1.381.298** | **42,83** | **1.604.480** | **43,79** | ***Time Deposits*** |
| Rupiah | 675.983 | 38,56 | 761.844 | 39,05 | 928.089 | 39,68 | 1.072.770 | 38,52 | 1.179.242 | 36,56 | 1.331.527 | 36,34 | *Rupiah* |
| Valas | 148.722 | 8,48 | 137.939 | 7,07 | 141.723 | 6,06 | 161.302 | 5,79 | 202.056 | 6,26 | 272.952 | 7,45 | *Foreign Exchange* |
| - Jangka Waktu 1 bulan | | | | | | | | | | | | | *- Periode 1 Month* |
| Rupiah | - | - | - | - | - | - | 673.312 | 24,18 | 677.030 | 20,99 | 814.742 | 22,24 | *Rupiah* |
| Valas | - | - | - | - | - | - | 110.978 | 3,98 | 128.829 | 3,99 | 172.312 | 4,70 | *Foreign Exchange* |
| - Jangka Waktu 3 bulan | | | | | | | | | | | | | *- Periode 3 Month* |
| Rupiah | - | - | - | - | - | - | 222.071 | 7,97 | 251.926 | 7,81 | 264.156 | 7,21 | *Rupiah* |
| Valas | - | - | - | - | - | - | 21.467 | 0,77 | 27.543 | 0,85 | 33.743 | 0,92 | *Foreign Exchange* |
| - Jangka Waktu 6 bulan | | | | | | | | | | | | | *- Periode 6 Month* |
| Rupiah | - | - | - | - | - | - | 90.412 | 3,25 | 125.555 | 3,89 | 120.795 | 3,30 | *Rupiah* |
| Valas | - | - | - | - | - | - | 15.504 | 0,56 | 27.215 | 0,84 | 37.508 | 1,02 | *Foreign Exchange* |
| - Jangka Waktu >= 12 bulan | | | | | | | | | | | | | *- Periode >= 12 Month* |
| Rupiah | - | - | - | - | - | - | 86.975 | 3,11 | 124.731 | 3,87 | 131.834 | 3,60 | *Rupiah* |
| Valas | - | - | - | - | - | - | 13.352 | 0,48 | 18.469 | 0,57 | 29.390 | 0,80 | *Foreign Exchange* |
| **Total DPK** | **1.753.292** | **100,00** | **1.950.712** | **100,00** | **2.338.824** | **100,00** | **2.785.024** | **100,00** | **3.225.198** | **100,00** | **3.663.968** | **100,00** | ***Total Third Party Funds*** |
| Rupiah | 1.460.443 | 83,30 | 1.638.454 | 83,99 | 1.990.518 | 85,11 | 2.398.549 | 86,12 | 2.757.530 | 85,50 | 3.025.150 | 82,56 | *Rupiah* |
| Valas | 292.849 | 16,70 | 312.258 | 16,01 | 348.306 | 14,89 | 386.475 | 13,88 | 467.668 | 14,50 | 638.818 | 17,44 | *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 2008 | | Desember 2009 | | Desember 2010 | | Desember 2011 | | Desember 2012 | | Desember 2013 | | *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) (%)* | |
| **Giro** | **151.767** | **22,66** | **172.602** | **22,03** | **194.533** | **21,65** | **242.853** | **23,37** | **272.149** | **22,65** | **300.056** | **22,01** | ***Demand Deposits*** |
| Rupiah | 123.438 | 18,43 | 136.512 | 17,43 | 152.770 | 17,00 | 190.600 | 18,34 | 206.540 | 17,19 | 200.001 | 14,67 | *Rupiah* |
| Valas | 28.329 | 4,23 | 36.090 | 4,61 | 41.763 | 4,65 | 52.253 | 5,03 | 65.610 | 5,46 | 100.054 | 7,34 | *Foreign Exchange* |
| **Tabungan** | **237.446** | **35,45** | **278.581** | **35,56** | **323.767** | **36,04** | **395.372** | **38,04** | **483.022** | **40,21** | **555.319** | **40,74** | ***Saving*** |
| Rupiah | 230.047 | 34,34 | 268.894 | 34,32 | 311.891 | 34,72 | 383.292 | 36,88 | 467.656 | 38,93 | 533.277 | 39,12 | *Rupiah* |
| Valas | 7.399 | 1,10 | 9.687 | 1,24 | 11.876 | 1,32 | 12.080 | 1,16 | 15.366 | 1,28 | 22.042 | 1,62 | *Foreign Exchange* |
| **Simpanan Berjangka** | **280.614** | **41,89** | **332.201** | **42,41** | **380.106** | **42,31** | **401.027** | **38,59** | **446.113** | **37,14** | **507.687** | **37,25** | ***Time Deposits*** |
| Rupiah | 235.219 | 35,12 | 274.965 | 35,10 | 328.677 | 36,58 | 350.866 | 33,76 | 378.829 | 31,54 | 420.785 | 30,87 | *Rupiah* |
| Valas | 45.395 | 6,78 | 57.236 | 7,31 | 51.429 | 5,72 | 50.161 | 4,83 | 67.283 | 5,60 | 86.903 | 6,38 | *Foreign Exchange* |
| - Jangka Waktu 1 bulan | | | | | | | | | | | | | *- Periode 1 Month* |
| Rupiah | - | - | - | - | - | - | 229.284 | 22,06 | 223.177 | 18,58 | 245.364 | 18,00 | *Rupiah* |
| Valas | - | - | - | - | - | - | 35.179 | 3,39 | 46.712 | 3,89 | 58.290 | 4,28 | *Foreign Exchange* |
| - Jangka Waktu 3 bulan | | | | | | | | | | | | | *- Periode 3 Month* |
| Rupiah | - | - | - | - | - | - | 62.782 | 6,04 | 71.970 | 5,99 | 74.076 | 5,43 | *Rupiah* |
| Valas | - | - | - | - | - | - | 4.976 | 0,48 | 5.442 | 0,45 | 4.879 | 0,36 | *Foreign Exchange* |
| - Jangka Waktu 6 bulan | | | | | | | | | | | | | *- Periode 6 Month* |
| Rupiah | - | - | - | - | - | - | 19.550 | 1,88 | 32.208 | 2,68 | 33.634 | 2,47 | *Rupiah* |
| Valas | - | - | - | - | - | - | 5.922 | 0,57 | 8.401 | 0,70 | 12.737 | 0,93 | *Foreign Exchange* |
| - Jangka Waktu >= 12 bulan | | | | | | | | | | | | | *- Periode >= 12 Month* |
| Rupiah | - | - | - | - | - | - | 39.250 | 3,78 | 51.475 | 4,28 | 67.710 | 4,97 | *Rupiah* |
| Valas | - | - | - | - | - | - | 4.084 | 0,39 | 6.729 | 0,56 | 10.996 | 0,81 | *Foreign Exchange* |
| **Total DPK** | **669.827** | **100,00** | **783.384** | **100,00** | **898.405** | **100,00** | **1.039.253** | **100,00** | **1.201.284** | **100,00** | **1.363.062** | **100,00** | ***Total Third Party Funds*** |
| Rupiah | 588.704 | 87,89 | 680.371 | 86,85 | 793.338 | 88,31 | 924.759 | 88,98 | 1.053.025 | 87,66 | 1.154.063 | 84,67 | *Rupiah* |
| Valas | 81.123 | 12,11 | 103.013 | 13,15 | 105.067 | 11,69 | 114.494 | 11,02 | 148.259 | 12,34 | 208.999 | 15,33 | *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 2008 | | Desember 2009 | | Desember 2010 | | Desember 2011 | | Desember 2012 | | Desember 2013 | | *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) (%)* | |
| **Giro** | **137.481** | **19,59** | **153.929** | **19,71** | **195.216** | **20,02** | **225.170** | **19,19** | **264.982** | **19,58** | **294.181** | **18,95** | ***Demand Deposits*** |
| Rupiah | 89.607 | 12,77 | 104.102 | 13,33 | 133.895 | 13,73 | 166.221 | 14,17 | 198.251 | 14,65 | 204.067 | 13,15 | *Rupiah* |
| Valas | 47.875 | 6,82 | 49.827 | 6,38 | 61.322 | 6,29 | 58.949 | 5,02 | 66.731 | 4,93 | 90.113 | 5,80 | *Foreign Exchange* |
| **Tabungan** | **203.171** | **28,95** | **254.350** | **32,56** | **316.054** | **32,41** | **388.030** | **33,07** | **461.038** | **34,07** | **502.864** | **32,39** | ***Saving*** |
| Rupiah | 198.120 | 28,23 | 238.632 | 30,55 | 294.034 | 30,15 | 363.575 | 30,99 | 433.712 | 32,05 | 463.249 | 29,84 | *Rupiah* |
| Valas | 5.051 | 0,72 | 15.718 | 2,01 | 22.020 | 2,26 | 24.455 | 2,08 | 27.326 | 2,02 | 39.614 | 2,55 | *Foreign Exchange* |
| **Simpanan Berjangka** | **361.058** | **51,45** | **372.792** | **47,73** | **464.038** | **47,58** | **560.098** | **47,74** | **627.129** | **46,35** | **755.341** | **48,66** | ***Time Deposits*** |
| Rupiah | 309.732 | 44,14 | 326.063 | 41,75 | 407.603 | 41,79 | 490.904 | 41,84 | 541.950 | 40,05 | 629.323 | 40,54 | *Rupiah* |
| Valas | 51.326 | 7,31 | 46.729 | 5,98 | 56.435 | 5,79 | 69.194 | 5,90 | 85.179 | 6,29 | 126.018 | 8,12 | *Foreign Exchange* |
| - Jangka Waktu 1 bulan | | | | | | | | | | | | | *- Periode 1 Month* |
| Rupiah | - | - | - | - | - | - | 307.839 | 26,24 | 320.362 | 23,68 | 408.004 | 26,28 | *Rupiah* |
| Valas | - | - | - | - | - | - | 47.742 | 4,07 | 49.251 | 3,64 | 73.030 | 4,70 | *Foreign Exchange* |
| - Jangka Waktu 3 bulan | | | | | | | | | | | | | *- Periode 3 Month* |
| Rupiah | - | - | - | - | - | - | 107.755 | 9,18 | 127.361 | 9,41 | 130.349 | 8,40 | *Rupiah* |
| Valas | - | - | - | - | - | - | 9.728 | 0,83 | 14.451 | 1,07 | 21.551 | 1,39 | *Foreign Exchange* |
| - Jangka Waktu 6 bulan | | | | | | | | | | | | | *- Periode 6 Month* |
| Rupiah | - | - | - | - | - | - | 39.826 | 3,39 | 54.242 | 4,01 | 49.986 | 3,22 | *Rupiah* |
| Valas | - | - | - | - | - | - | 5.505 | 0,47 | 12.135 | 0,90 | 16.359 | 1,05 | *Foreign Exchange* |
| - Jangka Waktu >= 12 bulan | | | | | | | | | | | | | *- Periode >= 12 Month* |
| Rupiah | - | - | - | - | - | - | 35.483 | 3,02 | 39.985 | 2,95 | 40.984 | 2,64 | *Rupiah* |
| Valas | - | - | - | - | - | - | 6.219 | 0,53 | 9.343 | 0,69 | 15.078 | 0,97 | *Foreign Exchange* |
| **Total DPK** | **701.710** | **100,00** | **781.072** | **100,00** | **975.308** | **100,00** | **1.173.297** | **100,00** | **1.353.149** | **100,00** | **1.552.385** | **100,00** | ***Total Third Party Funds*** |
| Rupiah | 597.459 | 85,14 | 668.798 | 85,63 | 835.532 | 85,67 | 1.020.700 | 86,99 | 1.173.913 | 86,75 | 1.296.639 | 83,53 | *Rupiah* |
| Valas | 104.251 | 14,86 | 112.274 | 14,37 | 139.777 | 14,33 | 152.597 | 13,01 | 179.236 | 13,25 | 255.746 | 16,47 | *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 2008 | | Desember 2009 | | Desember 2010 | | Desember 2011 | | Desember 2012 | | Desember 2013 | | *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) (%)* | |
| **Giro** | **1.779** | **5,36** | **2.184** | **4,96** | **2.745** | **4,66** | **3.634** | **4,37** | **5.074** | **4,86** | **5.844** | **4,76** | ***Demand Deposits*** |
| Rupiah | 1.779 | 5,36 | 2.183 | 4,96 | 2.745 | 4,66 | 3.634 | 4,37 | 5.074 | 4,86 | 5.844 | 4,76 | *Rupiah* |
| Valas | 0 | 0,00 | 0 | 0,00 | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| **Tabungan** | **3.375** | **10,16** | **4.161** | **9,46** | **6.178** | **10,48** | **10.281** | **12,37** | **12.794** | **12,26** | **14.402** | **11,72** | ***Saving*** |
| Rupiah | 3.375 | 10,16 | 4.161 | 9,46 | 6.178 | 10,48 | 10.281 | 12,37 | 12.794 | 12,26 | 14.402 | 11,72 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| **Simpanan Berjangka** | **28.059** | **84,48** | **37.635** | **85,57** | **50.026** | **84,86** | **69.180** | **83,25** | **86.478** | **82,88** | **102.636** | **83,52** | ***Time Deposits*** |
| Rupiah | 28.059 | 84,48 | 37.635 | 85,57 | 50.026 | 84,86 | 69.180 | 83,25 | 86.478 | 82,88 | 102.636 | 83,52 | *Rupiah* |
| Valas | - | - | 0 | 0,00 | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| - Jangka Waktu 1 bulan | | | | | | | | | | | | | *- Periode 1 Month* |
| Rupiah | - | - | - | - | - | - | 36.567 | 44,01 | 43.915 | 42,09 | 61.923 | 50,39 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| - Jangka Waktu 3 bulan | | | | | | | | | | | | | *- Periode 3 Month* |
| Rupiah | - | - | - | - | - | - | 18.991 | 22,86 | 22.133 | 21,21 | 24.123 | 19,63 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| - Jangka Waktu 6 bulan | | | | | | | | | | | | | *- Periode 6 Month* |
| Rupiah | - | - | - | - | - | - | 11.284 | 13,58 | 15.658 | 15,01 | 12.534 | 10,20 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| - Jangka Waktu >= 12 bulan | | | | | | | | | | | | | *- Periode >= 12 Month* |
| Rupiah | - | - | - | - | - | - | 2.337 | 2,81 | 4.771 | 4,57 | 4.056 | 3,30 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| **Total DPK** | **33.213** | **100,00** | **43.980** | **100,00** | **58.950** | **100,00** | **83.095** | **100,00** | **104.346** | **100,00** | **122.883** | **100,00** | ***Total Third Party Funds*** |
| Rupiah | 33.213 | 100,00 | 43.979 | 100,00 | 58.950 | 100,00 | 83.095 | 100,00 | 104.346 | 100,00 | 122.883 | 100,00 | *Rupiah* |
| Valas | 0 | 0,00 | 0 | 0,00 | - | - | - | - | - | - | - | - | *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 2008 | | Desember 2009 | | Desember 2010 | | Desember 2011 | | Desember 2012 | | Desember 2013 | | *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) (%)* | |
| **Giro** | **70.746** | **49,38** | **63.848** | **41,94** | **62.196** | **33,87** | **88.456** | **37,59** | **112.953** | **40,55** | **107.070** | **37,21** | ***Demand Deposits*** |
| Rupiah | 70.653 | 49,32 | 63.553 | 41,74 | 61.725 | 33,61 | 88.094 | 37,43 | 112.715 | 40,47 | 106.398 | 36,98 | *Rupiah* |
| Valas | 93 | 0,07 | 294 | 0,19 | 471 | 0,26 | 362 | 0,15 | 238 | 0,09 | 673 | 0,23 | *Foreign Exchange* |
| **Tabungan** | **37.498** | **26,17** | **43.728** | **28,72** | **53.614** | **29,20** | **67.338** | **28,61** | **79.968** | **28,71** | **95.827** | **33,31** | ***Saving*** |
| Rupiah | 37.497 | 26,17 | 43.724 | 28,72 | 53.595 | 29,19 | 67.318 | 28,60 | 79.938 | 28,70 | 95.786 | 33,29 | *Rupiah* |
| Valas | 1 | 0,00 | 4 | 0,00 | 19 | 0,01 | 20 | 0,01 | 30 | 0,01 | 41 | 0,01 | *Foreign Exchange* |
| **Simpanan Berjangka** | **35.015** | **24,44** | **44.673** | **29,34** | **67.815** | **36,93** | **79.555** | **33,80** | **85.614** | **30,74** | **84.812** | **29,48** | ***Time Deposits*** |
| Rupiah | 34.877 | 24,34 | 44.148 | 29,00 | 67.365 | 36,69 | 78.767 | 33,47 | 84.903 | 30,48 | 83.838 | 29,14 | *Rupiah* |
| Valas | 138 | 0,10 | 525 | 0,34 | 450 | 0,24 | 787 | 0,33 | 711 | 0,26 | 974 | 0,34 | *Foreign Exchange* |
| - Jangka Waktu 1 bulan | | | | | | | | | | | | | *- Periode 1 Month* |
| Rupiah | - | - | - | - | - | - | 46.523 | 19,77 | 37.513 | 13,47 | 40.872 | 14,21 | *Rupiah* |
| Valas | - | - | - | - | - | - | 673 | 0,29 | 468 | 0,17 | 854 | 0,30 | *Foreign Exchange* |
| - Jangka Waktu 3 bulan | | | | | | | | | | - | | | *- Periode 3 Month* |
| Rupiah | - | - | - | - | - | - | 14.335 | 6,09 | 12.214 | 4,39 | 12.263 | 4,26 | *Rupiah* |
| Valas | - | - | - | - | - | - | 51 | 0,02 | 14 | 0,01 | 5 | 0,00 | *Foreign Exchange* |
| - Jangka Waktu 6 bulan | | | | | | | | | | - | | | *- Periode 6 Month* |
| Rupiah | - | - | - | - | - | - | 12.559 | 5,34 | 13.495 | 4,84 | 16.389 | 5,70 | *Rupiah* |
| Valas | - | - | - | - | - | - | 5 | 0,00 | 27 | 0,01 | 84 | 0,03 | *Foreign Exchange* |
| - Jangka Waktu >= 12 bulan | | | | | | | | | | - | | | *- Periode >= 12 Month* |
| Rupiah | - | - | - | - | - | - | 5.349 | 2,27 | 21.682 | 7,78 | 14.314 | 0,01 | *Rupiah* |
| Valas | - | - | - | - | - | - | 59 | 0,03 | 203 | 0,07 | 32 | 100,00 | *Foreign Exchange* |
| **Total DPK** | **143.262** | **100,00** | **152.251** | **100,00** | **183.624** | **100,00** | **235.348** | **100,00** | **278.535** | **100,00** | **287.709** | **100,00** | ***Total Third Party Funds*** |
| Rupiah | 143.027 | 99,84 | 151.425 | 99,46 | 182.685 | 99,49 | 234.179 | 99,50 | 277.555 | 99,65 | 286.021 | 99,41 | *Rupiah* |
| Valas | 235 | 0,16 | 826 | 0,54 | 939 | 0,51 | 1.169 | 0,50 | 980 | 0,35 | 1.688 | 0,59 | *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 2008 | | Desember 2009 | | Desember 2010 | | Desember 2011 | | Desember 2012 | | Desember 2013 | | *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) (%)* | |
| **Giro** | **18.872** | **24,54** | **21.472** | **22,66** | **22.280** | **22,70** | **25.396** | **22,57** | **34.508** | **26,05** | **44.293** | **26,92** | ***Demand Deposits*** |
| Rupiah | 4.976 | 6,47 | 7.136 | 7,53 | 7.984 | 8,13 | 9.485 | 8,43 | 12.226 | 9,23 | 16.744 | 10,18 | *Rupiah* |
| Valas | 13.896 | 18,07 | 14.336 | 15,13 | 14.295 | 14,56 | 15.912 | 14,14 | 22.282 | 16,82 | 27.549 | 16,74 | *Foreign Exchange* |
| **Tabungan** | **3.023** | **3,93** | **7.418** | **7,83** | **14.507** | **14,78** | **18.503** | **16,44** | **19.292** | **14,57** | **23.245** | **14,13** | ***Saving*** |
| Rupiah | 3.023 | 3,93 | 3.983 | 4,20 | 6.156 | 6,27 | 8.402 | 7,47 | 8.529 | 6,44 | 10.268 | 6,24 | *Rupiah* |
| Valas | - | - | 3.436 | 3,63 | 8.351 | 8,51 | 10.101 | 8,98 | 10.763 | 8,13 | 12.978 | 7,89 | *Foreign Exchange* |
| **Simpanan Berjangka** | **55.007** | **71,53** | **65.871** | **69,51** | **61.374** | **62,52** | **68.642** | **60,99** | **78.654** | **59,38** | **96.995** | **58,95** | ***Time Deposits*** |
| Rupiah | 29.691 | 38,61 | 43.203 | 45,59 | 40.151 | 40,90 | 44.532 | 39,57 | 47.948 | 36,20 | 53.835 | 32,72 | *Rupiah* |
| Valas | 25.315 | 32,92 | 22.668 | 23,92 | 21.223 | 21,62 | 24.110 | 21,42 | 30.706 | 23,18 | 43.160 | 26,23 | *Foreign Exchange* |
| - Jangka Waktu 1 bulan | | | | | | | | | | | | | *- Periode 1 Month* |
| Rupiah | - | - | - | - | - | - | 27.920 | 24,81 | 26.748 | 20,19 | 33.557 | 20,40 | *Rupiah* |
| Valas | - | - | - | - | - | - | 15.002 | 13,33 | 20.389 | 15,39 | 28.477 | 17,31 | *Foreign Exchange* |
| - Jangka Waktu 3 bulan | | | | | | | | | | | | | *- Periode 3 Month* |
| Rupiah | - | - | - | - | - | - | 8.971 | 7,97 | 9.285 | 7,01 | 11.791 | 7,17 | *Rupiah* |
| Valas | - | - | - | - | - | - | 3.725 | 3,31 | 3.964 | 2,99 | 4.910 | 2,98 | *Foreign Exchange* |
| - Jangka Waktu 6 bulan | | | | | | | | | | | | | *- Periode 6 Month* |
| Rupiah | - | - | - | - | - | - | 4.539 | 4,03 | 6.842 | 5,17 | 5.146 | 3,13 | *Rupiah* |
| Valas | - | - | - | - | - | - | 3.062 | 2,72 | 4.743 | 3,58 | 7.141 | 4,34 | *Foreign Exchange* |
| - Jangka Waktu >= 12 bulan | | | | | | | | | | | | | *- Periode >= 12 Month* |
| Rupiah | - | - | - | - | - | - | 3.102 | 2,76 | 5.073 | 3,83 | 3.341 | 2,03 | *Rupiah* |
| Valas | - | - | - | - | - | - | 2.321 | 2,06 | 1.611 | 1,22 | 2.632 | 1,60 | *Foreign Exchange* |
| **Total DPK** | **76.902** | **100,00** | **94.761** | **100,00** | **98.161** | **100,00** | **112.541** | **100,00** | **132.454** | **100,00** | **164.533** | **100,00** | ***Total Third Party Funds*** |
| Rupiah | 37.691 | 49,01 | 54.321 | 57,32 | 54.292 | 55,31 | 62.418 | 55,46 | 68.704 | 51,87 | 80.847 | 49,14 | *Rupiah* |
| Valas | 39.211 | 50,99 | 40.440 | 42,68 | 43.869 | 44,69 | 50.123 | 44,54 | 63.751 | 48,13 | 83.686 | 50,86 | *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 2008 | | Desember 2009 | | Desember 2010 | | Desember 2011 | | Desember 2012 | | Desember 2013 | | *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) (%)* | |
| **Giro** | **49.354** | **38,44** | **51.854** | **44,10** | **58.886** | **47,35** | **67.199** | **47,49** | **77.405** | **49,80** | **95.338** | **54,98** | ***Demand Deposits*** |
| Rupiah | 17.290 | 13,47 | 19.242 | 16,36 | 24.689 | 19,85 | 27.683 | 19,56 | 32.996 | 21,23 | 36.873 | 21,27 | *Rupiah* |
| Valas | 32.064 | 24,98 | 32.612 | 27,73 | 34.197 | 27,49 | 39.516 | 27,93 | 44.409 | 28,57 | 58.465 | 33,72 | *Foreign Exchange* |
| **Tabungan** | **14.071** | **10,96** | **17.203** | **14,63** | **19.038** | **15,31** | **18.721** | **13,23** | **20.715** | **13,33** | **21.050** | **12,14** | ***Saving*** |
| Rupiah | 4.654 | 3,63 | 6.222 | 5,29 | 6.768 | 5,44 | 7.195 | 5,09 | 7.858 | 5,06 | 6.713 | 3,87 | *Rupiah* |
| Valas | 9.417 | 7,34 | 10.982 | 9,34 | 12.270 | 9,87 | 11.526 | 8,15 | 12.857 | 8,27 | 14.336 | 8,27 | *Foreign Exchange* |
| **Simpanan Berjangka** | **64.952** | **50,59** | **48.537** | **41,28** | **46.452** | **37,35** | **55.572** | **39,28** | **57.310** | **36,87** | **57.008** | **32,88** | ***Time Deposits*** |
| Rupiah | 38.405 | 29,92 | 32.267 | 27,44 | 34.265 | 27,55 | 38.522 | 27,23 | 39.133 | 25,18 | 41.111 | 23,71 | *Rupiah* |
| Valas | 26.547 | 20,68 | 16.270 | 13,84 | 12.187 | 9,80 | 17.050 | 12,05 | 18.176 | 11,69 | 15.897 | 9,17 | *Foreign Exchange* |
| - Jangka Waktu 1 bulan | | | | | | | | | | | | | *- Periode 1 Month* |
| Rupiah | - | - | - | - | - | - | 25.177 | 17,79 | 25.315 | 16,29 | 25.022 | 14,43 | *Rupiah* |
| Valas | - | - | - | - | - | - | 12.382 | 8,75 | 12.011 | 7,73 | 11.660 | 6,72 | *Foreign Exchange* |
| - Jangka Waktu 3 bulan | | | | | | | | | | | | | *- Periode 3 Month* |
| Rupiah | - | - | - | - | - | - | 9.237 | 6,53 | 8.962 | 5,77 | 11.553 | 6,66 | *Rupiah* |
| Valas | - | - | - | - | - | - | 2.987 | 2,11 | 3.673 | 2,36 | 2.397 | 1,38 | *Foreign Exchange* |
| - Jangka Waktu 6 bulan | | | | | | | | | | | | | *- Periode 6 Month* |
| Rupiah | - | - | - | - | - | - | 2.654 | 1,88 | 3.110 | 2,00 | 3.107 | 1,79 | *Rupiah* |
| Valas | - | - | - | - | - | - | 1.010 | 0,71 | 1.910 | 1,23 | 1.188 | 0,69 | *Foreign Exchange* |
| - Jangka Waktu >= 12 bulan | | | | | | | | | | | | | *- Periode >= 12 Month* |
| Rupiah | - | - | - | - | - | - | 1.453 | 1,03 | 1.746 | 1,12 | 1.429 | 0,82 | *Rupiah* |
| Valas | - | - | - | - | - | - | 670 | 0,47 | 583 | 0,38 | 651 | 0,38 | *Foreign Exchange* |
| **Total DPK** | **128.377** | **100,00** | **117.594** | **100,00** | **124.376** | **100,00** | **141.491** | **100,00** | **155.430** | **100,00** | **173.395** | **100,00** | ***Total Third Party Funds*** |
| Rupiah | 60.349 | 47,01 | 57.731 | 49,09 | 65.722 | 52,84 | 73.399 | 51,88 | 79.987 | 51,46 | 84.697 | 48,85 | *Rupiah* |
| Valas | 68.028 | 52,99 | 59.864 | 50,91 | 58.653 | 47,16 | 68.092 | 48,12 | 75.443 | 48,54 | 88.698 | 51,15 | *Foreign Exchange* |

## Tabel 1.45 Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Desember 2013
## (*Composition of Third Party Funds of Commercial Banks Based on Location - Desember 2013)*
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 | 44.385 | 8.527 | 117.254 | 5.522 | 105.342 | 11.350 | 266.980 | 25.398 | 292.379 | 8,21 | 1. *Jawa Barat* |
| 2. Banten | 17.305 | 5.182 | 35.838 | 1.750 | 37.065 | 3.526 | 90.207 | 10.458 | 100.665 | 2,83 | 2. *Banten* |
| 3. DKI Jakarta | 274.392 | 238.687 | 278.573 | 50.509 | 764.458 | 189.871 | 1.317.423 | 479.067 | 1.796.490 | 50,42 | 3. *DKI Jakarta* |
| 4. D.I Yogyakarta | 5.019 | 503 | 18.921 | 486 | 11.201 | 547 | 35.141 | 1.537 | 36.678 | 1,03 | 4. *D.I Yogyakarta* |
| 5. Jawa Tengah | 23.651 | 2.520 | 81.739 | 2.758 | 49.858 | 3.571 | 155.248 | 8.849 | 164.096 | 4,61 | 5. *Jawa Tengah* |
| 6. Jawa Timur | 43.870 | 9.260 | 135.620 | 7.832 | 114.940 | 12.631 | 294.430 | 29.723 | 324.152 | 9,10 | 6. *Jawa Timur* |
| 7. Bengkulu | 2.339 | 33 | 4.371 | 32 | 1.425 | 22 | 8.134 | 88 | 8.222 | 0,23 | 7. *Bengkulu* |
| 8. Jambi | 3.368 | 293 | 10.340 | 188 | 5.078 | 110 | 18.787 | 591 | 19.378 | 0,54 | 8. *Jambi* |
| 9. Aceh | 10.081 | 63 | 10.628 | 80 | 5.248 | 111 | 25.957 | 254 | 26.211 | 0,74 | 9. *Aceh* |
| 10. Sumatera Utara | 22.028 | 4.291 | 59.085 | 5.095 | 51.433 | 5.966 | 132.547 | 15.352 | 147.898 | 4,15 | 10. *Sumatera Utara* |
| 11. Sumatera Barat | 4.846 | 526 | 12.736 | 194 | 8.589 | 179 | 26.171 | 899 | 27.070 | 0,76 | 11. *Sumatera Barat* |
| 12. Riau | 12.490 | 1.158 | 25.980 | 624 | 14.872 | 458 | 53.341 | 2.240 | 55.581 | 1,56 | 12. *Riau* |
| 14. Sumatera Selatan | 7.339 | 1.316 | 23.345 | 778 | 19.391 | 664 | 50.075 | 2.758 | 52.833 | 1,48 | 14. *Sumatera Selatan* |
| 15. Bangka Belitung | 1.718 | 305 | 6.477 | 94 | 3.454 | 261 | 11.649 | 661 | 12.310 | 0,35 | 15. *Bangka Belitung* |
| 13. Kepulauan Riau | 6.955 | 6.034 | 13.102 | 2.315 | 5.471 | 2.368 | 25.527 | 10.716 | 36.243 | 1,02 | 13. *Kepulauan Riau* |
| 16. Lampung | 5.294 | 448 | 13.584 | 356 | 6.198 | 239 | 25.076 | 1.042 | 26.118 | 0,73 | 16. *Lampung* |
| 17. Kalimantan Selatan | 7.844 | 534 | 18.015 | 408 | 9.035 | 280 | 34.894 | 1.222 | 36.117 | 1,01 | 17. *Kalimantan Selatan* |
| 18. Kalimantan Barat | 6.037 | 445 | 19.369 | 436 | 8.892 | 286 | 34.298 | 1.167 | 35.466 | 1,00 | 18. *Kalimantan Barat* |
| 19. Kalimantan Timur | 18.278 | 3.202 | 32.482 | 2.017 | 25.744 | 3.278 | 76.504 | 8.497 | 85.001 | 2,39 | 19. *Kalimantan Timur* |
| 20. Kalimantan Tengah | 4.581 | 207 | 7.877 | 62 | 3.476 | 41 | 15.934 | 311 | 16.245 | 0,46 | 20. *Kalimantan Tengah* |
| 21. Sulawesi Tengah | 2.701 | 57 | 6.691 | 52 | 1.754 | 25 | 11.146 | 134 | 11.280 | 0,32 | 21. *Sulawesi Tengah* |
| 22. Sulawesi Selatan | 9.413 | 891 | 31.824 | 714 | 16.109 | 802 | 57.346 | 2.407 | 59.753 | 1,68 | 22. *Sulawesi Selatan* |
| 23. Sulawesi Utara | 3.288 | 321 | 8.147 | 442 | 5.254 | 268 | 16.690 | 1.030 | 17.720 | 0,50 | 23. *Sulawesi Utara* |
| 24. Gorontalo | 532 | 2 | 1.884 | 20 | 887 | 6 | 3.303 | 28 | 3.331 | 0,09 | 24. *Gorontalo* |
| 25. Sulawesi Barat | 1.170 | 1 | 1.838 | 0 | 176 | 0 | 3.184 | 1 | 3.185 | 0,09 | 25. *Sulawesi Barat* |
| 26. Sulawesi Tenggara | 3.505 | 50 | 6.127 | 112 | 1.856 | 15 | 11.488 | 177 | 11.665 | 0,33 | 26. *Sulawesi Tenggara* |
| 27. Nusa Tenggara Barat | 2.382 | 73 | 8.369 | 119 | 3.647 | 58 | 14.398 | 250 | 14.648 | 0,41 | 27. *Nusa Tenggara Barat* |
| 28. Bali | 10.827 | 2.415 | 29.205 | 2.216 | 18.097 | 856 | 58.129 | 5.487 | 63.616 | 1,79 | 28. *Bali* |
| 29. Nusa Tenggara Timur | 4.312 | 35 | 8.390 | 55 | 3.861 | 40 | 16.564 | 130 | 16.694 | 0,47 | 29. *Nusa Tenggara Timur* |
| 30. Maluku | 2.227 | 32 | 4.500 | 45 | 2.506 | 49 | 9.233 | 126 | 9.359 | 0,26 | 30. *Maluku* |
| 31. Papua | 12.225 | 340 | 12.492 | 194 | 4.881 | 124 | 29.597 | 658 | 30.255 | 0,85 | 31. *Papua* |
| 32. Maluku Utara | 1.138 | 112 | 2.871 | 12 | 869 | 10 | 4.877 | 134 | 5.012 | 0,14 | 32. *Maluku Utara* |
| 33. Papua Barat | 4.062 | 16 | 4.139 | 62 | 1.760 | 52 | 9.960 | 131 | 10.091 | 0,28 | 33. *Papua Barat* |
| 34. Lainnya | 4 | 2.571 | 27 | 1.045 | 32 | 3.923 | 63 | 7.539 | 7.602 | 0,21 | 34. *Lainnya* |
| **Total** | **579.604** | **290.449** | **1.051.840** | **86.624** | **1.312.858** | **241.987** | **2.944.303** | **619.060** | **3.563.362** | **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 | | | | | | | | | | | | *Location* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| 1. Jawa Barat | 238.355 | 242.824 | 244.482 | 247.398 | 254.567 | 262.433 | 259.783 | 259.343 | 262.286 | 272.114 | 275.893 | 277.335 | 274.398 | 285.343 | 290.483 | 288.858 | 292.379 | 300.671 | 1. *Jawa Barat* |
| 2. Banten | 79.846 | 81.717 | 81.486 | 82.859 | 85.298 | 88.496 | 89.397 | 89.148 | 89.124 | 90.876 | 91.753 | 92.411 | 96.176 | 99.023 | 101.458 | 100.998 | 100.665 | 105.532 | 2. *Banten* |
| 3. DKI Jakarta | 1.480.163 | 1.488.856 | 1.510.724 | 1.524.850 | 1.566.877 | 1.629.585 | 1.619.163 | 1.612.813 | 1.636.099 | 1.659.401 | 1.707.249 | 1.707.728 | 1.723.701 | 1.749.024 | 1.769.512 | 1.776.536 | 1.796.490 | 1.860.446 | 3. *DKI Jakarta* |
| 4. D.I Yogyakarta | 29.723 | 30.425 | 31.056 | 30.962 | 31.719 | 32.501 | 32.405 | 32.739 | 33.086 | 33.597 | 33.738 | 34.199 | 34.597 | 35.237 | 36.087 | 36.188 | 36.678 | 37.073 | 4. *D.I Yogyakarta* |
| 5. Jawa Tengah | 134.858 | 137.370 | 141.489 | 140.417 | 142.949 | 145.257 | 144.307 | 144.314 | 146.362 | 148.214 | 149.491 | 152.013 | 153.896 | 156.054 | 162.827 | 160.723 | 164.096 | 167.398 | 5. *Jawa Tengah* |
| 6. Jawa Timur | 267.098 | 268.903 | 277.597 | 280.965 | 283.615 | 292.224 | 290.230 | 290.282 | 293.347 | 296.088 | 298.121 | 300.502 | 302.910 | 307.466 | 317.370 | 315.772 | 324.152 | 335.308 | 6. *Jawa Timur* |
| 7. Bengkulu | 7.287 | 7.353 | 7.494 | 7.614 | 7.622 | 7.368 | 7.306 | 7.458 | 7.569 | 7.895 | 7.831 | 8.070 | 8.165 | 8.115 | 8.379 | 8.229 | 8.222 | 7.680 | 7. *Bengkulu* |
| 8. Jambi | 17.506 | 17.208 | 17.918 | 17.729 | 17.707 | 17.945 | 17.923 | 18.336 | 18.376 | 18.741 | 18.458 | 19.155 | 18.579 | 18.367 | 19.521 | 19.478 | 19.378 | 19.415 | 8. *Jambi* |
| 9. Aceh | 20.015 | 19.348 | 22.414 | 21.551 | 21.140 | 21.969 | 21.259 | 21.807 | 21.788 | 24.085 | 23.681 | 23.736 | 22.995 | 22.328 | 26.141 | 25.092 | 26.211 | 24.263 | 9. *Aceh* |
| 10. Sumatera Utara | 131.537 | 133.098 | 135.506 | 135.990 | 136.897 | 139.259 | 138.709 | 137.114 | 137.289 | 136.560 | 135.615 | 139.131 | 137.291 | 140.796 | 147.985 | 146.517 | 147.898 | 155.204 | 10. *Sumatera Utara* |
| 11. Sumatera Barat | 24.538 | 24.715 | 25.852 | 25.603 | 25.829 | 25.623 | 25.925 | 25.793 | 26.405 | 26.589 | 26.335 | 25.906 | 25.914 | 26.045 | 26.780 | 26.977 | 27.070 | 26.281 | 11. *Sumatera Barat* |
| 12. Riau | 50.974 | 50.375 | 53.457 | 52.653 | 51.749 | 52.243 | 50.836 | 53.216 | 52.754 | 54.797 | 53.913 | 55.990 | 55.243 | 54.145 | 56.878 | 56.425 | 55.581 | 55.524 | 12. *Riau* |
| 13. Sumatera Selatan*) | 52.173 | 51.451 | 52.833 | 52.763 | 52.755 | 54.244 | 52.768 | 53.276 | 53.011 | 53.803 | 52.443 | 53.982 | 52.643 | 51.422 | 53.833 | 53.226 | 52.833 | 53.688 | 13. *Sumatera Selatan* |
| 14. Bangka Belitung | 10.713 | 10.758 | 11.877 | 12.242 | 12.303 | 12.172 | 12.387 | 12.774 | 12.612 | 12.739 | 12.429 | 12.663 | 12.264 | 12.283 | 12.693 | 12.424 | 12.310 | 11.828 | 14. *Bangka Belitung* |
| 15. Kepulauan Riau*) | 26.945 | 26.388 | 28.003 | 28.141 | 28.284 | 28.804 | 28.718 | 30.157 | 30.406 | 31.575 | 31.493 | 32.289 | 32.823 | 33.690 | 35.589 | 35.235 | 36.243 | 38.392 | 15. *Kepulauan Riau* |
| 16. Lampung | 22.008 | 21.865 | 22.502 | 22.889 | 22.958 | 22.612 | 22.627 | 22.835 | 23.201 | 23.722 | 23.951 | 24.349 | 24.137 | 24.363 | 25.525 | 25.892 | 26.118 | 25.642 | 16. *Lampung* |
| 17. Kalimantan Selatan | 31.287 | 31.209 | 32.836 | 32.868 | 33.521 | 34.118 | 34.020 | 34.286 | 34.489 | 35.290 | 35.254 | 35.795 | 35.255 | 34.480 | 36.299 | 36.011 | 36.117 | 36.447 | 17. *Kalimantan Selatan* |
| 18. Kalimantan Barat | 30.270 | 30.419 | 31.060 | 30.996 | 31.882 | 32.000 | 31.592 | 31.834 | 32.407 | 32.849 | 33.243 | 33.509 | 33.921 | 33.578 | 34.720 | 34.831 | 35.466 | 36.273 | 18. *Kalimantan Barat* |
| 19. Kalimantan Timur | 76.613 | 75.582 | 79.990 | 79.022 | 78.165 | 79.992 | 78.591 | 82.410 | 82.037 | 84.299 | 82.534 | 85.228 | 84.958 | 83.557 | 88.869 | 86.432 | 85.001 | 85.407 | 19. *Kalimantan Timur* |
| 20. Kalimantan Tengah | 14.208 | 14.272 | 14.785 | 15.526 | 15.480 | 14.285 | 14.742 | 15.016 | 15.497 | 15.841 | 15.843 | 16.247 | 16.164 | 15.908 | 16.738 | 16.534 | 16.245 | 16.023 | 20. *Kalimantan Tengah* |
| 21. Sulawesi Tengah | 9.904 | 9.842 | 10.177 | 10.070 | 10.106 | 10.022 | 10.047 | 10.115 | 10.442 | 10.745 | 10.837 | 10.924 | 10.927 | 10.704 | 11.364 | 11.273 | 11.280 | 11.330 | 21. *Sulawesi Tengah* |
| 22. Sulawesi Selatan | 48.552 | 49.435 | 51.079 | 51.502 | 52.445 | 54.453 | 53.453 | 53.157 | 53.884 | 54.292 | 54.212 | 55.320 | 55.636 | 56.464 | 58.924 | 58.841 | 59.753 | 61.163 | 22. *Sulawesi Selatan* |
| 23. Sulawesi Utara | 15.346 | 15.328 | 15.795 | 15.852 | 15.991 | 16.407 | 16.223 | 16.122 | 16.402 | 16.803 | 16.837 | 16.963 | 17.152 | 17.039 | 17.626 | 17.537 | 17.720 | 17.481 | 23. *Sulawesi Utara* |
| 24. Gorontalo*) | 2.906 | 2.828 | 3.027 | 3.005 | 3.008 | 2.990 | 3.021 | 3.064 | 3.162 | 3.233 | 3.196 | 3.178 | 3.186 | 3.112 | 3.361 | 3.340 | 3.331 | 3.100 | 24. *Gorontalo* |
| 25. Sulawesi Barat*) | 2.466 | 2.462 | 2.598 | 2.624 | 2.678 | 2.585 | 2.627 | 2.635 | 2.725 | 2.848 | 2.837 | 2.886 | 2.880 | 2.875 | 3.065 | 3.129 | 3.185 | 2.868 | 25. *Sulawesi Barat* |
| 26. Sulawesi Tenggara*) | 9.728 | 9.632 | 10.020 | 9.933 | 10.081 | 9.870 | 10.104 | 10.235 | 10.578 | 10.906 | 10.985 | 10.854 | 10.738 | 10.780 | 11.284 | 11.502 | 11.665 | 11.033 | 26. *Sulawesi Tenggara* |
| 27. Nusa Tenggara Barat | 11.736 | 11.752 | 12.365 | 12.495 | 12.625 | 12.734 | 12.829 | 12.619 | 12.749 | 13.743 | 13.502 | 13.378 | 13.588 | 13.511 | 14.318 | 14.442 | 14.648 | 14.445 | 27. *Nusa Tenggara Barat* |
| 28. Bali | 50.264 | 51.492 | 52.988 | 53.883 | 54.555 | 54.948 | 55.298 | 55.297 | 55.982 | 56.344 | 56.645 | 57.840 | 59.042 | 60.237 | 62.259 | 62.329 | 63.616 | 64.234 | 28. *Bali* |
| 29. Nusa Tenggara Timur | 14.477 | 14.457 | 14.752 | 14.698 | 14.834 | 14.884 | 15.219 | 15.179 | 15.351 | 15.594 | 15.602 | 15.836 | 15.906 | 15.546 | 15.923 | 16.251 | 16.694 | 16.402 | 29. *Nusa Tenggara Timur* |
| 30. Maluku | 7.630 | 7.752 | 7.894 | 8.022 | 8.233 | 8.340 | 8.536 | 8.410 | 8.504 | 8.661 | 8.720 | 8.724 | 8.790 | 8.713 | 9.061 | 9.076 | 9.359 | 9.379 | 30. *Maluku* |
| 31. Papua | 25.771 | 27.739 | 27.982 | 27.506 | 27.054 | 27.148 | 26.893 | 26.702 | 26.162 | 28.160 | 28.247 | 28.647 | 30.104 | 29.791 | 30.065 | 29.567 | 30.255 | 29.424 | 31. *Papua* |
| 32. Maluku Utara | 4.273 | 4.220 | 4.462 | 4.466 | 4.493 | 4.425 | 4.767 | 4.779 | 4.793 | 4.923 | 4.847 | 4.744 | 4.729 | 4.757 | 4.923 | 4.823 | 5.012 | 4.831 | 32. *Maluku Utara* |
| 33. Papua Barat | 7.745 | 8.456 | 8.377 | 8.294 | 7.977 | 8.284 | 8.061 | 8.968 | 8.871 | 8.995 | 8.811 | 9.607 | 9.173 | 9.996 | 10.474 | 10.176 | 10.091 | 10.906 | 33. *Papua Barat* |
| 34. Lainnya | 4.501 | 4.518 | 5.080 | 5.213 | 5.117 | 4.976 | 5.239 | 5.107 | 5.387 | 5.030 | 5.113 | 5.133 | 5.048 | 5.457 | 5.856 | 6.228 | 7.602 | 8.876 | 34. *Others* |
| **Total** | **2.961.417** | **2.984.050** | **3.049.956** | **3.070.604** | **3.130.518** | **3.225.198** | **3.205.006** | **3.207.342** | **3.243.136** | **3.299.350** | **3.349.660** | **3.374.272** | **3.392.927** | **3.440.207** | **3.526.188** | **3.520.890** | **3.563.362** | **3.663.968** | ***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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Giro** | | | | | | | | | | | | | | | | | | | ***Demand Deposits*** |
| Rupiah | 2,23 | 2,20 | 2,20 | 2,16 | 2,14 | 2,12 | 2,17 | 2,14 | 2,16 | 2,19 | 2,13 | 2,17 | 2,10 | 2,14 | 2,15 | 2,16 | 2,15 | 2,12 | *- Rupiah* |
| Valas | 0,37 | 0,37 | 0,36 | 0,35 | 0,35 | 0,37 | 0,34 | 0,34 | 0,34 | 0,36 | 0,36 | 0,36 | 0,36 | 0,37 | 0,38 | 0,36 | 0,38 | 0,42 | *- Foreign Exchange* |
| **Tabungan** | | | | | | | | | | | | | | | | | | | ***Saving*** |
| Rupiah | 1,94 | 1,91 | 1,90 | 1,89 | 1,90 | 1,91 | 1,88 | 1,87 | 1,86 | 1,86 | 1,98 | 1,99 | 1,98 | 1,99 | 1,99 | 1,98 | 1,98 | 2,01 | *- Rupiah* |
| Valas | 0,37 | 0,32 | 0,32 | 0,31 | 0,30 | 0,34 | 0,33 | 0,32 | 0,30 | 0,30 | 0,32 | 0,33 | 0,33 | 0,31 | 0,31 | 0,30 | 0,31 | 0,32 | *- Foreign Exchange* |
| **Simpanan Berjangka** | | | | | | | | | | | | | | | | | | | ***Time Deposits*** |
| - Simpanan Berjangka 1 bln | | | | | | | | | | | | | | | | | | | *- 1 Month Time Deposits* |
| Rupiah | 5,43 | 5,43 | 5,46 | 5,50 | 5,50 | 5,59 | 5,54 | 5,56 | 5,48 | 5,45 | 5,48 | 5,55 | 5,87 | 6,13 | 6,67 | 6,99 | 7,20 | 7,72 | *Rupiah* |
| Valas | 1,53 | 1,58 | 1,62 | 1,60 | 1,57 | 1,57 | 1,55 | 1,58 | 1,50 | 1,49 | 1,42 | 1,42 | 1,52 | 1,57 | 1,63 | 1,69 | 1,76 | 1,81 | *Foreign Exchange* |
| - Simpanan Berjangka 3 bln | | | | | | | | | | | | | | | | | | | *- 3 Month Time Deposits* |
| Rupiah | 5,71 | 5,72 | 5,72 | 5,76 | 5,82 | 5,90 | 5,97 | 6,00 | 5,91 | 5,90 | 5,90 | 5,89 | 6,11 | 6,28 | 6,63 | 7,13 | 7,53 | 8,03 | *Rupiah* |
| Valas | 1,89 | 1,81 | 1,88 | 1,88 | 1,91 | 1,91 | 1,95 | 2,01 | 2,05 | 2,07 | 1,92 | 1,69 | 2,02 | 1,81 | 1,80 | 1,87 | 2,20 | 2,26 | *Foreign Exchange* |
| - Simpanan Berjangka 6 bln | | | | | | | | | | | | | | | | | | | *- 6 Month Time Deposits* |
| Rupiah | 6,01 | 5,90 | 5,97 | 5,96 | 6,01 | 6,04 | 6,05 | 6,09 | 6,06 | 6,07 | 6,06 | 6,06 | 6,17 | 6,27 | 6,51 | 6,83 | 7,07 | 7,37 | *Rupiah* |
| Valas | 2,35 | 2,39 | 2,39 | 2,39 | 2,36 | 2,33 | 2,29 | 2,26 | 2,31 | 2,32 | 2,29 | 2,17 | 2,39 | 2,23 | 2,24 | 2,20 | 2,18 | 2,17 | *Foreign Exchange* |
| - Simpanan Berjangka >= 12 bln | | | | | | | | | | | | | | | | | | | *- 12 >= Month Time Deposits* |
| Rupiah | 6,35 | 6,27 | 6,17 | 6,12 | 6,10 | 6,05 | 5,99 | 5,88 | 5,82 | 5,79 | 5,77 | 5,88 | 5,92 | 6,11 | 6,34 | 6,54 | 6,95 | 7,14 | *Rupiah* |
| Valas | 1,95 | 1,94 | 1,96 | 1,99 | 1,98 | 1,97 | 2,02 | 2,09 | 2,15 | 2,08 | 2,10 | 2,02 | 2,16 | 2,09 | 2,09 | 2,11 | 2,07 | 2,07 | *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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Giro** | | | | | | | | | | | | | | | | | | | ***Demand Deposits*** |
| Rupiah | 2,13 | 2,07 | 1,93 | 1,92 | 1,89 | 2,08 | 2,03 | 1,93 | 1,90 | 2,03 | 1,92 | 2,08 | 1,96 | 2,06 | 1,92 | 2,04 | 1,89 | 2,00 | *- Rupiah* |
| Valas | 0,14 | 0,14 | 0,14 | 0,16 | 0,15 | 0,15 | 0,17 | 0,18 | 0,17 | 0,19 | 0,25 | 0,24 | 0,21 | 0,21 | 0,20 | 0,21 | 0,25 | 0,18 | *- Foreign Exchange* |
| **Tabungan** | | | | | | | | | | | | | | | | | | | ***Saving*** |
| Rupiah | 1,60 | 1,56 | 1,55 | 1,55 | 1,55 | 1,59 | 1,56 | 1,56 | 1,57 | 1,56 | 1,55 | 1,57 | 1,55 | 1,57 | 1,59 | 1,57 | 1,57 | 1,58 | *- Rupiah* |
| Valas | 0,23 | 0,22 | 0,22 | 0,22 | 0,22 | 0,22 | 0,22 | 0,22 | 0,22 | 0,22 | 0,22 | 0,22 | 0,23 | 0,22 | 0,22 | 0,22 | 0,22 | 0,22 | *- Foreign Exchange* |
| **Simpanan Berjangka** | | | | | | | | | | | | | | | | | | | ***Time Deposits*** |
| - Simpanan Berjangka 1 bln | | | | | | | | | | | | | | | | | | | *- 1 Month Time Deposits* |
| Rupiah | 5,10 | 5,09 | 5,10 | 5,15 | 5,15 | 5,23 | 5,17 | 5,11 | 5,09 | 5,03 | 5,00 | 5,23 | 5,36 | 5,72 | 6,22 | 6,52 | 6,69 | 7,16 | *Rupiah* |
| Valas | 0,85 | 0,97 | 0,91 | 0,89 | 0,96 | 0,97 | 0,85 | 0,59 | 0,51 | 0,59 | 0,54 | 0,76 | 0,65 | 0,83 | 0,94 | 0,99 | 1,01 | 1,14 | *Foreign Exchange* |
| - Simpanan Berjangka 3 bln | | | | | | | | | | | | | | | | | | | *- 3 Month Time Deposits* |
| Rupiah | 5,41 | 5,41 | 5,43 | 5,48 | 5,47 | 5,54 | 5,55 | 5,54 | 5,54 | 5,50 | 5,48 | 5,59 | 5,82 | 6,01 | 6,37 | 6,80 | 6,99 | 7,60 | *Rupiah* |
| Valas | 1,31 | 1,30 | 1,29 | 1,27 | 1,14 | 1,11 | 1,08 | 0,66 | 0,72 | 0,76 | 0,90 | 1,05 | 0,92 | 1,06 | 1,06 | 1,06 | 1,29 | 1,37 | *Foreign Exchange* |
| - Simpanan Berjangka 6 bln | | | | | | | | | | | | | | | | | | | *- 6 Month Time Deposits* |
| Rupiah | 5,52 | 5,42 | 5,40 | 5,40 | 5,51 | 5,53 | 5,54 | 5,53 | 5,53 | 5,53 | 5,51 | 5,58 | 5,63 | 5,77 | 6,00 | 6,39 | 6,49 | 6,82 | *Rupiah* |
| Valas | 2,15 | 2,20 | 2,16 | 2,04 | 1,99 | 1,99 | 1,92 | 1,86 | 1,77 | 1,67 | 1,63 | 1,57 | 1,24 | 1,46 | 1,44 | 1,40 | 1,36 | 1,38 | *Foreign Exchange* |
| - Simpanan Berjangka >= 12 bln | | | | | | | | | | | | | | | | | | | *- 12 >= Month Time Deposits* |
| Rupiah | 6,22 | 6,12 | 5,98 | 5,98 | 5,93 | 5,91 | 5,86 | 5,47 | 5,46 | 5,46 | 5,45 | 5,81 | 5,67 | 6,18 | 6,50 | 6,67 | 7,31 | 7,43 | *Rupiah* |
| Valas | 1,66 | 1,67 | 1,73 | 1,73 | 1,65 | 1,65 | 1,65 | 0,90 | 0,64 | 0,65 | 0,64 | 1,65 | 0,61 | 1,65 | 1,65 | 1,67 | 1,68 | 1,68 | *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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Giro** | | | | | | | | | | | | | | | | | | | ***Demand Deposits*** |
| Rupiah | 1,89 | 1,96 | 1,89 | 1,91 | 1,93 | 1,91 | 1,92 | 1,90 | 1,92 | 1,90 | 1,89 | 1,90 | 1,88 | 1,91 | 1,91 | 1,88 | 1,91 | 1,95 | *- Rupiah* |
| Valas | 0,50 | 0,51 | 0,48 | 0,47 | 0,48 | 0,50 | 0,47 | 0,47 | 0,46 | 0,47 | 0,46 | 0,50 | 0,51 | 0,53 | 0,55 | 0,53 | 0,53 | 0,62 | *- Foreign Exchange* |
| **Tabungan** | | | | | | | | | | | | | | | | | | | ***Saving*** |
| Rupiah | 2,12 | 2,12 | 2,11 | 2,11 | 2,12 | 2,11 | 2,06 | 2,03 | 2,03 | 2,04 | 2,33 | 2,35 | 2,33 | 2,34 | 2,33 | 2,33 | 2,33 | 2,40 | *- Rupiah* |
| Valas | 0,50 | 0,41 | 0,42 | 0,41 | 0,38 | 0,46 | 0,44 | 0,40 | 0,40 | 0,41 | 0,42 | 0,45 | 0,44 | 0,42 | 0,42 | 0,40 | 0,41 | 0,44 | *- Foreign Exchange* |
| **Simpanan Berjangka** | | | | | | | | | | | | | | | | | | | ***Time Deposits*** |
| - Simpanan Berjangka 1 bln | | | | | | | | | | | | | | | | | | | *- 1 Month Time Deposits* |
| Rupiah | 5,51 | 5,48 | 5,52 | 5,56 | 5,54 | 5,69 | 5,65 | 5,67 | 5,63 | 5,62 | 5,66 | 5,75 | 6,12 | 6,40 | 6,96 | 7,27 | 7,48 | 7,95 | *Rupiah* |
| Valas | 1,95 | 1,91 | 2,01 | 2,00 | 1,99 | 1,94 | 1,94 | 1,94 | 1,94 | 1,90 | 1,88 | 1,96 | 2,05 | 2,14 | 2,16 | 2,19 | 2,22 | 2,39 | *Foreign Exchange* |
| - Simpanan Berjangka 3 bln | | | | | | | | | | | | | | | | | | | *- 3 Month Time Deposits* |
| Rupiah | 5,70 | 5,69 | 5,65 | 5,68 | 5,76 | 5,86 | 5,98 | 5,98 | 5,97 | 5,95 | 5,93 | 5,91 | 6,12 | 6,35 | 6,68 | 7,27 | 7,70 | 8,12 | *Rupiah* |
| Valas | 2,32 | 2,26 | 2,33 | 2,30 | 2,30 | 2,32 | 2,32 | 2,29 | 2,37 | 2,45 | 2,43 | 2,42 | 2,55 | 2,50 | 2,49 | 2,58 | 2,64 | 2,62 | *Foreign Exchange* |
| - Simpanan Berjangka 6 bln | | | | | | | | | | | | | | | | | | | *- 6 Month Time Deposits* |
| Rupiah | 5,75 | 5,68 | 5,70 | 5,67 | 5,70 | 5,75 | 5,77 | 5,83 | 5,86 | 5,93 | 5,95 | 5,98 | 6,08 | 6,21 | 6,43 | 6,72 | 6,96 | 7,21 | *Rupiah* |
| Valas | 2,59 | 2,61 | 2,63 | 2,68 | 2,69 | 2,63 | 2,60 | 2,59 | 2,64 | 2,63 | 2,60 | 2,61 | 2,59 | 2,66 | 2,66 | 2,63 | 2,65 | 2,65 | *Foreign Exchange* |
| - Simpanan Berjangka >= 12 bln | | | | | | | | | | | | | | | | | | | *- 12 >= Month Time Deposits* |
| Rupiah | 5,95 | 5,86 | 5,77 | 5,65 | 5,57 | 5,48 | 5,42 | 5,41 | 5,40 | 5,41 | 5,47 | 5,50 | 5,67 | 5,63 | 5,77 | 6,02 | 6,21 | 6,49 | *Rupiah* |
| Valas | 2,19 | 2,09 | 2,13 | 2,19 | 2,23 | 2,22 | 2,28 | 2,30 | 2,34 | 2,28 | 2,32 | 2,32 | 2,39 | 2,45 | 2,45 | 2,45 | 2,38 | 2,42 | *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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Giro** | | | | | | | | | | | | | | | | | | | ***Demand Deposits*** |
| Rupiah | 3,48 | 3,45 | 3,43 | 3,05 | 3,10 | 3,25 | 3,16 | 3,02 | 3,37 | 3,26 | 3,18 | 3,15 | 3,05 | 3,43 | 3,33 | 3,55 | 3,33 | 4,48 | *- Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *- Foreign Exchange* |
| **Tabungan** | | | | | | | | | | | | | | | | | | | ***Saving*** |
| Rupiah | 3,83 | 3,86 | 3,79 | 3,76 | 3,75 | 3,70 | 3,82 | 3,78 | 4,17 | 4,18 | 4,13 | 4,11 | 4,08 | 4,14 | 4,41 | 4,43 | 4,33 | 4,33 | *- Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *- Foreign Exchange* |
| **Simpanan Berjangka** | - | - | - | - | | | | | | | | | | | | | | | ***Time Deposits*** |
| - Simpanan Berjangka 1 bln | | | | | | | | | | | | | | | | | | | *- 1 Month Time Deposits* |
| Rupiah | 6,56 | 6,58 | 6,66 | 6,71 | 6,77 | 6,90 | 6,78 | 6,62 | 5,83 | 5,75 | 5,78 | 5,78 | 5,98 | 6,28 | 7,02 | 7,29 | 7,65 | 8,50 | *Rupiah* |
| Valas | | | | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| - Simpanan Berjangka 3 bln | | | | | | | | | | | | | | | | | | | *- 3 Month Time Deposits* |
| Rupiah | 6,72 | 6,78 | 6,89 | 6,99 | 7,09 | 7,22 | 7,21 | 7,05 | 6,25 | 6,26 | 6,28 | 6,40 | 6,55 | 6,68 | 7,04 | 7,31 | 7,86 | 8,55 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| - Simpanan Berjangka 6 bln | | | | | | | | | | | | | | | | | | | *- 6 Month Time Deposits* |
| Rupiah | 7,18 | 7,07 | 7,11 | 7,19 | 7,32 | 7,45 | 7,50 | 7,47 | 7,40 | 7,35 | 7,32 | 7,32 | 7,39 | 7,47 | 7,85 | 8,14 | 8,39 | 8,88 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| - Simpanan Berjangka >= 12 bln | | | | | | | | | | | | | | | | | | | *- 12 >= Month Time Deposits* |
| Rupiah | 7,91 | 7,81 | 7,72 | 7,69 | 7,67 | 7,67 | 7,62 | 7,50 | 7,21 | 7,18 | 7,11 | 7,18 | 7,08 | 7,31 | 7,52 | 7,66 | 8,00 | 8,40 | *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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Giro** | | | | | | | | | | | | | | | | | | | ***Demand Deposits*** |
| Rupiah | 2,89 | 2,82 | 2,93 | 2,88 | 2,85 | 2,67 | 2,89 | 2,89 | 2,87 | 2,80 | 2,72 | 2,74 | 2,67 | 2,68 | 2,72 | 2,67 | 2,68 | 2,44 | *- Rupiah* |
| Valas | 0,73 | 0,53 | 0,45 | 0,55 | 0,57 | 0,47 | 0,51 | 0,30 | 0,33 | 0,35 | 0,42 | 0,44 | 0,38 | 0,37 | 0,40 | 0,40 | 0,40 | 0,44 | *- Foreign Exchange* |
| **Tabungan** | | | | | | | | | | | | | | | | | | | ***Saving*** |
| Rupiah | 2,55 | 2,52 | 2,53 | 2,46 | 2,50 | 2,54 | 2,55 | 2,54 | 2,46 | 2,40 | 2,38 | 2,37 | 2,32 | 2,31 | 2,30 | 2,28 | 2,27 | 2,31 | *- Rupiah* |
| Valas | 0,52 | 0,57 | 0,60 | 0,58 | 0,58 | 0,58 | 0,57 | 0,57 | 0,58 | 0,58 | 0,57 | 0,59 | 0,60 | 0,58 | 0,61 | 0,60 | 0,56 | 0,56 | *- Foreign Exchange* |
| **Simpanan Berjangka** | | | | | | | | | | | | | | | | | | | ***Time Deposits*** |
| - Simpanan Berjangka 1 bln | | | | | | | | | | | | | | | | | | | *- 1 Month Time Deposits* |
| Rupiah | 5,86 | 5,87 | 5,78 | 5,86 | 5,90 | 6,08 | 5,89 | 5,86 | 5,82 | 5,78 | 5,77 | 5,78 | 5,89 | 6,15 | 6,38 | 6,79 | 6,91 | 7,76 | *Rupiah* |
| Valas | 2,12 | 2,15 | 2,00 | 2,21 | 2,16 | 2,11 | 2,05 | 1,60 | 1,86 | 2,01 | 1,93 | 1,82 | 1,96 | 1,90 | 2,12 | 2,22 | 2,16 | 2,66 | *Foreign Exchange* |
| - Simpanan Berjangka 3 bln | | | | | | | | | | | | | | | | | | | *- 3 Month Time Deposits* |
| Rupiah | 6,25 | 6,28 | 6,31 | 6,42 | 6,51 | 6,57 | 6,58 | 6,52 | 6,21 | 6,33 | 6,35 | 6,31 | 6,36 | 6,42 | 6,77 | 7,01 | 7,37 | 8,06 | *Rupiah* |
| Valas | 1,92 | 1,97 | 1,87 | 1,80 | 1,20 | 1,40 | 1,45 | 1,41 | 1,34 | 1,01 | 1,55 | 1,35 | 1,41 | 1,28 | 1,79 | 1,81 | 1,91 | 1,06 | *Foreign Exchange* |
| - Simpanan Berjangka 6 bln | | | | | | | | | | | | | | | | | | | *- 6 Month Time Deposits* |
| Rupiah | 6,60 | 6,28 | 6,45 | 6,46 | 6,54 | 6,76 | 6,61 | 6,55 | 6,46 | 6,44 | 6,48 | 6,39 | 6,42 | 6,63 | 6,88 | 7,08 | 7,42 | 7,73 | *Rupiah* |
| Valas | 1,31 | 1,28 | 1,51 | 1,56 | 1,59 | 1,69 | 1,49 | 1,47 | 1,32 | 1,01 | 1,01 | 1,04 | 1,18 | 1,24 | 1,28 | 1,29 | 1,37 | 1,91 | *Foreign Exchange* |
| - Simpanan Berjangka >= 12 bln | | | | | | | | | | | | | | | | | | | *- 12 >= Month Time Deposits* |
| Rupiah | 7,13 | 7,09 | 7,01 | 6,95 | 6,97 | 6,96 | 6,85 | 6,77 | 6,67 | 6,64 | 6,55 | 6,54 | 6,48 | 6,57 | 6,80 | 7,03 | 7,13 | 7,31 | *Rupiah* |
| Valas | 1,10 | 1,13 | 1,07 | 1,07 | 1,20 | 0,96 | 1,08 | 1,03 | 1,05 | 1,04 | 1,12 | 1,13 | 1,05 | 1,03 | 1,05 | 1,05 | 1,08 | 1,07 | *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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Giro** | | | | | | | | | | | | | | | | | | | ***Demand Deposits*** |
| Rupiah | 1,85 | 1,81 | 1,92 | 1,73 | 1,50 | 1,70 | 1,68 | 1,57 | 1,62 | 1,77 | 1,93 | 1,60 | 1,80 | 1,62 | 1,92 | 1,94 | 1,99 | 1,57 | *- Rupiah* |
| Valas | 0,48 | 0,59 | 0,58 | 0,43 | 0,53 | 0,55 | 0,56 | 0,53 | 0,51 | 0,59 | 0,45 | 0,44 | 0,43 | 0,52 | 0,48 | 0,47 | 0,55 | 0,56 | *- Foreign Exchange* |
| **Tabungan** | | | | | | | | | | | | | | | | | | | ***Saving*** |
| Rupiah | 2,48 | 2,47 | 2,47 | 2,37 | 2,25 | 2,14 | 2,20 | 2,22 | 2,24 | 2,24 | 2,24 | 2,17 | 2,08 | 1,99 | 2,10 | 1,97 | 1,97 | 1,92 | *- Rupiah* |
| Valas | 0,23 | 0,25 | 0,25 | 0,21 | 0,18 | 0,19 | 0,18 | 0,21 | 0,15 | 0,20 | 0,23 | 0,21 | 0,21 | 0,21 | 0,20 | 0,19 | 0,23 | 0,21 | *- Foreign Exchange* |
| **Simpanan Berjangka** | | | | | | | | | | | | | | | | | | | ***Time Deposits*** |
| - Simpanan Berjangka 1 bln | | | | | | | | | | | | | | | | | | | *- 1 Month Time Deposits* |
| Rupiah | 5,38 | 5,53 | 5,59 | 5,57 | 5,56 | 5,66 | 5,56 | 5,59 | 5,65 | 5,67 | 5,61 | 5,79 | 6,07 | 6,27 | 6,90 | 7,20 | 7,49 | 7,93 | *Rupiah* |
| Valas | 1,98 | 2,07 | 2,17 | 2,15 | 1,97 | 2,05 | 1,99 | 2,01 | 1,99 | 1,94 | 1,81 | 1,82 | 1,82 | 1,88 | 1,93 | 1,99 | 2,03 | 2,07 | *Foreign Exchange* |
| - Simpanan Berjangka 3 bln | | | | | | | | | | | | | | | | | | | *- 3 Month Time Deposits* |
| Rupiah | 5,86 | 5,91 | 6,02 | 6,08 | 6,08 | 6,17 | 6,11 | 6,17 | 6,16 | 6,20 | 6,24 | 6,25 | 6,43 | 6,63 | 6,88 | 7,36 | 8,01 | 8,49 | *Rupiah* |
| Valas | 1,92 | 1,80 | 1,88 | 1,76 | 1,81 | 1,71 | 1,76 | 1,78 | 1,78 | 1,72 | 1,65 | 1,68 | 1,84 | 1,82 | 1,94 | 1,97 | 1,95 | 2,00 | *Foreign Exchange* |
| - Simpanan Berjangka 6 bln | | | | | | | | | | | | | | | | | | | *- 6 Month Time Deposits* |
| Rupiah | 5,92 | 5,98 | 6,46 | 6,56 | 6,63 | 6,64 | 6,57 | 6,52 | 6,37 | 6,15 | 6,04 | 6,02 | 6,14 | 6,23 | 6,30 | 6,66 | 7,23 | 7,73 | *Rupiah* |
| Valas | 2,50 | 2,58 | 2,72 | 2,69 | 2,65 | 2,65 | 2,67 | 2,62 | 2,60 | 2,61 | 2,53 | 2,59 | 2,54 | 2,53 | 2,71 | 2,69 | 2,70 | 2,72 | *Foreign Exchange* |
| - Simpanan Berjangka >= 12 bln | | | | | | | | | | | | | | | | | | | *- 12 >= Month Time Deposits* |
| Rupiah | 6,60 | 6,57 | 6,56 | 6,64 | 6,78 | 6,76 | 6,80 | 6,79 | 6,78 | 6,77 | 6,72 | 6,72 | 6,71 | 6,70 | 6,75 | 6,76 | 6,80 | 7,12 | *Rupiah* |
| Valas | 1,86 | 2,22 | 2,21 | 2,21 | 2,23 | 2,24 | 2,27 | 2,21 | 2,33 | 2,34 | 2,22 | 2,23 | 2,27 | 2,26 | 2,35 | 2,39 | 2,41 | 2,37 | *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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Giro** | | | | | | | | | | | | | | | | | | | ***Demand Deposits*** |
| Rupiah | 1,51 | 1,62 | 1,55 | 1,56 | 1,55 | 1,71 | 1,66 | 1,48 | 1,68 | 1,91 | 1,75 | 1,61 | 1,79 | 1,77 | 1,91 | 2,40 | 2,72 | 2,92 | *- Rupiah* |
| Valas | 0,50 | 0,45 | 0,46 | 0,56 | 0,43 | 0,52 | 0,40 | 0,32 | 0,41 | 0,38 | 0,42 | 0,40 | 0,35 | 0,40 | 0,36 | 0,33 | 0,38 | 0,37 | *- Foreign Exchange* |
| **Tabungan** | | | | | | | | | | | | | | | | | | | ***Saving*** |
| Rupiah | 1,24 | 1,21 | 1,22 | 1,13 | 1,14 | 1,17 | 1,18 | 1,08 | 1,08 | 1,09 | 1,04 | 1,01 | 1,02 | 1,14 | 1,14 | 1,19 | 1,21 | 1,16 | *- Rupiah* |
| Valas | 0,25 | 0,33 | 0,15 | 0,15 | 0,24 | 0,24 | 0,23 | 0,35 | 0,13 | 0,13 | 0,16 | 0,17 | 0,15 | 0,15 | 0,14 | 0,14 | 0,14 | 0,14 | *- Foreign Exchange* |
| **Simpanan Berjangka** | | | | | | | | | | | | | | | | | | | ***Time Deposits*** |
| - Simpanan Berjangka 1 bln | | | | | | | | | | | | | | | | | | | *- 1 Month Time Deposits* |
| Rupiah | 4,11 | 4,40 | 4,55 | 4,76 | 4,62 | 4,52 | 4,47 | 4,46 | 4,60 | 4,52 | 4,57 | 4,70 | 5,21 | 5,71 | 6,48 | 6,93 | 6,99 | 7,20 | *Rupiah* |
| Valas | 1,66 | 1,64 | 1,69 | 1,72 | 1,47 | 1,57 | 1,50 | 1,09 | 1,04 | 0,65 | 0,66 | 0,41 | 0,51 | 0,52 | 0,60 | 0,59 | 0,48 | 0,83 | *Foreign Exchange* |
| - Simpanan Berjangka 3 bln | | | | | | | | | | | | | | | | | | | *- 3 Month Time Deposits* |
| Rupiah | 4,73 | 4,84 | 4,80 | 4,83 | 4,78 | 5,06 | 5,09 | 5,20 | 5,16 | 4,86 | 4,85 | 4,89 | 5,22 | 5,60 | 6,27 | 7,33 | 7,94 | 8,24 | *Rupiah* |
| Valas | 1,22 | 1,23 | 1,34 | 1,40 | 1,53 | 1,65 | 1,65 | 1,66 | 1,49 | 1,32 | 1,53 | 1,32 | 1,38 | 1,29 | 1,36 | 1,26 | 1,27 | 1,21 | *Foreign Exchange* |
| - Simpanan Berjangka 6 bln | | | | | | | | | | | | | | | | | | | *- 6 Month Time Deposits* |
| Rupiah | 4,91 | 4,98 | 5,06 | 5,06 | 5,00 | 4,90 | 5,36 | 5,41 | 5,42 | 5,29 | 5,20 | 5,35 | 5,42 | 5,46 | 5,67 | 6,38 | 6,72 | 7,18 | *Rupiah* |
| Valas | 1,17 | 1,12 | 0,85 | 0,91 | 0,88 | 0,90 | 0,89 | 0,89 | 1,16 | 1,12 | 0,99 | 1,00 | 1,04 | 1,13 | 1,18 | 1,18 | 1,13 | 1,01 | *Foreign Exchange* |
| - Simpanan Berjangka >= 12 bln | | | | | | | | | | | | | | | | | | | *- 12 >= Month Time Deposits* |
| Rupiah | 6,13 | 5,97 | 5,88 | 5,67 | 5,66 | 5,70 | 5,69 | 5,70 | 5,63 | 5,58 | 5,52 | 5,81 | 5,99 | 6,13 | 6,18 | 6,28 | 6,24 | 6,40 | *Rupiah* |
| Valas | 2,17 | 2,18 | 2,18 | 1,91 | 2,01 | 2,03 | 2,03 | 1,01 | 1,48 | 1,33 | 1,35 | 1,20 | 1,18 | 1,18 | 1,02 | 0,96 | 0,93 | 0,86 | *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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Penerima Kredit Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Credit Recipients Industrial Origin*** |
| 1. Pertanian, perburuan dan Kehutanan | | | | | | | | | | | | | | | | | | | *1. Agricultures, hunting and forestry* |
| Rupiah | 11,53 | 11,41 | 11,56 | 11,47 | 11,37 | 11,32 | 11,32 | 11,28 | 11,34 | 11,32 | 11,30 | 11,11 | 11,24 | 11,29 | 11,41 | 11,60 | 11,74 | 11,78 | *Rupiah* |
| Valas | 4,65 | 4,63 | 4,64 | 4,69 | 4,64 | 4,59 | 4,73 | 4,76 | 4,78 | 4,47 | 4,47 | 4,51 | 4,68 | 4,75 | 4,50 | 4,47 | 4,43 | 4,44 | *Foreign Exchange* |
| 2. Perikanan | | | | | | | | | | | | | | | | | | | *2. Fisheries* |
| Rupiah | 13,80 | 13,71 | 13,68 | 13,56 | 13,50 | 13,37 | 13,35 | 13,28 | 13,34 | 13,31 | 13,20 | 13,32 | 13,36 | 13,28 | 13,26 | 13,31 | 13,37 | 13,51 | *Rupiah* |
| Valas | 7,88 | 7,88 | 7,84 | 7,72 | 7,20 | 7,36 | 7,33 | 7,31 | 7,23 | 7,25 | 6,92 | 6,60 | 6,57 | 6,54 | 6,58 | 6,65 | 6,70 | 6,63 | *Foreign Exchange* |
| 3. Pertambangan dan Penggalian | | | | | | | | | | | | | | | | | | | *3. Mining and Quarrying* |
| Rupiah | 11,46 | 11,38 | 11,23 | 11,16 | 11,28 | 11,29 | 11,35 | 11,37 | 11,52 | 11,56 | 11,54 | 11,38 | 11,53 | 11,67 | 11,88 | 12,07 | 12,12 | 11,82 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| 4. Industri Pengolahan | | | | | | | | | | | | | | | | | | | *4. Procesing industry* |
| Rupiah | 10,18 | 10,12 | 10,08 | 10,06 | 10,05 | 9,98 | 9,97 | 9,97 | 10,00 | 10,01 | 10,01 | 9,96 | 10,22 | 10,25 | 10,56 | 10,73 | 10,90 | 11,01 | *Rupiah* |
| Valas | 4,33 | 4,21 | 4,18 | 4,19 | 4,16 | 4,24 | 4,21 | 4,16 | 4,10 | 4,09 | 4,07 | 4,08 | 3,99 | 4,02 | 4,08 | 4,09 | 4,08 | 4,10 | *Foreign Exchange* |
| 5. Listrik, gas dan air | | | | | | | | | | | | | | | | | | | *5. Electricity, gas and water* |
| Rupiah | 8,54 | 8,39 | 8,09 | 8,49 | 8,19 | 8,93 | 8,49 | 8,25 | 8,67 | 8,54 | 8,41 | 8,34 | 8,37 | 8,81 | 8,75 | 9,00 | 8,96 | 9,59 | *Rupiah* |
| Valas | 4,95 | 4,83 | 4,86 | 4,84 | 4,72 | 4,68 | 4,75 | 4,72 | 4,69 | 4,69 | 4,69 | 4,68 | 4,67 | 4,71 | 4,65 | 4,71 | 4,73 | 4,21 | *Foreign Exchange* |
| 6. Konstruksi | | | | | | | | | | | | | | | | | | | *6. Construction* |
| Rupiah | 11,63 | 11,56 | 11,64 | 11,62 | 11,62 | 11,49 | 11,36 | 11,34 | 11,31 | 11,24 | 11,31 | 11,23 | 11,33 | 11,53 | 11,66 | 11,86 | 11,98 | 12,08 | *Rupiah* |
| Valas | 5,55 | 5,63 | 5,56 | 5,56 | 5,54 | 5,60 | 5,63 | 5,80 | 5,70 | 5,36 | 5,27 | 5,08 | 4,99 | 4,98 | 4,86 | 5,04 | 4,94 | 4,93 | *Foreign Exchange* |
| 7. Perdagangan Besar dan Eceran | | | | | | | | | | | | | | | | | | | *7. Big and retail trade* |
| Rupiah | 12,99 | 13,00 | 13,01 | 12,93 | 12,82 | 12,67 | 12,71 | 12,64 | 12,56 | 12,56 | 12,67 | 12,73 | 12,88 | 12,73 | 12,91 | 12,99 | 13,14 | 13,21 | *Rupiah* |
| Valas | 4,83 | 4,86 | 4,83 | 4,78 | 4,73 | 4,84 | 4,89 | 4,84 | 4,81 | 4,87 | 4,90 | 4,89 | 4,88 | 4,92 | 4,86 | 4,85 | 4,86 | 4,87 | *Foreign Exchange* |
| 8. Penyediaan akomodasi dan penyediaan makan minum | | | | | | | | | | | | | | | | | | | *8. Provision of accomodation and food supply drinking* |
| Rupiah | 12,44 | 12,35 | 12,30 | 12,21 | 12,14 | 12,05 | 12,04 | 11,97 | 11,94 | 11,88 | 11,81 | 11,74 | 11,88 | 12,00 | 12,18 | 12,28 | 12,43 | 12,55 | *Rupiah* |
| Valas | 7,38 | 6,44 | 6,44 | 6,44 | 6,20 | 6,17 | 6,25 | 6,25 | 6,13 | 6,11 | 6,18 | 6,16 | 6,15 | 6,14 | 6,18 | 6,30 | 6,30 | 6,29 | *Foreign Exchange* |
| 9. Transportasi, pergudangan dan komunikasi | | | | | | | | | | | | | | | | | | | *9. Transportation, warehousing and communications* |
| Rupiah | 10,25 | 10,23 | 10,33 | 10,24 | 10,18 | 10,54 | 10,57 | 10,60 | 10,50 | 10,44 | 10,32 | 10,15 | 10,38 | 10,46 | 10,65 | 10,82 | 10,92 | 11,08 | *Rupiah* |
| Valas | 5,15 | 5,12 | 5,14 | 5,15 | 5,13 | 5,04 | 4,96 | 4,97 | 4,82 | 4,86 | 4,89 | 4,82 | 4,86 | 4,73 | 4,66 | 4,71 | 4,74 | 4,73 | *Foreign Exchange* |
| 10. Perantara Keuangan | | | | | | | | | | | | | | | | | | | *10. Transitional Finance* |
| Rupiah | 9,75 | 9,70 | 9,69 | 9,65 | 9,71 | 9,69 | 9,66 | 9,61 | 9,58 | 9,58 | 9,53 | 9,36 | 9,56 | 9,67 | 9,92 | 10,13 | 10,35 | 10,47 | *Rupiah* |
| Valas | 2,41 | 2,46 | 2,44 | 2,41 | 2,36 | 2,28 | 2,27 | 2,26 | 2,20 | 2,15 | 2,12 | 2,15 | 2,14 | 2,14 | 2,16 | 2,12 | 2,12 | 2,07 | *Foreign Exchange* |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan | | | | | | | | | | | | | | | | | | | *11. Real estate, Rental Business, and services company* |
| Rupiah | 12,39 | 12,50 | 12,38 | 12,30 | 12,23 | 12,12 | 12,06 | 12,05 | 12,02 | 12,01 | 11,99 | 11,99 | 12,15 | 12,22 | 12,27 | 12,36 | 12,39 | 12,47 | *Rupiah* |
| Valas | 5,77 | 5,81 | 5,78 | 5,86 | 5,77 | 5,85 | 5,90 | 5,91 | 5,95 | 5,74 | 5,90 | 5,88 | 5,95 | 5,99 | 6,08 | 6,06 | 5,95 | 6,08 | *Foreign Exchange* |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | | | | | | | | | | | | | | | | | | | *12. Government administration, the defense and compulsory social security* |
| Rupiah | 12,21 | 12,19 | 12,25 | 12,20 | 12,14 | 11,95 | 12,03 | 12,02 | 12,04 | 12,03 | 12,00 | 11,91 | 11,89 | 11,90 | 11,95 | 7,52r) | 7,55 | 4,52 | *Rupiah* |
| Valas | 3,26 | 3,18 | 3,36 | 2,93 | 3,00 | 2,84 | 2,83 | 2,81 | 2,94 | 2,80 | 2,77 | 2,82 | 2,85 | 2,85 | 2,72 | 2,73 | 2,63 | 2,66 | *Foreign Exchange* |
| 13. Jasa Pendidikan | | | | | | | | | | | | | | | | | | | *13. Education services* |
| Rupiah | 14,07 | 14,19 | 14,25 | 14,19 | 14,15 | 14,06 | 14,14 | 14,13 | 14,16 | 13,36 | 13,23 | 13,13 | 13,14 | 13,19 | 13,32 | 13,44 | 12,30 | 12,44 | *Rupiah* |
| Valas | 5,67 | 5,69 | 8,96 | 9,07 | 9,26 | 9,29 | 9,12 | 9,10 | 9,09 | 8,99 | 8,96 | 8,98 | 9,01 | 8,64 | 9,67 | 10,59 | 5,77 | 6,07 | *Foreign Exchange* |
| 14. Jasa Kesehatan dan Kegiatan Sosial | | | | | | | | | | | | | | | | | | | *14. Health and social services* |
| Rupiah | 12,40 | 12,31 | 12,33 | 12,27 | 12,23 | 12,18 | 12,26 | 12,19 | 12,14 | 12,02 | 11,97 | 11,94 | 12,06 | 12,08 | 12,16 | 12,33 | 12,30 | 12,26 | *Rupiah* |
| Valas | 5,12 | 5,04 | 4,40 | 4,47 | 5,47 | 5,60 | 6,98 | 6,97 | 6,97 | 6,98 | 6,97 | 6,97 | 6,98 | 6,97 | 6,97 | 6,99 | 6,65 | 6,86 | *Foreign Exchange* |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | | | | | | | | | | | | | | | | | | | *15. Community, Sociocultural,Entertainment and Other Individual Services* |
| Rupiah | 13,19 | 13,08 | 12,95 | 12,90 | 12,86 | 12,67 | 13,22 | 13,19 | 12,94 | 12,80 | 12,79 | 12,38 | 14,28 | 14,12 | 13,10 | 13,20 | 13,27 | 13,26 | *Rupiah* |
| Valas | 5,33 | 5,36 | 5,32 | 5,33 | 5,35 | 5,35 | 5,34 | 5,32 | 5,28 | 5,30 | 5,31 | 5,36 | 5,26 | 5,45 | 5,51 | 5,30 | 5,33 | 5,44 | *Foreign Exchange* |
| 16. Jasa Perorangan yang Melayani Rumah Tangga | | | | | | | | | | | | | | | | | | | *16. Individual services which serve households* |
| Rupiah | 16,12 | 15,02 | 16,32 | 16,17 | 16,07 | 16,18 | 16,08 | 15,83 | 15,60 | 15,45 | 15,24 | 15,08 | 14,95 | 14,90 | 14,83 | 14,83 | 14,82 | 14,71 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya | | | | | | | | | | | | | | | | | | | *17. Extra agency international agency and other international* |
| Rupiah | 9,67 | 9,59 | 9,53 | 9,48 | 9,48 | 9,50 | 9,46 | 9,43 | 9,43 | 9,44 | 9,47 | 9,48 | 9,49 | 9,51 | 9,51 | 9,70 | 9,70 | 9,65 | *Rupiah* |
| Valas | 3,06 | 3,07 | 3,03 | 2,95 | 2,92 | 2,72 | 2,65 | 2,72 | 2,69 | 2,75 | 2,74 | 2,80 | 2,87 | 2,85 | 2,85 | 2,83 | 2,82 | 2,82 | *Foreign Exchange* |
| 18. Kegiatan yang belum jelas batasannya | | | | | | | | | | | | | | | | | | | *18. Business Activities which are not clearly defined* |
| Rupiah | 13,36 | 13,55 | 13,65 | 13,50 | 13,30 | 11,51 | 12,66 | 12,70 | 12,31 | 12,25 | 12,22 | 7,70r) | 8,77 | 9,95 | 10,20 | 10,83 | 10,24 | 10,56 | *Rupiah* |
| Valas | 3,63 | 4,86 | 5,03 | 4,64 | 4,66 | 4,58 | 4,53 | 4,30 | 4,77 | 4,45 | 4,47 | 3,33 | 3,31 | 4,13 | 4,09 | 4,20 | 3,95 | 4,14 | *Foreign Exchange* |
| **Penerima Kredit Bukan Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Credit Recipients Non Industrial Origin*** |
| Rumah Tangga | | | | | | | | | | | | | | | | | | | *House Hold* |
| - Untuk Pemilikan Rumah Tinggal | | | | | | | | | | | | | | | | | | | *- For House Ownership* |
| Rupiah | 10,73 | 10,60 | 10,58 | 10,55 | 10,52 | 10,46 | 10,44 | 10,40 | 10,39 | 10,36 | 10,32 | 10,31 | 10,28 | 10,31 | 10,32 | 10,39 | 10,42 | 10,44 | *Rupiah* |
| Valas | 6,97 | 6,91 | 5,13 | 7,07 | 7,05 | 6,93 | 6,90 | 6,91 | 6,56 | 6,25 | 6,29 | 6,30 | 5,17 | 4,71 | 6,78 | 6,78 | 6,76 | 6,76 | *Foreign Exchange* |
| - Untuk Pemilikan Flat atau Apartemen | | | | | | | | | | | | | | | | | | | *- For Apartement Ownership* |
| Rupiah | 9,90 | 8,86 | 8,83 | 8,80 | 8,81 | 8,78 | 8,76 | 8,75 | 8,72 | 8,69 | 8,65 | 9,14 | 9,12 | 9,15 | 9,19 | 9,30 | 9,36 | 9,46 | *Rupiah* |
| Valas | 6,19 | 6,19 | 6,20 | 6,19 | 6,20 | 6,20 | 6,80 | 6,80 | 6,80 | 6,81 | 6,39 | 6,39 | 6,39 | 6,39 | 6,39 | 6,39 | 6,31 | 6,31 | *Foreign Exchange* |
| - Untuk Pemilikan Ruko atau Rukan | | | | | | | | | | | | | | | | | | | *- For Shop House Ownership* |
| Rupiah | 10,14 | 10,11 | 10,07 | 10,03 | 9,97 | 9,94 | 9,91 | 9,90 | 9,85 | 9,83 | 9,79 | 9,75 | 9,72 | 9,74 | 9,78 | 9,87 | 9,93 | 10,02 | *Rupiah* |
| Valas | 6,32 | 6,33 | 6,33 | 6,33 | 7,62 | 7,64 | 7,61 | 8,01 | 8,02 | 6,34 | 6,79 | 7,18 | 6,37 | 9,50r) | 9,51 | 6,23 | 6,23 | 9,15 | *Foreign Exchange* |
| - Untuk Pemilikan Kendaraan Bermotor | | | | | | | | | | | | | | | | | | | *- For Vehicles Ownership* |
| Rupiah | 12,07 | 12,00 | 11,92 | 11,75 | 11,49 | 11,33 | 11,19 | 11,06 | 10,93 | 10,80 | 10,68 | 10,58 | 10,49 | 10,44 | 10,44 | 10,47 | 10,50 | 10,50 | *Rupiah* |
| Valas | 12,66 | 13,39 | 13,21 | 23,55*) | 13,91r) | 6,70r) | 6,69r) | 6,69r) | 6,68r) | 6,38r) | 6,38r) | 6,31 | 6,23 | 6,00 | 6,00 | 2,00r) | 6,75 | 5,29 | *Foreign Exchange* |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya | | | | | | | | | | | | | | | | | | | *- Others* |
| Rupiah | 16,13 | 14,56 | 14,52 | 14,47 | 14,45 | 14,36 | 14,18 | 14,14 | 14,08 | 14,05 | 13,99 | 14,27 | 14,26 | 14,24 | 14,21 | 14,23 | 14,27 | 14,30 | *Rupiah* |
| Valas | 4,88 | 5,04 | 5,60 | 4,81 | 4,79 | 4,85 | 4,84 | 4,70 | 4,48 | 4,66 | 4,62 | 4,19 | 4,71 | 4,24 | 4,32 | 4,05 | 4,06 | 4,05 | *Foreign Exchange* |
| - Bukan Lapangan Usaha Lainnya | | | | | | | | | | | | | | | | | | | *- Non Industrial Origin Others* |
| Rupiah | 17,53 | 18,88 | 18,91 | 18,61 | 18,49 | 18,82 | 18,25 | 17,58 | 18,06 | 17,87 | 18,01 | 17,51 | 17,32 | 17,30 | 17,21 | 17,27 | 17,30 | 17,20 | *Rupiah* |
| Valas | 3,76 | 3,56 | 3,83 | 3,80 | 3,87 | 4,01 | 4,13 | 4,14 | 4,14 | 4,17 | 3,87 | 3,66 | 4,59 | 4,72 | 2,99 | 3,41 | 3,48 | 3,57 | *Foreign Exchange* |

*) Angka-angka sementara **) Provisional figures*

r) Angka-angka diperbaiki *r) Revised figures*

## 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 | | | | | | | | | | | | *Type of Use* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **1. Jenis Penggunaan** | | | | | | | | | | | | | | | | | | | ***1. Type of Use*** |
| **- Modal Kerja** | | | | | | | | | | | | | | | | | | | ***- Working Capital*** |
| Rupiah | 11,79 | 11,74 | 11,71 | 11,69 | 11,62 | 11,50 | 11,50 | 11,46 | 11,45 | 11,45 | 11,47 | 11,42 | 11,68 | 11,65 | 11,81 | 11,95 | 12,08 | 12,14 | *Rupiah* |
| Valas | 4,12 | 4,12 | 4,09 | 4,10 | 4,06 | 4,08 | 4,09 | 4,06 | 3,99 | 3,90 | 3,92 | 3,89 | 3,87 | 4,00 | 3,92 | 3,95 | 3,91 | 3,90 | *Foreign Exchange* |
| **- Investasi** | | | | | | | | | | | | | | | | | | | ***- Investments*** |
| Rupiah | 11,42 | 11,36 | 11,36 | 11,30 | 11,25 | 11,28 | 11,30 | 11,27 | 11,24 | 11,21 | 11,17 | 11,14 | 11,29 | 11,37 | 11,49 | 11,65 | 11,74 | 11,83 | *Rupiah* |
| Valas | 5,15 | 5,09 | 5,08 | 5,08 | 4,97 | 5,03 | 5,00 | 4,99 | 4,99 | 4,93 | 4,88 | 4,94 | 4,93 | 5,03 | 4,94 | 4,95 | 4,94 | 4,95 | *Foreign Exchange* |
| **- Konsumsi** | | | | | | | | | | | | | | | | | | | ***- Consumption*** |
| Rupiah | 13,92 | 13,69 | 13,67 | 13,60 | 13,53 | 13,58 | 13,40 | 13,22 | 13,28 | 13,22 | 13,20 | 13,14 | 13,06 | 13,05 | 13,03 | 13,08 | 13,12 | 13,13 | *Rupiah* |
| Valas | 4,20 | 4,17 | 4,15 | 4,26 | 4,20 | 4,33 | 4,53 | 4,56 | 4,48 | 4,30 | 4,33 | 4,19 | 4,51 | 4,92 | 3,82 | 3,96 | 3,99 | 4,10 | *Foreign Exchange* |
| **2. Orientasi Penggunaan** | | | | | | | | | | | | | | | | | | | ***2. User Orientation*** |
| **- Ekspor** | | | | | | | | | | | | | | | | | | | ***- Ekspor*** |
| Rupiah | 10,70 | 10,81 | 10,83 | 10,85 | 10,73 | 10,18 | 9,96 | 9,90 | 10,00 | 10,16 | 10,18 | 10,06 | 10,08 | 10,18 | 10,59 | 10,78 | 10,87 | 10,93 | *Rupiah* |
| Valas | 4,58 | 4,57 | 4,52 | 4,51 | 4,31 | 4,41 | 4,37 | 4,33 | 4,25 | 4,15 | 4,13 | 4,19 | 4,11 | 4,10 | 4,28 | 4,42 | 4,37 | 4,29 | *Foreign Exchange* |
| **- Impor** | | | | | | | | | | | | | | | | | | | ***- Impor*** |
| Rupiah | 9,86 | 9,74 | 9,71 | 9,75 | 9,64 | 9,76 | 9,74 | 9,74 | 9,77 | 9,73 | 12,91 | 13,32 | 13,35 | 9,09[r)] | 9,78 | 9,98 | 10,27 | 10,48 | *Rupiah* |
| Valas | 4,49 | 4,54 | 4,55 | 4,44 | 4,32 | 4,04 | 4,07 | 3,95 | 4,00 | 3,70 | 3,80 | 3,80 | 3,78 | 3,77 | 3,99 | 3,99 | 3,97 | 3,86 | *Foreign Exchange* |
| **- Lainnya** | | | | | | | | | | | | | | | | | | | ***- Other*** |
| Rupiah | 12,47 | 12,36 | 12,34 | 12,29 | 12,23 | 12,19 | 12,15 | 12,06 | 12,07 | 12,04 | 12,00 | 11,94 | 12,06 | 12,11 | 12,19 | 12,31 | 12,39 | 12,43 | *Rupiah* |
| Valas | 4,46 | 4,44 | 4,41 | 4,43 | 4,39 | 4,42 | 4,42 | 4,41 | 4,36 | 4,29 | 4,28 | 4,31 | 4,30 | 4,43 | 4,30 | 4,33 | 4,29 | 4,29 | *Foreign Exchange* |

r) Revisi

*r) 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 | | | | | | | | | | | | *Group of Bank* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **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 | 4.866 | 5.056 | 5.140 | 5.213 | 5.301 | 5.363 | 5.400 | 5.484 | 5.538 | 5.595 | 5.681 | 5.803 | 5.946 | 6.008 | 6.084 | 6.165 | 6.287 | 6.415 | *Total Bank Offices* |
| **BUSN Devisa** | | | | | | | | | | | | | | | | | | | ***Foreign Exchange Commercial Banks*** |
| Jumlah Bank | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | *Total Banks* |
| Jumlah Kantor | 7.322 | 7.337 | 7.370 | 7.430 | 7.485 | 7.647 | 7.709 | 7.743 | 7.764 | 7.778 | 7.812 | 7.841 | 7.860 | 7.875 | 7.910 | 7.944 | 7.965 | 8.052 | *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 | 30 | 30 | 30 | *Total Banks* |
| Jumlah Kantor | 1.318 | 1.322 | 1.353 | 1.386 | 1.407 | 1.447 | 1.459 | 1.471 | 1.481 | 1.488 | 1.490 | 1.499 | 1.510 | 1.532 | 1.545 | 1.554 | 1.563 | 1.578 | *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 | 1.554 | 1.560 | 1.584 | 1.586 | 1.636 | 1.712 | 1.797 | 1.827 | 1.847 | 1.871 | 1.883 | 1.900 | 1.909 | 1.919 | 1.950 | 1.987 | 2.021 | 2.044 | *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 | 14 | 14 | 14 | *Total Banks* |
| Jumlah Kantor | 261 | 261 | 261 | 261 | 261 | 263 | 263 | 264 | 264 | 264 | 265 | 266 | 267 | 268 | 268 | 268 | 270 | 272 | *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 | 191 | 191 | 191 | 191 | 191 | 193 | 193 | 193 | 195 | 195 | 195 | 195 | 196 | 196 | 196 | 196 | 197 | 197 | *Total Bank Offices* |
| **Total** | | | | | | | | | | | | | | | | | | | ***Total*** |
| **Jumlah Bank** | **120** | **120** | **120** | **120** | **120** | **120** | **120** | **120** | **120** | **120** | **120** | **120** | **120** | **120** | **120** | **120** | **120** | **120** | ***Total Banks*** |
| **Jumlah Kantor** | **15.512** | **15.727** | **15.899** | **16.067** | **16.067** | **16.625** | **16.821** | **16.982** | **17.089** | **17.191** | **17.326** | **17.504** | **17.688** | **17.798** | **17.953** | **18.114** | **18.303** | **18.558** | ***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 | | | | | | | | | | | | *Location* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| 1. Jawa Barat | 372 | 375 | 375 | 375 | 380 | 380 | 380 | 384 | 385 | 386 | 388 | 392 | 394 | 394 | 394 | 394 | 393 | 393 | 1. *Jawa Barat* |
| 2. Banten | 84 | 86 | 86 | 88 | 91 | 93 | 93 | 93 | 93 | 93 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 2. *Banten* |
| 3. DKI Jakarta | 544 | 547 | 549 | 551 | 561 | 564 | 563 | 573 | 573 | 573 | 574 | 575 | 574 | 574 | 575 | 572 | 572 | 574 | 3. *DKI Jakarta* |
| 4. D.I. Yogyakarta | 56 | 56 | 56 | 56 | 56 | 56 | 56 | 56 | 57 | 57 | 57 | 58 | 58 | 58 | 58 | 59 | 59 | 59 | 4. *D.I Yogyakarta* |
| 5. Jawa Tengah | 302 | 310 | 310 | 311 | 311 | 311 | 312 | 314 | 319 | 320 | 320 | 322 | 322 | 324 | 326 | 326 | 326 | 328 | 5. *Jawa Tengah* |
| 6. Jawa Timur | 403 | 407 | 409 | 410 | 411 | 411 | 410 | 412 | 413 | 415 | 418 | 419 | 418 | 418 | 417 | 417 | 419 | 425 | 6. *Jawa Timur* |
| 7. Bengkulu | 27 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 29 | 29 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 7. *Bengkulu* |
| 8. Jambi | 51 | 51 | 51 | 52 | 52 | 53 | 53 | 53 | 54 | 55 | 55 | 56 | 57 | 57 | 58 | 58 | 58 | 59 | 8. *Jambi* |
| 9. Aceh | 73 | 74 | 75 | 75 | 76 | 77 | 77 | 77 | 77 | 77 | 77 | 77 | 78 | 78 | 78 | 78 | 78 | 79 | 9. *Aceh* |
| 10. Sumatera Utara | 182 | 184 | 185 | 186 | 189 | 192 | 194 | 194 | 194 | 194 | 195 | 195 | 195 | 197 | 198 | 197 | 198 | 199 | 10. *Sumatera Utara* |
| 11. Sumatera Barat | 77 | 80 | 80 | 80 | 81 | 81 | 81 | 81 | 82 | 82 | 82 | 84 | 84 | 84 | 84 | 83 | 83 | 84 | 11. *Sumatera Barat* |
| 12. Riau | 88 | 88 | 88 | 88 | 88 | 88 | 88 | 88 | 88 | 88 | 89 | 89 | 89 | 89 | 90 | 90 | 91 | 91 | 12. *Riau* |
| 13. Sumatera Selatan | 83 | 87 | 88 | 89 | 92 | 93 | 95 | 95 | 96 | 98 | 98 | 99 | 99 | 99 | 99 | 99 | 101 | 102 | 13. *Sumatera Selatan* |
| 14. Bangka Belitung | 24 | 22 | 22 | 22*) | 22 | 22 | 22 | 22 | 23 | 23 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 14. *Bangka Belitung* |
| 15. Kepulauan Riau | 51 | 54 | 54 | 54*) | 55 | 56 | 56 | 56 | 57 | 58 | 58 | 58 | 58 | 58 | 58 | 58 | 59 | 59 | 15. *Kepulauan Riau* |
| 16. Lampung | 51 | 55 | 55 | 55 | 56 | 56 | 56 | 56 | 56 | 57 | 57 | 57 | 57 | 57 | 57 | 58 | 58 | 58 | 16. *Lampung* |
| 17. Kalimantan Selatan | 72 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 76 | 77 | 77 | 77 | 78 | 78 | 78 | 78 | 17. *Kalimantan Selatan* |
| 18. Kalimantan Barat | 69 | 69 | 69 | 69 | 69 | 69 | 69 | 69 | 69 | 70 | 70 | 70 | 70 | 70 | 72 | 72 | 73 | 74 | 18. *Kalimantan Barat* |
| 19. Kalimantan Timur | 106 | 106 | 106 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 112 | 112 | 112 | 113 | 113 | 113 | 113 | 115 | 19. *Kalimantan Timur* |
| 20. Kalimantan Tengah | 43 | 44 | 45 | 45 | 45 | 46 | 46 | 46 | 46 | 46 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 20. *Kalimantan Tengah* |
| 21. Sulawesi Tengah | 36 | 37 | 37 | 37 | 37 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 39 | 21. *Sulawesi Tengah* |
| 22. Sulawesi Selatan | 122 | 125 | 125 | 124 | 124 | 124 | 125 | 126 | 126 | 127 | 127 | 128 | 128 | 128 | 129 | 130 | 130 | 131 | 22. *Sulawesi Selatan* |
| 23. Sulawesi Utara | 53 | 53 | 53 | 55 | 55 | 55 | 55 | 55 | 55 | 55 | 56 | 56 | 56 | 57 | 57 | 57 | 57 | 57 | 23. *Sulawesi Utara* |
| 24. Gorontalo | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 17 | 17 | 24. *Gorontalo* |
| 25. Sulawesi Barat | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 25. *Sulawesi Barat* |
| 26. Sulawesi Tenggara | 30 | 31 | 31 | 31 | 31 | 31 | 32 | 32 | 32 | 33 | 33 | 33 | 33 | 33 | 33 | 34 | 34 | 35 | 26. *Sulawesi Tenggara* |
| 27. Nusa Tenggara Barat | 43 | 43 | 43 | 44 | 44 | 44 | 44 | 45 | 45 | 47 | 48 | 48 | 48 | 50 | 50 | 50 | 50 | 49 | 27. *Nusa Tenggara Barat* |
| 28. Bali | 82 | 83 | 83 | 84 | 84 | 85 | 85 | 87 | 88 | 88 | 88 | 89 | 89 | 91 | 91 | 92 | 92 | 92 | 28. *Bali* |
| 29. Nusa Tenggara Timur | 49 | 49 | 49 | 49 | 51 | 51 | 51 | 51 | 51 | 51 | 51 | 51 | 52 | 52 | 52 | 52 | 52 | 53 | 29. *Nusa Tenggara Timur* |
| 30. Maluku | 33 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30. *Maluku* |
| 31. Papua | 55 | 54 | 54 | 54 | 55 | 56 | 56 | 56 | 58 | 58 | 58 | 58 | 58 | 58 | 59 | 59 | 59 | 59 | 31. *Papua* |
| 32. Maluku Utara | 14 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 32. *Maluku Utara* |
| 33. Irian Jaya Barat | 24 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 26 | 27 | 27 | 27 | 33. *Papua Barat* |
| 34. Lainnya | 17 | 17 | 17 | 17 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 34. *Others* |
| **Total** | **3.346** | **3.392** | **3.400** | **3.336** | **3.444** | **3.461** | **3.467** | **3.491** | **3.509** | **3.525** | **3.540** | **3.557** | **3.560** | **3.570** | **3.581** | **3.582** | **3.590** | **3.611** | ***Total*** |

OTORITAS JASA KEUANGAN

# DATA BANK SYARIAH

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des***) | |
| **Penyaluran Dana iB** | **32.304** | **48.264** | **64.355** | **94.884** | **140.980** | **188.562** | **186.983** | **191.064** | **204.180** | **202.439** | **208.588** | **212.205** | **211.826** | **214.864** | **220.190** | **222.164** | **225.373** | **225.373** | ***Fund Disbursements iB*** |
| a. Pembiayaan | 26.149 | 38.199 | 46.886 | 68.181 | 102.655 | 147.505 | 149.672 | 154.072 | 161.081 | 163.407 | 167.259 | 171.227 | 174.486 | 174.537 | 177.320 | 179.284 | 180.833 | 180.833 | *a. Financing* |
| Rupiah | 24.878 | 35.879 | 44.938 | 64.817 | 97.847 | 139.880 | 141.810 | 146.173 | 152.981 | 155.624 | 158.773 | 162.174 | 165.378 | 164.924 | 167.172 | 169.134 | 170.221 | 170.221 | *Rupiah* |
| Valas | 1.270 | 2.320 | 1.948 | 3.364 | 4.808 | 7.625 | 7.862 | 7.899 | 8.099 | 7.783 | 8.487 | 9.054 | 9.108 | 9.613 | 10.148 | 10.150 | 10.612 | 10.612 | *Foreign Exchange* |
| b. Antar Bank | 1.437 | 1.978 | 3.036 | 4.138 | 4.846 | 6.004 | 4.838 | 4.751 | 6.135 | 6.342 | 6.665 | 7.226 | 5.780 | 5.353 | 6.178 | 5.833 | 5.222 | 5.222 | *b. Inter-Bank* |
| c. Penempatan di BI | 3.238 | 5.189 | 10.393 | 16.393 | 27.127 | 26.713 | 24.201 | 23.072 | 28.092 | 23.198 | 25.035 | 24.212 | 21.940 | 25.146 | 26.007 | 26.103 | 27.742 | 27.742 | *c. Placements at BI* |
| d. Surat Berharga (tidak termasuk obligasi rekap) | 1.302 | 2.683 | 3.786 | 5.733 | 5.902 | 7.822 | 7.738 | 8.567 | 8.347 | 9.032 | 9.145 | 9.029 | 9.106 | 9.187 | 9.619 | 9.518 | 9.721 | 9.721 | *d. Money Instruments (not including recapitalization bonds)* |
| e. Penyertaan | 41 | 79 | 83 | 88 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 48 | 48 | 48 | *e. Equity participation* |
| f. Tagihan Lainnya | 138 | 136 | 171 | 351 | 403 | 471 | 486 | 554 | 479 | 413 | 436 | 462 | 466 | 594 | 1.019 | 1.378 | 1.808 | 1.808 | *f. Other claims* |
| **Sumber Dana iB** | **27.948** | **40.591** | **57.762** | **83.184** | **126.409** | **165.404** | **162.931** | **165.731** | **176.823** | **176.923** | **182.925** | **184.959** | **186.116** | **189.283** | **193.776** | **194.954** | **198.065** | **198.065** | ***Sources of Funds iB*** |
| a. DPK | 25.473 | 36.852 | 52.271 | 76.036 | 115.415 | 147.512 | 148.731 | 150.795 | 156.964 | 158.519 | 163.858 | 163.966 | 166.453 | 170.222 | 171.701 | 174.018 | 176.292 | 176.292 | *a. Third Party Funds* |
| Rupiah | 24.324 | 35.449 | 50.266 | 72.807 | 110.910 | 140.547 | 141.619 | 143.742 | 149.032 | 151.024 | 155.232 | 155.207 | 158.279 | 161.435 | 162.236 | 164.249 | 165.945 | 165.945 | *Rupiah* |
| Giro Wadiah | 2.925 | 3.741 | 5.403 | 7.914 | 10.678 | 15.683 | 14.609 | 12.984 | 12.489 | 14.030 | 13.767 | 14.158 | 14.817 | 14.992 | 13.552 | 13.892 | 14.553 | 14.553 | *Wadiah Demand Deposit* |
| Deposito Mudharabah | 12.919 | 19.273 | 28.484 | 42.206 | 67.942 | 80.576 | 82.883 | 86.245 | 90.798 | 90.648 | 94.827 | 93.652 | 93.961 | 96.349 | 97.241 | 98.327 | 99.193 | 99.193 | *Mudharabah Time Deposits* |
| Tabungan Mudharabah | 8.480 | 12.436 | 16.379 | 22.688 | 32.290 | 44.288 | 44.127 | 44.514 | 45.744 | 46.346 | 46.639 | 47.397 | 49.501 | 50.093 | 51.443 | 52.030 | 52.199 | 52.199 | *Mudharabah Savings Accounts* |
| Valas | 1.149 | 1.403 | 2.006 | 3.229 | 4.505 | 6.965 | 7.112 | 7.052 | 7.933 | 7.495 | 8.626 | 8.759 | 8.174 | 8.788 | 9.464 | 9.769 | 10.347 | 10.347 | *Foreign Exchange* |
| Giro Wadiah | 424 | 498 | 798 | 1.142 | 1.329 | 2.026 | 1.969 | 1.996 | 1.579 | 2.015 | 1.922 | 1.842 | 1.958 | 1.879 | 1.970 | 2.026 | 2.034 | 2.034 | *Wadiah Demand Deposit* |
| Deposito Mudharabah | 726 | 870 | 1.111 | 1.869 | 2.864 | 4.155 | 4.401 | 4.323 | 5.624 | 4.703 | 5.919 | 6.025 | 5.407 | 6.046 | 6.557 | 6.773 | 7.309 | 7.309 | *Mudharabah Time Deposits* |
| Tabungan Mudharabah | - | 35 | 96 | 218 | 312 | 784 | 742 | 734 | 729 | 777 | 785 | 891 | 810 | 863 | 937 | 970 | 1.004 | 1.004 | *Mudharabah Savings Accounts* |
| b. Kewajiban Kepada BI | 32 | 68 | 6 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *b. Liabilities at BI* |
| c. Antar Bank | 1.499 | 2.419 | 3.717 | 4.924 | 6.648 | 11.576 | 7.909 | 8.558 | 12.791 | 11.405 | 11.859 | 13.491 | 12.442 | 11.647 | 13.946 | 12.640 | 11.800 | 11.800 | *c. Inter-Bank* |
| d. Surat Berharga | 350 | 311 | 340 | 325 | 924 | 1.537 | 1.537 | 1.537 | 2.171 | 2.171 | 2.171 | 2.171 | 1.980 | 1.980 | 1.997 | 1.997 | 1.997 | 1.997 | *d. Money Instruments* |
| e. Pinjaman yang Diterima | 161 | 150 | 512 | 483 | 1.520 | - | - | - | - | - | - | - | - | - | - | - | - | - | *e. Loans received* |
| Rupiah | 161 | 150 | 512 | 483 | 1.520 | 1.952 | 1.952 | 1.952 | 1.952 | 1.952 | 1.953 | 1.953 | 2.138 | 2.139 | 2.139 | 2.139 | 2.140 | 2.140 | *Rupiah* |
| Valas | - | - | - | - | - | 103 | 104 | 103 | 104 | 104 | 104 | 186 | - | - | - | - | - | - | *Foreign Exchange* |
| f. Kewajiban Lainnya | 401 | 727 | 845 | 1.321 | 1.783 | 2.634 | 2.619 | 2.711 | 2.768 | 2.691 | 2.903 | 3.116 | 3.020 | 3.214 | 3.912 | 4.079 | 5.756 | 5.756 | *f. Other Liabilities* |
| g. Setoran Jaminan | 32 | 64 | 69 | 90 | 119 | 89 | 79 | 75 | 73 | 80 | 75 | 75 | 81 | 81 | 81 | 82 | 81 | 81 | *g. Guarantee Deposits* |
| **Komponen Modal** | | | | | | | | | | | | | | | | | | | ***Capital Components*** |
| a. Modal Disetor | 1.017 | 1.752 | 1.946 | 5.965 | 6.611 | 7.211 | 7.211 | 7.196 | 7.498 | 7.603 | 7.603 | 8.152 | 8.151 | 8.150 | 8.150 | 8.151 | 8.150 | 8.150 | *a. Paid-In Capital* |
| b. Cadangan | 275 | 335 | 449 | 491 | 579 | 913 | 915 | 915 | 944 | 943 | 1.004 | 1.004 | 1.013 | 1.013 | 1.013 | 1.014 | 1.014 | 1.014 | *b. Reserves* |
| c. L/R tahun berjalan | 481 | 432 | 790 | 1.051 | 1.475 | 2.541 | 359 | 659 | 1.044 | 1.361 | 1.636 | 1.922 | 2.186 | 2.515 | 2.895 | 3.088 | 3.445 | 3.445 | *c. Current Earnings (Profit/Loss)* |
| d. L/R tahun Lalu | 149 | 152 | 315 | 527 | 1.069 | 1.895 | 4.248 | 4.216 | 3.514 | 3.410 | 3.347 | 3.197 | 3.187 | 3.186 | 3.186 | 3.186 | 3.186 | 3.186 | *d. Retained Earnings (Profit/Loss)* |
| e. Perkiraan tambahan modal disetor | 132 | 466 | 468 | 516 | 816 | 618 | 618 | 618 | 618 | 516 | - | 514 | 514 | 514 | 514 | 514 | 514 | 514 | *e. Estimate of Additional Paid-In Capital* |
| f. Modal Pinjaman | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *f. Capital Loans* |
| **Sertifikat Wadiah Bank Indonesia (BUS & UUS)** | **1.761** | **2.824** | **3.076** | **5.408** | **9.244** | **4.993** | **4.709** | **5.103** | **5.611** | **5.343** | **5.423** | **5.443** | **4.640** | **4.299** | **4.523** | **5.213** | **5.107** | **5.107** | ***Bank Indonesia Syariah Money Certificates (BUS & UUS)*** |
| **Total Aset** | **33.016** | **49.555** | **66.090** | **97.519** | **145.467** | **195.018** | **193.110** | **196.988** | **209.603** | **207.800** | **215.444** | **218.566** | **219.183** | **223.503** | **227.711** | **229.557** | **233.130** | **233.130** | ***Total Assets*** |
| **Jaringan Kantor** | | | | | | | | | | | | | | | | | | | ***Office Network*** |
| Jumlah Bank | 29 | 32 | 31 | 34 | 34 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 34 | 34 | 34 | 34 | 34 | *Total Banks* |
| Jumlah Kantor 1) | 568 | 790 | 998 | 1.477 | 1.702 | 2.227 | 2.266 | 2.290 | 2.306 | 2.361 | 2.381 | 2.385 | 2.397 | 2.439 | 2.461 | 2.492 | 2.496 | 2.496 | *Total Bank Offices 1)* |

Ket: 1) Tidak termasuk Gerai Muamalat
***) angka-angka sangat-sangat sementara

*Note: 1) Excluding Gerai Muamalat*
****) estimated figures*

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des***) | |
| **Penyaluran Dana iB** | **25.663** | **33.026** | **46.386** | **76.602** | **112.853** | **142.148** | **138.439** | **140.681** | **148.935** | **148.649** | **152.618** | **155.651** | **156.813** | **159.573** | **163.521** | **164.740** | **167.687** | **167.687** | ***Fund Disbursements iB*** |
| a. Pembiayaan | 20.717 | 26.109 | 34.452 | 56.357 | 83.704 | 112.396 | 112.650 | 115.033 | 119.508 | 121.647 | 124.586 | 128.102 | 131.049 | 131.117 | 133.376 | 134.626 | 135.447 | 135.447 | *a. Financing* |
| Rupiah | 19.602 | 24.422 | 33.190 | 53.864 | 80.038 | 106.987 | 107.063 | 109.440 | 113.768 | 115.841 | 118.698 | 121.955 | 124.787 | 124.479 | 126.326 | 127.721 | 128.162 | 128.162 | *Rupiah* |
| Valas | 1.115 | 1.688 | 1.261 | 2.493 | 3.665 | 5.410 | 5.587 | 5.593 | 5.739 | 5.806 | 5.888 | 6.147 | 6.262 | 6.638 | 7.051 | 6.905 | 7.285 | 7.285 | *Foreign Exchange* |
| b. Antar Bank | 672 | 1.016 | 1.415 | 1.968 | 2.571 | 3.071 | 2.208 | 2.188 | 2.865 | 3.422 | 3.243 | 3.476 | 2.610 | 2.387 | 2.874 | 2.503 | 2.957 | 2.957 | *b. Inter-Bank* |
| c. Penempatan di BI | 3.286 | 3.827 | 7.345 | 12.642 | 20.975 | 19.189 | 16.176 | 15.227 | 18.696 | 15.089 | 16.116 | 15.464 | 14.749 | 17.524 | 17.872 | 18.028 | 19.205 | 19.205 | *c. Placements at BI* |
| d. Surat Berharga (tidak termasuk obligasi rekap) | 766 | 1.859 | 2.922 | 5.203 | 5.166 | 6.988 | 6.887 | 7.642 | 7.345 | 8.034 | 8.194 | 8.104 | 7.891 | 7.906 | 8.333 | 8.167 | 8.232 | 8.232 | *d. Money Instruments (not including recapitalization bonds)* |
| e. Penyertaan | 41 | 79 | 83 | 88 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 48 | 48 | 48 | *e. Equity participation* |
| f. Tagihan Lainnya | 182 | 136 | 169 | 344 | 391 | 456 | 470 | 543 | 474 | 410 | 432 | 459 | 466 | 593 | 1.018 | 1.369 | 1.798 | 1.798 | *f. Other claims* |
| **Sumber Dana iB** | **23.960** | **30.546** | **43.858** | **69.992** | **105.500** | **133.170** | **129.247** | **131.135** | **138.787** | **138.772** | **142.905** | **145.243** | **147.488** | **150.382** | **153.940** | **154.844** | **157.183** | **157.183** | ***Sources of Funds iB*** |
| a. DPK | 21.966 | 27.734 | 39.624 | 64.335 | 96.548 | 117.817 | 117.666 | 118.795 | 122.585 | 123.825 | 127.311 | 127.885 | 130.834 | 133.690 | 135.083 | 137.014 | 138.062 | 138.062 | *a. Third Party Funds* |
| Rupiah | 20.880 | 26.498 | 37.881 | 61.404 | 92.571 | 112.664 | 112.564 | 113.716 | 117.049 | 118.450 | 121.328 | 121.387 | 124.732 | 126.739 | 127.700 | 129.465 | 130.109 | 130.109 | *Rupiah* |
| Giro Wadiah | 2.624 | 2.250 | 3.612 | 6.620 | 8.874 | 13.445 | 12.477 | 10.970 | 10.420 | 11.844 | 11.362 | 11.824 | 12.318 | 12.380 | 11.173 | 11.371 | 12.062 | 12.062 | *Wadiah Demand Deposit* |
| Deposito Mudharabah | 10.555 | 14.588 | 21.510 | 35.350 | 57.067 | 63.748 | 64.569 | 67.054 | 70.408 | 69.529 | 72.772 | 71.843 | 73.248 | 74.613 | 75.572 | 76.680 | 76.600 | 76.600 | *Mudharabah Time Deposits* |
| Tabungan Mudharabah | 7.702 | 9.659 | 12.759 | 19.435 | 26.630 | 35.471 | 35.518 | 35.692 | 36.221 | 37.076 | 37.194 | 37.721 | 39.166 | 39.746 | 40.956 | 41.414 | 41.447 | 41.447 | *Mudharabah Savings Accounts* |
| Valas | 1.085 | 1.237 | 1.743 | 2.931 | 3.977 | 5.153 | 5.102 | 5.078 | 5.536 | 5.376 | 5.983 | 6.498 | 6.103 | 6.952 | 7.382 | 7.548 | 7.953 | 7.953 | *Foreign Exchange* |
| Giro Wadiah | 262 | 465 | 683 | 1.095 | 1.274 | 1.948 | 1.895 | 1.933 | 1.496 | 1.937 | 1.848 | 1.771 | 1.889 | 1.803 | 1.893 | 1.945 | 1.951 | 1.951 | *Wadiah Demand Deposit* |
| Deposito Mudharabah | 823 | 772 | 1.060 | 1.834 | 2.699 | 2.856 | 2.885 | 2.815 | 3.700 | 3.070 | 3.789 | 4.301 | 3.843 | 4.761 | 5.058 | 5.131 | 5.486 | 5.486 | *Mudharabah Time Deposits* |
| Tabungan Mudharabah | - | - | - | 2 | 4 | 349 | 322 | 330 | 340 | 368 | 347 | 426 | 371 | 387 | 431 | 472 | 516 | 516 | *Mudharabah Savings Accounts* |
| b. Kewajiban Kepada BI | 32 | 68 | 6 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *b. Liabilities at BI* |
| c. Antar Bank | 1.049 | 1.736 | 3.005 | 3.944 | 5.416 | 9.989 | 6.193 | 6.870 | 10.118 | 8.946 | 9.374 | 10.968 | 10.504 | 10.285 | 11.755 | 10.528 | 10.200 | 10.200 | *c. Inter-Bank* |
| d. Surat Berharga | 329 | 311 | 340 | 325 | 725 | 1.338 | 1.338 | 1.338 | 1.972 | 1.972 | 1.972 | 1.972 | 1.781 | 1.781 | 1.797 | 1.797 | 1.797 | 1.797 | *d. Money Instruments* |
| e. Pinjaman yang Diterima | 154 | 150 | 112 | 81 | 1.119 | 1.654 | 1.654 | 1.654 | 1.655 | 1.655 | 1.656 | 1.738 | 1.737 | 1.737 | 1.737 | 1.737 | 1.737 | 1.737 | *e. Loans received* |
| Rupiah | 154 | 150 | 112 | 81 | 1.119 | 1.551 | 1.551 | 1.551 | 1.551 | 1.551 | 1.552 | 1.552 | 1.737 | 1.737 | 1.737 | 1.737 | 1.737 | 1.737 | *Rupiah* |
| Valas | - | - | - | - | - | 103 | 104 | 103 | 104 | 104 | 104 | 186 | - | - | - | - | - | - | *Foreign Exchange* |
| f. Kewajiban Lainnya | 400 | 513 | 735 | 1.236 | 1.603 | 2.325 | 2.355 | 2.443 | 2.423 | 2.337 | 2.560 | 2.648 | 2.591 | 2.847 | 3.522 | 3.722 | 5.339 | 5.339 | *f. Other Liabilities* |
| g. Setoran Jaminan | 31 | 35 | 36 | 69 | 89 | 47 | 41 | 36 | 34 | 38 | 32 | 32 | 40 | 42 | 46 | 47 | 48 | 48 | *g. Guarantee Deposits* |
| **Komponen Modal** | | | | | | | | | | | | | | | | | | | ***Capital Components*** |
| a. Modal Disetor | 1.001 | 1.701 | 1.946 | 5.965 | 6.611 | 7.211 | 7.211 | 7.196 | 7.498 | 7.603 | 7.603 | 8.152 | 8.151 | 8.150 | 8.150 | 8.151 | 8.150 | 8.150 | *a. Paid-In Capital* |
| b. Cadangan | 275 | 335 | 449 | 491 | 579 | 913 | 915 | 915 | 944 | 943 | 1.004 | 1.004 | 1.013 | 1.013 | 1.013 | 1.014 | 1.014 | 1.014 | *b. Reserves* |
| c. L/R tahun berjalan | 459 | 499 | 499 | 776 | 1.065 | 1.790 | 212 | 380 | 627 | 771 | 888 | 1.036 | 1.160 | 1.312 | 1.495 | 1.610 | 1.875 | 1.875 | *c. Current Earnings (Profit/Loss)* |
| d. L/R tahun Lalu | 143 | 138 | 295 | 499 | 1.054 | 1.829 | 3.866 | 3.866 | 3.296 | 3.216 | 3.157 | 3.122 | 3.112 | 3.112 | 3.112 | 3.112 | 3.112 | 3.112 | *d. Retained Earnings (Profit/Loss)* |
| e. Perkiraan tambahan modal disetor | 132 | 466 | 468 | 516 | 816 | 618 | 618 | 618 | 618 | 516 | - | 514 | 514 | 514 | 514 | 514 | 514 | 514 | *e. Estimate of Additional Paid-In Capital* |
| f. Modal Pinjaman | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *f. Capital Loans* |
| **Sertifikat Wadiah Bank Indonesia (BUS & UUS)** | **2.599** | **2.824** | **3.076** | **5.408** | **9.244** | **4.993** | **4.709** | **5.103** | **5.611** | **5.343** | **5.423** | **5.443** | **4.640** | **4.299** | **4.523** | **5.213** | **5.107** | **5.107** | ***Bank Indonesia Syariah Money Certificates (BUS & UUS)*** |
| **Total Aset** | **27.286** | **34.036** | **48.014** | **79.186** | **116.930** | **147.581** | **143.746** | **145.924** | **153.730** | **153.442** | **158.849** | **161.011** | **163.433** | **166.383** | **170.218** | **171.400** | **174.056** | **174.056** | ***Total Assets*** |
| **Jaringan Kantor** | | | | | | | | | | | | | | | | | | | ***Office Network*** |
| Jumlah Bank | 3 | 5 | 6 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | *Total Banks* |
| Jumlah Kantor [1)] | 398 | 576 | 711 | 1.215 | 1.390 | 1.734 | 1.769 | 1.790 | 1.801 | 1.847 | 1.859 | 1.876 | 1.871 | 1.909 | 1.926 | 1.939 | 1.942 | 1.942 | *Total Bank Offices [1)]* |

Ket: [1)] Tidak termasuk Gerai Muamalat
***) angka-angka sangat-sangat sementara

*Note: [1)] Excluding Gerai Muamalat*
****) Estimated figures*

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des***) | |
| **Penyaluran Dana iB** | **10.099** | **15.238** | **17.969** | **18.282** | **28.127** | **46.414** | **48.544** | **50.383** | **55.245** | **53.790** | **55.969** | **56.554** | **55.013** | **55.290** | **56.669** | **57.423** | **57.686** | **57.686** | ***Fund Disbursements iB*** |
| a. Pembiayaan | 7.227 | 12.090 | 12.435 | 11.824 | 18.952 | 35.109 | 37.023 | 39.039 | 41.573 | 41.760 | 42.673 | 43.126 | 43.437 | 43.420 | 43.943 | 44.658 | 45.386 | 45.386 | *a. Financing* |
| Rupiah | 6.910 | 11.457 | 11.748 | 10.953 | 17.809 | 32.894 | 34.747 | 36.733 | 39.213 | 39.782 | 40.075 | 40.219 | 40.591 | 40.445 | 40.846 | 41.413 | 42.059 | 42.059 | *Rupiah* |
| Valas | 318 | 632 | 687 | 871 | 1.143 | 2.215 | 2.275 | 2.306 | 2.360 | 1.977 | 2.598 | 2.907 | 2.846 | 2.975 | 3.097 | 3.245 | 3.326 | 3.326 | *Foreign Exchange* |
| b. Antar Bank | 996 | 962 | 1.621 | 2.170 | 2.276 | 2.933 | 2.630 | 2.563 | 3.270 | 2.920 | 3.422 | 3.751 | 3.170 | 2.966 | 3.305 | 3.330 | 2.264 | 2.264 | *b. Inter-Bank* |
| c. Penempatan di BI | 1.254 | 1.362 | 3.048 | 3.751 | 6.152 | 7.524 | 8.025 | 7.845 | 9.396 | 8.110 | 8.920 | 8.749 | 7.191 | 7.623 | 8.135 | 8.075 | 8.538 | 8.538 | *c. Placements at BI* |
| d. Surat Berharga (tidak termasuk obligasi rekap) | 622 | 824 | 864 | 530 | 736 | 834 | 851 | 925 | 1.002 | 998 | 950 | 925 | 1.215 | 1.281 | 1.286 | 1.351 | 1.489 | 1.489 | *d. Money Instruments (not including recapitalization bonds)* |
| e. Penyertaan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *e. Equity participation* |
| f. Tagihan Lainnya | - | - | 1 | 7 | 12 | 14 | 16 | 11 | 4 | 3 | 4 | 3 | 0 | 1 | 1 | 9 | 10 | 10 | *f. Other claims* |
| **Sumber Dana iB** | **7.061** | **10.044** | **13.903** | **13.191** | **20.908** | **32.234** | **33.684** | **34.596** | **38.037** | **38.151** | **40.020** | **39.716** | **38.628** | **38.901** | **39.836** | **40.110** | **40.882** | **40.882** | ***Sources of Funds iB*** |
| a. DPK | 6.045 | 9.118 | 12.648 | 11.702 | 18.867 | 29.695 | 31.065 | 32.000 | 34.379 | 34.694 | 36.547 | 36.081 | 35.619 | 36.532 | 36.618 | 37.004 | 38.230 | 38.230 | *a. Third Party Funds* |
| Rupiah | 6.003 | 8.952 | 12.385 | 11.403 | 18.339 | 27.883 | 29.055 | 30.026 | 31.983 | 32.574 | 33.904 | 33.820 | 33.548 | 34.696 | 34.536 | 34.784 | 35.836 | 35.836 | *Rupiah* |
| Giro Wadiah | 836 | 1.490 | 1.791 | 1.294 | 1.804 | 2.238 | 2.132 | 2.014 | 2.069 | 2.186 | 2.405 | 2.334 | 2.500 | 2.612 | 2.379 | 2.521 | 2.491 | 2.491 | *Wadiah Demand Deposit* |
| Deposito Mudharabah | 3.416 | 4.684 | 6.974 | 6.856 | 10.875 | 16.828 | 18.313 | 19.191 | 20.391 | 21.119 | 22.055 | 21.809 | 20.713 | 21.737 | 21.670 | 21.646 | 22.593 | 22.593 | *Mudharabah Time Deposits* |
| Tabungan Mudharabah | 1.751 | 2.777 | 3.620 | 3.253 | 5.660 | 8.817 | 8.610 | 8.822 | 9.523 | 9.269 | 9.445 | 9.677 | 10.335 | 10.347 | 10.487 | 10.617 | 10.752 | 10.752 | *Mudharabah Savings Accounts* |
| Valas | 42 | 166 | 263 | 298 | 528 | 1.812 | 2.009 | 1.974 | 2.397 | 2.120 | 2.643 | 2.261 | 2.072 | 1.836 | 2.082 | 2.220 | 2.394 | 2.394 | *Foreign Exchange* |
| Giro Wadiah | 29 | 33 | 116 | 47 | 54 | 78 | 74 | 62 | 83 | 77 | 75 | 71 | 69 | 76 | 76 | 81 | 83 | 83 | *Wadiah Demand Deposit* |
| Deposito Mudharabah | 13 | 98 | 51 | 35 | 165 | 1.300 | 1.515 | 1.509 | 1.924 | 1.634 | 2.130 | 1.724 | 1.563 | 1.285 | 1.499 | 1.642 | 1.823 | 1.823 | *Mudharabah Time Deposits* |
| Tabungan Mudharabah | - | 35 | 96 | 217 | 308 | 435 | 420 | 403 | 390 | 409 | 438 | 466 | 439 | 475 | 507 | 498 | 487 | 487 | *Mudharabah Savings Accounts* |
| b. Kewajiban Kepada BI | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *b. Liabilities at BI* |
| c. Antar Bank | 902 | 684 | 712 | 981 | 1.232 | 1.587 | 1.716 | 1.688 | 2.674 | 2.460 | 2.486 | 2.523 | 1.938 | 1.362 | 2.191 | 2.112 | 1.600 | 1.600 | *c. Inter-Bank* |
| d. Surat Berharga | 21 | - | - | - | 199 | 199 | 199 | 199 | 199 | 199 | 199 | 199 | 199 | 199 | 200 | 200 | 200 | 200 | *d. Money Instruments* |
| e. Pinjaman yang Diterima | 1 | 0 | 400 | 402 | 401 | 401 | 401 | 401 | 401 | 401 | 401 | 401 | 401 | 402 | 402 | 403 | 403 | 403 | *e. Loans received* |
| Rupiah | 1 | 0 | 400 | 402 | 401 | 401 | 401 | 401 | 401 | 401 | 401 | 401 | 401 | 402 | 402 | 403 | 403 | 403 | *Rupiah* |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Foreign Exchange* |
| f. Kewajiban Lainnya | 73 | 214 | 111 | 86 | 180 | 309 | 264 | 268 | 345 | 355 | 343 | 468 | 429 | 367 | 390 | 357 | 416 | 416 | *f. Other Liabilities* |
| g. Setoran Jaminan | 19 | 29 | 33 | 21 | 30 | 42 | 39 | 39 | 38 | 42 | 43 | 43 | 41 | 39 | 36 | 35 | 33 | 33 | *g. Guarantee Deposits* |
| **Komponen Modal** | | | | | | | | | | | | | | | | | | | ***Capital Components*** |
| a. Modal Disetor | 16 | 51 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *a. Paid-In Capital* |
| b. Cadangan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *b. Reserves* |
| c. L/R tahun berjalan | 81 | (66) | 291 | 275 | 410 | 752 | 147 | 279 | 417 | 590 | 748 | 886 | 1.026 | 1.203 | 1.400 | 1.478 | 1.570 | 1.570 | *c. Current Earnings (Profit/Loss)* |
| d. L/R tahun Lalu | 6 | 14 | 20 | 28 | 15 | 66 | 382 | 349 | 218 | 194 | 190 | 75 | 75 | 75 | 75 | 75 | 75 | 75 | *d. Retained Earnings (Profit/Loss)* |
| e. Perkiraan tambahan modal disetor | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *e. Estimate of Additional Paid-In Capital* |
| f. Modal Pinjaman | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *f. Capital Loans* |
| **Sertifikat Wadiah Bank Indonesia (BUS & UUS)** | **2.599** | **2.824** | **3.076** | **5.408** | **9.244** | **4.993** | **4.709** | **5.103** | **5.611** | **5.343** | **5.423** | **5.443** | **4.640** | **4.299** | **4.523** | **5.213** | **5.107** | **5.107** | ***Bank Indonesia Syariah Money Certificates (BUS & UUS)*** |
| **Total Aset** | **9.252** | **15.519** | **18.076** | **18.333** | **28.536** | **47.437** | **49.364** | **51.064** | **55.873** | **54.358** | **56.595** | **57.555** | **55.750** | **57.120** | **57.492** | **58.157** | **59.074** | **59.074** | ***Total Assets*** |
| **Jaringan Kantor** | | | | | | | | | | | | | | | | | | | ***Office Network*** |
| Jumlah Bank | 26 | 27 | 25 | 23 | 23 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 | 23 | *Total Banks* |
| Jumlah Kantor [1)] | 170 | 214 | 287 | 262 | 312 | 493 | 497 | 500 | 505 | 514 | 522 | 509 | 526 | 530 | 535 | 553 | 554 | 554 | *Total Bank Offices [1)]* |

Ket: [1)] Tidak termasuk Gerai Muamalat
***) Angka-angka sangat-sangat sementara

*Note: [1)] Excluding Gerai Muamalat*
****) Estimated figures*

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des***) | |
| Bank Umum Syariah | 27.286 | 34.036 | 48.014 | 79.186 | 116.930 | 147.581 | 143.746 | 145.924 | 153.730 | 153.442 | 158.849 | 161.011 | 163.433 | 166.383 | 170.218 | 171.400 | 174.056 | 174.056 | *Syariah Commercial Banks* |
| Unit Usaha Syariah | 9.252 | 15.519 | 18.076 | 18.333 | 28.536 | 47.437 | 49.364 | 51.064 | 55.873 | 54.358 | 56.595 | 57.555 | 55.750 | 57.120 | 57.492 | 58.157 | 59.074 | 59.074 | *Syariah Business Units* |

***) Angka-angka sangat-sangat sementara

****) Estimated figures*

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov*) | Des***) | |
| **Pembiayaan iB** | **27.944** | **38.195** | **46.886** | **68.181** | **102.655** | **151.754** | **149.672** | **154.072** | **161.080** | **163.407** | **167.259** | **171.227** | **174.486** | **174.537** | **177.320** | **179.284** | **179.284** | **179.284** | ***Financing iB*** |
| a. Lancar | 25.494 | 35.076 | 41.931 | 63.006 | 95.480 | 142.501 | 138.708 | 142.250 | 148.795 | 151.022 | 153.769 | 157.839 | 161.418 | 159.983 | 163.497 | 165.368 | 165.368 | 165.368 | *a. Current* |
| b. Dalam Perhatian Khusus | 1.319 | 1.610 | 3.074 | 3.114 | 4.587 | 5.822 | 7.240 | 7.625 | 7.852 | 7.721 | 8.608 | 8.870 | 8.271 | 9.305 | 8.861 | 8.614 | 8.614 | 8.614 | *b. Special Mention* |
| c. Kurang Lancar | 321 | 525 | 435 | 677 | 1.075 | 995 | 1.272 | 1.355 | 1.355 | 1.473 | 1.663 | 1.387 | 1.647 | 1.895 | 1.492 | 1.452 | 1.452 | 1.452 | *c. Sub-Standard* |
| d. Diragukan | 267 | 224 | 582 | 332 | 297 | 557 | 596 | 715 | 628 | 713 | 740 | 729 | 812 | 801 | 900 | 926 | 926 | 926 | *d. Doubtful* |
| e. Macet | 543 | 759 | 865 | 1.052 | 1.216 | 1.878 | 1.857 | 2.127 | 2.450 | 2.478 | 2.480 | 2.403 | 2.339 | 2.554 | 2.569 | 2.924 | 2.924 | 2.924 | *e. Lost* |
| ***Non Performing Financing (Nominal)*** | **1.131** | **1.509** | **1.882** | **2.061** | **2.588** | **3.430** | **3.725** | **4.197** | **4.434** | **4.664** | **4.883** | **4.518** | **4.798** | **5.249** | **4.962** | **5.302** | **5.302** | **5.302** | ***Non Performing Financing (Nominal)*** |
| ***Rasio Non Performing Loan (%)*** | **4,05** | **3,95** | **4,01** | **3,02** | **2,52** | **2,26** | **2,49** | **2,72** | **2,75** | **2,85** | **2,92** | **2,64** | **2,75** | **3,01** | **2,80** | **2,96** | **2,96** | **2,96** | ***Non Performing Loan Ratio (%)*** |

Ket: *) Angka-angka sementara
***) Angka-angka sangat-sangat sementara

**) Provisional figures*
****) Estimated figures*

**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 | | Desember 2013***) | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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** | **17.708** | **12,00** | ***Demand Deposit iB*** |
| Rupiah | 3.741 | 10,15 | 5.403 | 10,34 | 7.914 | 10,41 | 10.678 | 10,49 | 15.683 | 10,63 | 15.683 | 10,63 | *Rupiah* |
| Valas | 498 | 1,35 | 798 | 1,53 | 1.142 | 1,50 | 1.329 | 1,30 | 2.026 | 1,37 | 2.026 | 1,37 | *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** | **84.732** | **57,44** | ***Deposits iB*** |
| Rupiah | 19.273 | 52,30 | 28.484 | 54,49 | 42.206 | 55,51 | 67.942 | 66,74 | 80.576 | 54,62 | 80.576 | 54,62 | *Rupiah* |
| Valas | 870 | 2,36 | 1.111 | 2,13 | 1.869 | 2,46 | 2.864 | 2,81 | 4.155 | 2,82 | 4.155 | 2,82 | *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** | **45.072** | **30,55** | ***Savings iB*** |
| Rupiah | 12.436 | 33,74 | 16.379 | 31,33 | 22.688 | 29,84 | 32.290 | 31,72 | 44.288 | 30,02 | 44.288 | 30,02 | *Rupiah* |
| Valas | 35 | 0,10 | 96 | 0,18 | 218 | 0,29 | 312 | 0,31 | 784 | 0,53 | 784 | 0,53 | *Foreign Exchange* |
| **Total DPK iB** | **36.852** | **100** | **52.271** | **100** | **76.036** | **100** | **115.415** | **113,37** | **147.512** | **100,00** | **147.512** | **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 | 140.547 | 95,28 | *Rupiah* |
| Valas | 1.403 | 3,81 | 2.006 | 3,84 | 3.229 | 4,25 | 4.505 | 4,42 | 6.965 | 4,72 | 6.965 | 4,72 | *Foreign Exchange* |

***) Angka-angka sangat-sangat sementara

****) Estimated 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 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des***) | |
| **Giro iB** | | | | | | | | | | | | | | | | | | | ***Wadiah Demand Deposit iB*** |
| Rupiah | 1,07 | 1,21 | 1,04 | 1,26 | 2,15 | 1,01 | 1,07 | 0,90 | 0,78 | 1,24 | 0.71r) | 0,77 | 0,81 | 0,76 | 0,76 | 0,84 | 0,82 | 0,82 | *Rupiah* |
| Valas | 1,08 | 0,95 | 0,38 | 0,77 | 1,13 | 0,26 | 0,26 | 0,26 | 0,27 | 0,28 | 0,14 | 0,18 | 0,11 | 0,12 | 0,11 | 0,12 | 0,12 | 0,12 | *Foreign Exchange* |
| **Deposito iB** | | | | | | | | | | | | | | | | | | | ***Mudharabah Deposits iB*** |
| Rupiah | 7,97 | 8,61 | 7,48 | 7,03 | 7,46 | 6,33 | 6,22 | 5,52 | 4,20 | 4,06 | 5,10 | 5,10 | 5,31 | 5,38 | 5,14 | 5,21 | 5,02 | 5,02 | *Rupiah* |
| Valas | 5,71 | 2,69 | 3,18 | 4,35 | 3,36 | 2,89 | 2,64 | 2,57 | 1,70 | 1,76 | 2,53 | 2,90 | 3,22 | 3,19 | 2,69 | 2,60 | 2,52 | 2,52 | *Foreign Exchange* |
| **Tabungan iB** | | | | | | | | | | | | | | | | | | | ***Mudharabah Saving iB*** |
| Rupiah | 3,32 | 3,61 | 2,76 | 3,08 | 3,23 | 2,41 | 2,47 | 2,15 | 1,87 | 1,84 | 5.31r) | 5,44 | 5,44 | 5,50 | 5,40 | 5,33 | 5,31 | 5,31 | *Rupiah* |
| Valas | 0,63 | 0,92 | 1,01 | 0,92 | 0,87 | 0,68 | 0,67 | 0,93 | 0,69 | 2,29 | 0,76 | 0,86 | 0,78 | 0,78 | 0,44 | 0,45 | 0,88 | 0,88 | *Foreign Exchange* |

r) Angka-angka diperbaiki

*r) Revised figures*

## 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 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Sektor Ekonomi* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov*) | Des***) | |
| 1. Pertanian, perburuan dan sarana pertanian | 15,97 | 16,34 | 17,78 | 14,91 | 13,72 | 15,07 | 14,58 | 14,35 | 14,37 | 16,02 | 14,33 | 13,34 | 14,69 | 14,05 | 15,14 | 15,13 | 15,13 | 15,13 | *1. Agriculture, hunting and agricultural facilities* |
| Rupiah | 15,97 | 16,36 | 17,78 | 14,97 | 14,04 | 15,23 | 15,19 | 14,92 | 14,92 | 16,24 | 14,44 | 13,41 | 14,83 | 14,17 | 15,32 | 15,30 | 15,30 | 15,30 | *Rupiah* |
| Valas | 0,00 | 0,00 | 0,00 | 12,11 | 9,89 | 12,05 | 11,06 | 11,05 | 11,05 | 12,05 | 12,05 | 12,05 | 12,05 | 12,05 | 12,05 | 12,05 | 12,05 | 12,05 | *Foreign Exchange* |
| 2. Pertambangan | 12,59 | 15,57 | 15,44 | 16,29 | 12,22 | 11,36 | 11,04 | 11,32 | 12,53 | 12,75 | 13,06 | 12,65 | 12,61 | 13,18 | 12,22 | 12,46 | 12,46 | 12,46 | *2. Mining* |
| Rupiah | 13,96 | 10,39 | 14,20 | 14,32 | 13,70 | 13,03 | 12,87 | 13,23 | 15,27 | 15,51 | 15,68 | 15,43 | 14,98 | 15,94 | 15,21 | 15,30 | 15,30 | 15,30 | *Rupiah* |
| Rupiah | 10,33 | 22,74 | 18,51 | 19,03 | 9,60 | 7,99 | 7,96 | 8,19 | 8,09 | 8,16 | 8,10 | 8,19 | 8,26 | 8,25 | 7,85 | 7,66 | 7,66 | 7,66 | *Foreign Exchange* |
| 3. Valas | 15,01 | 14,68 | 15,48 | 13,99 | 13,49 | 12,18 | 11,73 | 11,78 | 11,49 | 11,64 | 11,18 | 11,10 | 13,78 | 11,21 | 11,25 | 11,29 | 11,29 | 11,29 | *3. Manufacturing* |
| Rupiah | 16,33 | 15,58 | 15,34 | 14,32 | 13,56 | 12,58 | 12,04 | 12,09 | 11,73 | 11,91 | 11,41 | 11,21 | 14,01 | 11,32 | 11,46 | 11,55 | 11,55 | 11,55 | *Rupiah* |
| Valas | 6,40 | 2,49 | 39,77 | 10,04 | 11,78 | 9,65 | 8,54 | 8,25 | 8,13 | 8,16 | 8,03 | 9,08 | 9,25 | 9,08 | 8,07 | 8,06 | 8,06 | 8,06 | *Foreign Exchange* |
| 4. Listrik, gas dan air | 15,40 | 13,90 | 15,30 | 15,34 | 14,03 | 12,91 | 12,64 | 12,66 | 12,59 | 12,02 | 11,98 | 11,46 | 11,42 | 11,38 | 11,31 | 11,05 | 11,05 | 11,05 | *4. Electricity, gas and water* |
| Rupiah | 15,80 | 18,97 | 16,18 | 16,31 | 14,56 | 13,77 | 13,55 | 13,59 | 13,44 | 12,70 | 12,68 | 12,69 | 12,60 | 12,60 | 12,62 | 12,49 | 12,49 | 12,49 | *Rupiah* |
| Valas | 9,27 | 10,42 | 10,76 | 7,86 | 10,30 | 8,90 | 9,06 | 9,05 | 9,05 | 9,03 | 9,02 | 8,24 | 8,51 | 8,50 | 8,29 | 8,04 | 8,04 | 8,04 | *Foreign Exchange* |
| 5. Konstruksi | 15,51 | 13,67 | 13,49 | 14,32 | 14,32 | 13,95 | 13,76 | 13,72 | 13,61 | 13,04 | 12,70 | 12,67 | 12,83 | 12,73 | 13,33 | 12,29 | 12,29 | 12,29 | *5. Construction* |
| Rupiah | 16,03 | 13,90 | 14,15 | 14,63 | 14,54 | 14,46 | 14,15 | 14,11 | 13,97 | 13,42 | 13,00 | 13,05 | 13,10 | 12,99 | 13,44 | 12,45 | 12,45 | 12,45 | *Rupiah* |
| Valas | 3,20 | 8,85 | 4,60 | 9,91 | 12,11 | 10,62 | 10,98 | 10,92 | 10,87 | 9,12 | 9,14 | 8,24 | 9,35 | 9,41 | 11,88 | 9,79 | 9,79 | 9,79 | *Foreign Exchange* |
| 6. Perdagangan, restoran dan hotel | 15,78 | 17,00 | 19,34 | 19,64 | 19,25 | 18,33 | 18,50 | 18,51 | 17,85 | 18,51 | 17,89 | 17,66 | 17,62 | 17,56 | 17,61 | 17,86 | 17,86 | 17,86 | *6. Trade, restaurants and hotels* |
| Rupiah | 15,75 | 17,08 | 19,49 | 20,18 | 19,60 | 18,74 | 18,92 | 18,91 | 18,22 | 18,92 | 18,28 | 18,01 | 17,97 | 17,95 | 18,09 | 18,26 | 18,26 | 18,26 | *Rupiah* |
| Valas | 16,40 | 15,00 | 12,04 | 9,32 | 8,99 | 9,14 | 9,16 | 9,19 | 8,97 | 8,97 | 8,36 | 9,09 | 9,35 | 9,35 | 8,58 | 9,09 | 9,09 | 9,09 | *Foreign Exchange* |
| 7. Pengangkutan, pergudangan dan komunikasi | 14,28 | 16,00 | 15,24 | 15,49 | 15,08 | 13,96 | 13,49 | 13,48 | 13,40 | 13,48 | 13,31 | 12,95 | 13,28 | 13,18 | 12,96 | 12,68 | 12,68 | 12,68 | *7. Transportation, warehousing and communications* |
| Rupiah | 15,54 | 16,85 | 15,80 | 16,38 | 16,20 | 15,40 | 14,55 | 14,51 | 14,46 | 14,38 | 14,20 | 14,37 | 14,40 | 14,35 | 14,45 | 14,40 | 14,40 | 14,40 | *Rupiah* |
| Valas | 6,75 | 9,49 | 8,12 | 9,60 | 9,12 | 8,94 | 8,71 | 8,72 | 8,67 | 10,07 | 9,99 | 8,30 | 9,70 | 9,71 | 9,24 | 8,09 | 8,09 | 8,09 | *Foreign Exchange* |
| 8. Jasa Dunia usaha | 15,19 | 15,97 | 15,26 | 15,03 | 14,37 | 13,86 | 14,10 | 14,10 | 13,86 | 13,80 | 13,75 | 13,74 | 13,81 | 13,78 | 14,00 | 13,63 | 13,63 | 13,63 | *8. Business Services* |
| Rupiah | 15,85 | 16,82 | 15,54 | 15,38 | 14,51 | 13,98 | 14,20 | 14,22 | 13,98 | 13,93 | 13,87 | 13,86 | 13,95 | 13,92 | 14,18 | 13,67 | 13,67 | 13,67 | *Rupiah* |
| Valas | 6,57 | 3,93 | 8,22 | 5,88 | 8,89 | 8,61 | 8,97 | 8,56 | 9,03 | 8,79 | 9,48 | 9,44 | 9,21 | 9,19 | 10,32 | 11,99 | 11,99 | 11,99 | *Foreign Exchange* |
| 9. Jasa sosial/masyarakat | 12,95 | 14,04 | 16,89 | 17,91 | 14,57 | 12,76 | 14,50 | 13,23 | 12,56 | 11,12 | 12,21 | 11,20 | 19,24 | 17,95 | 12,20 | 12,62 | 12,62 | 12,62 | *9. Social Services* |
| Rupiah | 12,95 | 14,04 | 16,89 | 17,91 | 14,67 | 12,74 | 14,50 | 13,21 | 12,55 | 11,09 | 12,20 | 11,17 | 19,35 | 18,04 | 12,45 | 12,57 | 12,57 | 12,57 | *Rupiah* |
| Valas | 0,00 | 0,00 | - | 8,00 | 7,98 | 14,41 | 14,44 | 14,41 | 12,95 | 12,91 | 13,01 | 12,74 | 12,75 | 12,56 | 9.09* | 15.37* | 15,37 | 15,37 | *Foreign Exchange* |
| 10. Lain-lain | 11,49 | 11,60 | 11,04 | 10,17 | 9,68 | 10,29 | 10,69 | 10,73 | 10,76 | 10,79 | 11,36 | 10,73 | 10,78 | 10,83 | 15,81 | 10,79 | 10,79 | 10,79 | *10. Others* |
| Rupiah | 11,58 | 11,82 | 11,41 | 10,47 | 9,99 | 10,63 | 11,00 | 11,05 | 11,08 | 11,10 | 11,80 | 11,11 | 11,12 | 11,20 | 16.41* | 11.20* | 11,20 | 11,20 | *Rupiah* |
| Valas | 0,47 | 0,09 | 0,13 | 0,70 | 0,78 | 0,36 | 1,35 | 1,45 | 1,09 | 1,11 | 0,88 | 0,80 | 0,97 | 0,99 | 0,73 | 0,49 | 0,49 | 0,49 | *Foreign Exchange* |

Ket: [1] terdapat formulasi baru untuk perhitungan bagi hasil akad ijarah
*) Angka-angka sementara

*Note: [1] there is a new formulation for the calculation of the results ijara contract*
**) Provisional figures*

## 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 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Type of Use* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov*) | Des***) | |
| **Modal Kerja** | **15,51** | **16,49** | **16,99** | **16,55** | **15,33** | **14,33** | **14,51** | **14,35** | **14,07** | **13,92** | **13,89** | **13,66** | **15,12** | **14,66** | **14,00** | **13,69** | **13,69** | **13,69** | ***Working Capital*** |
| Rupiah | 15,92 | 19,34 | 17,15 | 16,96 | 15,65 | 14,63 | 14,86 | 14,69 | 14,38 | 14,20 | 14,16 | 13,93 | 15,48 | 15,02 | 14,46 | 14,04 | 14,04 | 14,04 | *Rupiah* |
| Valas | 8,51 | 4,26 | 12,55 | 10,56 | 9,67 | 9,29 | 9,21 | 9,13 | 9,07 | 8,87 | 9,36 | 8,48 | 8,89 | 8,87 | 8,72 | 8,10 | 8,10 | 8,10 | *Foreign Exchange* |
| **Investasi** | **13,87** | **13,67** | **13,75** | **14,54** | **14,42** | **13,96** | **14,06** | **14,00** | **13,81** | **13,73** | **13,52** | **13,28** | **13,42** | **13,33** | **13,37** | **13,36** | **13,36** | **13,36** | ***Investment*** |
| Rupiah | 14,59 | 18,04 | 14,22 | 14,82 | 14,74 | 14,37 | 14,48 | 14,41 | 14,19 | 14,11 | 13,87 | 13,75 | 13,80 | 13,73 | 13,75 | 13,68 | 13,68 | 13,68 | *Rupiah* |
| Valas | 7,41 | 2,23 | 7,65 | 8,88 | 10,14 | 9,48 | 9,51 | 9,53 | 9,59 | 9,61 | 9,03 | 9,07 | 9,61 | 9,61 | 10,18 | 10,48 | 10,48 | 10,48 | *Foreign Exchange* |
| **Konsumsi** | **11,48** | **11,58** | **11,03** | **10,16** | **9,68** | **10,38** | **10,77** | **10,82** | **10,85** | **10,88** | **11,47** | **10,84** | **10,90** | **10,94** | **15,99** | **10,93** | **10,93** | **10,93** | ***Consumption*** |
| Rupiah | 11,56 | 14,32 | 11,40 | 10,47 | 9,99 | 10,72 | 11,09 | 11,14 | 11,17 | 11,20 | 11,91 | 11,24 | 11,25 | 11,33 | 16,60 | 11,33 | 11,33 | 11,33 | *Rupiah* |
| Valas | 0,47 | 0,01 | 0,13 | 0,70 | 0,78 | 0,36 | 1,35 | 1,45 | 1,09 | 1,12 | 0,88 | 0,81 | 0,97 | 0,99 | 0,82 | 0,65 | 0,65 | 0,65 | *Foreign Exchange* |

Ket: [1] terdapat formulasi baru untuk perhitungan bagi hasil akad ijarah
*) Angka-angka sementara

*Note: [1] there is a new formulation for the calculation of the results ijara contract*
**) Provisional figures*

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des***) | |
| **Penyaluran Dana iB** | **1.107** | **1.591** | **1.995** | **2.586** | **3.328** | **4.459** | **4.519** | **4.597** | **4.666** | **4.746** | **4.840** | **4.924** | **4.984** | **5.112** | **5.215** | **5.299** | **5.388** | **5.388** | ***Disbursement of Fund iB*** |
| Pembiayaan iB | 877 | 1.257 | 1.587 | 2.060 | 2.676 | 3.554 | 3.566 | 3.658 | 3.749 | 3.892 | 4.033 | 4.160 | 4.261 | 4.241 | 4.316 | 4.354 | 4.414 | 4.414 | *Financing iB* |
| Antar Bank Aktiva iB | 230 | 334 | 408 | 525 | 652 | 906 | 954 | 940 | 916 | 855 | 807 | 764 | 723 | 872 | 900 | 944 | 975 | 975 | *Interbank Assets iB* |
| **Sumber Dana iB** | **937** | **849** | **1.679** | **2.196** | **2.892** | **3.911** | **3.945** | **4.026** | **4.097** | **4.160** | **4.223** | **4.295** | **4.367** | **4.496** | **4.583** | **4.653** | **4.726** | **4.726** | ***Source of Funds iB*** |
| Dana Pihak Ketiga | 708 | 570 | 1.251 | 1.604 | 2.095 | 2.938 | 2.984 | 3.062 | 3.133 | 3.177 | 3.216 | 3.209 | 3.240 | 3.340 | 3.411 | 3.458 | 3.538 | 3.538 | *Third Party Funds* |
| Tabungan iB Wadiah | 87 | 10 | 234 | 285 | 412 | 527 | 547 | 542 | 553 | 562 | 557 | 556 | 538 | 575 | 603 | 607 | 628 | 628 | *Wadiah Savings iB* |
| Tabungan iB Mudharabah | 204 | 280 | 319 | 374 | 448 | 590 | 561 | 582 | 603 | 600 | 599 | 561 | 556 | 581 | 610 | 627 | 649 | 649 | *Mudharabah Savings iB* |
| Deposito iB Mudharabah | 417 | 280 | 697 | 945 | 1.235 | 1.820 | 1.876 | 1.938 | 1.977 | 2.015 | 2.060 | 2.092 | 2.146 | 2.184 | 2.198 | 2.224 | 2.260 | 2.260 | *Deposit Mudharabah iB* |
| Antar Bank Passiva | 174 | - | 353 | 521 | 694 | 855 | 859 | 877 | 874 | 886 | 909 | 995 | 1.038 | 1.056 | 1.080 | 1.102 | 1.097 | 1.097 | *Interbank Liabilities* |
| Pinjaman yang Diterima | 52 | 8 | 57 | 52 | 80 | 91 | 74 | 52 | 52 | 59 | 60 | 53 | 52 | 55 | 55 | 54 | 54 | 54 | *Loan received* |
| Kewajiban Lainnya | 3 | 271 | 18 | 19 | 23 | 27 | 27 | 35 | 38 | 39 | 39 | 37 | 37 | 33 | 38 | 39 | 38 | 38 | *Other Liabilities* |
| **Beberapa Komponen Modal** | **214** | **265** | **1.240** | **434** | **501** | **616** | **623** | **614** | **602** | **617** | **630** | **646** | **649** | **656** | **687** | **706** | **721** | **721** | ***Some Components of Capital*** |
| Modal Disetor | 176 | 222 | 751 | 347 | 390 | 472 | 478 | 481 | 487 | 504 | 523 | 529 | 531 | 544 | 551 | 554 | 556 | 556 | *Paid-In Capital* |
| Cadangan | 21 | 28 | 456 | 42 | 50 | 61 | 62 | 64 | 77 | 78 | 81 | 81 | 81 | 81 | 82 | 82 | 82 | 82 | *Reserves* |
| L/R Tahun berjalan | 27 | 30 | 55 | 70 | 87 | 106 | 10 | 21 | 32 | 45 | 55 | 67 | 72 | 65 | 89 | 105 | 118 | 118 | *Current Earnings (Profit/Loss)* |
| L/R Tahun Lalu | (9) | (15) | (22) | (25) | (26) | (24) | 74 | 48 | 7 | (9) | (28) | (30) | (35) | (35) | (35) | (36) | (36) | (36) | *Current Earnings (Profit/Loss)* |

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov*) | Des***) | |
| **Aset** | **1.203** | **1.693** | **2.126** | **2.739** | **3.520** | **4.699** | **4.746** | **4.830** | **4.897** | **4.983** | **5.074** | **5.170** | **5.247** | **5.361** | **5.488** | **5.591** | **5.683** | **5.683** | ***Assets*** |
| **Pembiayaan iB** | **882** | **1.257** | **1.587** | **2.060** | **2.676** | **3.554** | **3.566** | **3.658** | **3.749** | **3.892** | **4.033** | **4.160** | **4.261** | **4.241** | **4.316** | **4.354** | **4.354** | **4.354** | ***Financing iB*** |
| Lancar | 807 | 1.151 | 1.475 | 1.927 | 2.512 | 3.335 | 3.319 | 3.389 | 3.479 | 3.607 | 3.723 | 3.859 | 3.948 | 3.906 | 3.989 | 4.029 | 4.029 | 4.029 | *Current* |
| Kurang Lancar | 22 | 35 | 31 | 39 | 49 | 73 | 92 | 100 | 97 | 104 | 117 | 105 | 110 | 113 | 111 | 112 | 112 | 112 | *Sub Standard* |
| Diragukan | 22 | 21 | 31 | 30 | 45 | 52 | 52 | 57 | 58 | 60 | 70 | 73 | 73 | 75 | 74 | 76 | 76 | 76 | *Doubtful* |
| Macet | 31 | 49 | 50 | 65 | 70 | 94 | 102 | 111 | 115 | 121 | 123 | 123 | 130 | 146 | 142 | 138 | 138 | 138 | *Lost* |
| **Non Performing Financing (Nominal)** | **75** | **105** | **112** | **134** | **164** | **219** | **246** | **268** | **270** | **285** | **310** | **302** | **313** | **335** | **327** | **326** | **326** | **326** | ***Non Performing Financing (Nominal)*** |
| **Non Performing Financing (%)** | **8,56** | **8,38** | **7,03** | **6,50** | **6,11** | **6,15** | **6,91** | **7,33** | **7,20** | **7,32** | **7,69** | **7,25** | **7,35** | **7,89** | **7,58** | **7,48** | **7,48** | **7,48** | ***Non Performing Financing (%)*** |

Ket: *) Angka-angka sementara **) Provisional vigures*

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des***) | |
| **Bank Umum Syariah (BUS)** | | | | | | | | | | | | | | | | | | | ***Sharia Commercial Banks*** |
| Jumlah Bank | 3 | 5 | 6 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | *Total Banks* |
| Jumlah Kantor | 398 | 576 | 711 | 1.215 | 1.390 | 1.734 | 1.769 | 1.790 | 1.801 | 1.847 | 1.859 | 1.876 | 1.871 | 1.909 | 1.926 | 1.939 | 1.942 | 1.942 | *Total Bank Offices* |
| **Unit Usaha Syariah (UUS)** | | | | | | | | | | | | | | | | | | | ***Sharia Business Units*** |
| Jumlah Bank | 26 | 27 | 25 | 23 | 24 | 24 | 24 | 24 | 24 | 25 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 | *Total Banks* |
| Jumlah Kantor | 170 | 214 | 287 | 262 | 312 | 493 | 497 | 500 | 505 | 514 | 522 | 509 | 526 | 530 | 535 | 553 | 554 | 554 | *Total Bank Offices* |
| **BPR Syariah** | | | | | | | | | | | | | | | | | | | ***Sharia Rural Bank*** |
| Jumlah Bank | 114 | 131 | 139 | 150 | 155 | 158 | 158 | 158 | 159 | 159 | 159 | 159 | 160 r) | 160 | 160 | 160 | 160 | 160 | *Total Banks* |
| Jumlah Kantor | 185 | 202 | 223 | 286 | 364 | 401 | 398 | 395 | 399 | 386 | 399 | 397 | 398 | 398 | 413 | 399 | 399 | 399 | *Total Bank Offices* |

r) Angka-angka diperbaiki

*r) Revised figures*

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei r) | Jun | Jul | Ags | Sep | Okt | Nov | Des***) | |
| **CAR (%)** | **-** | **-** | **-** | **16,76** | **16,63** | **14,14** | **15,29** | **15,20** | **14,30** | **14,72** | **14,28** | **14,32** | **15,28** | **14,71** | **14,19** | **12,45** | **12,23** | **12,23** | ***CAR (%)*** |
| - Modal | - | - | - | 9.578 | 11.297 | 13.866 | 15.021 | 15.054 | 15.166 | 15.349 | 15.520 | 15.871 | 16.266 | 16.084 | 16.140 | 16.247 | 16.329 | 16.329 | - *Capital* |
| - ATMR | - | - | - | 57.156 | 67.936 | 98.071 | 98.263 | 99.059 | 106.040 | 104.299 | 108.680 | 110.861 | 106.476 | 109.354 | 113.722 | 130.446 | 133.473 | 133.473 | - *Risk Weighted Assets* |
| **KAP** | | | | | | | | | | | | | | | | | | | ***Earning Assset Quality*** |
| **APYD terhadap Aktiva Produktif** | **-** | **-** | **-** | **96,84** | **94,38** | **97,34** | **96,92** | **96,65** | **96,61** | **96,66** | **96,54** | **96,78** | **96,91** | **96,59** | **96,80** | **96,64** | **96,50** | **96,50** | ***Classified Earning assets to*** |
| - APYD | - | - | - | 2.121 | 757 | 3.341 | 3.839 | 4.253 | 4.469 | 4.492 | 4.868 | 4.554 | 4.380 | 4.913 | 4.457 | 4.967 | 5.298 | 5.298 | - *Classified Earning Assets* |
| - Total Aktiva Produktif | - | - | - | 67.230 | 13.471 | 125.551 | 124.603 | 126.927 | 131.835 | 134.625 | 140.817 | 141.317 | 141.541 | 144.145 | 139.412 | 147.760 | 151.143 | 151.143 | - *Total Earning assets* |
| **Rentabilitas** | | | | | | | | | | | | | | | | | | | ***Profitability*** |
| **NOM (%)** | **-** | **-** | **-** | **1,77** | **1,20** | **2,04** | **2,34** | **2,22** | **2,29** | **2,25** | **2,02** | **2,05** | **2,23** | **1,77r)** | **1,46** | **1,55** | **1,49** | **1,49** | ***NOM (%)*** |
| - Pendapatan | - | - | - | 936 | 949 | 2.184 | 2.559 | 2.491 | 2.627 | 2.653 | 2.445 | 2.545 | 2.830 | 2.297r) | 1.924 | 2.091 | 2.050 | 2.050 | - *Net Operations Income* |
| - Rata-rata Aktiva | - | - | - | 53.024 | 79.144 | 107.114 | 109.385 | 112.146 | 114.875 | 117.890 | 121.117 | 124.112 | 126.978 | 129.429r) | 132.122 | 134.740 | 138.016 | 138.016 | - *Average Earning Assets* |
| **ROA (%)** | **-** | **-** | **-** | **1,59** | **1,59** | **1,94** | **2,14** | **1,92** | **1,95** | **1,94** | **1,58** | **1,65** | **1,57** | **1,54** | **1,43** | **1,48** | **1,43** | **1,43** | ***ROA (%)*** |
| - Laba | - | - | - | 960 | 1.460 | 2.397 | 3.076 | 2.777 | 2.878 | 2.891 | 2.411 | 2.543 | 2.423 | 2.402 | 2.247 | 2.334 | 2.282 | 2.282 | - *Profit* |
| - Rata-Rata total aset | - | - | - | 60.268 | 92.058 | 123.667 | 143.727 | 144.891 | 147.837 | 149.254 | 152.792 | 154.159 | 154.656 | 155.990 | 156.782 | 158.232 | 160.094 | 160.094 | - *Average Assets* |
| **BOPO (%)** | **-** | **-** | **-** | **82,38** | **81,65** | **76,35** | **76,60** | **76,86** | **81,64** | **76,32** | **81,50** | **79,86** | **75,68** | **83,30** | **81,52** | **84,11** | **83,88** | **83,88** | ***Operating Expenses to*** |
| - Biaya Operasional | - | - | - | 4.368 | 6.378 | 7.678 | 726 | 1.447 | 2.439 | 3.077 | 4.243 | 5.072 | 5.464 | 7.845 | 8.527 | 10.387 | 11.151 | 11.151 | - *Operations Expenses* |
| - Pendapatan | - | - | - | 5.302 | 7.812 | 10.057 | 948 | 1.883 | 2.988 | 4.032 | 5.206 | 6.351 | 7.220 | 9.418 | 10.460 | 12.350 | 13.294 | 13.294 | - *Operations Income* |
| **Likuiditas** | | | | | | | | | | | | | | | | | | | ***Liquidity*** |
| **Short Term Mistmach (%)** | **-** | **-** | **-** | **16,76** | **19,64** | **18,04** | **18,01** | **18,12** | **18,77** | **21,56** | **16,53** | **16,73** | **16,12** | **17,03** | **16,32** | **16,21** | **16,61** | **16,61** | ***Short Term Mistmach (%)*** |
| - Aktiva Jangka Pendek | - | - | - | 9.578 | 16.779 | 18.689 | 18.416 | 19.040 | 20.579 | 23.919 | 18.511 | 19.466 | 19.181 | 19.932 | 19.844 | 19.552 | 20.155 | 20.155 | - *Short-Term Assets* |
| - Kewajiban Jangka | - | - | - | 57.156 | 85.448 | 103.588 | 102.257 | 105.093 | 109.610 | 110.936 | 111.990 | 116.334 | 118.997 | 117.050 | 121.573 | 120.611 | 121.348 | 121.348 | - *Short-Term Liabilities* |
| **FDR (%)** | **-** | **-** | **-** | **87,60** | **91,41** | **120,65** | **117,65** | **118,42** | **121,50** | **120,05** | **119,88** | **121,71** | **119,86r)** | **119.36** | **121,05** | **120,24** | **121,46** | **121,46** | ***FDR (%)*** |
| - Pembiayaan | - | - | - | 56.357 | 32.165 | 142.148 | 138.439 | 140.681 | 148.935 | 148.649 | 152.618 | 155.651 | 156.813r) | 159.573 | 163.521 | 164.740 | 167.687 | 167.687 | - *Financing* |
| - Dana Pihak Ketiga | - | - | - | 64.335 | 35.186 | 117.817 | 117.666 | 118.795 | 122.585 | 123.825 | 127.311 | 127.885 | 130.834r) | 133.690 | 135.083 | 137.014 | 138.062 | 138.062 | - *Third Party Funds* |

r) Angka-angka diperbaiki

*r) Revised figures*

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei [r)] | Jun | Jul | Ags | Sep | Okt | Nov | Des***) | |
| **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 | *<100 billion* |
| >100 miliar | 0 | 0 | 0 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | *>100 billion* |
| **CAR** | | | | | | | | | | | | | | | | | | | ***Capital Adequacy Ratio*** |
| <12% | 0 | 0 | 0 | 3 | 3 | 2 | 0 | 0 | 2 | 1 | 2 | 1 | 1 | 0 | 1 | 3 | 4 | 4 | *<12%* |
| >12% | 0 | 0 | 0 | 8 | 8 | 9 | 11 | 11 | 9 | 10 | 9 | 10 | 10 | 11 | 10 | 8 | 7 | 7 | *>12%* |
| **NPL** | | | | | | | | | | | | | | | | | | | ***Non Performing Loan Ratio*** |
| <5% | 0 | 0 | 0 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | *<5%* |
| >5% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *>5%* |
| **ROA** | | | | | | | | | | | | | | | | | | | ***Return on Asset Ratio*** |
| <1,5% | 0 | 0 | 0 | 6 | 5 | 4 | 6 | 7 | 5 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | *<1,5%* |
| >1,5% | 0 | 0 | 0 | 5 | 6 | 7 | 5 | 4 | 6 | 6 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | *>1,5%* |
| **FDR** | | | | | | | | | | | | | | | | | | | ***Finance to Deposit Ratio*** |
| <50% | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *<50%* |
| >50% | 0 | 0 | 0 | 10 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | *>50%* |

r) Angka-angka diperbaiki

*r) revised figures*

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OTORITAS JASA KEUANGAN

# DATA BPR

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Penyaluran Dana** | | | | | | | | | | | | | | | | | | | ***Fund Disbursements*** |
| a. Kredit | 20.540 | 25.472 | 28.001 | 33.844 | 41.100 | 49.818 | 50.396 | 51.709 | 52.633 | 53.749 | 55.023 | 56.248 | 57.462 | 57.634 | 58.218 | 58.677 | 59.770 | 59.176 | *a. Credits* |
| b. Antar Bank Aktiva | 6.009 | 5.841 | 8.075 | 10.033 | 12.434 | 14.935 | 14.614 | 13.947 | 13.399 | 13.157 | 12.668 | 12.273 | 11.645 | 12.744 | 13.310 | 13.869 | 14.301 | 15.374 | *b. Inter-Bank Assets* |
| **Sumber Dana** | | | | | | | | | | | | | | | | | | | ***Source of Funds*** |
| a. DPK | 18.719 | 21.339 | 25.552 | 31.312 | 38.209 | 44.870 | 45.153 | 45.388 | 45.489 | 45.999 | 46.143 | 45.935 | 46.201 | 47.255 | 47.895 | 48.476 | 49.750 | 50.520 | *a. Third Party Funds* |
| Deposito | 12.701 | 14.204 | 17.280 | 21.455 | 26.174 | 30.401 | 30.581 | 30.690 | 30.771 | 30.908 | 31.068 | 31.174 | 31.723 | 32.345 | 32.600 | 32.903 | 33.387 | 33.879 | *Time Deposits* |
| Tabungan | 6.018 | 7.135 | 8.272 | 9.857 | 12.035 | 14.468 | 14.571 | 14.698 | 14.718 | 15.091 | 15.075 | 14.761 | 14.477 | 14.909 | 15.295 | 15.573 | 16.363 | 16.641 | *Savings Deposits* |
| b. Antar Bank Pasiva | 3.240 | 4.214 | 3.947 | 4.739 | 6.420 | 9.528 | 9.481 | 9.833 | 9.981 | 10.322 | 10.831 | 11.688 | 12.050 | 12.021 | 12.245 | 12.353 | 1.956 | 1.896 | *b. Inter-Bank Liabilities* |
| c. Pinjaman yang Diterima | 482 | 542 | 541 | 610 | 443 | 426 | 428 | 445 | 469 | 480 | 486 | 475 | 541 | 551 | 573 | 555 | 10.739 | 11.165 | *c. Loans received* |
| d. Kewajiban Segera | 189 | 250 | 328 | 373 | 389 | 466 | 462 | 454 | 504 | 504 | 442 | 472 | 503 | 442 | 448 | 439 | 471 | 421 | *d. Immediate Liabilities* |
| **Beberapa Komponen Modal** | | | | | | | | | | | | | | | | | | | ***Several Components of Capital*** |
| a. Modal Disetor | 2.776 | 3.241 | 4.072 | 4.757 | 5.517 | 6.227 | 6.272 | 6.306 | 6.341 | 6.391 | 6.510 | 6.568 | 6.719 | 6.769 | 6.825 | 6.896 | 6.959 | 6.997 | *a. Paid In Capital* |
| b. Cadangan | 828 | 1.098 | 1.033 | 1.272 | 1.465 | 1.726 | 1.837 | 1.908 | 1.959 | 2.028 | 2.087 | 2.080 | 2.033 | 1.999 | 2.034 | 2.005 | 1.597 | 1.573 | *b. Reserves* |
| c. L/R Tahun Berjalan | 663 | 849 | 1.158 | 1.447 | 1.853 | 2.328 | 211 | 425 | 647 | 882 | 1.132 | 1.367 | 1.556 | 1.759 | 2.022 | 2.288 | 2.408 | 2.661 | *c. Current Earnings* |
| d. L/R Tahun Lalu | 38 | (100) | (118) | (157) | (125) | (24) | 1.938 | 1.633 | 1.254 | 649 | 397 | 307 | 226 | 231 | 189 | 201 | 553 | 564 | *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 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **LDR (%)** | **80,03** | **82,54** | **79,61** | **79,02** | **78,54** | **78,63** | **78,84** | **80,24** | **81,43** | **82,51** | **83,55** | **84,56** | **85,44** | **84,37** | **83,88** | **83,41** | **82,38** | **84,34** | ***LDR (%)*** |
| - Total Kredit | 20.684 | 25.480 | 28.012 | 33.878 | 41.144 | 49.866 | 50.443 | 51.762 | 52.687 | 53.803 | 55.087 | 56.313 | 57.522 | 57.694 | 58.281 | 58.737 | 59.770 | 59.176 | - *Total Credit* |
| - Penghimpunan Dana | 21.696 | 25.944 | 29.496 | 36.420 | 44.836 | 54.535 | 54.234 | 54.716 | 54.896 | 55.754 | 56.404 | 56.974 | 57.645 | 58.627 | 59.584 | 60.367 | 61.832 | 60.024 | - *Funds collected* |
| - Modal Inti | 4.149 | 4.926 | 5.691 | 6.450 | 7.551 | 8.880 | 9.744 | 9.797 | 9.807 | 9.454 | 9.530 | 9.618 | 9.680 | 9.752 | 9.894 | 10.057 | 10.723 | 10.137 | - *Core Capital* |
| **NPL (%)** | **7,98** | **9,88** | **6,90** | **6,12** | **5,22** | **4,75** | **5,13** | **5,17** | **5,25** | **5,21** | **5,09** | **4,98** | **4,97** | **5,22** | **5,12** | **5,13** | **4,91** | **4,41** | ***NPL (%)*** |
| - Kredit Non Lancar | 1.639 | 2.516 | 1.932 | 2.070 | 2.146 | 2.369 | 2.587 | 2.672 | 2.764 | 2.801 | 2.803 | 2.798 | 2.855 | 3.009 | 2.981 | 3.011 | 2.935 | 2.610 | - *Non Current Credits* |
| - Total Kredit | 20.540 | 25.472 | 28.001 | 33.844 | 41.100 | 49.818 | 50.396 | 51.709 | 52.633 | 53.749 | 55.023 | 56.248 | 57.462 | 57.634 | 58.218 | 58.677 | 59.770 | 59.176 | - *Total Credit* |
| **ROA (%)** | **2,39** | **2,61** | **3,08** | **3,16** | **3,32** | **3,46** | **3,75** | **3,74** | **3,77** | **3,81** | **3,87** | **3,80** | **3,70** | **3,57** | **3,62** | **3,64** | **3,56** | **3,44** | ***ROA (%)*** |
| - L/R Tahun Berjalan | 663 | 849 | 1.158 | 1.447 | 1.853 | 2.328 | 211 | 425 | 647 | 882 | 1.132 | 1.367 | 1.556 | 1.759 | 2.022 | 2.288 | 2.408 | 2.661 | - *Current Earnings (Profit/Loss)* |
| - Total Aktiva | 27.741 | 32.533 | 37.554 | 45.742 | 55.799 | 67.397 | 67.610 | 68.284 | 68.645 | 69.446 | 70.240 | 71.901 | 72.091 | 73.858 | 74.440 | 75.491 | 73.820 | 77.376 | - *Total Aktiva* |
| **ROE (%)** | **20,98** | **22,67** | **25,08** | **26,71** | **29,46** | **32,63** | **35,18** | **35,17** | **35,30** | **35,69** | **35,92** | **35,73** | **34,15** | **33,56** | **34,01** | **34,32** | **32,15** | **32,41** | ***ROE (%)*** |
| - L/R Tahun Berjalan | 663 | 849 | 1.158 | 1.447 | 1.853 | 2.328 | 211 | 425 | 647 | 882 | 1.132 | 1.367 | 1.556 | 1.759 | 2.022 | 2.288 | 2.408 | 2.661 | - *Current Earnings (Profit/Loss)* |
| - Modal Disetor | 2.776 | 3.241 | 4.072 | 4.757 | 5.517 | 6.227 | 6.272 | 6.306 | 6.341 | 6.391 | 6.510 | 6.568 | 6.719 | 6.769 | 6.825 | 6.896 | 6.959 | 6.997 | - *Paid In Capital* |
| - Cadangan Umum | 384 | 506 | 546 | 661 | 772 | 909 | 934 | 947 | 991 | 1.026 | 1.050 | 1.083 | 1.092 | 1.095 | 1.103 | 1.104 | 1.213 | 1.214 | - *General Reserve* |

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

| Lokasi | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Location* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| 1. Jawa Barat | 4.818 | 5.868 | 7.061 | 8.511 | 9.771 | 11.293 | 11.320 | 11.416 | 11.518 | 11.670 | 11.807 | 12.507 | 11.898 | 12.669 | 12.187 | 12.389 | 12.043 | 12.663 | *1. Jawa Barat* |
| 2. Banten | 512 | 632 | 737 | 907 | 1.056 | 1.308 | 1.312 | 1.312 | 1.329 | 1.316 | 1.379 | 1.381 | 1.426 | 1.433 | 1.466 | 1.496 | 1.441 | 1.529 | *2. Banten* |
| 3. DKI Jakarta | 489 | 571 | 708 | 922 | 1.341 | 1.579 | 1.546 | 1.556 | 1.571 | 1.594 | 1.608 | 1.625 | 1.725 | 1.673 | 1.628 | 1.627 | 1.581 | 1.625 | *3. DKI Jakarta* |
| 4. D.I Yogyakarta | 1.409 | 1.634 | 1.848 | 2.250 | 2.610 | 3.097 | 3.088 | 3.123 | 3.139 | 3.117 | 3.152 | 3.212 | 3.232 | 3.295 | 3.330 | 3.383 | 3.273 | 3.510 | *4. D.I Yogyakarta* |
| 5. Jawa Tengah | 6.723 | 7.790 | 9.190 | 10.899 | 12.851 | 14.938 | 14.929 | 14.920 | 15.033 | 15.115 | 15.195 | 15.309 | 15.372 | 15.685 | 16.043 | 16.373 | 16.034 | 16.844 | *5. Jawa Tengah* |
| 6. Jawa Timur | 3.616 | 4.030 | 4.739 | 5.607 | 6.562 | 7.898 | 7.967 | 8.027 | 8.094 | 8.139 | 8.276 | 8.410 | 8.520 | 8.639 | 8.796 | 8.837 | 8.555 | 8.910 | *6. Jawa Timur* |
| 7. Bengkulu | 18 | 23 | 25 | 30 | 33 | 39 | 38 | 38 | 38 | 38 | 38 | 39 | 39 | 39 | 39 | 40 | 38 | 39 | *7. Bengkulu* |
| 8. Jambi | 216 | 205 | 244 | 323 | 424 | 644 | 660 | 674 | 686 | 682 | 684 | 692 | 725 | 744 | 760 | 759 | 724 | 738 | *8. Jambi* |
| 9. Aceh | 54 | 110 | 121 | 104 | 125 | 138 | 139 | 137 | 139 | 146 | 149 | 147 | 148 | 151 | 154 | 155 | 1.352 | 161 | *9. Aceh* |
| 10. Sumatera Utara | 419 | 495 | 580 | 677 | 763 | 877 | 898 | 910 | 905 | 907 | 902 | 917 | 928 | 949 | 968 | 979 | 941 | 967 | *10. Sumatera Utara* |
| 11. Sumatera Barat | 733 | 901 | 1.025 | 1.157 | 1.278 | 1.406 | 1.384 | 1.369 | 1.342 | 1.328 | 1.304 | 1.300 | 1.277 | 1.292 | 1.296 | 1.301 | 1.244 | 1.337 | *11. Sumatera Barat* |
| 12. Riau | 392 | 491 | 601 | 735 | 899 | 1.015 | 1.009 | 1.004 | 997 | 1.037 | 1.024 | 1.028 | 1.015 | 1.027 | 1.043 | 1.040 | 991 | 1.050 | *12. Riau* |
| 13. Kepulauan Riau | 620 | 855 | 1.349 | 2.161 | 2.836 | 3.425 | 3.402 | 3.368 | 3.384 | 3.399 | 3.403 | 3.444 | 3.587 | 3.713 | 3.785 | 3.802 | 3.715 | 3.842 | *13. Kepulauan Riau* |
| 14. Sumatera Selatan | 336 | 394 | 520 | 645 | 834 | 996 | 996 | 1.001 | 1.012 | 1.018 | 1.009 | 1.019 | 1.025 | 1.003 | 984 | 985 | 973 | 1.046 | *14. Sumatera Selatan* |
| 15. Bangka Belitung | 8 | 9 | 20 | 25 | 50 | 59 | 55 | 55 | 53 | 53 | 54 | 55 | 53 | 67 | 67 | 70 | 67 | 75 | *15. Bangka Belitung* |
| 16. Lampung | 3.516 | 3.563 | 3.037 | 3.539 | 4.386 | 5.167 | 5.367 | 5.623 | 5.665 | 5.810 | 5.912 | 6.133 | 6.170 | 6.239 | 6.385 | 6.509 | 6.311 | 6.678 | *16. Lampung* |
| 17. Kalimantan Selatan | 167 | 260 | 250 | 348 | 389 | 396 | 391 | 396 | 402 | 403 | 398 | 393 | 392 | 400 | 402 | 408 | 411 | 416 | *17. Kalimantan Selatan* |
| 18. Kalimantan Barat | 403 | 511 | 577 | 670 | 820 | 979 | 932 | 921 | 935 | 967 | 955 | 989 | 965 | 958 | 957 | 988 | 969 | 953 | *18. Kalimantan Barat* |
| 19. Kalimantan Timur | 154 | 193 | 233 | 272 | 282 | 310 | 303 | 304 | 305 | 303 | 298 | 296 | 300 | 301 | 307 | 309 | 298 | 336 | *19. Kalimantan Timur* |
| 20. Kalimantan Tengah | 7 | 10 | 28 | 46 | 67 | 137 | 109 | 147 | 148 | 156 | 142 | 159 | 190 | 161 | 169 | 168 | 161 | 232 | *20. Kalimantan Tengah* |
| 21. Sulawesi Tengah | 134 | 209 | 254 | 309 | 504 | 955 | 983 | 1.030 | 1.060 | 1.142 | 1.171 | 1.220 | 1.255 | 1.266 | 1.304 | 1.329 | 1.438 | 1.372 | *21. Sulawesi Tengah* |
| 22. Sulawesi Selatan | 194 | 272 | 336 | 457 | 669 | 925 | 941 | 950 | 954 | 962 | 988 | 1.040 | 1.048 | 1.050 | 1.081 | 1.099 | 1.072 | 1.064 | *22. Sulawesi Selatan* |
| 23. Sulawesi Utara | 171 | 194 | 241 | 395 | 625 | 820 | 847 | 841 | 850 | 878 | 891 | 905 | 924 | 952 | 959 | 958 | 942 | 963 | *23. Sulawesi Utara* |
| 24. Sulawesi Tenggara | 47 | 57 | 65 | 68 | 80 | 103 | 104 | 103 | 104 | 103 | 105 | 105 | 109 | 110 | 112 | 114 | 117 | 133 | *24. Sulawesi Tenggara* |
| 25. Sulawesi Barat | - | 3 | 2 | 3 | 4 | 6 | 6 | 6 | 6 | 7 | 8 | 7 | 7 | 7 | 7 | 7 | 6 | 7 | *25. Sulawesi Barat* |
| 26. Gorontalo | 23 | 21 | 26 | 29 | 30 | 35 | 33 | 33 | 33 | 33 | 33 | 33 | 33 | 33 | 34 | 34 | 32 | 36 | *26. Gorontalo* |
| 27. Nusa Tenggara Barat | 375 | 456 | 535 | 585 | 716 | 840 | 857 | 867 | 844 | 852 | 860 | 832 | 841 | 846 | 866 | 896 | 866 | 940 | *27. Nusa Tenggara Barat* |
| 28. Bali | 1.851 | 2.318 | 2.663 | 3.431 | 4.801 | 6.326 | 6.339 | 6.500 | 6.443 | 6.584 | 6.757 | 6.934 | 7.085 | 7.264 | 7.416 | 7.501 | 7.470 | 7.721 | *28. Bali* |
| 29. Nusa Tenggara Timur | 35 | 64 | 109 | 153 | 200 | 253 | 252 | 249 | 250 | 250 | 258 | 258 | 281 | 306 | 303 | 309 | 308 | 337 | *29. Nusa Tenggara Timur* |
| 30. Maluku | 160 | 210 | 210 | 217 | 391 | 747 | 717 | 683 | 716 | 740 | 765 | 788 | 808 | 825 | 848 | 856 | 871 | 1.001 | *30. Maluku* |
| 31. Papua | 137 | 184 | 215 | 231 | 314 | 516 | 512 | 539 | 514 | 520 | 536 | 548 | 540 | 555 | 564 | 575 | 570 | 609 | *31. Papua* |
| 32. Maluku Utara | 1 | 1 | 2 | 8 | 13 | 17 | 17 | 17 | 18 | 18 | 18 | 18 | 18 | 20 | 21 | 21 | 20 | 22 | *32. Maluku Utara* |
| 33. Papua Barat | - | - | - | 29 | 74 | 152 | 157 | 164 | 161 | 159 | 159 | 159 | 159 | 186 | 159 | 173 | 182 | 221 | *33. Papua Barat* |
| 34. Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *34. Others* |
| **Total** | **27.741** | **32.533** | **37.554** | **45.742** | **55.799** | **67.397** | **67.610** | **68.284** | **68.645** | **69.446** | **70.240** | **71.901** | **72.091** | **73.858** | **74.440** | **75.491** | **75.017** | **77.376** | ***Total*** |

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

| Total Aset | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Total Asset* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| Total Aset BPR | 85 | 56 | 46 | 25 | 16 | 12 | 12 | 11 | 13 | 11 | 11 | 11 | 11 | 10 | 11 | 10 | 14 | 9 | *Total Asset Rural bank* |
| < 1 Miliar | | | | | | | | | | | | | | | | | | | *< 1 Billion* |
| Total Aset BPR | 651 | 536 | 429 | 341 | 264 | 229 | 229 | 227 | 227 | 228 | 230 | 226 | 229 | 230 | 225 | 217 | 227 | 213 | *Total Asset Rural bank* |
| 1 s.d 5 Miliar | | | | | | | | | | | | | | | | | | | *1 up to 5 Billion* |
| Total Aset BPR | 527 | 511 | 479 | 433 | 387 | 333 | 320 | 317 | 310 | 305 | 290 | 290 | 278 | 269 | 265 | 261 | 270 | 267 | *Total Asset Rural bank* |
| 5 s.d 10 Miliar | | | | | | | | | | | | | | | | | | | *5 up to 10 Billion* |
| Total Aset BPR | 554 | 669 | 779 | 907 | 1.002 | 1.079 | 1.092 | 1.099 | 1.103 | 1.095 | 1.110 | 1.114 | 1.123 | 1.132 | 1.140 | 1.151 | 1.126 | 1.146 | *Total Asset Rural bank* |
| > 10 Miliar | | | | | | | | | | | | | | | | | | | *> 10 Billion* |
| **Total** | **1.817** | **1.772** | **1.733** | **1.706** | **1.669** | **1.653** | **1.653** | **1.654** | **1.653** | **1.639** | **1.641** | **1.641** | **1.641** | **1.641** | **1.641** | **1.639** | **1.637** | **1.635** | ***Total*** |

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

| Kolektibilitas | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Collectibility* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Kredit** | **20.540** | **25.472** | **28.001** | **33.844** | **41.100** | **49.818** | **50.396** | **51.709** | **52.633** | **53.749** | **55.023** | **56.248** | **57.462** | **57.634** | **58.218** | **58.677** | **59.770** | **59.176** | ***Credit*** |
| a. Lancar | 18.901 | 22.956 | 26.068 | 31.775 | 38.953 | 47.450 | 47.810 | 49.037 | 49.869 | 50.948 | 52.220 | 53.450 | 54.607 | 54.625 | 55.237 | 55.666 | 56.835 | 56.566 | *a. Current* |
| b. Kurang Lancar | 407 | 1.039 | 457 | 514 | 495 | 577 | 732 | 781 | 809 | 806 | 780 | 782 | 809 | 899 | 856 | 862 | 814 | 640 | *b. Sub-Standard* |
| c. Diragukan | 319 | 342 | 335 | 398 | 420 | 453 | 469 | 476 | 479 | 498 | 495 | 518 | 533 | 553 | 576 | 566 | 575 | 537 | *c. Doubtful* |
| d. Macet | 913 | 1.135 | 1.140 | 1.158 | 1.231 | 1.339 | 1.386 | 1.415 | 1.476 | 1.496 | 1.528 | 1.499 | 1.513 | 1.558 | 1.549 | 1.583 | 1.546 | 1.433 | *d. Lost* |
| ***Non Performing Loan (Nominal)*** | **1.639** | **2.516** | **1.932** | **2.070** | **2.146** | **2.369** | **2.587** | **2.672** | **2.764** | **2.801** | **2.803** | **2.798** | **2.855** | **3.009** | **2.981** | **3.011** | **2.935** | **2.610** | ***Non Performing Loan (Nominal)*** |
| ***Rasio Non Performing Loan (%)*** | **7,98** | **9,88** | **6,90** | **6,12** | **5,22** | **4,75** | **5,13** | **5,17** | **5,25** | **5,21** | **5,09** | **4,98** | **4,97** | **5,22** | **5,12** | **5,13** | **4,91** | **4,41** | ***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 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Location* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| 1. Jawa Barat | 379 | 408 | 417 | 427 | 455 | 501 | 525 | 538 | 557 | 565 | 555 | 560 | 565 | 592 | 585 | 590 | 577 | 529 | *1. Jawa Barat* |
| 2. Banten | 42 | 43 | 70 | 81 | 85 | 89 | 97 | 97 | 97 | 102 | 103 | 103 | 109 | 116 | 117 | 119 | 109 | 99 | *2. Banten* |
| 3. DKI Jakarta | 17 | 26 | 36 | 46 | 46 | 64 | 67 | 69 | 80 | 65 | 65 | 64 | 70 | 78 | 70 | 70 | 80 | 64 | *3. DKI Jakarta* |
| 4. D.I Yogyakarta | 83 | 80 | 80 | 103 | 109 | 115 | 128 | 133 | 140 | 149 | 142 | 148 | 151 | 160 | 150 | 151 | 121 | 123 | *4. D.I Yogyakarta* |
| 5. Jawa Tengah | 614 | 591 | 618 | 658 | 675 | 687 | 734 | 747 | 764 | 778 | 784 | 787 | 777 | 801 | 789 | 805 | 803 | 697 | *5. Jawa Tengah* |
| 6. Jawa Timur | 170 | 157 | 155 | 176 | 194 | 204 | 229 | 231 | 238 | 244 | 247 | 252 | 268 | 288 | 296 | 285 | 282 | 247 | *6. Jawa Timur* |
| 7. Bengkulu | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | *7. Bengkulu* |
| 8. Jambi | 9 | 11 | 14 | 14 | 13 | 14 | 19 | 22 | 23 | 25 | 26 | 28 | 29 | 33 | 34 | 40 | 39 | 36 | *8. Jambi* |
| 9. Aceh | 6 | 7 | 33 | 10 | 6 | 6 | 7 | 8 | 8 | 8 | 9 | 9 | 9 | 10 | 10 | 10 | 8 | 8 | *9. Aceh* |
| 10. Sumatera Utara | 27 | 29 | 35 | 39 | 48 | 40 | 43 | 42 | 44 | 44 | 43 | 45 | 46 | 47 | 48 | 48 | 52 | 50 | *10. Sumatera Utara* |
| 11. Sumatera Barat | 32 | 40 | 67 | 87 | 66 | 68 | 79 | 81 | 83 | 84 | 85 | 88 | 93 | 94 | 95 | 88 | 85 | 68 | *11. Sumatera Barat* |
| 12. Riau | 14 | 18 | 27 | 40 | 49 | 89 | 97 | 101 | 100 | 104 | 109 | 108 | 111 | 118 | 114 | 116 | 114 | 103 | *12. Riau* |
| 13. Kepulauan Riau | 5 | 9 | 9 | 22 | 37 | 62 | 76 | 91 | 85 | 83 | 88 | 82 | 81 | 83 | 78 | 88 | 82 | 65 | *13. Kepulauan Riau* |
| 14. Sumatera Selatan | 16 | 20 | 24 | 31 | 27 | 34 | 41 | 43 | 46 | 43 | 47 | 48 | 53 | 54 | 54 | 79 | 58 | 47 | *14. Sumatera Selatan* |
| 15. Bangka Belitung | 2 | 1 | 1 | 2 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 2 | 2 | *15. Bangka Belitung* |
| 16. Lampung | 58 | 909 | 84 | 52 | 51 | 57 | 72 | 77 | 77 | 79 | 75 | 73 | 80 | 94 | 92 | 80 | 77 | 65 | *16. Lampung* |
| 17. Kalimantan Selatan | 5 | 5 | 9 | 8 | 12 | 17 | 13 | 12 | 16 | 18 | 20 | 19 | 25 | 28 | 29 | 25 | 27 | 27 | *17. Kalimantan Selatan* |
| 18. Kalimantan Barat | 13 | 17 | 19 | 17 | 16 | 27 | 30 | 32 | 34 | 32 | 32 | 31 | 32 | 33 | 31 | 24 | 24 | 22 | *18. Kalimantan Barat* |
| 19. Kalimantan Timur | 8 | 10 | 27 | 30 | 24 | 29 | 30 | 29 | 29 | 30 | 31 | 31 | 31 | 31 | 33 | 31 | 32 | 30 | *19. Kalimantan Timur* |
| 20. Kalimantan Tengah | 0 | 0 | 1 | 2 | 4 | 4 | 3 | 5 | 4 | 3 | 4 | 5 | 6 | 8 | 7 | 8 | 8 | 7 | *20. Kalimantan Tengah* |
| 21. Sulawesi Tengah | 2 | 4 | 4 | 4 | 4 | 7 | 8 | 10 | 10 | 15 | 10 | 11 | 12 | 12 | 12 | 13 | 13 | 12 | *21. Sulawesi Tengah* |
| 22. Sulawesi Selatan | 11 | 11 | 13 | 19 | 15 | 13 | 15 | 17 | 16 | 16 | 16 | 15 | 16 | 20 | 18 | 18 | 16 | 12 | *22. Sulawesi Selatan* |
| 23. Sulawesi Utara | 4 | 5 | 6 | 12 | 18 | 25 | 32 | 35 | 37 | 35 | 38 | 39 | 43 | 49 | 58 | 58 | 62 | 59 | *23. Sulawesi Utara* |
| 24. Sulawesi Tenggara | 1 | 3 | 2 | 6 | 9 | 10 | 11 | 11 | 11 | 11 | 12 | 12 | 12 | 14 | 13 | 11 | 11 | 9 | *24. Sulawesi Tenggara* |
| 25. Sulawesi Barat | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *25. Sulawesi Barat* |
| 26. Gorontalo | 4 | 3 | 4 | 5 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | *26. Gorontalo* |
| 27. Nusa Tenggara Barat | 30 | 33 | 40 | 64 | 69 | 79 | 82 | 84 | 87 | 85 | 82 | 69 | 67 | 73 | 72 | 72 | 77 | 67 | *27. Nusa Tenggara Barat* |
| 28. Bali | 78 | 71 | 126 | 98 | 95 | 103 | 120 | 125 | 144 | 146 | 146 | 133 | 130 | 135 | 140 | 142 | 144 | 138 | *28. Bali* |
| 29. Nusa Tenggara Timur | 1 | 1 | 4 | 5 | 6 | 7 | 10 | 11 | 13 | 13 | 11 | 12 | 13 | 12 | 11 | 11 | 11 | 6 | *29. Nusa Tenggara Timur* |
| 30. Maluku | 1 | 1 | 2 | 6 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 6 | 6 | 6 | 5 | 4 | *30. Maluku* |
| 31. Papua | 4 | 5 | 6 | 6 | 4 | 5 | 6 | 6 | 7 | 8 | 8 | 8 | 8 | 9 | 8 | 9 | 8 | 7 | *31. Papua* |
| 32. Maluku Utara | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | *32. Maluku Utara* |
| 33. Papua Barat | - | - | - | 0 | 0 | 0 | 1 | 1 | 1 | 2 | 3 | 5 | 5 | 4 | 3 | 3 | - | - | *33. Papua Barat* |
| 34. Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *34. Others* |
| **Total** | **1.639** | **2.516** | **1.932** | **2.070** | **2.146** | **2.369** | **2.587** | **2.672** | **2.764** | **2.801** | **2.803** | **2.798** | **2.855** | **3.009** | **2.981** | **3.011** | **2.935** | **2.610** | ***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 | | Desember 2013 | | *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)* (%) | |
| Deposito | 14.204 | 66,56 | 17.280 | 67,63 | 21.455 | 68,52 | 26.174 | 68,50 | 30.401 | 67,75 | 33.879 | 67,06% | *Time Deposits* |
| Tabungan | 7.135 | 33,44 | 8.272 | 32,37 | 9.857 | 31,48 | 12.035 | 31,50 | 14.468 | 32,25 | 16.641 | 32,94% | *Saving* |
| **Total DPK** | **21.339** | **100,00** | **25.552** | **100,00** | **31.312** | **100,00** | **38.209** | **100,00** | **44.870** | **100,00** | **50.520** | **100%** | ***Total Third Party Funds*** |

## Tabel 3.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Desember 2013
## *(Composition of Third Party Funds of Rural Banks Based on Location - December 2013)*

| 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 | 2.352 | 6.452 | 8.804 | 17,43 | *1. Jawa Barat* |
| 2. Banten | 247 | 706 | 953 | 1,89 | *2. Banten* |
| 3. DKI Jakarta | 149 | 852 | 1.001 | 1,98 | *3. DKI Jakarta* |
| 4. D.I Yogyakarta | 838 | 1.701 | 2.540 | 5,03 | *4. D.I Yogyakarta* |
| 5. Jawa Tengah | 5.344 | 6.753 | 12.097 | 23,95 | *5. Jawa Tengah* |
| 6. Jawa Timur | 1.779 | 3.680 | 5.459 | 10,81 | *6. Jawa Timur* |
| 7. Bengkulu | 13 | 14 | 27 | 0,05 | *7. Bengkulu* |
| 8. Jambi | 86 | 446 | 532 | 1,05 | *8. Jambi* |
| 9. Aceh | 36 | 44 | 80 | 0,16 | *9. Aceh* |
| 10. Sumatera Utara | 333 | 357 | 690 | 1,37 | *10. Sumatera Utara* |
| 11. Sumatera Barat | 582 | 335 | 917 | 1,82 | *11. Sumatera Barat* |
| 12. Riau | 319 | 380 | 699 | 1,38 | *12. Riau* |
| 13. Kepulauan Riau | 457 | 2.639 | 3.097 | 6,13 | *13. Kepulauan Riau* |
| 14. Sumatera Selatan | 217 | 440 | 657 | 1,30 | *14. Sumatera Selatan* |
| 15. Bangka Belitung | 13 | 47 | 60 | 0,12 | *15. Bangka Belitung* |
| 16. Lampung | 593 | 2.780 | 3.373 | 6,68 | *16. Lampung* |
| 17. Kalimantan Selatan | 109 | 119 | 228 | 0,45 | *17. Kalimantan Selatan* |
| 18. Kalimantan Barat | 338 | 399 | 737 | 1,46 | *18. Kalimantan Barat* |
| 19. Kalimantan Timur | 88 | 113 | 202 | 0,40 | *19. Kalimantan Timur* |
| 20. Kalimantan Tengah | 113 | 77 | 190 | 0,38 | *20. Kalimantan Tengah* |
| 21. Sulawesi Tengah | 56 | 276 | 332 | 0,66 | *21. Sulawesi Tengah* |
| 22. Sulawesi Selatan | 162 | 335 | 497 | 0,98 | *22. Sulawesi Selatan* |
| 23. Sulawesi Utara | 138 | 590 | 728 | 1,44 | *23. Sulawesi Utara* |
| 24. Sulawesi Tenggara | 44 | 35 | 78 | 0,15 | *24. Sulawesi Tenggara* |
| 25. Sulawesi Barat | 1 | 1 | 2 | 0,00 | *25. Sulawesi Barat* |
| 26. Gorontalo | 9 | 12 | 21 | 0,04 | *26. Gorontalo* |
| 27. Nusa Tenggara Barat | 339 | 263 | 602 | 1,19 | *27. Nusa Tenggara Barat* |
| 28. Bali | 1.611 | 3.348 | 4.959 | 9,82 | *28. Bali* |
| 29. Nusa Tenggara Timur | 93 | 155 | 248 | 0,49 | *29. Nusa Tenggara Timur* |
| 30. Maluku | 61 | 251 | 313 | 0,62 | *30. Maluku* |
| 31. Papua | 63 | 166 | 229 | 0,45 | *31. Papua* |
| 32. Maluku Utara | 6 | 5 | 11 | 0,02 | *32. Maluku Utara* |
| 33. Papua Barat | 49 | 106 | 155 | 0,31 | *33. Papua Barat* |
| 34. Lainnya | - | - | - | 0,00 | *34. Others* |
| **Total** | **16.641** | **33.879** | **50.520** | **100** | ***Total*** |

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

| Lokasi | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Location* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| 1. Jawa Barat | 3.305 | 4.035 | 5.072 | 6.061 | 6.859 | 7.746 | 7.798 | 7.846 | 7.928 | 8.098 | 8.169 | 7.994 | 7.977 | 8.188 | 8.244 | 8.437 | 8.601 | 8.804 | *1. Jawa Barat* |
| 2. Banten | 274 | 308 | 382 | 509 | 661 | 816 | 828 | 840 | 856 | 841 | 906 | 887 | 880 | 874 | 902 | 938 | 948 | 953 | *2. Banten* |
| 3. DKI Jakarta | 288 | 305 | 420 | 600 | 837 | 1.063 | 1.032 | 1.018 | 1.023 | 1.001 | 1.009 | 986 | 1.008 | 1.025 | 992 | 993 | 1.024 | 1.001 | *3. DKI Jakarta* |
| 4. D.I Yogyakarta | 1.043 | 1.142 | 1.290 | 1.511 | 1.814 | 2.193 | 2.215 | 2.244 | 2.255 | 2.251 | 2.260 | 2.277 | 2.277 | 2.345 | 2.379 | 2.420 | 2.443 | 2.540 | *4. D.I Yogyakarta* |
| 5. Jawa Tengah | 4.712 | 5.395 | 6.449 | 7.529 | 9.052 | 10.585 | 10.644 | 10.616 | 10.691 | 10.802 | 10.831 | 10.734 | 10.732 | 11.046 | 11.303 | 11.563 | 11.800 | 12.097 | *5. Jawa Tengah* |
| 6. Jawa Timur | 2.349 | 2.476 | 2.964 | 3.497 | 4.041 | 4.893 | 4.966 | 4.984 | 4.985 | 5.034 | 5.111 | 5.093 | 5.095 | 5.210 | 5.301 | 5.333 | 5.406 | 5.459 | *6. Jawa Timur* |
| 7. Bengkulu | 11 | 15 | 17 | 18 | 20 | 25 | 24 | 24 | 24 | 25 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 27 | *7. Bengkulu* |
| 8. Jambi | 161 | 146 | 186 | 244 | 316 | 482 | 491 | 495 | 502 | 505 | 504 | 507 | 525 | 540 | 551 | 541 | 536 | 532 | *8. Jambi* |
| 9. Aceh | 34 | 57 | 37 | 41 | 55 | 61 | 61 | 60 | 61 | 65 | 71 | 65 | 67 | 68 | 71 | 72 | 381 | 80 | *9. Aceh* |
| 10. Sumatera Utara | 307 | 357 | 426 | 493 | 538 | 612 | 628 | 636 | 636 | 637 | 636 | 644 | 654 | 665 | 676 | 681 | 690 | 690 | *10. Sumatera Utara* |
| 11. Sumatera Barat | 475 | 580 | 715 | 829 | 913 | 972 | 960 | 952 | 929 | 918 | 891 | 866 | 835 | 850 | 855 | 860 | 881 | 917 | *11. Sumatera Barat* |
| 12. Riau | 293 | 350 | 417 | 525 | 629 | 678 | 680 | 681 | 672 | 674 | 663 | 662 | 659 | 674 | 686 | 689 | 680 | 699 | *12. Riau* |
| 13. Kepulauan Riau | 476 | 657 | 1.071 | 1.758 | 2.324 | 2.735 | 2.733 | 2.745 | 2.740 | 2.742 | 2.728 | 2.761 | 2.872 | 2.975 | 3.016 | 3.031 | 3.082 | 3.097 | *13. Kepulauan Riau* |
| 14. Sumatera Selatan | 258 | 308 | 386 | 471 | 556 | 625 | 633 | 637 | 642 | 640 | 636 | 638 | 642 | 618 | 604 | 602 | 607 | 657 | *14. Sumatera Selatan* |
| 15. Bangka Belitung | 8 | 8 | 17 | 21 | 43 | 48 | 43 | 43 | 42 | 43 | 43 | 44 | 42 | 51 | 53 | 55 | 55 | 60 | *15. Bangka Belitung* |
| 16. Lampung | 2.287 | 2.140 | 1.945 | 2.427 | 2.883 | 3.249 | 3.360 | 3.320 | 3.287 | 3.287 | 3.181 | 3.186 | 3.191 | 3.229 | 3.248 | 3.261 | 3.301 | 3.373 | *16. Lampung* |
| 17. Kalimantan Selatan | 97 | 144 | 154 | 177 | 251 | 222 | 218 | 222 | 225 | 224 | 220 | 209 | 207 | 214 | 217 | 223 | 236 | 228 | *17. Kalimantan Selatan* |
| 18. Kalimantan Barat | 319 | 399 | 470 | 547 | 651 | 783 | 734 | 722 | 724 | 757 | 735 | 768 | 741 | 737 | 730 | 758 | 758 | 737 | *18. Kalimantan Barat* |
| 19. Kalimantan Timur | 89 | 114 | 152 | 177 | 174 | 192 | 188 | 187 | 190 | 189 | 185 | 180 | 179 | 180 | 182 | 183 | 185 | 202 | *19. Kalimantan Timur* |
| 20. Kalimantan Tengah | 6 | 6 | 15 | 28 | 44 | 105 | 77 | 112 | 113 | 121 | 107 | 121 | 148 | 124 | 129 | 127 | 127 | 190 | *20. Kalimantan Tengah* |
| 21. Sulawesi Tengah | 54 | 93 | 99 | 130 | 277 | 284 | 294 | 344 | 356 | 386 | 349 | 352 | 353 | 348 | 347 | 288 | 402 | 332 | *21. Sulawesi Tengah* |
| 22. Sulawesi Selatan | 122 | 128 | 185 | 259 | 366 | 476 | 475 | 476 | 470 | 465 | 472 | 499 | 513 | 518 | 516 | 527 | 526 | 497 | *22. Sulawesi Selatan* |
| 23. Sulawesi Utara | 126 | 145 | 171 | 282 | 439 | 588 | 614 | 611 | 622 | 657 | 662 | 656 | 665 | 695 | 702 | 714 | 730 | 728 | *23. Sulawesi Utara* |
| 24. Sulawesi Tenggara | 42 | 50 | 55 | 56 | 56 | 61 | 61 | 61 | 61 | 61 | 62 | 65 | 68 | 68 | 70 | 70 | 72 | 78 | *24. Sulawesi Tenggara* |
| 25. Sulawesi Barat | - | 2 | 1 | 2 | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | *25. Sulawesi Barat* |
| 26. Gorontalo | 9 | 7 | 10 | 14 | 16 | 20 | 18 | 19 | 18 | 19 | 19 | 19 | 18 | 18 | 18 | 19 | 19 | 21 | *26. Gorontalo* |
| 27. Nusa Tenggara Barat | 209 | 260 | 319 | 366 | 452 | 521 | 537 | 545 | 536 | 542 | 543 | 512 | 515 | 526 | 543 | 563 | 578 | 602 | *27. Nusa Tenggara Barat* |
| 28. Bali | 1.179 | 1.455 | 1.803 | 2.331 | 3.254 | 4.054 | 4.083 | 4.211 | 4.171 | 4.273 | 4.373 | 4.435 | 4.534 | 4.638 | 4.727 | 4.746 | 4.891 | 4.959 | *28. Bali* |
| 29. Nusa Tenggara Timur | 17 | 38 | 71 | 108 | 143 | 186 | 185 | 181 | 180 | 181 | 184 | 181 | 200 | 216 | 212 | 218 | 223 | 248 | *29. Nusa Tenggara Timur* |
| 30. Maluku | 71 | 100 | 99 | 105 | 251 | 271 | 238 | 214 | 215 | 220 | 225 | 223 | 231 | 233 | 235 | 187 | 191 | 313 | *30. Maluku* |
| 31. Papua | 95 | 119 | 152 | 166 | 224 | 203 | 208 | 209 | 209 | 213 | 213 | 216 | 215 | 226 | 230 | 225 | 214 | 229 | *31. Papua* |
| 32. Maluku Utara | 0 | 0 | 1 | 4 | 6 | 8 | 8 | 8 | 8 | 9 | 9 | 9 | 9 | 9 | 10 | 11 | 10 | 11 | *32. Maluku Utara* |
| 33. Papua Barat | - | - | - | 26 | 63 | 111 | 115 | 121 | 117 | 121 | 120 | 119 | 119 | 119 | 117 | 115 | 125 | 155 | *33. Papua Barat* |
| 34. Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *34. Others* |
| **Total** | **18.719** | **21.339** | **25.552** | **31.312** | **38.209** | **44.870** | **45.153** | **45.388** | **45.489** | **45.999** | **46.143** | **45.935** | **46.201** | **47.255** | **47.895** | **48.476** | **49.750** | **50.520** | ***Total*** |

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov[r)] | Des | |
| Tabungan | - | 7,16 | 6,32 | 5,53 | 5,21 | 4,68 | 4,61 | 4,62 | 4,61 | 4,62 | 4,59 | 4,60 | 4,59 | 4,57 | 4,61 | 4,60 | 4,88 | 4,63 | *Saving* |
| Deposito | - | 12,43 | 10,81 | 10,25 | 9,85 | 8,40 | 8,37 | 8,35 | 8,32 | 8,33 | 8,31 | 8,33 | 8,42 | 8,53 | 8,75 | 9,03 | 9,39 | 9,61 | *Time Deposits* |

Ket: Data tersedia mulai Desember 2008
[r)] Revisi

*Note: Data available on December 2008*
*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[1)] | | 2011 | 2012 | | | 2013 | | | | | | | | | | | | *Economic Sector* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nov | Des | Des | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov[r)] | Des | |
| 1 Pertanian, Perburuhan, dan Kehutanan | 36,76 | 38,29 | 36,58 | 35,69 | 35,63 | 35,51 | 34,98 | 35,22 | 34,89 | 34,84 | 34,71 | 34,11 | 34,30 | 34,17 | 34,11 | 33,58 | 35,73 | 35,51 | *1. Agriculture, hunting, and forestry* |
| 2 Perikanan | 32,65 | 33,39 | 32,10 | 31,85 | 31,87 | 31,32 | 31,01 | 30,54 | 30,56 | 30,47 | 30,61 | 30,69 | 30,71 | 30,57 | 30,81 | 30,69 | 31,17 | 31,19 | *2. Fisheries* |
| 3 Pertambangan dan Penggalian | 27,89 | 28,29 | 26,58 | 26,04 | 26,25 | 26,60 | 27,43 | 26,07 | 26,34 | 25,95 | 25,86 | 25,84 | 26,60 | 26,87 | 27,12 | 28,24 | 25,36 | 25,22 | *3. Mining and quarrying* |
| 4 Industri Pengolahan | 31,18 | 30,67 | 29,14 | 28,66 | 28,95 | 28,44 | 28,45 | 28,40 | 28,30 | 28,03 | 27,81 | 27,94 | 28,39 | 28,45 | 28,56 | 28,22 | 28,32 | 27,62 | *4. Processing industry* |
| 5 Listrik, Gas dan Air | 32,00 | 34,43 | 30,33 | 28,97 | 28,84 | 29,08 | 28,48 | 27,98 | 27,73 | 28,11 | 28,74 | 29,54 | 28,72 | 27,58 | 29,29 | 28,56 | 30,60 | 27,89 | *5. Electricity, gas and water* |
| 6 Konstruksi | 32,09 | 31,41 | 29,72 | 29,43 | 29,41 | 28,59 | 28,64 | 28,75 | 28,90 | 28,70 | 29,00 | 28,58 | 29,17 | 29,24 | 29,76 | 29,56 | 25,28 | 24,93 | *6. Construction* |
| 7 Perdagangan Besar dan Eceran | 33,03 | 33,14 | 31,97 | 30,91 | 30,66 | 30,41 | 30,30 | 30,15 | 30,00 | 29,87 | 29,78 | 29,68 | 29,69 | 29,57 | 29,58 | 29,47 | 30,80 | 30,24 | *7. Big and retail trade* |
| 8 Penyediaan Akomodasi dan Penyedian Makan Minum | 27,76 | 27,99 | 28,53 | 28,43 | 28,15 | 28,53 | 28,07 | 27,97 | 28,12 | 27,60 | 27,70 | 28,48 | 28,82 | 28,77 | 29,03 | 29,32 | 25,95 | 25,72 | *8. Provision of accommodation and food supply drinking* |
| 9 Transportasi, Pergudangan dan Komunikasi | 30,15 | 30,12 | 28,11 | 27,79 | 27,87 | 27,89 | 27,80 | 27,95 | 27,85 | 27,73 | 27,70 | 27,65 | 27,63 | 27,59 | 27,43 | 27,36 | 26,86 | 27,47 | *9. Transportation, warehousing and communications* |
| 10 Perantara Keuangan | 24,36 | 25,28 | 24,20 | 23,89 | 23,73 | 23,52 | 23,22 | 23,07 | 22,93 | 22,80 | 22,36 | 22,46 | 22,43 | 22,42 | 22,50 | 22,26 | 22,21 | 22,80 | *10. Transitional finance* |
| 11 Real Estate | 27,31 | 27,26 | 22,77 | 21,90 | 21,87 | 21,50 | 21,33 | 21,50 | 22,41 | 22,48 | 23,05 | 23,12 | 22,87 | 22,43 | 22,85 | 23,20 | 23,05 | 22,76 | *11. Real estate, rental business, and services company* |
| 12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib | 34,99 | 35,78 | 26,38 | 27,54 | 28,18 | 27,60 | 27,43 | 26,07 | 25,39 | 25,03 | 25,26 | 25,09 | 25,30 | 25,69 | 25,61 | 26,06 | 27,47 | 28,85 | *12. Government administration, the defense and compulsory social security* |
| 13 Jasa Pendidikan | 31,29 | 31,61 | 28,84 | 28,84 | 29,37 | 28,20 | 28,27 | 28,11 | 27,96 | 28,27 | 27,76 | 27,91 | 28,41 | 28,51 | 28,37 | 28,81 | 26,15 | 26,41 | *13. Education services* |
| 14 Jasa Kesehatan dan Kegiatan Sosial | 30,40 | 30,51 | 30,86 | 28,68 | 28,71 | 28,89 | 28,81 | 28,68 | 28,52 | 28,32 | 28,49 | 28,29 | 28,48 | 28,22 | 28,86 | 29,37 | 27,61 | 22,60 | *14. Health and social services* |
| 15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya | 29,41 | 29,05 | 28,23 | 28,30 | 28,30 | 27,98 | 28,00 | 27,95 | 27,66 | 27,55 | 27,47 | 27,73 | 28,16 | 27,70 | 28,23 | 27,69 | 29,94 | 28,63 | *15. Community, Sociocultural,Entertainment and Other Individual Services* |
| 16 Jasa Perorangan yang Melayani Rumah Tangga | 33,62 | 31,07 | 32,82 | 31,32 | 31,18 | 31,15 | 30,85 | 30,66 | 30,37 | 30,16 | 29,82 | 29,85 | 29,81 | 30,06 | 29,95 | 29,75 | 30,94 | 28,94 | *16. Individual services serving the household* |
| 17 Kegiatan Usaha yang Belum Jelas Batasannya | 29,49 | 29,35 | 29,11 | 28,66 | 28,68 | 28,00 | 28,91 | 28,29 | 28,38 | 28,48 | 28,72 | 29,42 | 29,95 | 30,15 | 30,05 | 29,38 | 30,03 | 29,24 | *17. International Agency and Other Extra Agency International* |
| 18 Bukan Lapangan Usaha - Rumah Tangga | 28,44 | 28,12 | 27,39 | 26,48 | 26,32 | 26,19 | 25,97 | 25,84 | 25,84 | 25,49 | 25,25 | 24,93 | 24,77 | 24,57 | 24,56 | 24,59 | 24,33 | 25,17 | *18. Business Activities which are not clearly defined* |
| 19 Bukan Lapangan Usaha - Lainnya | 28,09 | 27,71 | 26,88 | 26,17 | 26,03 | 25,90 | 25,86 | 25,88 | 25,77 | 25,59 | 25,34 | 25,04 | 25,23 | 25,18 | 25,27 | 25,01 | 25,13 | 25,18 | *19. Not the business field - other* |

Ket: [r)] revisi [r)] *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 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Type of Use* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| Modal Kerja | - | 34,43 | 34,83 | 33,21 | 32,05 | 30,91 | 30,82 | 30,69 | 30,55 | 30,45 | 30,40 | 30,24 | 30,44 | 30,32 | 30,41 | 30,17 | 31,06[r)] | 30,56 | *Total Working Capital* |
| Investasi | - | 27,67 | 30,37 | 29,01 | 28,23 | 26,62 | 26,67 | 26,59 | 26,44 | 26,15 | 26,08 | 26,31 | 26,03 | 25,93 | 25,70 | 25,65 | 25,60[r)] | 25,36 | *Total Investment* |
| Konsumsi | - | 29,57 | 29,14 | 27,81 | 27,00 | 25,97 | 25,89 | 25,87 | 25,78 | 25,57 | 25,32 | 25,01 | 25,12 | 25,11 | 25,19 | 24,96 | 25,10[r)] | 25,13 | *Total Consumption* |

Ket: Data tersedia mulai Desember 2008 *Note: Data available on December 2008*

[r)] revisi [r)] *revised*

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

| Keterangan | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Information* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| Jumlah BPR | 1.817 | 1.772 | 1.733 | 1.706 | 1.669 | 1.653 | 1.653 | 1.654 | 1.653 | 1.639 | 1.641 | 1.641 | 1.641 | 1.641 | 1.641 | 1.639 | 1.637 | 1.635 | *Total Rural Banks* |
| Jumlah Kantor | 3.250 | 3.367 | 3.644 | 3.910 | 4.172 | 4.425 | 4.448 | 4.470 | 4.499 | 4.518 | 4.549 | 4.568 | 4.584 | 4.612 | 4.630 | 4.656 | 4.669 | 4.678 | *Total Bank Offices* |

## Tabel 3.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Desember 2013
## *(Growth of Total Rural Bank and Rural Banks Offices Based on Location - December 2013)*

| Lokasi | BPR *(Rural Bank)* | | | Total | *Location* |
|---|---|---|---|---|---|
| | KP | KC | KPK | | |
| 1. Jawa Barat | 301 | 296 | 200 | 797 | *1. Jawa Barat* |
| 2. Banten | 68 | 40 | 34 | 142 | *2. Banten* |
| 3. DKI Jakarta | 25 | 8 | 35 | 68 | *3. DKI Jakarta* |
| 4. D.I Yogyakarta | 54 | 30 | 134 | 218 | *4. D.I Yogyakarta* |
| 5. Jawa Tengah | 251 | 490 | 400 | 1.141 | *5. Jawa Tengah* |
| 6. Jawa Timur | 326 | 205 | 596 | 1.127 | *6. Jawa Timur* |
| 7. Bengkulu | 3 | 5 | 4 | 12 | *7. Bengkulu* |
| 8. Jambi | 17 | 6 | 3 | 26 | *8. Jambi* |
| 9. Aceh | 5 | 14 | 1 | 20 | *9. Aceh* |
| 10. Sumatera Utara | 54 | 36 | 16 | 106 | *10. Sumatera Utara* |
| 11. Sumatera Barat | 95 | 38 | 17 | 150 | *11. Sumatera Barat* |
| 12. Riau | 32 | 7 | 13 | 52 | *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 | 2 | 3 | 1 | 6 | *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 | 5 | 6 | 31 | *18. Kalimantan Barat* |
| 19. Kalimantan Timur | 14 | 8 | 5 | 27 | *19. Kalimantan Timur* |
| 20. Kalimantan Tengah | 4 | - | - | 4 | *20. Kalimantan Tengah* |
| 21. Sulawesi Tengah | 9 | 14 | 7 | 30 | *21. Sulawesi Tengah* |
| 22. Sulawesi Selatan | 23 | 6 | 7 | 36 | *22. Sulawesi Selatan* |
| 23. Sulawesi Utara | 17 | 23 | 10 | 50 | *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 | 4 | 80 | *27. Nusa Tenggara Barat* |
| 28. Bali | 137 | 37 | 106 | 280 | *28. Bali* |
| 29. Nusa Tenggara Timur | 11 | 2 | 3 | 16 | *29. Nusa Tenggara Timur* |
| 30. Maluku | 2 | 6 | 2 | 10 | *30. Maluku* |
| 31. Papua | 6 | 8 | 1 | 15 | *31. Papua* |
| 32. Maluku Utara | 2 | 2 | - | 4 | *32. Maluku Utara* |
| 33. Papua Barat | 1 | 2 | - | 3 | *33. Papua Barat* |
| 34. Lainnya | - | - | - | - | *34. Others* |
| **Total** | **1.635** | **1.417** | **1.625** | **4.677** | ***Total*** |

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OTORITAS JASA KEUANGAN

# 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 Channeling and NPL Credit Channeling of 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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun[r)] | Jul | Ags | Sep | Okt | Nov | Des | |
| **Penerima Kredit Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Loans by Industrial Origin*** |
| 1. Pertanian, Perburuan dan Kehutanan | 109.790 | 126.541 | 131.785 | 133.387 | 134.974 | 142.451 | 142.607 | 144.227 | 146.057 | 148.680 | 151.957 | 154.657 | 157.176 | 158.525 | 165.006 | 167.372 | 169.934 | 177.162 | *1. Agricultures, Hunting and Forestry* |
| NPL | 1.523 | 2.302 | 2.449 | 2.467 | 2.458 | 2.603 | 2.525 | 2.573 | 2.844 | 2.894 | 2.945 | 2.679 | 2.711 | 2.783 | 2.686 | 2.749 | 2.710 | 2.553 | *NPL* |
| 2. Perikanan | 4.935 | 5.065 | 5.228 | 5.290 | 5.536 | 5.492 | 5.463 | 5.471 | 5.682 | 5.682 | 5.701 | 5.670 | 5.718 | 5.792 | 6.063 | 6.084 | 6.060 | 6.391 | *2. Fisher* |
| NPL | 291 | 280 | 286 | 288 | 284 | 197 | 202 | 198 | 241 | 244 | 244 | 206 | 157 | 171 | 151 | 191 | 190 | 185 | *NPL* |
| 3. Pertambangan dan Penggalian | 87.780 | 89.097 | 93.978 | 94.543 | 98.600 | 104.207 | 105.016 | 99.764 | 104.746 | 113.096 | 113.258 | 109.030 | 103.394 | 112.580 | 114.391 | 109.795 | 121.198 | 126.826 | *3. Mining and Quarrying* |
| NPL | 302 | 978 | 1.095 | 1.165 | 1.285 | 1.292 | 1.325 | 1.346 | 1.345 | 1.134 | 1.092 | 1.082 | 1.563 | 1.775 | 1.688 | 2.042 | 1.793 | 1.920 | *NPL* |
| 4. Industri Pengolahan | 344.597 | 408.495 | 420.406 | 422.551 | 429.166 | 445.807 | 443.074 | 447.715 | 453.895 | 457.900 | 469.764 | 485.150 | 500.982 | 519.946 | 542.605 | 538.245 | 555.964 | 577.880 | *4. Procesing Industry* |
| NPL | 11.746 | 12.122 | 11.181 | 11.772 | 10.580 | 10.479 | 10.619 | 10.647 | 9.964 | 9.801 | 9.669 | 9.324 | 9.123 | 9.749 | 9.703 | 9.844 | 9.631 | 10.023 | *NPL* |
| 5. Listrik, gas dan air | 45.841 | 63.717 | 68.386 | 63.423 | 67.577 | 59.073 | 66.079 | 70.140 | 63.314 | 63.719 | 68.111 | 69.652 | 72.236 | 67.868 | 72.736 | 73.736 | 79.211 | 79.493 | *5. Electricity, Gas and Water* |
| NPL | 247 | 304 | 311 | 309 | 310 | 253 | 253 | 271 | 267 | 265 | 267 | 269 | 280 | 280 | 266 | 275 | 606 | 587 | *NPL* |
| 6. Konstruksi | 75.395 | 92.827 | 98.999 | 97.592 | 98.696 | 95.921 | 89.855 | 90.705 | 93.285 | 96.464 | 103.013 | 108.911 | 111.614 | 118.001 | 120.474 | 118.020 | 117.802 | 116.090 | *6. Construction* |
| NPL | 2.865 | 4.019 | 3.805 | 3.988 | 3.879 | 3.410 | 3.697 | 3.447 | 3.370 | 3.740 | 4.088 | 4.037 | 4.086 | 4.131 | 3.999 | 4.566 | 4.433 | 4.746 | *NPL* |
| 7. Perdagangan Besar dan Eceran | 375.017 | 455.296 | 457.613 | 466.679 | 477.594 | 499.567 | 486.274 | 504.435 | 527.526 | 543.471 | 549.983 | 595,465 | 605.348 | 606.233 | 620.769 | 627.483 | 628.493 | 644.047 | *7. Wholesale and Retail Trade* |
| NPL | 12.500 | 14.391 | 13.626 | 14.172 | 13.952 | 12.668 | 13.642 | 14.171 | 14.130 | 14.533 | 15.004 | 15.742 | 16.046 | 16.554 | 16.168 | 16.534 | 16.558 | 15.898 | *NPL* |
| 8. Penyediaan akomodasi dan penyediaan makan minum | 30.425 | 37.713 | 39.520 | 41.871 | 42.692 | 44.640 | 44.891 | 46.015 | 47.224 | 48.075 | 49.141 | 51.833 | 53.344 | 52.401 | 53.722 | 56.324 | 57.698 | 59.306 | *8. Provision of accomodation and the provision of eating and drinking* |
| NPL | 629 | 472 | 478 | 474 | 470 | 443 | 535 | 629 | 620 | 874 | 894 | 894 | 901 | 869 | 876 | 873 | 857 | 571 | *NPL* |
| 9. Transportasi, pergudangan dan komunikasi | 97.966 | 114.414 | 114.611 | 117.296 | 119.562 | 122.235 | 120.780 | 121.875 | 126.617 | 128.906 | 133.892 | 140.890 | 142.652 | 148.072 | 153.687 | 153.356 | 156.739 | 163.418 | *9. Transportation, Warehousing and Communications* |
| NPL | 2.400 | 2.636 | 2.557 | 3.522 | 2.652 | 2.522 | 2.795 | 3.022 | 3.050 | 3.178 | 3.263 | 3.160 | 2.959 | 3.511 | 3.714 | 3.789 | 3.851 | 3.208 | *NPL* |
| 10. Perantara Keuangan | 105.184 | 124.574 | 124.462 | 125.820 | 123.480 | 124.958 | 124.687 | 124.495 | 126.696 | 128.538 | 136.552 | 137.614 | 142.820 | 145.035 | 148.065 | 146.393 | 147.692 | 151.154 | *10. Financial intermediaries* |
| NPL | 309 | 196 | 210 | 213 | 225 | 193 | 224 | 232 | 244 | 239 | 255 | 244 | 250 | 334 | 348 | 365 | 385 | 427 | *NPL* |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan | 116.201 | 146.841 | 140.338 | 144.193 | 146.619 | 150.568 | 151.517 | 152.655 | 157.897 | 158.480 | 161.718 | 174.709 | 179.046 | 180.567 | 182.414 | 188.148 | 189.420 | 193.182 | *11. Real Estate, Business, Ownership, and Business Services* |
| NPL | 1.767 | 2.696 | 2.107 | 2.161 | 2.283 | 2.446 | 2.935 | 2.868 | 2.642 | 2.491 | 2.732 | 2.856 | 2.792 | 3.177 | 3.139 | 3.351 | 3.598 | 3.477 | *NPL* |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | 3.014 | 2.765 | 2.778 | 2.573 | 2.659 | 2.793 | 2.741 | 2.741 | 2.791 | 2.776 | 2.803 | 4.803 | 4.986 | 5.885 | 5.912 | 6.062 | 6.529 | 12.475 | *12. Government administration, Defese and Compulsory social security* |
| NPL | 15 | 12 | 11 | 13 | 13 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | 3 | 3 | 4 | 2 | 2 | 4 | *NPL* |
| 13. Jasa Pendidikan | 4.064 | 4.338 | 4.483 | 4.474 | 4.508 | 4.612 | 4.579 | 4.636 | 4.696 | 4.614 | 4.836 | 4.835 | 4.900 | 4.991 | 5.075 | 5.128 | 5.161 | 5.477 | *13. Education Services* |
| NPL | 63 | 62 | 59 | 59 | 66 | 50 | 67 | 65 | 79 | 75 | 73 | 62 | 60 | 63 | 63 | 57 | 61 | 57 | *NPL* |
| 14. Jasa Kesehatan dan Kegiatan Sosial | 7.611 | 7.805 | 8.126 | 8.220 | 8.343 | 8.671 | 8.652 | 8.728 | 8.988 | 9.257 | 9.254 | 9.481 | 9.517 | 9.630 | 9.685 | 9.509 | 9.713 | 10.153 | *14. Health Services and Social Activities* |
| NPL | 334 | 411 | 408 | 398 | 405 | 396 | 395 | 392 | 396 | 374 | 310 | 310 | 238 | 242 | 206 | 206 | 201 | 197 | *NPL* |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | 39.294 | 43.897 | 43.646 | 44.758 | 43.766 | 45.006 | 43.356 | 43.927 | 44.807 | 45.595 | 46.441 | 48.123 | 51.592 | 50.694 | 51.355 | 51.992 | 52.352 | 53.861 | *15. Community, Sociocultural,Entertainment and Other Individual Services* |
| NPL | 774 | 1.279 | 1.272 | 1.287 | 1.301 | 1.088 | 1.132 | 1.116 | 1.077 | 1.176 | 1.178 | 1.180 | 1.288 | 1.320 | 1.291 | 1.412 | 1.416 | 1.181 | *NPL* |
| 16. Jasa Perorangan yang Melayani Rumah Tangga | 691 | 732 | 709 | 711 | 713 | 711 | 716 | 752 | 879 | 895 | 939 | 1.178 | 1.239 | 1.299 | 1.381 | 1.420 | 1.478 | 1.537 | *16. Individual Services which Serve Households* |
| NPL | 37 | 51 | 54 | 62 | 60 | 49 | 49 | 51 | 53 | 50 | 48 | 51 | 35 | 38 | 40 | 42 | 42 | 34 | *NPL* |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya | 3.305 | 536 | 516 | 504 | 497 | 501 | 477 | 455 | 443 | 422 | 406 | 381 | 357 | 351 | 338 | 334 | 335 | 318 | *17. International Agency and Other Extra Agency International* |
| NPL | 53 | 13 | 11 | 11 | 11 | 8 | 8 | 8 | 9 | 9 | 8 | 9 | 9 | 8 | 8 | 8 | 8 | 6 | *NPL* |
| 18. Kegiatan yang belum jelas batasannya | 81.689 | 35.788 | 40.235 | 41.391 | 41.793 | 50.396 | 43.635 | 45.166 | 37.621 | 40.633 | 40.280 | 4.583 | 2.953 | 2.332 | 2.473 | 2.165 | 4.316 | 3.984 | *18. Business Activities which are not clearly defined* |
| NPL | 1.339 | 818 | 872 | 896 | 807 | 892 | 752 | 805 | 750 | 768 | 749 | 58 | 57 | 44 | 45 | 46 | 39 | 25 | *NPL* |
| **Penerima Kredit Bukan Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Loans to Non Industrial Origin*** |
| Rumah Tangga | | | | | | | | | | | | | | | | | | | *House Hold* |
| - Untuk Pemilikan Rumah Tinggal | 176.659 | 196.934 | 199.471 | 202.104 | 206.879 | 211.476 | 213.131 | 215.701 | 220.069 | 224.835 | 229.283 | 248.697 | 255.078 | 257.753 | 262.762 | 264.345 | 266.132 | 268.764 | *- For Home Ownership* |
| NPL | 3.291 | 4.471 | 4.335 | 4.428 | 4.587 | 4.395 | 5.385 | 5.569 | 5.547 | 5.572 | 5.496 | 5.974 | 6.296 | 6.622 | 6.398 | 6.286 | 6.237 | 5.766 | *NPL* |
| - Untuk Pemilikan Flat atau Apartemen | 5.573 | 8.799 | 8.984 | 9.201 | 9.829 | 10.275 | 10.137 | 10.420 | 10.726 | 11.114 | 11.424 | 10.587 | 11.070 | 11.359 | 11.938 | 11.943 | 11.999 | 12.024 | *- For Apartement Ownership* |
| NPL | 57 | 97 | 94 | 96 | 98 | 86 | 101 | 114 | 98 | 101 | 100 | 75 | 78 | 91 | 107 | 94 | 81 | 89 | *NPL* |
| - Untuk Pemilikan Ruko atau Rukan | 15.207 | 18.163 | 18.634 | 18.880 | 19.433 | 19.988 | 20.230 | 20.596 | 21.158 | 21.687 | 22.252 | 23.001 | 23.759 | 24.231 | 24.734 | 24.754 | 24.830 | 24.979 | *- For Shop House Ownership* |
| NPL | 260 | 348 | 374 | 385 | 391 | 380 | 418 | 426 | 455 | 506 | 489 | 517 | 527 | 563 | 555 | 539 | 539 | 532 | *NPL* |
| - Untuk Pemilikan Kendaraan Bermotor | 105.725 | 103.670 | 102.068 | 100.171 | 99.778 | 98.658 | 96.618 | 95.961 | 93.605 | 93.498 | 93.632 | 98.449 | 103.318 | 103.450 | 105.329 | 106.601 | 107.354 | 104.458 | *- For Vehicles Ownership* |
| NPL | 998 | 1.160 | 1.172 | 1.167 | 1.113 | 1.082 | 1.076 | 986 | 997 | 946 | 944 | 915 | 863 | 886 | 886 | 876 | 859 | 849 | *NPL* |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 119.841 | 252.958 | 256.821 | 262.497 | 264.108 | 278.867 | 279.107 | 273.320 | 279.049 | 282.631 | 288.041 | 266.066 | 268.311 | 269.910 | 271.814 | 273.558 | 275.112 | 277.825 | *- Others* |
| NPL | 1.413 | 2.785 | 2.799 | 2.845 | 2.832 | 2.663 | 2.859 | 2.936 | 2.969 | 2.920 | 2.951 | 2.461 | 2.520 | 2.627 | 2.576 | 2.622 | 2.621 | 2.483 | *NPL* |
| Bukan Lapangan Usaha Lainnya | 244.288 | 169.684 | 174.040 | 177.216 | 184.199 | 180.987 | 184.520 | 188.817 | 190.601 | 193.250 | 194.797 | 205.358 | 209.717 | 210.498 | 214.481 | 216.711 | 218.877 | 222.068 | *Non Industrial Origin Others* |
| NPL | 4.482 | 3.482 | 3.379 | 3.290 | 3.205 | 2.995 | 3.157 | 3.308 | 3.278 | 3.386 | 3.494 | 3.472 | 3.519 | 3.538 | 3.596 | 3.644 | 3.713 | 3.462 | *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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun[r]) | Jul | Ags | Sep | Okt | Nov | Des | |
| **Penerima Kredit Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Loans by Industrial Origin*** |
| 1. Pertanian, Perburuan dan Kehutanan | 63.980 | 71.988 | 77.058 | 80.156 | 82.395 | 87.012 | 87.396 | 87.456 | 88.462 | 90.152 | 91.552 | 94.211 | 94.738 | 94.633 | 97.652 | 98.846 | 100.324 | 105.912 | *1. Agricultures, Hunting and Forestry* |
| NPL | 677 | 940 | 1.060 | 1.159 | 1.143 | 1.397 | 1.213 | 1.215 | 1.318 | 1.369 | 1.401 | 1.184 | 1.178 | 1.227 | 1.193 | 1.193 | 1.152 | 1.186 | *NPL* |
| 2. Perikanan | 2.339 | 2.434 | 2.564 | 2.547 | 2.690 | 2.659 | 2.634 | 2.627 | 2.756 | 2.774 | 2.785 | 2.754 | 2.734 | 2.755 | 2.908 | 2.902 | 2.998 | 3.095 | *2. Fisher* |
| NPL | 209 | 176 | 180 | 179 | 187 | 108 | 109 | 108 | 149 | 148 | 146 | 111 | 68 | 81 | 79 | 116 | 113 | 112 | *NPL* |
| 3. Pertambangan dan Penggalian | 35.009 | 29.853 | 33.078 | 33.494 | 36.321 | 40.792 | 42.055 | 38.679 | 42.302 | 47.388 | 46.534 | 45.507 | 35.857 | 40.020 | 41.344 | 43.282 | 47.891 | 50.148 | *3. Mining and Quarrying* |
| NPL | 83 | 322 | 311 | 427 | 336 | 217 | 196 | 218 | 210 | 199 | 187 | 176 | 290 | 287 | 231 | 218 | 215 | 217 | *NPL* |
| 4. Industri Pengolahan | 109.948 | 126.527 | 133.233 | 134.639 | 135.035 | 142.652 | 139.071 | 140.016 | 141.727 | 138.427 | 143.465 | 152.448 | 155.755 | 164.053 | 171.887 | 167.267 | 171.751 | 180.215 | *4. Procesing Industry* |
| NPL | 4.740 | 5.004 | 4.705 | 5.515 | 4.501 | 4.499 | 4.572 | 4.493 | 3.919 | 3.844 | 3.787 | 3.755 | 3.877 | 4.048 | 3.945 | 3.912 | 3.820 | 3.883 | *NPL* |
| 5. Listrik, gas dan air | 20.762 | 33.036 | 37.726 | 32.406 | 36.648 | 27.584 | 33.800 | 37.750 | 30.905 | 31.548 | 35.038 | 36.233 | 38.078 | 33.028 | 37.924 | 37.624 | 41.914 | 37.373 | *5. Electricity, Gas and Water* |
| NPL | 39 | 33 | 46 | 35 | 38 | 14 | 17 | 33 | 33 | 31 | 22 | 33 | 15 | 16 | 14 | 14 | 15 | 13 | *NPL* |
| 6. Konstruksi | 27.728 | 34.199 | 36.837 | 37.292 | 37.862 | 37.676 | 35.651 | 36.090 | 37.373 | 38.452 | 40.109 | 43.648 | 44.705 | 44.885 | 45.928 | 45.931 | 45.994 | 46.871 | *6. Construction* |
| NPL | 1.133 | 1.359 | 1.269 | 1.264 | 1.265 | 1.198 | 1.282 | 1.163 | 1.176 | 1.386 | 1.497 | 1.548 | 1.655 | 1.718 | 1.748 | 1.904 | 1.681 | 1.598 | *NPL* |
| 7. Perdagangan Besar dan Eceran | 127.969 | 160.690 | 157.867 | 160.923 | 162.777 | 174.264 | 166.125 | 178.701 | 193.623 | 200.287 | 205.366 | 244.816 | 249.367 | 248.293 | 254.096 | 254.264 | 253.853 | 262.550 | *7. Wholesale and Retail Trade* |
| NPL | 6.206 | 6.949 | 7.053 | 7.109 | 7.092 | 6.391 | 6.979 | 7.372 | 7.317 | 7.573 | 7.706 | 8.380 | 8.525 | 8.703 | 8.500 | 8.444 | 8.319 | 7.887 | *NPL* |
| 8. Penyediaan akomodasi dan penyediaan makan minum | 6.366 | 7.476 | 8.055 | 8.127 | 8.468 | 8.734 | 8.798 | 8.902 | 9.283 | 9.521 | 9.760 | 11.740 | 12.274 | 12.314 | 12.554 | 12.664 | 12.859 | 13.195 | *8. Provision of accomodation and the provision of eating and drinking* |
| NPL | 279 | 132 | 134 | 138 | 144 | 134 | 204 | 209 | 215 | 252 | 259 | 281 | 276 | 256 | 260 | 261 | 258 | 257 | *NPL* |
| 9. Transportasi, pergudangan dan komunikasi | 34.037 | 38.218 | 38.091 | 39.008 | 39.755 | 41.533 | 40.904 | 41.510 | 42.603 | 43.746 | 47.307 | 54.123 | 54.908 | 56.149 | 58.823 | 57.372 | 57.679 | 58.896 | *9. Transportation, Warehousing and Communications* |
| NPL | 761 | 715 | 717 | 1.505 | 691 | 680 | 687 | 650 | 724 | 717 | 711 | 727 | 744 | 765 | 708 | 715 | 630 | 617 | *NPL* |
| 10. Perantara Keuangan | 20.872 | 25.409 | 26.038 | 25.631 | 27.165 | 27.563 | 27.191 | 27.765 | 28.208 | 28.766 | 30.780 | 28.822 | 27.849 | 27.400 | 28.448 | 27.773 | 28.098 | 27.419 | *10. Financial intermediaries* |
| NPL | 173 | 49 | 55 | 53 | 53 | 47 | 55 | 63 | 65 | 64 | 66 | 44 | 51 | 120 | 122 | 129 | 137 | 137 | *NPL* |
| 11. Real Estate, Usaha Persewaan, | 17.237 | 28.716 | 21.208 | 20.796 | 21.286 | 21.618 | 21.197 | 21.332 | 22.336 | 22.661 | 23.752 | 33.105 | 34.489 | 34.194 | 35.828 | 36.423 | 36.959 | 38.921 | *11. Real Estate, Business, Ownership,* |
| NPL | 285 | 822 | 361 | 378 | 378 | 364 | 404 | 408 | 433 | 426 | 462 | 591 | 608 | 609 | 616 | 610 | 597 | 540 | *NPL* |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | 2.382 | 2.288 | 2.301 | 2.190 | 2.282 | 2.199 | 2.200 | 2.204 | 2.263 | 2.177 | 2.198 | 4.227 | 4.401 | 5.272 | 5.361 | 5.547 | 5.994 | 11.926 | *12. Government administration, Defese and Compulsory social security* |
| NPL | 15 | 12 | 11 | 13 | 13 | 5 | 5 | 5 | 5 | 4 | 4 | 2 | 2 | 3 | 4 | 1 | 2 | 4 | *NPL* |
| 13. Jasa Pendidikan | 682 | 649 | 690 | 685 | 675 | 701 | 701 | 717 | 739 | 740 | 774 | 777 | 784 | 777 | 860 | 867 | 835 | 896 | *13. Education Services* |
| NPL | 17 | 16 | 17 | 17 | 19 | 11 | 19 | 16 | 24 | 23 | 21 | 13 | 13 | 13 | 13 | 14 | 13 | 13 | *NPL* |
| 14. Jasa Kesehatan dan Kegiatan Sosial | 2.201 | 2.461 | 2.570 | 2.581 | 2.559 | 2.607 | 2.649 | 2.669 | 2.797 | 2.839 | 2.799 | 2.835 | 2.731 | 2.771 | 2.770 | 2.793 | 2.960 | 2.914 | *14. Health Services and Social Activities* |
| NPL | 214 | 281 | 282 | 267 | 264 | 260 | 260 | 256 | 254 | 255 | 246 | 240 | 140 | 144 | 141 | 136 | 135 | 134 | *NPL* |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | 5.633 | 6.264 | 6.596 | 6.597 | 6.857 | 7.631 | 6.737 | 6.767 | 7.973 | 7.588 | 7.728 | 9.329 | 9.784 | 9.975 | 10.283 | 10.627 | 10.993 | 11.588 | *15. Community, Sociocultural,Entertainment and Other* |
| NPL | 136 | 194 | 197 | 193 | 206 | 176 | 194 | 177 | 180 | 183 | 182 | 163 | 168 | 188 | 195 | 205 | 217 | 203 | *NPL* |
| 16. Jasa Perorangan yang Melayani Rumah Tangga | 222 | 245 | 319 | 336 | 343 | 350 | 361 | 391 | 505 | 527 | 567 | 785 | 866 | 909 | 981 | 1.032 | 1.087 | 1.154 | *16. Individual Services which Serve Households* |
| NPL | 7 | 9 | 11 | 10 | 10 | 8 | 10 | 10 | 9 | 9 | 7 | 5 | 5 | 6 | 7 | 9 | 9 | 9 | *NPL* |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya | 3.208 | 4 | 5 | 4 | 5 | 14 | 19 | 17 | 17 | 12 | 10 | 5 | 0 | 0 | 0 | 0 | 1 | 1 | *17. International Agency and Other Extra Agency International* |
| NPL | 53 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| 18. Kegiatan yang belum jelas batasannya | 61.692 | 32.894 | 37.567 | 38.869 | 39.088 | 46.968 | 39.593 | 41.693 | 34.458 | 37.854 | 36.779 | 803 | 1.094 | 441 | 473 | 478 | 1.871 | 1.975 | *18. Business Activities which are not clearly defined* |
| NPL | 1.073 | 698 | 748 | 785 | 732 | 835 | 692 | 743 | 692 | 711 | 700 | 9 | 10 | 1 | 1 | 1 | 1 | 1 | *NPL* |
| **Penerima Kredit Bukan Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Loans to Non Industrial Origin*** |
| Rumah Tangga | | | | | | | | | | | | | | | | | | | *House Hold* |
| - Untuk Pemilikan Rumah Tinggal | 89.587 | 91.234 | 91.896 | 93.880 | 95.775 | 98.016 | 99.457 | 101.225 | 103.379 | 105.665 | 107.959 | 124.842 | 128.505 | 129.844 | 132.874 | 133.911 | 135.278 | 136.888 | *- For Home Ownership* |
| NPL | 1.930 | 2.672 | 2.525 | 2.654 | 2.783 | 2.612 | 3.512 | 3.676 | 3.585 | 3.575 | 3.474 | 3.917 | 4.223 | 4.423 | 4.221 | 4.012 | 3.903 | 3.519 | *NPL* |
| - Untuk Pemilikan Flat atau Apartemen | 2.275 | 4.324 | 4.347 | 4.440 | 4.808 | 5.090 | 4.806 | 4.933 | 5.152 | 5.347 | 5.548 | 4.534 | 4.761 | 4.888 | 5.137 | 5.156 | 5.161 | 5.164 | *- For Apartement Ownership* |
| NPL | 32 | 65 | 67 | 65 | 68 | 66 | 74 | 86 | 72 | 76 | 76 | 54 | 56 | 62 | 60 | 57 | 49 | 46 | *NPL* |
| - Untuk Pemilikan Ruko atau Rukan | 2.224 | 2.773 | 2.885 | 3.028 | 3.182 | 3.388 | 3.469 | 3.562 | 3.735 | 3.870 | 4.008 | 4.269 | 4.396 | 4.455 | 4.587 | 4.581 | 4.618 | 4.674 | *- For Shop House Ownership* |
| NPL | 59 | 120 | 137 | 148 | 152 | 141 | 163 | 161 | 176 | 185 | 151 | 157 | 172 | 184 | 184 | 161 | 147 | 146 | *NPL* |
| - Untuk Pemilikan Kendaraan Bermotor | 14.584 | 13.236 | 13.211 | 13.486 | 13.599 | 13.925 | 14.111 | 14.292 | 14.233 | 14.356 | 14.461 | 18.355 | 19.329 | 19.382 | 20.121 | 20.362 | 20.778 | 21.529 | *- For Vehicles Ownership* |
| NPL | 56 | 95 | 86 | 91 | 92 | 95 | 91 | 97 | 102 | 106 | 113 | 127 | 126 | 131 | 124 | 124 | 131 | 142 | *NPL* |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 18.639 | 122.409 | 123.814 | 126.110 | 127.250 | 140.040 | 140.258 | 132.577 | 135.069 | 137.428 | 140.270 | 114.773 | 114.533 | 114.761 | 114.722 | 114.941 | 114.815 | 115.952 | *- Others* |
| NPL | 456 | 1.791 | 1.816 | 1.851 | 1.843 | 1.690 | 1.865 | 1.927 | 1.943 | 1.960 | 1.967 | 1.484 | 1.516 | 1.589 | 1.558 | 1.567 | 1.559 | 1.483 | *NPL* |
| Bukan Lapangan Usaha Lainnya | 107.258 | 28.040 | 31.030 | 29.856 | 33.323 | 26.112 | 26.315 | 26.695 | 26.392 | 26.061 | 25.572 | 34.006 | 35.975 | 37.301 | 39.529 | 40.415 | 41.275 | 42.470 | *Non Industrial Origin Others* |
| NPL | 1.150 | 309 | 308 | 311 | 316 | 302 | 316 | 363 | 350 | 344 | 335 | 303 | 303 | 310 | 317 | 307 | 314 | 318 | *NPL* |

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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep *) | Okt | Nov | Des | |
| **Penerima Kredit Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Loans by Industrial Origin*** |
| 1. Pertanian, Perburuan dan Kehutanan | 32.618 | 36.997 | 37.018 | 35.611 | 35.443 | 37.311 | 36.813 | 38.431 | 38.600 | 38.979 | 39.885 | 39.392 | 40.233 | 41.274 | 43.590 | 44.711 | 44.986 | 46.937 | *1. Agricultures, Hunting and Forestry* |
| NPL | 588 | 790 | 809 | 723 | 721 | 640 | 677 | 720 | 876 | 857 | 873 | 769 | 779 | 775 | 745 | 741 | 750 | 613 | *NPL* |
| 2. Perikanan | 1.893 | 1.860 | 1.872 | 1.917 | 1.994 | 1.978 | 1.988 | 1.993 | 2.075 | 2.048 | 2.073 | 2.077 | 2.158 | 2.195 | 2.281 | 2.257 | 2.118 | 2.348 | *2. Fisher* |
| NPL | 45 | 54 | 54 | 55 | 44 | 43 | 45 | 43 | 44 | 46 | 46 | 48 | 37 | 35 | 33 | 32 | 34 | 35 | *NPL* |
| 3. Pertambangan dan Penggalian | 32.282 | 29.256 | 29.553 | 29.357 | 29.618 | 29.125 | 29.133 | 28.981 | 30.533 | 31.629 | 32.301 | 31.557 | 31.429 | 33.248 | 33.096 | 32.057 | 32.883 | 33.742 | *3. Mining and Quarrying* |
| NPL | 166 | 505 | 629 | 529 | 638 | 728 | 689 | 726 | 698 | 664 | 665 | 665 | 730 | 889 | 905 | 905***) | 1.041 | 1.178 | *NPL* |
| 4. Industri Pengolahan | 145.923 | 166.897 | 170.540 | 171.665 | 175.787 | 183.778 | 182.268 | 184.039 | 183.753 | 186.517 | 188.435 | 192.630 | 196.647 | 200.698 | 208.973 | 212.138 | 217.070 | 224.347 | *4. Procesing Industry* |
| NPL | 4.628 | 4.656 | 4.019 | 3.798 | 3.821 | 3.683 | 3.802 | 3.903 | 3.856 | 3.730 | 3.778 | 3.628 | 3.269 | 3.599 | 3.621 | 3.745 | 3.559 | 3.842 | *NPL* |
| 5. Listrik, gas dan air | 17.119 | 21.004 | 21.240 | 21.359 | 21.118 | 21.877 | 22.287 | 22.354 | 22.289 | 22.036 | 23.033 | 23.181 | 23.599 | 23.774 | 23.435 | 24.571 | 25.269 | 26.195 | *5. Electricity, Gas and Water* |
| NPL | 202 | 154 | 151 | 161 | 159 | 127 | 124 | 123 | 119 | 119 | 129 | 119 | 146 | 145 | 132 | 139 | 467 | 450 | *NPL* |
| 6. Konstruksi | 32.818 | 40.097 | 41.776 | 39.033 | 38.787 | 39.051 | 37.709 | 38.496 | 39.069 | 39.741 | 42.609 | 42.895 | 42.855 | 48.031 | 47.656 | 44.734 | 43.917 | 43.574 | *6. Construction* |
| NPL | 1.011 | 1.000 | 1.035 | 1.221 | 1.146 | 843 | 976 | 970 | 863 | 798 | 958 | 825 | 798 | 841 | 677 | 780 | 793 | 737 | *NPL* |
| 7. Perdagangan Besar dan Eceran | 192.695 | 222.310 | 224.725 | 229.018 | 234.977 | 242.879 | 238.500 | 242.588 | 248.148 | 255.577 | 257.514 | 260.322 | 264.904 | 265.359 | 271.828 | 279.386 | 278.798 | 284.910 | *7. Wholesale and Retail Trade* |
| NPL | 4.802 | 5.302 | 4.422 | 4.890 | 4.617 | 4.168 | 4.444 | 4.502 | 4.450 | 4.549 | 4.668 | 4.647 | 4.678 | 4.977 | 4.928 | 5.067 | 5.109 | 4.931 | *NPL* |
| 8. Penyediaan akomodasi dan penyediaan makan minum | 20.648 | 25.995 | 26.847 | 28.980 | 29.000 | 30.482 | 30.651 | 31.302 | 31.789 | 31.979 | 32.572 | 33.303 | 34.149 | 33.146 | 34.031 | 36.311 | 37.092 | 38.361 | *8. Provision of accomodation and the provision of eating and drinking* |
| NPL | 262 | 176 | 181 | 177 | 163 | 152 | 165 | 256 | 247 | 463 | 474 | 452 | 458 | 450 | 454 | 449 | 438 | 160 | *NPL* |
| 9. Transportasi, pergudangan dan komunikasi | 47.180 | 55.559 | 56.001 | 57.547 | 58.703 | 59.221 | 58.163 | 58.915 | 60.876 | 61.492 | 62.460 | 62.546 | 62.930 | 65.760 | 67.320 | 68.852 | 70.933 | 76.083 | *9. Transportation, Warehousing and Communications* |
| NPL | 1.186 | 1.292 | 1.195 | 1.286 | 1.228 | 1.124 | 1.146 | 1.315 | 1.325 | 1.434 | 1.464 | 1.347 | 1.110 | 1.596 | 1.560 | 1.565 | 1.795 | 1.498 | *NPL* |
| 10. Perantara Keuangan | 36.095 | 42.021 | 41.752 | 43.082 | 40.823 | 40.801 | 40.803 | 40.133 | 41.914 | 41.310 | 44.943 | 46.171 | 50.649 | 51.935 | 51.441 | 52.654 | 52.999 | 54.847 | *10. Financial intermediaries* |
| NPL | 101 | 100 | 111 | 108 | 122 | 102 | 109 | 111 | 120 | 118 | 131 | 143 | 137 | 153 | 156 | 162 | 166 | 214 | *NPL* |
| 11. Real Estate, Usaha Persewaan, | 80.468 | 91.806 | 93.074 | 96.442 | 98.815 | 102.026 | 103.205 | 104.085 | 107.685 | 106.832 | 108.514 | 111.279 | 113.269 | 114.267 | 113.896 | 118.475 | 118.371 | 119.979 | *11. Real Estate, Business, Ownership,* |
| NPL | 1.069 | 1.491 | 1.382 | 1.404 | 1.455 | 1.475 | 1.590 | 1.654 | 1.686 | 1.534 | 1.704 | 1.663 | 1.506 | 1.896 | 1.733 | 1.815 | 2.061 | 1.988 | *NPL* |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | 341 | 267 | 268 | 187 | 183 | 190 | 185 | 185 | 183 | 98 | 101 | 104 | 107 | 112 | 15 | 15 | 15 | 15 | *12. Government administration, Defese and Compulsory social security* |
| NPL | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *NPL* |
| 13. Jasa Pendidikan | 2.217 | 2.509 | 2.602 | 2.595 | 2.586 | 2.619 | 2.639 | 2.655 | 2.786 | 2.686 | 2.801 | 2.779 | 2.808 | 2.922 | 2.944 | 2.906 | 2.987 | 3.197 | *13. Education Services* |
| NPL | 32 | 34 | 29 | 30 | 33 | 27 | 36 | 34 | 38 | 35 | 34 | 29 | 30 | 31 | 31 | 27 | 31 | 29 | *NPL* |
| 14. Jasa Kesehatan dan Kegiatan Sosial | 4.001 | 3.998 | 4.201 | 4.277 | 4.401 | 4.552 | 4.555 | 4.618 | 4.685 | 4.872 | 4.873 | 5.047 | 5.176 | 5.231 | 5.259 | 5.130 | 5.190 | 5.633 | *14. Health Services and Social Activities* |
| NPL | 101 | 109 | 105 | 101 | 116 | 114 | 114 | 114 | 113 | 96 | 39 | 44 | 69 | 69 | 40 | 44 | 42 | 44 | *NPL* |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | 27.202 | 27.734 | 27.178 | 28.227 | 26.964 | 27.247 | 25.911 | 25.807 | 25.933 | 25.552 | 27.000 | 26.978 | 29.174 | 27.891 | 28.120 | 28.121 | 28.019 | 28.159 | *15. Community, Sociocultural,Entertainment and Other* |
| NPL | 490 | 550 | 519 | 449 | 432 | 415 | 431 | 413 | 423 | 462 | 486 | 513 | 481 | 516 | 498 | 618 | 625 | 473 | *NPL* |
| 16. Jasa Perorangan yang Melayani Rumah Tangga | 166 | 285 | 180 | 170 | 161 | 161 | 156 | 163 | 162 | 166 | 169 | 170 | 170 | 170 | 184 | 169 | 169 | 170 | *16. Individual Services which Serve Households* |
| NPL | 12 | 12 | 12 | 21 | 21 | 17 | 17 | 18 | 17 | 18 | 17 | 18 | 8 | 8 | 8 | 9 | 9 | 10 | *NPL* |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya | 6 | 2 | 6 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 7 | 7 | 7 | 8 | 7 | 9 | 9 | 9 | *17. International Agency and Other Extra Agency International* |
| NPL | - | - | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *NPL* |
| 18. Kegiatan yang belum jelas batasannya | 3.479 | 1.637 | 1.325 | 1.266 | 1.315 | 2.042 | 2.773 | 2.190 | 1.881 | 1.550 | 2.354 | 2.633 | 660r) | 663 | 704 | 448 | 1.128 | 697 | *18. Business Activities which are not clearly defined* |
| NPL | 52 | 10 | 24 | 23 | 4 | 4 | 5 | 6 | 5 | 4 | 5 | 6 | 5 | 6 | 4 | 7 | 6 | 7 | *NPL* |
| **Penerima Kredit Bukan Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Loans to Non Industrial Origin*** |
| Rumah Tangga | | | | | | | | | | | | | | | | | | | *House Hold* |
| - Untuk Pemilikan Rumah Tinggal | 70.485 | 89.028 | 90.636 | 91.316 | 93.836 | 95.605 | 95.601 | 96.217 | 97.932 | 99.657 | 101.229 | 103.211 | 105.234 | 106.293 | 107.822 | 107.887 | 107.813 | 108.060 | *- For Home Ownership* |
| NPL | 1.003 | 1.367 | 1.371 | 1.330 | 1.339 | 1.329 | 1.397 | 1.401 | 1.453 | 1.455 | 1.455 | 1.478 | 1.474 | 1.563 | 1.556 | 1.620 | 1.642 | 1.630 | *NPL* |
| - Untuk Pemilikan Flat atau Apartemen | 2.925 | 4.074 | 4.220 | 4.325 | 4.555 | 4.737 | 4.819 | 4.962 | 5.087 | 5.269 | 5.351 | 5.503 | 5.712 | 5.854 | 6.144 | 6.110 | 6.185 | 6.169 | *- For Apartement Ownership* |
| NPL | 21 | 28 | 24 | 27 | 26 | 18 | 19 | 22 | 22 | 22 | 20 | 17 | 19 | 21 | 27 | 18 | 21 | 22 | *NPL* |
| - Untuk Pemilikan Ruko atau Rukan | 12.469 | 14.713 | 15.062 | 15.215 | 15.579 | 15.879 | 15.997 | 16.240 | 16.598 | 17.035 | 17.447 | 17.912 | 18.530 | 18.925 | 19.300 | 19.311 | 19.321 | 19.401 | *- For Shop House Ownership* |
| NPL | 174 | 207 | 214 | 210 | 213 | 211 | 226 | 235 | 236 | 274 | 288 | 309 | 303 | 320 | 315 | 316 | 326 | 321 | *NPL* |
| - Untuk Pemilikan Kendaraan Bermotor | 84.406 | 84.074 | 82.686 | 80.791 | 80.392 | 79.117 | 77.285 | 76.650 | 74.587 | 74.612 | 74.886 | 75.614 | 79.205 | 79.057 | 80.300 | 80.928 | 81.400 | 78.024 | *- For Vehicles Ownership* |
| NPL | 855 | 983 | 1.000 | 993 | 940 | 909 | 910 | 851 | 857 | 806 | 796 | 756 | 710 | 728 | 736 | 724 | 704 | 683 | *NPL* |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 24.328 | 33.505 | 34.921 | 34.757 | 35.337 | 36.186 | 35.668 | 36.157 | 37.671 | 38.550 | 39.789 | 41.112 | 42.417 | 43.363 | 44.011 | 44.534 | 45.141 | 45.670 | *- Others* |
| NPL | 420 | 442 | 424 | 439 | 436 | 427 | 430 | 435 | 448 | 489 | 501 | 498 | 520 | 533 | 517 | 538 | 555 | 513 | *NPL* |
| Bukan Lapangan Usaha Lainnya | 50.775 | 51.870 | 51.445 | 54.710 | 55.249 | 57.410 | 59.730 | 61.765 | 62.394 | 63.509 | 63.879 | 63.841 | 64.533 | 63.473 | 63.635 | 63.861 | 63.950 | 64.995 | *Non Industrial Origin Others* |
| NPL | 921 | 804 | 793 | 807 | 861 | 892 | 998 | 1.059 | 1.027 | 1.155 | 1.259 | 1.231 | 1.265 | 1.216 | 1.224 | 1.256 | 1.278 | 1.187 | *NPL* |

***) Angka-angka sangat-sangat sementara

****) Estimated figures*

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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Penerima Kredit Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Loans by Industrial Origin*** |
| 1. Pertanian, Perburuan dan Kehutanan | 572 | 804 | 834 | 763 | 842 | 914 | 955 | 999 | 1.114 | 1.085 | 1.468 | 1.520 | 1.620 | 1.609 | 1.694 | 1.732 | 1.761 | 1.433 | *1. Agricultures, Hunting and Forestry* |
| NPL | 14 | 18 | 17 | 16 | 12 | 13 | 16 | 20 | 18 | 22 | 22 | 21 | 24 | 24 | 28 | 31 | 34 | 32 | *NPL* |
| 2. Perikanan | 167 | 173 | 173 | 168 | 187 | 209 | 189 | 188 | 187 | 183 | 184 | 203 | 197 | 202 | 217 | 240 | 242 | 250 | *2. Fisher* |
| NPL | 2 | 8 | 9 | 9 | 8 | 7 | 7 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 7 | 7 | 7 | 6 | *NPL* |
| 3. Pertambangan dan Penggalian | 404 | 540 | 555 | 563 | 593 | 612 | 574 | 600 | 550 | 728 | 731 | 1.000 | 1.050 | 1.062 | 1.096 | 1.119 | 1.091 | 998 | *3. Mining and Quarrying* |
| NPL | 8 | 16 | 16 | 17 | 12 | 13 | 13 | 15 | 12 | 10 | 21 | 18 | 19 | 24 | 34 | 29 | 15 | 15 | *NPL* |
| 4. Industri Pengolahan | 4.266 | 4.421 | 4.522 | 4.371 | 4.711 | 4.785 | 4.935 | 4.981 | 5.483 | 5.330 | 5.746 | 5.907 | 5.987 | 5.895 | 6.024 | 6.135 | 6.248 | 6.286 | *4. Procesing Industry* |
| NPL | 117 | 227 | 197 | 188 | 185 | 193 | 200 | 206 | 173 | 226 | 202 | 200 | 187 | 184 | 165 | 223 | 195 | 246 | *NPL* |
| 5. Listrik, gas dan air | 187 | 103 | 86 | 85 | 84 | 97 | 98 | 96 | 101 | 91 | 88 | 96 | 99 | 144 | 142 | 154 | 160 | 148 | *5. Electricity, Gas and Water* |
| NPL | 0 | 5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | *NPL* |
| 6. Konstruksi | 1.618 | 1.564 | 1.638 | 1.664 | 1.740 | 1.771 | 1.661 | 1.819 | 1.895 | 1.846 | 2.017 | 2.239 | 2.472 | 2.391 | 2.450 | 2.522 | 2.524 | 2.371 | *6. Construction* |
| NPL | 96 | 145 | 138 | 140 | 142 | 134 | 133 | 142 | 151 | 141 | 151 | 148 | 148 | 143 | 147 | 141 | 140 | 135 | *NPL* |
| 7. Perdagangan Besar dan Eceran | 10.576 | 13.290 | 13.644 | 13.967 | 14.304 | 14.796 | 14.873 | 15.219 | 15.982 | 15.686 | 16.719 | 17.086 | 17.386 | 16.904 | 17.122 | 17.232 | 17.501 | 17.408 | *7. Wholesale and Retail Trade* |
| NPL | 288 | 425 | 448 | 443 | 441 | 448 | 475 | 515 | 569 | 547 | 564 | 538 | 575 | 553 | 539 | 565 | 574 | 530 | *NPL* |
| 8. Penyediaan akomodasi dan penyediaan makan minum | 1.340 | 1.709 | 2.004 | 2.060 | 2.122 | 2.168 | 2.196 | 2.245 | 2.353 | 2.407 | 2.463 | 2.291 | 2.340 | 2.277 | 2.293 | 2.356 | 2.488 | 2.562 | *8. Provision of accomodation and the provision of eating and drinking* |
| NPL | 20 | 28 | 28 | 28 | 30 | 30 | 32 | 32 | 34 | 35 | 36 | 37 | 38 | 36 | 34 | 38 | 36 | 34 | *NPL* |
| 9. Transportasi, pergudangan dan komunikasi | 1.754 | 2.519 | 2.467 | 2.386 | 2.562 | 2.526 | 2.518 | 2.576 | 2.574 | 2.614 | 2.667 | 2.733 | 2.782 | 2.589 | 2.613 | 2.593 | 2.537 | 2.508 | *9. Transportation, Warehousing and Communications* |
| NPL | 45 | 130 | 192 | 192 | 195 | 181 | 193 | 192 | 192 | 195 | 191 | 191 | 191 | 191 | 187 | 211 | 127 | 97 | *NPL* |
| 10. Perantara Keuangan | 4.054 | 4.653 | 4.743 | 4.871 | 4.710 | 4.904 | 5.073 | 4.686 | 5.007 | 5.451 | 5.848 | 6.736 | 6.030 | 6.215 | 7.283 | 5.818 | 6.291 | 7.068 | *10. Financial intermediaries* |
| NPL | 16 | 25 | 24 | 27 | 27 | 22 | 36 | 36 | 38 | 37 | 38 | 37 | 41 | 43 | 52 | 55 | 64 | 58 | *NPL* |
| 11. Real Estate, Usaha Persewaan, | 6.222 | 7.584 | 7.980 | 8.209 | 8.296 | 9.034 | 8.587 | 8.906 | 9.274 | 9.140 | 9.672 | 10.366 | 10.560 | 10.566 | 10.657 | 10.919 | 10.988 | 11.200 | *11. Real Estate, Business, Ownership,* |
| NPL | 254 | 205 | 198 | 201 | 231 | 308 | 194 | 268 | 220 | 229 | 261 | 235 | 267 | 254 | 235 | 255 | 268 | 279 | *NPL* |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *12. Government administration, Defese and Compulsory social security* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 | 0 | *NPL* |
| 13. Jasa Pendidikan | 301 | 419 | 418 | 435 | 441 | 453 | 445 | 442 | 437 | 455 | 547 | 554 | 567 | 507 | 488 | 470 | 474 | 451 | *13. Education Services* |
| NPL | 3 | 5 | 6 | 6 | 6 | 7 | 7 | 7 | 8 | 7 | 7 | 8 | 5 | 4 | 4 | 3 | 4 | 3 | *NPL* |
| 14. Jasa Kesehatan dan Kegiatan Sosial | 381 | 428 | 426 | 429 | 437 | 463 | 471 | 473 | 507 | 513 | 519 | 523 | 531 | 539 | 540 | 539 | 522 | 514 | *14. Health Services and Social Activities* |
| NPL | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 11 | 4 | 7 | 8 | 11 | 11 | 9 | 8 | 8 | 5 | *NPL* |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | 2.103 | 3.638 | 3.795 | 3.850 | 3.732 | 4.006 | 4.603 | 4.728 | 4.184 | 5.494 | 4.449 | 4.581 | 5.256 | 5.401 | 5.600 | 5.716 | 5.653 | 7.591 | *15. Community, Sociocultural,Entertainment and Other* |
| NPL | 49 | 132 | 140 | 132 | 157 | 138 | 139 | 139 | 99 | 129 | 95 | 96 | 171 | 132 | 110 | 122 | 119 | 171 | *NPL* |
| 16. Jasa Perorangan yang Melayani Rumah Tangga | 30 | 53 | 62 | 64 | 68 | 71 | 73 | 73 | 74 | 73 | 76 | 78 | 87 | 87 | 88 | 90 | 95 | 100 | *16. Individual Services which Serve Households* |
| NPL | 1 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | *NPL* |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *17. International Agency and Other Extra Agency International* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 | *NPL* |
| 18. Kegiatan yang belum jelas batasannya | 20 | 39 | 62 | 36 | 33 | 33 | 33 | 33 | 33 | 29 | 35 | 31 | 23 | 20 | 21 | 20 | 29 | 23 | *18. Business Activities which are not clearly defined* |
| NPL | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - | - | - | - | - | - | *NPL* |
| | | | | | | | | | | | | | | | | | | | ***Loans to Non Industrial Origin*** |
| **Penerima Kredit Bukan Lapangan Usaha** | | | | | | | | | | | | | | | | | | | *House Hold* |
| Rumah Tangga | | | | | | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal | 2.611 | 2.799 | 2.826 | 2.905 | 2.958 | 3.052 | 3.055 | 3.138 | 3.197 | 3.515 | 3.610 | 3.683 | 3.800 | 3.759 | 3.787 | 3.833 | 3.891 | 3.993 | *- For Home Ownership* |
| NPL | 141 | 126 | 126 | 124 | 134 | 131 | 133 | 137 | 141 | 149 | 152 | 153 | 148 | 157 | 147 | 147 | 145 | 135 | *NPL* |
| - Untuk Pemilikan Flat atau Apartemen | 87 | 132 | 130 | 136 | 139 | 150 | 148 | 143 | 145 | 148 | 156 | 162 | 170 | 157 | 184 | 184 | 184 | 184 | *- For Apartement Ownership* |
| NPL | 1 | - | - | - | - | - | - | - | - | - | - | - | 0 | - | - | - | 1 | - | *NPL* |
| - Untuk Pemilikan Ruko atau Rukan | 124 | 109 | 112 | 108 | 106 | 109 | 108 | 111 | 114 | 112 | 119 | 122 | 123 | 120 | 117 | 119 | 116 | 116 | *- For Shop House Ownership* |
| NPL | 10 | 8 | 8 | 10 | 8 | 9 | 9 | 9 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | *NPL* |
| - Untuk Pemilikan Kendaraan Bermotor | 1.206 | 1.971 | 2.023 | 2.102 | 2.150 | 2.193 | 2.203 | 2.188 | 2.193 | 2.165 | 2.127 | 2.123 | 2.135 | 2.100 | 2.129 | 2.094 | 2.062 | 1.934 | *- For Vehicles Ownership* |
| NPL | 48 | 45 | 45 | 45 | 46 | 46 | 47 | 12 | 12 | 12 | 15 | 14 | 11 | 12 | 11 | 11 | 10 | 9 | *NPL* |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 25.574 | 29.735 | 30.455 | 30.903 | 31.246 | 31.409 | 31.680 | 31.959 | 32.905 | 32.365 | 32.695 | 33.244 | 33.653 | 33.831 | 34.184 | 34.542 | 34.829 | 35.053 | *- Others* |
| NPL | 82 | 125 | 122 | 120 | 124 | 121 | 133 | 137 | 134 | 133 | 135 | 127 | 130 | 136 | 127 | 132 | 134 | 125 | *NPL* |
| Bukan Lapangan Usaha Lainnya | 4.545 | 4.967 | 4.895 | 5.241 | 5.518 | 5.691 | 5.651 | 5.750 | 5.747 | 5.760 | 5.852 | 5.973 | 5.921 | 5.849 | 5.919 | 5.999 | 6.074 | 6.037 | *Non Industrial Origin Others* |
| NPL | 41 | 33 | 29 | 28 | 31 | 28 | 31 | 30 | 38 | 38 | 39 | 39 | 40 | 41 | 46 | 51 | 69 | 51 | *NPL* |

## 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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep *) | Okt | Nov | Des | |
| **Penerima Kredit Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Loans by Industrial Origin*** |
| 1. Pertanian, Perburuan dan Kehutanan | 5.819 | 8.075 | 8.228 | 8.354 | 8.465 | 8.597 | 8.652 | 8.715 | 8.860 | 8.828 | 9.111 | 9.346 | 9.559 | 9.551 | 9.727 | 9.730 | 9.694 | 9.894 | *1. Agricultures, Hunting and Forestry* |
| NPL | 240 | 553 | 561 | 569 | 580 | 552 | 618 | 618 | 631 | 645 | 649 | 704 | 729 | 756 | 719 | 783 | 773 | 722 | *NPL* |
| 2. Perikanan | 301 | 340 | 351 | 363 | 362 | 359 | 354 | 361 | 363 | 378 | 390 | 392 | 395 | 403 | 409 | 432 | 432 | 422 | *2. Fisher* |
| NPL | 22 | 31 | 32 | 34 | 34 | 29 | 31 | 30 | 30 | 33 | 34 | 32 | 37 | 40 | 33 | 37 | 36 | 32 | *NPL* |
| 3. Pertambangan dan Penggalian | 1.280 | 2.193 | 2.173 | 2.148 | 2.003 | 1.931 | 1.891 | 1.919 | 1.951 | 1.968 | 1.645 | 1.559 | 1.561 | 1.549 | 1.539 | 1.522 | 1.522 | 1.265 | *3. Mining and Quarrying* |
| NPL | 45 | 28 | 31 | 33 | 37 | 83 | 163 | 123 | 161 | 137 | 95 | 96 | 114 | 144 | 143 | 138 | 111 | 81 | *NPL* |
| 4. Industri Pengolahan | 3.727 | 4.389 | 4.422 | 4.450 | 4.536 | 5.643 | 5.429 | 5.554 | 5.528 | 5.935 | 5.934 | 5.945 | 6.093 | 6.154 | 6.260 | 6.536 | 7.052 | 7.400 | *4. Procesing Industry* |
| NPL | 220 | 219 | 214 | 211 | 212 | 272 | 301 | 308 | 291 | 299 | 312 | 313 | 318 | 316 | 326 | 341 | 370 | 359 | *NPL* |
| 5. Listrik, gas dan air | 2.205 | 2.649 | 2.614 | 2.656 | 2.697 | 2.601 | 2.953 | 2.955 | 2.894 | 2.920 | 2.935 | 2.854 | 2.938 | 2.930 | 2.812 | 2.818 | 2.897 | 3.139 | *5. Electricity, Gas and Water* |
| NPL | 5 | 111 | 112 | 112 | 112 | 111 | 112 | 113 | 114 | 114 | 115 | 115 | 117 | 118 | 119 | 120 | 122 | 122 | *NPL* |
| 6. Konstruksi | 10.291 | 12.359 | 13.655 | 14.296 | 14.683 | 11.855 | 9.515 | 9.182 | 9.654 | 10.634 | 11.768 | 13.414 | 14.459 | 15.366 | 16.795 | 17.552 | 17.718 | 15.508 | *6. Construction* |
| NPL | 607 | 1.472 | 1.294 | 1.290 | 1.252 | 1.154 | 1.232 | 1.109 | 1.124 | 1.359 | 1.424 | 1.460 | 1.426 | 1.374 | 1.370 | 1.565 | 1.645 | 2.101 | *NPL* |
| 7. Perdagangan Besar dan Eceran | 19.560 | 20.594 | 20.870 | 20.412 | 20.998 | 21.337 | 21.103 | 21.760 | 22.260 | 23.004 | 23.536 | 24.152 | 24.460 | 24.312 | 24.785 | 25.103 | 25.172 | 25.342 | *7. Wholesale and Retail Trade* |
| NPL | 900 | 1.155 | 1.141 | 1.193 | 1.229 | 1.101 | 1.185 | 1.221 | 1.232 | 1.301 | 1.439 | 1.462 | 1.559 | 1.622 | 1.630 | 1.689 | 1.676 | 1.573 | *NPL* |
| 8. Penyediaan akomodasi dan penyediaan makan minum | 1.545 | 1.551 | 1.590 | 1.622 | 1.664 | 1.848 | 1.862 | 2.040 | 2.125 | 2.502 | 2.613 | 2.733 | 2.786 | 2.808 | 2.912 | 3.068 | 3.280 | 3.220 | *8. Provision of accomodation and the provision of eating and drinking* |
| NPL | 60 | 126 | 125 | 122 | 124 | 118 | 125 | 122 | 123 | 124 | 125 | 123 | 129 | 126 | 128 | 125 | 124 | 120 | *NPL* |
| 9. Transportasi, pergudangan dan komunikasi | 2.835 | 3.183 | 3.259 | 3.339 | 3.385 | 3.425 | 3.418 | 3.341 | 3.445 | 3.463 | 3.517 | 3.504 | 3.421 | 3.404 | 3.396 | 3.447 | 3.487 | 3.291 | *9. Transportation, Warehousing and Communications* |
| NPL | 47 | 211 | 165 | 251 | 246 | 245 | 482 | 451 | 387 | 394 | 462 | 457 | 470 | 471 | 750 | 729 | 712 | 394 | *NPL* |
| 10. Perantara Keuangan | 1.055 | 1.665 | 1.684 | 1.704 | 1.722 | 1.787 | 1.990 | 2.022 | 2.081 | 2.153 | 2.275 | 2.620 | 2.820 | 2.833 | 2.931 | 3.159 | 3.217 | 3.215 | *10. Financial intermediaries* |
| NPL | 19 | 21 | 20 | 24 | 23 | 21 | 24 | 23 | 22 | 21 | 20 | 20 | 21 | 18 | 17 | 19 | 19 | 18 | *NPL* |
| 11. Real Estate, Usaha Persewaan, | 3.000 | 5.003 | 4.639 | 4.911 | 5.111 | 5.212 | 5.517 | 6.024 | 6.282 | 6.460 | 6.533 | 6.549 | 6.525 | 6.554 | 6.972 | 7.192 | 7.142 | 7.253 | *11. Real Estate, Business, Ownership,* |
| NPL | 136 | 146 | 135 | 147 | 187 | 258 | 707 | 499 | 267 | 268 | 276 | 319 | 364 | 384 | 518 | 638 | 642 | 623 | *NPL* |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | 197 | 121 | 118 | 107 | 103 | 129 | 79 | 75 | 68 | 96 | 95 | 91 | 83 | 82 | 91 | 67 | 61 | 107 | *12. Government administration, Defese and Compulsory social security* |
| NPL | - | - | - | - | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *NPL* |
| 13. Jasa Pendidikan | 675 | 581 | 595 | 597 | 611 | 638 | 602 | 628 | 542 | 543 | 522 | 530 | 551 | 584 | 567 | 671 | 650 | 690 | *13. Education Services* |
| NPL | 8 | 4 | 4 | 4 | 6 | 4 | 4 | 5 | 6 | 7 | 8 | 9 | 9 | 12 | 12 | 10 | 10 | 9 | *NPL* |
| 14. Jasa Kesehatan dan Kegiatan Sosial | 727 | 674 | 685 | 691 | 700 | 804 | 742 | 737 | 759 | 772 | 803 | 815 | 821 | 829 | 857 | 811 | 804 | 849 | *14. Health Services and Social Activities* |
| NPL | 14 | 16 | 16 | 26 | 20 | 18 | 17 | 18 | 18 | 20 | 19 | 18 | 18 | 19 | 15 | 17 | 15 | 14 | *NPL* |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | 2.613 | 3.890 | 3.896 | 3.847 | 3.881 | 3.875 | 3.792 | 4.307 | 4.459 | 4.697 | 5.012 | 5.153 | 5.259 | 5.302 | 5.301 | 5.290 | 5.398 | 5.145 | *15. Community, Sociocultural,Entertainment and Other* |
| NPL | 97 | 383 | 395 | 491 | 483 | 338 | 347 | 365 | 351 | 379 | 391 | 384 | 444 | 459 | 460 | 463 | 454 | 334 | *NPL* |
| 16. Jasa Perorangan yang Melayani Rumah Tangga | 270 | 148 | 147 | 139 | 140 | 128 | 124 | 124 | 136 | 127 | 125 | 145 | 114 | 132 | 126 | 126 | 126 | 112 | *16. Individual Services which Serve Households* |
| NPL | 17 | 26 | 28 | 29 | 26 | 20 | 19 | 19 | 23 | 20 | 20 | 25 | 18 | 20 | 20 | 20 | 20 | 12 | *NPL* |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya | 0 | 445 | 428 | 419 | 412 | 402 | 376 | 367 | 354 | 337 | 321 | 301 | 279 | 268 | 251 | 247 | 243 | 225 | *17. International Agency and Other Extra Agency International* |
| NPL | 0 | 13 | 11 | 10 | 11 | 8 | 8 | 8 | 8 | 9 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 6 | *NPL* |
| 18. Kegiatan yang belum jelas batasannya | 239 | 189 | 209 | 162 | 158 | 150 | 141 | 143 | 117 | 77 | 70 | 76 | 76 | 81 | 75 | 75***) | 12 | 47 | *18. Business Activities which are not clearly defined* |
| NPL | 12 | 8 | 8 | 9 | 10 | 8 | 8 | 9 | 7 | 6 | 5 | 6 | 6 | 6 | 5 | 1 | 1 | 1 | *NPL* |
| | | | | | | | | | | | | | | | | | | | ***Loans to Non Industrial Origin*** |
| **Penerima Kredit Bukan Lapangan Usaha** | | | | | | | | | | | | | | | | | | | *House Hold* |
| Rumah Tangga | | | | | | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal | 11.939 | 11.503 | 11.666 | 11.583 | 11.858 | 12.275 | 12.433 | 12.518 | 12.883 | 13.218 | 13.614 | 13.978 | 14.459 | 14.747 | 15.153 | 15.564 | 15.956 | 16.606 | *- For Home Ownership* |
| NPL | 179 | 266 | 274 | 276 | 287 | 282 | 302 | 313 | 327 | 352 | 372 | 381 | 407 | 432 | 431 | 453 | 493 | 428 | *NPL* |
| - Untuk Pemilikan Flat atau Apartemen | 232 | 196 | 214 | 225 | 253 | 220 | 244 | 263 | 228 | 229 | 250 | 256 | 285 | 319 | 337 | 356 | 333 | 363 | *- For Apartement Ownership* |
| NPL | 3 | 3 | 3 | 3 | 2 | 2 | 7 | 6 | 3 | 3 | 3 | 3 | 3 | 8 | 13 | 13 | 4 | 16 | *NPL* |
| - Untuk Pemilikan Ruko atau Rukan | 241 | 344 | 358 | 300 | 313 | 348 | 350 | 377 | 396 | 410 | 419 | 432 | 440 | 461 | 451 | 458 | 484 | 495 | *- For Shop House Ownership* |
| NPL | 17 | 13 | 15 | 17 | 18 | 18 | 19 | 19 | 38 | 42 | 45 | 47 | 48 | 50 | 50 | 54 | 57 | 55 | *NPL* |
| - Untuk Pemilikan Kendaraan Bermotor | 438 | 462 | 467 | 373 | 400 | 418 | 426 | 483 | 484 | 483 | 483 | 496 | 470 | 471 | 480 | 466 | 452 | 450 | *- For Vehicles Ownership* |
| NPL | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | *NPL* |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 46.536 | 62.530 | 62.793 | 65.939 | 65.439 | 66.292 | 66.648 | 67.691 | 68.516 | 69.559 | 70.471 | 71.852 | 72.684 | 72.819 | 73.768 | 74.374 | 74.989 | 75.750 | *- Others* |
| NPL | 162 | 220 | 227 | 240 | 233 | 225 | 226 | 223 | 226 | 233 | 243 | 241 | 243 | 252 | 255 | 257 | 238 | 229 | *NPL* |
| Bukan Lapangan Usaha Lainnya | 59.977 | 61.858 | 63.664 | 64.389 | 66.832 | 68.575 | 69.658 | 71.403 | 72.895 | 74.487 | 75.894 | 77.622 | 79.282 | 79.818 | 81.181 | 81.979 | 82.893 | 83.755 | *Non Industrial Origin Others* |
| NPL | 260 | 164 | 165 | 155 | 164 | 154 | 165 | 168 | 166 | 168 | 173 | 175 | 191 | 204 | 210 | 208 | 217 | 190 | *NPL* |

***) Angka-angka sangat-sangat sementara

****) Estimated 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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep *) | Okt | Nov | Des | |
| **Penerima Kredit Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Loans by Industrial Origin*** |
| 1. Pertanian, Perburuan dan Kehutanan | 4.979 | 7.082 | 6.974 | 6.737 | 6.102 | 6.441 | 6.280 | 6.415 | 6.497 | 7.028 | 7.430 | 7.739 | 8.368 | 8.612 | 9.461 | 9.406 | 10.086 | 9.819 | *1. Agricultures, Hunting and Forestry* |
| NPL | 3 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | *NPL* |
| 2. Perikanan | 228 | 229 | 237 | 264 | 271 | 257 | 270 | 274 | 274 | 271 | 240 | 218 | 207 | 204 | 207 | 213 | 232 | 234 | *2. Fisher* |
| NPL | 13 | 11 | 11 | 11 | 11 | 9 | 9 | 9 | 9 | 9 | 9 | 8 | 8 | 8 | 0 | 0 | 0 | 0 | *NPL* |
| 3. Pertambangan dan Penggalian | 7.141 | 9.369 | 9.558 | 9.904 | 9.427 | 11.529 | 11.757 | 11.406 | 11.032 | 11.647 | 11.345 | 11.822 | 13.330 | 14.818 | 14.115 | 11.686 | 13.789 | 14.472 | *3. Mining and Quarrying* |
| NPL | - | 65 | 65 | 116 | 121 | 117 | 113 | 113 | 113 | 66 | 67 | 67 | 345 | 367 | 310 | 325 | 344 | 360 | *NPL* |
| 4. Industri Pengolahan | 41.936 | 52.049 | 51.235 | 50.755 | 50.357 | 51.871 | 52.989 | 54.457 | 56.233 | 59.307 | 61.916 | 62.525 | 64.348 | 66.911 | 69.599 | 69.205 | 73.121 | 75.770 | *4. Procesing Industry* |
| NPL | 921 | 853 | 890 | 899 | 834 | 859 | 817 | 789 | 814 | 808 | 720 | 502 | 515 | 597 | 603 | 601 | 565 | 678 | *NPL* |
| 5. Listrik, gas dan air | 1.264 | 1.683 | 1.532 | 1.685 | 1.879 | 1.764 | 1.755 | 1.741 | 1.923 | 1.899 | 1.837 | 2.219 | 2.243 | 2.393 | 2.452 | 2.778 | 2.962 | 4.325 | *5. Electricity, Gas and Water* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| 6. Konstruksi | 2.384 | 2.914 | 3.063 | 3.248 | 3.496 | 3.497 | 3.472 | 3.493 | 3.749 | 3.814 | 4.075 | 4.251 | 4.240 | 4.214 | 4.325 | 3.889 | 3.683 | 3.867 | *6. Construction* |
| NPL | 18 | 32 | 58 | 62 | 63 | 70 | 62 | 54 | 48 | 46 | 48 | 47 | 48 | 44 | 45 | 45***) | 161 | 163 | *NPL* |
| 7. Perdagangan Besar dan Eceran | 15.439 | 22.831 | 24.054 | 24.348 | 25.165 | 25.798 | 26.010 | 26.231 | 26.902 | 27.245 | 26.796 | 28.331 | 27.911 | 29.463 | 29.817 | 28.579 | 29.119 | 29.529 | *7. Wholesale and Retail Trade* |
| NPL | 274 | 528 | 529 | 506 | 463 | 439 | 448 | 452 | 453 | 454 | 535 | 518 | 507 | 484 | 349 | 356 | 360 | 356 | *NPL* |
| 8. Penyediaan akomodasi dan penyediaan makan minum | 309 | 718 | 753 | 801 | 1.157 | 1.129 | 1.106 | 1.249 | 1.363 | 1.358 | 1.425 | 1.437 | 1.439 | 1.475 | 1.524 | 1.507 | 1.541 | 1.508 | *8. Provision of accomodation and the provision of eating and drinking* |
| NPL | 9 | 10 | 10 | 9 | 9 | 9 | 9 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *NPL* |
| 9. Transportasi, pergudangan dan komunikasi | 6.215 | 7.167 | 6.993 | 7.520 | 7.924 | 8.274 | 8.513 | 8.276 | 8.879 | 9.067 | 9.503 | 9.577 | 9.776 | 10.074 | 10.385 | 10.286 | 10.987 | 11.296 | *9. Transportation, Warehousing and Communications* |
| NPL | 210 | 279 | 279 | 280 | 285 | 284 | 281 | 279 | 287 | 306 | 305 | 307 | 314 | 326 | 337 | 407 | 419 | 430 | *NPL* |
| 10. Perantara Keuangan | 17.858 | 18.729 | 18.488 | 18.870 | 17.913 | 18.234 | 18.094 | 18.084 | 17.919 | 19.054 | 19.581 | 21.082 | 22.722 | 23.126 | 23.086 | 23.288 | 23.151 | 23.533 | *10. Financial intermediaries* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| 11. Real Estate, Usaha Persewaan, | 6.946 | 9.218 | 9.104 | 9.428 | 9.302 | 9.228 | 9.281 | 9.033 | 9.137 | 9.806 | 10.031 | 10.208 | 10.391 | 10.818 | 10.917 | 10.523 | 10.861 | 11.098 | *11. Real Estate, Business, Ownership,* |
| NPL | 31 | 31 | 32 | 32 | 32 | 32 | 32 | 32 | 36 | 34 | 30 | 48 | 48 | 34 | 37 | 33 | 29 | 47 | *NPL* |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | 1 | 1 | 2 | 1 | 2 | 194 | 196 | 196 | 196 | 196 | 198 | 177 | 183 | 194 | 206 | 200 | 213 | 188 | *12. Government administration, Defese and Compulsory social security* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| 13. Jasa Pendidikan | 187 | 179 | 176 | 161 | 195 | 202 | 191 | 194 | 193 | 189 | 191 | 194 | 190 | 200 | 215 | 214 | 215 | 242 | *13. Education Services* |
| NPL | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | *NPL* |
| 14. Jasa Kesehatan dan Kegiatan Sosial | 298 | 244 | 243 | 240 | 245 | 244 | 233 | 230 | 238 | 259 | 256 | 257 | 254 | 256 | 254 | 232 | 233 | 239 | *14. Health Services and Social Activities* |
| NPL | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | 1 | 1 | 1 | *NPL* |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | 661 | 800 | 689 | 742 | 826 | 778 | 827 | 839 | 875 | 883 | 857 | 816 | 813 | 744 | 732 | 713 | 678 | 436 | *15. Community, Sociocultural,Entertainment and Other* |
| NPL | 2 | 21 | 21 | 23 | 24 | 21 | 21 | 23 | 23 | 23 | 23 | 23 | 24 | 24 | 28 | 28***) | 1 | 1 | *NPL* |
| 16. Jasa Perorangan yang Melayani Rumah Tangga | 2 | 1 | 2 | 2 | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 1 | 1 | *16. Individual Services which Serve Households* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya | 92 | 85 | 76 | 77 | 76 | 77 | 78 | 67 | 67 | 67 | 67 | 68 | 70 | 75 | 79 | 77 | 81 | 83 | *17. International Agency and Other Extra Agency International* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| 18. Kegiatan yang belum jelas batasannya | 455 | 157 | 155 | 157 | 158 | 159 | 158 | 210 | 203 | 208 | 204 | 206 | 210 | 225 | 235 | 226 | 238 | 174 | *18. Business Activities which are not clearly defined* |
| NPL | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| | | | | | | | | | | | | | | | | | | | ***Loans to Non Industrial Origin*** |
| **Penerima Kredit Bukan Lapangan Usaha** | | | | | | | | | | | | | | | | | | | *House Hold* |
| Rumah Tangga | | | | | | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal | 1.463 | 1.798 | 1.877 | 1.889 | 1.920 | 1.984 | 2.050 | 2.076 | 2.139 | 2.238 | 2.327 | 2.452 | 2.544 | 2.573 | 2.589 | 2.610 | 2.672 | 2.696 | *- For Home Ownership* |
| NPL | 37 | 41 | 39 | 43 | 44 | 41 | 41 | 42 | 41 | 41 | 43 | 44 | 43 | 46 | 43 | 54 | 53 | 55 | *NPL* |
| - Untuk Pemilikan Flat atau Apartemen | 43 | 61 | 62 | 64 | 65 | 68 | 111 | 109 | 110 | 118 | 116 | 130 | 138 | 137 | 133 | 132 | 132 | 140 | *- For Apartement Ownership* |
| NPL | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 7 | 6 | 6 | 6 | *NPL* |
| - Untuk Pemilikan Ruko atau Rukan | 148 | 223 | 218 | 229 | 254 | 264 | 306 | 306 | 314 | 259 | 257 | 266 | 270 | 271 | 280 | 284 | 291 | 293 | *- For Shop House Ownership* |
| NPL | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 2 | 3 | 2 | 7 | 3 | 6 | 5 | 5 | *NPL* |
| - Untuk Pemilikan Kendaraan Bermotor | 5.075 | 3.908 | 3.660 | 3.399 | 3.217 | 2.980 | 2.569 | 2.322 | 2.083 | 1.857 | 1.651 | 1.837 | 2.155 | 2.416 | 2.275 | 2.727 | 2.635 | 2.498 | *- For Vehicles Ownership* |
| NPL | 34 | 33 | 37 | 34 | 32 | 28 | 24 | 23 | 21 | 18 | 16 | 15 | 13 | 12 | 11 | 12 | 10 | 10 | *NPL* |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 810 | 947 | 957 | 963 | 963 | 969 | 987 | 991 | 997 | 897 | 928 | 995 | 970 | 936 | 964 | 993 | 1.045 | 1.059 | *- Others* |
| NPL | 84 | 117 | 120 | 110 | 113 | 117 | 121 | 125 | 129 | 18[r] | 20[r] | 20 | 25 | 30 | 35 | 26 | 32 | 30 | *NPL* |
| Bukan Lapangan Usaha Lainnya | 6.455 | 7.235 | 7.265 | 7.246 | 7.354 | 7.351 | 7.398 | 7.411 | 7.458 | 7.491 | 7.496 | 7.557 | 7.609 | 7.597 | 7.670 | 7.701 | 7.764 | 7.859 | *Non Industrial Origin Others* |
| NPL | 396 | 340 | 343 | 337 | 338 | 336 | 339 | 341 | 346 | 328 | 321 | 325 | 301 | 321 | 320 | 321 | 324 | 326 | *NPL* |

***) Angka-angka sangat-sangat sementara

****) Estimated 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 Channeling and NPL Credit Channeling of Foreign 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 | | | | | | | | | | | | Items |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Penerima Kredit Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Loans by Industrial Origin*** |
| 1. Pertanian, Perburuan dan Kehutanan | 1.822 | 1.595 | 1.672 | 1.765 | 1.727 | 2.174 | 2.510 | 2.210 | 2.525 | 2.608 | 2.510 | 2.450 | 2.658 | 2.846 | 2.882 | 2.948 | 3.084 | 3.167 | *1. Agricultures, Hunting and Forestry* |
| NPL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *NPL* |
| 2. Perikanan | 6 | 30 | 30 | 30 | 32 | 30 | 29 | 28 | 27 | 29 | 28 | 27 | 26 | 33 | 42 | 40 | 39 | 42 | *2. Fisher* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| 3. Pertambangan dan Penggalian | 11.664 | 17.887 | 19.061 | 19.076 | 20.638 | 20.217 | 19.606 | 18.178 | 18.379 | 19.736 | 20.702 | 17.586 | 20.166 | 21.883 | 23.201 | 20.129 | 24.022 | 26.201 | *3. Mining and Quarrying* |
| NPL | - | 42 | 42 | 42 | 141 | 136 | 151 | 151 | 150 | 58 | 58 | 59 | 63 | 64 | 66 | 65 | 68 | 69 | *NPL* |
| 4. Industri Pengolahan | 38.797 | 54.212 | 56.455 | 56.671 | 58.739 | 57.077 | 58.383 | 58.666 | 61.171 | 62.384 | 64.267 | 65.696 | 72.153 | 76.235 | 79.863 | 76.965 | 80.723 | 83.862 | *4. Procesing Industry* |
| NPL | 1.120 | 1.163 | 1.157 | 1.161 | 1.028 | 973 | 926 | 948 | 911 | 895 | 870 | 926 | 957 | 1.005 | 1.043 | 1.022 | 1.122 | 1.014 | *NPL* |
| 5. Listrik, gas dan air | 4.305 | 5.242 | 5.186 | 5.232 | 5.152 | 5.151 | 5.185 | 5.245 | 5.203 | 5.226 | 5.180 | 5.069 | 5.277 | 5.599 | 5.973 | 5.792 | 6.008 | 8.313 | *5. Electricity, Gas and Water* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| 6. Konstruksi | 556 | 1.694 | 2.030 | 2.060 | 2.128 | 2.070 | 1.847 | 1.626 | 1.544 | 1.977 | 2.434 | 2.463 | 2.883 | 3.114 | 3.319 | 3.391 | 3.964 | 3.899 | *6. Construction* |
| NPL | 0 | 12 | 12 | 12 | 12 | 12 | 12 | 10 | 10 | 10 | 10 | 10 | 10 | 11 | 12 | 11 | 12 | 12 | *NPL* |
| 7. Perdagangan Besar dan Eceran | 8.778 | 15.581 | 16.453 | 18.012 | 19.373 | 20.492 | 19.663 | 19.936 | 20.611 | 21.671 | 20.052 | 20.757 | 21.319 | 21.903 | 23.121 | 22.919 | 24.050 | 24.308 | *7. Wholesale and Retail Trade* |
| NPL | 29 | 32 | 33 | 31 | 110 | 120 | 111 | 110 | 109 | 109 | 92 | 196 | 203 | 214 | 222 | 222***) | 519 | 622 | *NPL* |
| 8. Penyediaan akomodasi dan penyediaan makan minum | 217 | 265 | 271 | 281 | 282 | 278 | 279 | 278 | 311 | 307 | 308 | 329 | 357 | 380 | 408 | 418 | 437 | 460 | *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 | 0 | 0 | 0 | *NPL* |
| 9. Transportasi, pergudangan dan komunikasi | 5.944 | 7.768 | 7.801 | 7.496 | 7.233 | 7.255 | 7.265 | 7.256 | 8.241 | 8.523 | 8.439 | 8.406 | 8.835 | 10.097 | 11.151 | 10.807 | 11.116 | 11.344 | *9. Transportation, Warehousing and Communications* |
| NPL | 151 | 9 | 8 | 9 | 7 | 8 | 7 | 135[r] | 136[r] | 132[r] | 131[r] | 131 | 132 | 161 | 173 | 162 | 169 | 172 | *NPL* |
| 10. Perantara Keuangan | 25.250 | 32.097 | 31.758 | 31.661 | 31.148 | 31.670 | 31.536 | 31.805 | 31.566 | 31.805 | 33.125 | 32.183 | 32.750 | 33.526 | 34.876 | 33.702 | 33.937 | 35.073 | *10. Financial intermediaries* |
| NPL | - | 0 | 0 | 0 | 0 | - | - | - | 0 | - | - | - | - | - | - | - | - | - | *NPL* |
| 11. Real Estate, Usaha Persewaan, | 2.329 | 4.516 | 4.333 | 4.407 | 3.810 | 3.451 | 3.730 | 3.275 | 3.184 | 3.582 | 3.216 | 3.202 | 3.811 | 4.169 | 4.144 | 4.617 | 5.099 | 4.731 | *11. Real Estate, Business, Ownership,* |
| NPL | - | 0 | 0 | 0 | 0 | 8 | 8 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *NPL* |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | 92 | 88 | 88 | 88 | 88 | 79 | 80 | 80 | 80 | 209 | 211 | 204 | 212 | 225 | 238 | 232 | 246 | 239 | *12. Government administration, Defese and Compulsory social security* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| 13. Jasa Pendidikan | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *13. Education Services* |
| NPL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - | - | - | - | - | - | *NPL* |
| 14. Jasa Kesehatan dan Kegiatan Sosial | 3 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | *14. Health Services and Social Activities* |
| NPL | 0 | 0 | 0 | 0 | - | - | 0 | 0 | - | - | - | - | 0 | - | - | - | - | - | *NPL* |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | 1.082 | 1.572 | 1.491 | 1.496 | 1.507 | 1.469 | 1.484 | 1.480 | 1.383 | 1.382 | 1.396 | 1.266 | 1.306 | 1.381 | 1.320 | 1.526 | 1.611 | 943 | *15. Community, Sociocultural,Entertainment and Other Individual Services* |
| NPL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 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 | - | - | - | - | - | - | 0 | 0 | 0 | - | - | 0 | - | - | - | - | - | - | *17. International Agency and Other Extra Agency International* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| 18. Kegiatan yang belum jelas batasannya | 15.804 | 872 | 917 | 901 | 1.041 | 1.044 | 936 | 897 | 928 | 915 | 838 | 834 | 890 | 901 | 966 | 977 | 1.038 | 1.068 | *18. Business Activities which are not clearly defined* |
| NPL | 202 | 102 | 92 | 77 | 60 | 45 | 46 | 46 | 45 | 48 | 38 | 37 | 36 | 32 | 36 | 37 | 32 | 16 | *NPL* |
| **Penerima Kredit Bukan Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Loans to Non Industrial Origin*** |
| Rumah Tangga | | | | | | | | | | | | | | | | | | | *House Hold* |
| - Untuk Pemilikan Rumah Tinggal | 574 | 573 | 570 | 532 | 532 | 544 | 535 | 525 | 539 | 541 | 545 | 531 | 536 | 538 | 536 | 540 | 523 | 522 | *- For Home Ownership* |
| NPL | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *NPL* |
| - Untuk Pemilikan Flat atau Apartemen | 12 | 12 | 12 | 12 | 10 | 10 | 10 | 10 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 5 | *- For Apartement Ownership* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| - Untuk Pemilikan Ruko atau Rukan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *- For Shop House Ownership* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| - Untuk Pemilikan Kendaraan Bermotor | 16 | 19 | 20 | 21 | 20 | 24 | 24 | 25 | 24 | 25 | 24 | 24 | 24 | 24 | 24 | 24 | 25 | 24 | *- For Vehicles Ownership* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 3.954 | 3.831 | 3.882 | 3.826 | 3.872 | 3.971 | 3.866 | 3.945 | 3.890 | 3.831 | 3.887 | 4.088 | 4.053 | 4.201 | 4.164 | 4.174 | 4.293 | 4.342 | *- Others* |
| NPL | 209 | 90 | 89 | 86 | 83 | 83 | 83 | 89 | 88 | 88 | 85 | 89 | 86 | 87 | 85 | 102 | 103 | 102 | *NPL* |
| Bukan Lapangan Usaha Lainnya | 15.278 | 15.713 | 15.741 | 15.775 | 15.923 | 15.848 | 15.768 | 15.794 | 15.715 | 15.942 | 16.103 | 16.360 | 16.397 | 16.461 | 16.546 | 16.756 | 16.921 | 16.952 | *Non Industrial Origin Others* |
| NPL | 1.715 | 1.833 | 1.741 | 1.652 | 1.496 | 1.282 | 1.308 | 1.348 | 1.351 | 1.354 | 1.367 | 1.398 | 1.419 | 1.445 | 1.480 | 1.500 | 1.511 | 1.389 | *NPL* |

***) Angka-angka sangat-sangat sementara

****) Estimated 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 - Desember 2013

*Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - December 2013)*

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 | Admistrasi 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 Flat atau Apartemen | Rumah Tangga - Untuk Pemilikan Ruko atau Rukan | 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 | 4.855 | 394 | 1.475 | 41.164 | 1.191 | 9.108 | 55.914 | 4.484 | 12.440 | 1.816 | 13.429 | 26 | 789 | 1.345 | 5.493 | 190 | 0 | 94 | 45.225 | 767 | 1.639 | 4.497 | 25.984 | 35.349 | *Jawa Barat* |
| NPL | 233 | 63 | 17 | 1.047 | 1 | 357 | 2.296 | 53 | 42 | 74 | 428 | 0 | 11 | 109 | 149 | 3 | - | 1 | 1.395 | 6 | 39 | 35 | 236 | 238 | *NPL* |
| Banten | 390 | 18 | 427 | 9.333 | 715 | 3.054 | 12.222 | 511 | 1.202 | 3.976 | 4.211 | 7 | 277 | 236 | 960 | 41 | - | 29 | 15.896 | 361 | 983 | 6.012 | 7.465 | 8.028 | *Banten* |
| NPL | 21 | 1 | 7 | 68 | 0 | 76 | 309 | 8 | 12 | 0 | 41 | - | 0 | 3 | 21 | 0 | - | - | 327 | 2 | 4 | 41 | 133 | 88 | *NPL* |
| DKI Jakarta | 74.444 | 2.337 | 111.837 | 333.801 | 72.958 | 57.782 | 229.404 | 27.796 | 109.299 | 134.332 | 120.527 | 7.433 | 1.980 | 4.043 | 24.866 | 233 | 84 | 1.698 | 79.573 | 8.348 | 8.864 | 70.306 | 46.220 | 76.788 | *DKI Jakarta* |
| NPL | 348 | 14 | 1.645 | 5.665 | 565 | 1.295 | 3.596 | 61 | 2.475 | 70 | 1.191 | 1 | 12 | 12 | 249 | 3 | - | 16 | 1.145 | 52 | 177 | 529 | 622 | 2.305 | *NPL* |
| D.I Yogyakarta | 456 | 64 | 25 | 1.472 | 40 | 447 | 6.080 | 1.114 | 343 | 231 | 1.710 | 5 | 165 | 248 | 656 | 69 | - | 1 | 3.030 | 49 | 193 | 629 | 4.455 | 684 | *D.I Yogyakarta* |
| NPL | 5 | 1 | 5 | 51 | 0 | 13 | 143 | 8 | 8 | 3 | 19 | - | 1 | 17 | 14 | 1 | - | 0 | 59 | - | 0 | 3 | 25 | 6 | *NPL* |
| Jawa Tengah | 4.529 | 563 | 349 | 30.027 | 199 | 3.768 | 56.526 | 2.896 | 4.288 | 2.719 | 6.675 | 6 | 371 | 598 | 2.960 | 237 | 3 | 9 | 14.531 | 172 | 788 | 4.201 | 15.439 | 23.586 | *Jawa Tengah* |
| NPL | 81 | 16 | 1 | 696 | 1 | 85 | 1.665 | 25 | 64 | 32 | 102 | 0 | 8 | 9 | 66 | 2 | - | 2 | 363 | 1 | 23 | 27 | 126 | 97 | *NPL* |
| Jawa Timur | 7.853 | 518 | 2.260 | 90.634 | 1.197 | 10.046 | 77.693 | 3.753 | 10.083 | 1.490 | 11.410 | 30 | 590 | 1.026 | 4.388 | 257 | 1 | 296 | 26.052 | 1.291 | 1.662 | 4.735 | 36.731 | 8.812 | *Jawa Timur* |
| NPL | 393 | 11 | 8 | 1.288 | 6 | 152 | 1.842 | 85 | 93 | 40 | 340 | 2 | 11 | 5 | 106 | 3 | - | 3 | 435 | 5 | 24 | 40 | 207 | 230 | *NPL* |
| Bengkulu | 788 | 21 | 77 | 302 | 25 | 179 | 2.750 | 122 | 52 | 2 | 393 | 0 | 21 | 22 | 126 | 6 | 0 | 1 | 917 | 18 | 137 | 61 | 2.182 | 3.075 | *Bengkulu* |
| NPL | 11 | 1 | 7 | 3 | - | 12 | 110 | 1 | 3 | - | 9 | - | 0 | 0 | 3 | 0 | - | - | 12 | 0 | 2 | 1 | 17 | 11 | *NPL* |
| Jambi | 4.004 | 27 | 96 | 860 | 6 | 805 | 5.333 | 443 | 327 | 112 | 1.014 | 0 | 19 | 70 | 276 | 11 | - | 5 | 3.317 | 15 | 392 | 247 | 4.820 | 1.417 | *Jambi* |
| NPL | 59 | 2 | 9 | 4 | 1 | 24 | 192 | 2 | 2 | 2 | 35 | - | 0 | 3 | 6 | 0 | - | - | 71 | - | 7 | 2 | 38 | 9 | *NPL* |
| Aceh | 885 | 22 | 35 | 1.724 | 109 | 531 | 4.885 | 91 | 61 | 15 | 674 | 1 | 12 | 50 | 802 | 31 | 215 | 13 | 1.690 | 16 | 204 | 103 | 9.557 | 1.812 | *Aceh* |
| NPL | 23 | 1 | 4 | 17 | 0 | 81 | 492 | 5 | 4 | 1 | 65 | 0 | 0 | 4 | 200 | 7 | 5 | 1 | 55 | 0 | 32 | 4 | 32 | 33 | *NPL* |
| Sumatera Utara | 25.897 | 289 | 393 | 32.550 | 1.142 | 4.968 | 38.939 | 1.817 | 3.613 | 792 | 5.839 | 37 | 251 | 628 | 1.347 | 66 | 0 | 46 | 10.601 | 261 | 1.998 | 4.223 | 15.151 | 4.357 | *Sumatera Utara* |
| NPL | 242 | 7 | 5 | 650 | 1 | 382 | 933 | 40 | 115 | 1 | 177 | - | 3 | 7 | 41 | 1 | 0 | 1 | 326 | 14 | 29 | 60 | 149 | 113 | *NPL* |
| Sumatera Barat | 3.988 | 67 | 364 | 1.595 | 23 | 492 | 9.554 | 621 | 410 | 457 | 1.010 | 2 | 58 | 102 | 392 | 8 | - | 1 | 2.194 | 29 | 187 | 150 | 2.780 | 9.838 | *Sumatera Barat* |
| NPL | 103 | 4 | 10 | 28 | 0 | 18 | 375 | 30 | 15 | 3 | 24 | - | 0 | 1 | 12 | 0 | - | - | 41 | 0 | 15 | 3 | 34 | 33 | *NPL* |
| Riau | 9.904 | 42 | 294 | 1.738 | 100 | 1.821 | 9.882 | 958 | 1.565 | 216 | 2.913 | 2 | 64 | 251 | 856 | 17 | - | 0 | 5.724 | 43 | 730 | 517 | 9.498 | 1.438 | *Riau* |
| NPL | 261 | 3 | 1 | 11 | 0 | 108 | 459 | 10 | 46 | 4 | 116 | 0 | 2 | 1 | 49 | 1 | - | - | 285 | 1 | 22 | 6 | 81 | 21 | *NPL* |
| Sumatera Selatan | 9.741 | 68 | 465 | 4.028 | 192 | 2.748 | 11.784 | 759 | 739 | 147 | 1.717 | 6 | 85 | 143 | 480 | 13 | - | 19 | 5.470 | 41 | 1.061 | 460 | 10.875 | 2.300 | *Sumatera Selatan* |
| NPL | 356 | 1 | 3 | 96 | 2 | 554 | 357 | 84 | 16 | 3 | 60 | - | 0 | 1 | 9 | 0 | - | - | 154 | 0 | 22 | 11 | 63 | 51 | *NPL* |
| Bangka Belitung | 212 | 46 | 1.268 | 586 | 4 | 295 | 1.967 | 67 | 53 | 0 | 145 | 1 | 2 | 10 | 73 | 4 | - | 0 | 730 | 5 | 216 | 100 | 1.674 | 358 | *Bangka Belitung* |
| NPL | 1 | 0 | 5 | 2 | - | 5 | 21 | 1 | 0 | 0 | 3 | 1 | 0 | 0 | 7 | 0 | - | - | 18 | - | 28 | 1 | 8 | 0 | *NPL* |
| Kepulauan Riau | 92 | 53 | 445 | 5.253 | 569 | 1.626 | 4.243 | 820 | 3.014 | 32 | 1.920 | 1 | 77 | 42 | 344 | 16 | - | 5 | 4.586 | 30 | 623 | 391 | 3.190 | 809 | *Kepulauan Riau* |
| NPL | 47 | 0 | 0 | 20 | - | 14 | 71 | 2 | 24 | 0 | 38 | - | 1 | - | 4 | 0 | - | - | 126 | 0 | 18 | 1 | 25 | 2 | *NPL* |
| Lampung | 5.491 | 609 | 91 | 3.435 | 27 | 773 | 11.026 | 298 | 877 | 42 | 1.738 | 2 | 272 | 94 | 648 | 22 | 0 | 9 | 2.400 | 23 | 226 | 392 | 3.053 | 3.875 | *Lampung* |
| NPL | 30 | 7 | 3 | 36 | 2 | 13 | 306 | 6 | 17 | 10 | 17 | - | 0 | 3 | 14 | 5 | - | - | 79 | - | 3 | 3 | 30 | 19 | *NPL* |
| Kalimantan Selatan | 3.525 | 77 | 727 | 1.527 | 292 | 1.016 | 6.909 | 555 | 1.421 | 273 | 1.830 | 0 | 22 | 49 | 750 | 16 | - | 0 | 5.568 | 21 | 361 | 240 | 5.731 | 674 | *Kalimantan Selatan* |
| NPL | 39 | 2 | 34 | 23 | 1 | 25 | 152 | 6 | 38 | 5 | 52 | 0 | 1 | 7 | 18 | 1 | - | - | 99 | 0 | 1 | 3 | 35 | 3 | *NPL* |
| Kalimantan Barat | 4.321 | 94 | 210 | 780 | 69 | 908 | 7.845 | 419 | 1.624 | 89 | 1.501 | 13 | 40 | 181 | 330 | 6 | - | 2 | 2.873 | 8 | 654 | 195 | 6.905 | 1.236 | *Kalimantan Barat* |
| NPL | 39 | 2 | 16 | 4 | - | 6 | 147 | 6 | 17 | 2 | 18 | 0 | 0 | 1 | 3 | 0 | - | - | 44 | - | 4 | 2 | 25 | 3 | *NPL* |
| Kalimantan Timur | 3.614 | 85 | 3.141 | 5.251 | 79 | 5.096 | 10.958 | 1.212 | 5.520 | 375 | 6.219 | 7 | 17 | 116 | 1.721 | 25 | - | 13 | 6.121 | 81 | 714 | 2.270 | 9.569 | 1.888 | *Kalimantan Timur* |
| NPL | 22 | 4 | 117 | 16 | 0 | 1.066 | 254 | 15 | 153 | 5 | 476 | - | 1 | 5 | 42 | 1 | - | 0 | 147 | 2 | 13 | 37 | 89 | 26 | *NPL* |
| Kalimantan Tengah | 5.965 | 16 | 4 | 286 | 14 | 317 | 2.897 | 93 | 153 | 0 | 467 | 0 | 3 | 16 | 188 | 6 | - | 2 | 1.333 | 7 | 131 | 34 | 4.126 | 687 | *Kalimantan Tengah* |
| NPL | 6 | 0 | 1 | 2 | 0 | 20 | 58 | 2 | 5 | 0 | 11 | - | 0 | 0 | 7 | 0 | - | - | 19 | 0 | 2 | 0 | 16 | 3 | *NPL* |
| Sulawesi Tengah | 726 | 63 | 68 | 250 | 8 | 466 | 4.874 | 251 | 139 | 6 | 334 | 1 | 9 | 17 | 204 | 16 | - | 0 | 1.762 | 8 | 258 | 239 | 5.523 | 1.184 | *Sulawesi Tengah* |
| NPL | 13 | 1 | 1 | 8 | 0 | 23 | 189 | 5 | 2 | 0 | 8 | - | - | 0 | 11 | 0 | - | - | 19 | - | 3 | 1 | 36 | 4 | *NPL* |
| Sulawesi Selatan | 1.185 | 215 | 397 | 4.186 | 191 | 3.041 | 21.729 | 2.414 | 3.025 | 951 | 2.629 | 15 | 103 | 129 | 1.442 | 86 | 5 | 131 | 9.870 | 102 | 1.442 | 3.037 | 11.458 | 7.841 | *Sulawesi Selatan* |
| NPL | 129 | 12 | 3 | 175 | 2 | 176 | 695 | 31 | 29 | 157 | 145 | - | 1 | 1 | 56 | 4 | 0 | 0 | 290 | 1 | 49 | 32 | 133 | 34 | *NPL* |
| Sulawesi Utara | 249 | 286 | 40 | 467 | 4 | 666 | 5.908 | 290 | 229 | 15 | 768 | 3 | 38 | 42 | 275 | 14 | - | 0 | 3.052 | 59 | 285 | 263 | 4.933 | 5.414 | *Sulawesi Utara* |
| NPL | 8 | 14 | 5 | 6 | 1 | 25 | 257 | 47 | 7 | 2 | 21 | - | - | 0 | 12 | 0 | - | - | 99 | 1 | 3 | 1 | 70 | 13 | *NPL* |
| Gorontalo | 81 | 17 | 4 | 67 | 1 | 120 | 1.787 | 41 | 26 | 1 | 59 | 0 | 1 | 35 | 214 | 7 | - | 0 | 569 | 6 | 26 | 215 | 1.526 | 1.932 | *Gorontalo* |
| NPL | 7 | 0 | 0 | 1 | 0 | 23 | 118 | 1 | 1 | - | 5 | - | - | 1 | 4 | 0 | - | - | 10 | - | 0 | 0 | 17 | 3 | *NPL* |
| Sulawesi Barat | 212 | 4 | 2 | 36 | 1 | 46 | 1.236 | 32 | 7 | 2 | 56 | 0 | 3 | 9 | 96 | 6 | - | - | 147 | 1 | 16 | 8 | 899 | 1.048 | *Sulawesi Barat* |
| NPL | 42 | 0 | - | 3 | 0 | 2 | 50 | 0 | 0 | - | 18 | 0 | - | 0 | 1 | 0 | - | - | 5 | - | 2 | 0 | 13 | 10 | *NPL* |
| Sulawesi Tenggara | 290 | 42 | 84 | 158 | 2 | 357 | 3.468 | 360 | 75 | 5 | 501 | 1 | 10 | 17 | 174 | 6 | - | 0 | 1.402 | 73 | 324 | 84 | 5.257 | 273 | *Sulawesi Tenggara* |
| NPL | 7 | 2 | 1 | 4 | 0 | 20 | 103 | 7 | 1 | 0 | 18 | - | - | 1 | 6 | 0 | - | 0 | 23 | - | 3 | 1 | 26 | 2 | *NPL* |
| Nusa Tenggara Barat | 287 | 35 | 8 | 194 | 8 | 646 | 5.606 | 451 | 143 | 81 | 337 | 2 | 6 | 137 | 193 | 17 | - | 0 | 2.082 | 60 | 158 | 150 | 4.259 | 3.523 | *Nusa Tenggara Barat* |
| NPL | 10 | 1 | 0 | 6 | 0 | 14 | 115 | 2 | 2 | 1 | 6 | - | 0 | 5 | 4 | 0 | - | - | 21 | - | 1 | 0 | 49 | 21 | *NPL* |
| Bali | 907 | 181 | 69 | 1.646 | 56 | 1.778 | 14.403 | 5.526 | 420 | 546 | 1.550 | 3 | 140 | 434 | 1.678 | 64 | 0 | 9 | 9.156 | 85 | 249 | 456 | 7.267 | 1.251 | *Bali* |
| NPL | 5 | 0 | 0 | 4 | - | 12 | 96 | 2 | 1 | 11 | 6 | - | 0 | 0 | 21 | 0 | - | 1 | 45 | 1 | 0 | 2 | 14 | 18 | *NPL* |
| Nusa Tenggara Timur | 95 | 24 | 8 | 220 | 41 | 602 | 3.417 | 196 | 179 | 55 | 132 | 2 | 9 | 21 | 475 | 10 | - | 1 | 761 | 9 | 57 | 88 | 4.188 | 4.329 | *Nusa Tenggara Timur* |
| NPL | 3 | 3 | 1 | 2 | 1 | 21 | 83 | 4 | 4 | - | 2 | - | 1 | - | 22 | 0 | - | - | 5 | - | - | 1 | 33 | 14 | *NPL* |
| Maluku | 38 | 41 | 1 | 50 | 13 | 347 | 1.600 | 112 | 82 | 7 | 201 | 1 | 0 | 6 | 136 | 9 | 0 | 3 | 417 | 9 | 31 | 47 | 1.591 | 1.803 | *Maluku* |
| NPL | 4 | 1 | - | 0 | - | 52 | 42 | 2 | 3 | 0 | 3 | 0 | - | 0 | 2 | 0 | 0 | 0 | 3 | 0 | - | - | 27 | 22 | *NPL* |
| Papua | 559 | 42 | 62 | 510 | 32 | 1.259 | 4.289 | 640 | 437 | 18 | 424 | 3 | 31 | 24 | 1.014 | 19 | 9 | 13 | 1.146 | 10 | 275 | 64 | 3.322 | 3.562 | *Papua* |
| NPL | 5 | 2 | 0 | 26 | 3 | 38 | 97 | 7 | 6 | 0 | 11 | - | 4 | 2 | 14 | 0 | - | - | 30 | - | 4 | 1 | 43 | 19 | *NPL* |
| Maluku Utara | 10 | 12 | 1 | 32 | 0 | 223 | 1.223 | 48 | 40 | 4 | 102 | - | 2 | 4 | 76 | 2 | - | - | 257 | 1 | 16 | 18 | 1.023 | 1.538 | *Maluku Utara* |
| NPL | 0 | 1 | - | 2 | - | 24 | 59 | 2 | 1 | - | 5 | - | - | - | 8 | 0 | - | - | 10 | - | - | 0 | 11 | 7 | *NPL* |
| Papua Barat | 89 | 20 | 51 | 149 | 3 | 599 | 2.035 | 116 | 263 | 1 | 274 | 46 | 9 | 7 | 216 | 7 | 0 | 4 | 309 | 16 | 82 | 28 | 1.058 | 1.350 | *Papua Barat* |
| NPL | 1 | 6 | 0 | 6 | - | 8 | 57 | 10 | 2 | - | 5 | - | 0 | - | 2 | 0 | - | - | 6 | 1 | 3 | 1 | 20 | 5 | *NPL* |
| Lainnya | 1.479 | - | 2.049 | 3.567 | 183 | 161 | 5.663 | 3 | 1.269 | 2.347 | 474 | 4.819 | 0 | - | 12 | - | - | 1.579 | - | - | - | - | 118 | 8 | *Other* |
| NPL | - | - | 13 | 50 | - | - | 158 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 | *NPL* |
| **Total** | **177.162** | **6.391** | **126.826** | **577.880** | **79.493** | **116.090** | **644.047** | **59.306** | **163.418** | **151.154** | **193.182** | **12.475** | **5.477** | **10.153** | **53.861** | **1.537** | **318** | **3.984** | **268.764** | **12.024** | **24.979** | **104.458** | **277.825** | **222.068** | ***Total*** |
| **NPL** | **2.553** | **185** | **1.920** | **10.023** | **587** | **4.746** | **15.898** | **571** | **3.208** | **427** | **3.477** | **4** | **57** | **197** | **1.181** | **34** | **6** | **25** | **5.766** | **89** | **532** | **849** | **2.483** | **3.462** | ***NPL*** |

## 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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun[r)] | Jul | Ags | Sep | Okt | Nov | Des | |
| **Jenis Penggunaan** | | | | | | | | | | | | | | | | | | | ***Type of Use*** |
| **Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***Credit to Third Party*** |
| 1. Modal Kerja | 1.068.676 | 1.210.410 | 1.236.482 | 1.247.209 | 1.265.825 | 1.316.689 | 1.291.940 | 1.317.852 | 1.349.146 | 1.387.291 | 1.421.931 | 1.407.123 | 1.434.995 | 1.461.602 | 1.507.551 | 1.506.089 | 1.535.973 | 1.585.659 | *1. Working Capital* |
| NPL | 28.279 | 32.140 | 30.191 | 31.499 | 30.231 | 28.963 | 29.776 | 30.578 | 29.961 | 30.750 | 30.991 | 29.802 | 29.842 | 31.654 | 30.684 | 32.073 | 32.157 | 31.470 | *NPL* |
| 2. Investasi | 464.262 | 550.378 | 559.702 | 568.478 | 581.385 | 591.425 | 592.990 | 596.611 | 604.627 | 610.552 | 626.820 | 700.623 | 715.665 | 729.406 | 749.442 | 756.373 | 775.085 | 798.157 | *2. Investments* |
| NPL | 8.917 | 10.902 | 10.602 | 11.759 | 10.811 | 10.032 | 11.388 | 11.270 | 11.121 | 11.104 | 11.834 | 12.365 | 12.718 | 13.399 | 13.714 | 14.282 | 14.228 | 13.633 | *NPL* |
| 3. Konsumsi | 667.155 | 749.863 | 759.655 | 769.658 | 783.792 | 799.748 | 803.213 | 804.254 | 814.599 | 826.373 | 838.726 | 851.377 | 870.465 | 876.394 | 890.217 | 897.014 | 903.338 | 909.058 | *3. Consumption* |
| NPL | 10.499 | 12.341 | 12.153 | 12.209 | 12.226 | 11.600 | 12.994 | 13.339 | 13.342 | 13.430 | 13.473 | 13.412 | 13.802 | 14.325 | 14.116 | 14.057 | 14.046 | 13.176 | *NPL* |
| **Total Kredit** | **2.200.094** | **2.510.651** | **2.555.839** | **2.585.345** | **2.631.002** | **2.707.862** | **2.688.143** | **2.718.717** | **2.768.371** | **2.824.217** | **2.887.478** | **2.959.123** | **3.021.126** | **3.067.402** | **3.147.210** | **3.159.476** | **3.214.397** | **3.292.874** | ***Total Credit*** |
| **NPL** | **47.695** | **55.383** | **52.946** | **55.467** | **53.268** | **50.595** | **54.157** | **55.186** | **54.425** | **55.283** | **56.298** | **55.579** | **56.362** | **59.379** | **58.514** | **60.412** | **60.431** | **58.279** | ***NPL*** |
| **Orientasi Penggunaan Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***User Orientation Credit to Third Party*** |
| 1. Ekspor | 41.876 | 50.011 | 50.688 | 50.370 | 49.660 | 47.799 | 47.645 | 47.959 | 48.416 | 48.197 | 49.083 | 50.831 | 51.887 | 52.524 | 55.163 | 53.897 | 56.961 | 62.518 | *1. Ekspor* |
| NPL | 1.602 | 1.946 | 1.882 | 1.581 | 1.613 | 1.616 | 1.563 | 1.514 | 1.488 | 1.442 | 1.399 | 1.389 | 1.431 | 1.463 | 1.402 | 1.420 | 1.331 | 1.571 | *NPL* |
| 2. Impor | 26.525 | 34.369 | 35.292 | 36.749 | 38.042 | 38.985 | 39.141 | 39.148 | 38.295 | 44.785[r)] | 53.315 | 57.191 | 57.879 | 67.082 | 65.802 | 69.518 | 66.402 | 70.611 | *2. Impor* |
| NPL | 733 | 699 | 709 | 619 | 618 | 587 | 611 | 610 | 596 | 592 | 622 | 680 | 676 | 766 | 772 | 751 | 777 | 618 | *NPL* |
| 3. Lainnya | 2.131.118 | 2.426.271 | 2.469.859 | 2.498.226 | 2.543.300 | 2.621.078 | 2.601.357 | 2.631.610 | 2.681.661 | 2.731.234 | 2.785.079 | 2.851.100 | 2.911.360 | 2.947.796 | 3.026.246 | 3.036.061 | 3.091.035 | 3.159.745 | *3. Other* |
| NPL | 45.245 | 52.738 | 50.356 | 53.268 | 51.037 | 48.392 | 51.983 | 53.062 | 52.341 | 53.248 | 54.277 | 53.510 | 54.255 | 57.149 | 56.341 | 58.241 | 58.324 | 56.091 | *NPL* |
| **Total Kredit** | **2.200.094** | **2.510.651** | **2.555.839** | **2.585.345** | **2.631.002** | **2.707.862** | **2.688.143** | **2.718.717** | **2.768.371** | **2.824.217** | **2.887.478** | **2.959.123** | **3.021.126** | **3.067.402** | **3.147.210** | **3.159.476** | **3.214.397** | **3.292.874** | ***Total Credit*** |
| **NPL** | **47.694** | **55.383** | **52.946** | **55.467** | **53.268** | **50.595** | **54.157** | **55.186** | **54.425** | **55.283** | **56.298** | **55.579** | **56.362** | **59.378** | **58.514** | **60.412** | **60.431** | **58.279** | ***NPL*** |

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)*

*Miliar Rp (Billion Rp)*

| Keterangan | 2011 | 2012 | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun[r)] | Jul | Ags | Sep | Okt | Nov | Des | |
| **Jenis Penggunaan** | | | | | | | | | | | | | | | | | | | ***Type of Use*** |
| **Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***Credit to Third Party*** |
| 1. Modal Kerja | 407.101 | 446.639 | 461.110 | 463.823 | 472.704 | 503.972 | 489.159 | 506.067 | 517.899 | 532.763 | 550.134 | 519.935 | 521.845 | 526.442 | 548.564 | 545.237 | 558.264 | 580.070 | *1. Working Capital* |
| NPL | 13.638 | 14.792 | 14.171 | 15.149 | 14.192 | 13.784 | 13.929 | 14.314 | 13.794 | 14.218 | 14.229 | 13.212 | 13.623 | 14.096 | 13.632 | 13.687 | 13.402 | 12.967 | *NPL* |
| 2. Investasi | 135.196 | 156.711 | 160.698 | 162.461 | 169.506 | 168.585 | 167.924 | 169.219 | 170.430 | 172.695 | 177.172 | 246.233 | 248.572 | 251.426 | 259.555 | 260.453 | 265.799 | 274.979 | *2. Investments* |
| NPL | 2.462 | 2.920 | 2.987 | 3.900 | 2.879 | 2.559 | 2.966 | 2.824 | 2.929 | 2.975 | 3.175 | 4.050 | 4.000 | 4.088 | 4.143 | 4.193 | 3.913 | 3.844 | *NPL* |
| 3. Konsumsi | 234.535 | 262.016 | 267.177 | 270.799 | 277.937 | 286.571 | 288.416 | 283.285 | 287.960 | 292.728 | 297.819 | 300.778 | 307.500 | 310.631 | 316.971 | 319.366 | 321.925 | 326.677 | *3. Consumption* |
| NPL | 3.683 | 5.051 | 4.937 | 5.121 | 5.255 | 4.905 | 6.019 | 6.310 | 6.228 | 6.245 | 6.116 | 6.042 | 6.395 | 6.699 | 6.464 | 6.228 | 6.104 | 5.656 | *NPL* |
| **Total Kredit** | **776.833** | **865.367** | **888.985** | **897.082** | **920.147** | **959.128** | **945.499** | **958.571** | **976.289** | **998.187** | **1.025.125** | **1.066.945** | **1.077.916** | **1.088.499** | **1.125.090** | **1.125.057** | **1.145.988** | **1.181.726** | ***Total Credit*** |
| **NPL** | **19.783** | **22.762** | **22.095** | **24.169** | **22.325** | **21.249** | **22.915** | **23.448** | **22.951** | **23.439** | **23.520** | **23.304** | **24.019** | **24.883** | **24.239** | **24.108** | **23.418** | **22.467** | ***NPL*** |
| **Orientasi Penggunaan Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***User Orientation Credit to Third Party*** |
| 1. Ekspor | 13.551 | 13.376 | 13.496 | 13.445 | 13.759 | 13.169 | 12.591 | 12.347 | 13.230 | 11.808[r)] | 11.936 | 12.685 | 11.939 | 12.455 | 13.077 | 11.978 | 11.593 | 13.717 | *1. Ekspor* |
| NPL | 548 | 610 | 556 | 557 | 426 | 540 | 531 | 505 | 505 | 508 | 512 | 515 | 529 | 556 | 577 | 565 | 497 | 502 | *NPL* |
| 2. Impor | 7.296 | 7.018 | 8.210 | 8.592 | 10.059 | 10.542 | 10.906 | 11.240 | 8.964 | 12.322[r)] | 19.848 | 22.467 | 22.411 | 26.404 | 27.522 | 29.922 | 25.187 | 27.799 | *2. Impor* |
| NPL | 350 | 375 | 380 | 380 | 379 | 372 | 375 | 381 | 384 | 384 | 406 | 387 | 402 | 428 | 448 | 436 | 462 | 470 | *NPL* |
| 3. Lainnya | 755.987 | 844.973 | 867.279 | 875.045 | 896.329 | 935.417 | 922.002 | 934.984 | 954.095 | 974.057 | 993.341 | 1.031.794 | 1.043.566 | 1.049.640 | 1.084.491 | 1.083.157 | 1.109.209 | 1.140.209 | *3. Other* |
| NPL | 18.885 | 21.777 | 21.159 | 23.232 | 21.519 | 20.336 | 22.009 | 22.562 | 22.063 | 22.547 | 22.602 | 22.402 | 23.088 | 23.900 | 23.213 | 23.107 | 22.458 | 21.496 | *NPL* |
| **Total Kredit** | **776.833** | **865.367** | **888.985** | **897.082** | **920.147** | **959.128** | **945.499** | **958.571** | **976.289** | **998.187** | **1.025.125** | **1.066.945** | **1.077.916** | **1.088.499** | **1.125.090** | **1.125.057** | **1.145.988** | **1.181.726** | ***Total Credit*** |
| **NPL** | **19.783** | **22.762** | **22.095** | **24.169** | **22.325** | **21.249** | **22.915** | **23.448** | **22.951** | **23.439** | **23.520** | **23.304** | **24.019** | **24.883** | **24.239** | **24.108** | **23.418** | **22.467** | ***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)*
## *Miliar Rp (Billion Rp)*

| Keterangan | 2011 | 2012 | | | | | 2013 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Jenis Penggunaan** | | | | | | | | | | | | | | | | | | | ***Type of Use*** |
| **Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***Credit to Third Party*** |
| 1. Modal Kerja | 434.210 | 483.874 | 490.190 | 495.523 | 501.634 | 519.409 | 511.243 | 518.773 | 528.993 | 539.070 | 549.607 | 557.795 | 568.735 | 577.069 | 588.503 | 601.259 | 602.098 | 617.230 | *1. Working Capital* |
| NPL | 10.005 | 10.710 | 9.690 | 9.871 | 9.671 | 9.122 | 9.458 | 9.797 | 9.731 | 9.760 | 9.954 | 9.730 | 8.991 | 10.196 | 10.035 | 10.617 | 10.820 | 10.151 | *NPL* |
| 2. Investasi | 242.948 | 286.362 | 289.972 | 295.213 | 299.045 | 305.936 | 306.503 | 308.167 | 313.375 | 313.999 | 322.036 | 325.275 | 332.118 | 339.615 | 346.278 | 351.682 | 359.853 | 371.973 | *2. Investments* |
| NPL | 4.746 | 5.526 | 4.986 | 5.105 | 5.049 | 4.540 | 4.915 | 5.111 | 5.149 | 5.169 | 5.519 | 5.186 | 5.251 | 5.791 | 5.493 | 5.851 | 6.106 | 6.057 | *NPL* |
| 3. Konsumsi | 245.384 | 277.262 | 278.969 | 281.113 | 284.947 | 288.933 | 289.100 | 291.990 | 294.269 | 298.633 | 302.581 | 307.193 | 315.702 | 316.964 | 321.213 | 322.632 | 323.809 | 322.319 | *3. Consumption* |
| NPL | 3.390 | 3.829 | 3.826 | 3.805 | 3.815 | 3.785 | 3.981 | 4.002 | 4.043 | 4.200 | 4.320 | 4.289 | 4.291 | 4.380 | 4.375 | 4.472 | 4.526 | 4.356 | *NPL* |
| **Total Kredit** | **922.541** | **1.047.497** | **1.059.131** | **1.071.848** | **1.085.626** | **1.114.279** | **1.106.845** | **1.118.930** | **1.136.637** | **1.151.702** | **1.174.225** | **1.190.263** | **1.216.555** | **1.233.648** | **1.255.994** | **1.275.573** | **1.285.761** | **1.311.522** | ***Total Credit*** |
| **NPL** | **18.141** | **20.065** | **18.503** | **18.781** | **18.535** | **17.448** | **18.354** | **18.910** | **18.924** | **19.129** | **19.792** | **19.205** | **18.534** | **20.368** | **19.903** | **20.941** | **21.453** | **20.564** | ***NPL*** |
| **Orientasi Penggunaan Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***User Orientation Credit to Third Party*** |
| 1. Ekspor | 8.800 | 10.643 | 10.825 | 10.964 | 10.655 | 9.391 | 9.928 | 9.952 | 9.922 | 9.834 | 10.559 | 11.470 | 11.729 | 10.470 | 13.397 | 13.582 | 13.746 | 14.471 | *1. Ekspor* |
| NPL | 91 | 229 | 224 | 227 | 71 | 22 | 29 | 32 | 21 | 24 | 25 | 27 | 48 | 21 | 70 | 70***) | 97 | 153 | *NPL* |
| 2. Impor | 7.256 | 11.019 | 11.163 | 11.543 | 11.707 | 11.385 | 10.827 | 10.242 | 10.774 | 11.295 | 12.014 | 12.488 | 14.286 | 18.085 | 14.903 | 15.883 | 15.706 | 15.784 | *2. Impor* |
| NPL | 199 | 183 | 187 | 106 | 106 | 97 | 103 | 97 | 97 | 93 | 100 | 146 | 135 | 168 | 145 | 138 | 131 | 76 | *NPL* |
| 3. Lainnya | 906.486 | 1.025.835 | 1.037.143 | 1.049.341 | 1.063.264 | 1.093.502 | 1.086.090 | 1.098.737 | 1.115.941 | 1.130.573 | 1.151.652 | 1.166.305 | 1.190.540 | 1.205.094 | 1.227.694 | 1.246.108 | 1.256.309 | 1.281.267 | *3. Other* |
| NPL | 17.851 | 19.654 | 18.091 | 18.448 | 18.357 | 17.329 | 18.222 | 18.781 | 18.806 | 19.012 | 19.667 | 19.032 | 18.351 | 20.179 | 19.689 | 20.697 | 21.225 | 20.335 | *NPL* |
| **Total Kredit** | **922.541** | **1.047.497** | **1.059.131** | **1.071.848** | **1.085.626** | **1.114.279** | **1.106.845** | **1.118.930** | **1.136.637** | **1.151.702** | **1.174.225** | **1.190.263** | **1.216.555** | **1.233.648** | **1.255.994** | **1.275.573** | **1.285.761** | **1.311.522** | ***Total Credit*** |
| **NPL** | **18.141** | **20.065** | **18.503** | **18.781** | **18.535** | **17.448** | **18.354** | **18.910** | **18.924** | **19.129** | **19.792** | **19.205** | **18.534** | **20.368** | **19.903** | **20.941** | **21.453** | **20.564** | ***NPL*** |

***) Angka-angka sangat-sangat sementara

****) Estimated 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)*

*Miliar Rp (Billion Rp)*

| Keterangan | 2011 | 2012 | | | | | 2013 | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Jenis Penggunaan** | | | | | | | | | | | | | | | | | | | ***Type of Use*** |
| **Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***Credit to Third Party*** |
| 1. Modal Kerja | 22.195 | 27.316 | 28.339 | 28.653 | 29.111 | 30.464 | 30.877 | 31.329 | 32.520 | 33.603 | 34.996 | 37.334 | 37.875 | 37.747 | 39.545 | 38.677 | 39.439 | 41.614 | *1. Working Capital* |
| NPL | 635 | 865 | 832 | 810 | 820 | 810 | 836 | 884 | 863 | 893 | 904 | 859 | 960 | 923 | 893 | 990 | 952 | 1.001 | *NPL* |
| 2. Investasi | 11.858 | 14.963 | 15.420 | 15.671 | 16.176 | 16.879 | 16.914 | 17.273 | 17.816 | 18.154 | 18.930 | 19.384 | 19.964 | 19.468 | 19.621 | 19.872 | 20.130 | 20.358 | *2. Investments* |
| NPL | 285 | 513 | 589 | 597 | 634 | 692 | 618 | 705 | 674 | 701 | 705 | 694 | 731 | 690 | 665 | 707 | 648 | 618 | *NPL* |
| 3. Konsumsi | 34.090 | 39.371 | 40.089 | 40.993 | 41.692 | 42.108 | 42.336 | 42.751 | 43.720 | 43.434 | 43.865 | 44.535 | 44.950 | 45.011 | 45.480 | 45.874 | 46.191 | 46.256 | *3. Consumption* |
| NPL | 323 | 336 | 331 | 326 | 342 | 336 | 351 | 325 | 327 | 334 | 342 | 334 | 328 | 346 | 330 | 340 | 359 | 319 | *NPL* |
| **Total Kredit** | **68.143** | **81.651** | **83.848** | **85.317** | **86.978** | **89.451** | **90.127** | **91.353** | **94.056** | **95.191** | **97.791** | **101.253** | **102.789** | **102.226** | **104.646** | **104.423** | **105.760** | **108.228** | ***Total Credit*** |
| **NPL** | **1.243** | **1.714** | **1.753** | **1.733** | **1.796** | **1.838** | **1.806** | **1.914** | **1.864** | **1.928** | **1.952** | **1.887** | **2.020** | **1.958** | **1.888** | **2.037** | **1.958** | **1.938** | ***NPL*** |
| **Orientasi Penggunaan Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***User Orientation Credit to Third Party*** |
| 1. Ekspor | 10 | 2 | 5 | 9 | 1 | 5 | 1 | 1 | 1 | 1 | 6 | 2 | 3 | 3 | 2 | 2 | 1 | 0 | *1. Ekspor* |
| NPL | 0 | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| 2. Impor | 0 | 5 | 7 | 9 | 6 | 6 | 5 | 5 | 3 | 4 | 4 | 3 | 6 | 5 | 4 | 2 | 3 | 2 | *2. Impor* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| 3. Lainnya | 68.133 | 81.643 | 83.836 | 85.299 | 86.971 | 89.439 | 90.121 | 91.347 | 94.052 | 95.187 | 97.781 | 101.247 | 102.780 | 102.218 | 104.640 | 104.419 | 105.757 | 108.226 | *3. Other* |
| NPL | 1.243 | 1.714 | 1.753 | 1.731 | 1.796 | 1.838 | 1.806 | 1.914 | 1.864 | 1.928 | 1.952 | 1.887 | 2.020 | 1.958 | 1.888 | 2.037 | 1.958 | 1.938 | *NPL* |
| **Total Kredit** | **68.143** | **81.651** | **83.848** | **85.317** | **86.978** | **89.451** | **90.127** | **91.353** | **94.056** | **95.191** | **97.791** | **101.253** | **102.789** | **102.226** | **104.646** | **104.423** | **105.760** | **108.228** | ***Total Credit*** |
| **NPL** | **1.243** | **1.714** | **1.753** | **1.733** | **1.796** | **1.838** | **1.806** | **1.914** | **1.864** | **1.928** | **1.952** | **1.887** | **2.020** | **1.958** | **1.888** | **2.037** | **1.958** | **1.938** | ***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)*

*Miliar Rp (Billion Rp)*

| Keterangan | 2011 | 2012 | | | | | 2013 | | | | | | | | | | | | Items |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep *) | Okt | Nov | Des | |
| **Jenis Penggunaan** | | | | | | | | | | | | | | | | | | | ***Type of Use*** |
| **Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***Credit to Third Party*** |
| 1. Modal Kerja | 35.304 | 44.360 | 46.255 | 46.914 | 48.044 | 45.861 | 42.930 | 44.106 | 45.674 | 47.676 | 49.513 | 51.965 | 53.788 | 54.608 | 57.029 | 58.333 | 59.058 | 57.562 | *1. Working Capital* |
| NPL | 1.948 | 3.445 | 3.269 | 3.432 | 3.440 | 3.207 | 3.588 | 3.503 | 3.514 | 3.840 | 4.000 | 4.105 | 4.331 | 4.366 | 4.240 | 4.584 | 4.647 | 4.838 | *NPL* |
| 2. Investasi | 21.081 | 23.686 | 23.316 | 23.311 | 23.595 | 24.870 | 25.634 | 26.171 | 26.227 | 27.226 | 27.702 | 28.222 | 28.418 | 28.534 | 28.778 | 29.456 | 29.848 | 29.561 | *2. Investments* |
| NPL | 498 | 1.078 | 1.026 | 1.122 | 1.154 | 1.134 | 1.796 | 1.538 | 1.280 | 1.295 | 1.401 | 1.446 | 1.457 | 1.528 | 2.033 | 2.120 | 2.090 | 1.683 | *NPL* |
| 3. Konsumsi | 119.317 | 136.893 | 139.155 | 142.800 | 145.087 | 148.120 | 149.736 | 152.714 | 155.376 | 158.377 | 161.122 | 164.628 | 167.615 | 168.632 | 171.368 | 173.197 | 175.107 | 177.418 | *3. Consumption* |
| NPL | 627 | 669 | 688 | 695 | 708 | 684 | 723 | 732 | 763 | 802 | 840 | 852 | 896 | 949 | 963 | 988 | 1.014 | 922 | *NPL* |
| **Total Kredit** | **175.702** | **204.939** | **208.726** | **213.024** | **216.726** | **218.851** | **218.300** | **222.991** | **227.278** | **233.279** | **238.337** | **244.815** | **249.821** | **251.775** | **257.175** | **260.985** | **264.014** | **264.541** | ***Total Credit*** |
| **NPL** | **3.073** | **5.192** | **4.982** | **5.249** | **5.302** | **5.025** | **6.107** | **5.773** | **5.558** | **5.936** | **6.241** | **6.402** | **6.684** | **6.843** | **7.236** | **7.692** | **7.751** | **7.444** | ***NPL*** |
| **Orientasi Penggunaan Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***User Orientation Credit to Third Party*** |
| 1. Ekspor | 99 | 51 | 78 | 72 | 87 | 87 | 86 | 83 | 86 | 84 | 85 | 88 | 83 | 65 | 64 | 66 | 66 | 65 | *1. Ekspor* |
| NPL | 8 | 13 | 14 | 14 | 22 | 14 | 15 | 11 | 11 | 11 | 10 | 8 | 8 | 8 | 8 | 8 | 9 | 9 | *NPL* |
| 2. Impor | 5 | 6 | 5 | 4 | 3 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | *2. Impor* |
| NPL | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | *NPL* |
| 3. Lainnya | 175.597 | 204.883 | 208.644 | 212.948 | 216.636 | 218.759 | 218.209 | 222.905 | 227.189 | 233.192 | 238.249 | 244.725 | 249.734 | 251.707 | 257.108 | 260.915 | 263.944 | 264.473 | *3. Other* |
| NPL | 3.065 | 5.179 | 4.969 | 5.234 | 5.280 | 5.010 | 6.091 | 5.761 | 5.546 | 5.924 | 6.230 | 6.393 | 6.675 | 6.834 | 7.227 | 7.683 | 7.741 | 7.434 | *NPL* |
| **Total Kredit** | **175.702** | **204.939** | **208.726** | **213.024** | **216.726** | **218.851** | **218.300** | **222.991** | **227.278** | **233.279** | **238.337** | **244.815** | **249.821** | **251.775** | **257.175** | **260.985** | **264.014** | **264.541** | ***Total Credit*** |
| **NPL** | **3.073** | **5.192** | **4.982** | **5.249** | **5.302** | **5.025** | **6.107** | **5.773** | **5.558** | **5.936** | **6.241** | **6.402** | **6.684** | **6.843** | **7.236** | **7.692** | **7.751** | **7.444** | ***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)*

*Miliar Rp (Billion Rp)*

| Keterangan | 2011 | 2012 | | | | | 2013 | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Jenis Penggunaan** | | | | | | | | | | | | | | | | | | | ***Type of Use*** |
| **Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***Credit to Third Party*** |
| 1. Modal Kerja | 80.077 | 98.845 | 97.696 | 98.788 | 98.974 | 101.551 | 103.210 | 103.755 | 105.806 | 109.885 | 112.743 | 116.250 | 119.136 | 123.905 | 124.545 | 119.863 | 125.821 | 130.992 | *1. Working Capital* |
| NPL | 1.083 | 1.454 | 1.374 | 1.394 | 1.312 | 1.307 | 1.267 | 1.227 | 1.248 | 1.246 | 1.161 | 1.071 | 1.083 | 1.162 | 939 | 1.061 | 1.021 | 1.171 | *NPL* |
| 2. Investasi | 26.317 | 34.612 | 35.639 | 36.152 | 35.523 | 38.127 | 38.002 | 38.641 | 39.877 | 42.415 | 43.211 | 44.877 | 47.563 | 49.899 | 53.065 | 53.161 | 55.370 | 55.821 | *2. Investments* |
| NPL | 401 | 379 | 525 | 547 | 534 | 537 | 529 | 537 | 538 | 505 | 579 | 454 | 730 | 726 | 775 | 833 | 865 | 867 | *NPL* |
| 3. Konsumsi | 13.994 | 14.172 | 14.039 | 13.789 | 13.773 | 13.617 | 13.422 | 13.216 | 13.103 | 12.860 | 12.777 | 13.238 | 13.685 | 13.930 | 13.911 | 14.446 | 14.539 | 14.545 | *3. Consumption* |
| NPL | 552 | 532 | 541 | 525 | 528 | 524 | 527 | 533 | 540 | 407 | 403 | 409 | 386 | 418 | 420 | 426 | 430 | 432 | *NPL* |
| **Total Kredit** | **120.389** | **147.628** | **147.374** | **148.729** | **148.269** | **153.295** | **154.633** | **155.612** | **158.786** | **165.160** | **168.730** | **174.365** | **180.383** | **187.733** | **191.521** | **187.471** | **195.730** | **201.357** | ***Total Credit*** |
| **NPL** | **2.036** | **2.365** | **2.440** | **2.466** | **2.373** | **2.368** | **2.324** | **2.297** | **2.326** | **2.158** | **2.143** | **1.934** | **2.199** | **2.306** | **2.133** | **2.320** | **2.315** | **2.470** | ***NPL*** |
| **Orientasi Penggunaan Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***User Orientation Credit to Third Party*** |
| 1. Ekspor | 14.728 | 17.639 | 18.162 | 17.605 | 17.061 | 17.518 | 18.196 | 18.744 | 17.854 | 18.175 | 18.033 | 18.116 | 18.755 | 19.685 | 18.502 | 19.956 | 21.599 | 24.128 | *1. Ekspor* |
| NPL | 468 | 567 | 583 | 618 | 618 | 619 | 624 | 592 | 587 | 538 | 492 | 474 | 469 | 486 | 330 | 334 | 302 | 340 | *NPL* |
| 2. Impor | 3.899 | 5.127 | 4.933 | 5.464 | 5.566 | 5.989 | 6.143 | 6.510 | 6.431 | 6.899 | 6.991 | 7.627 | 6.483 | 7.341 | 7.021 | 6.487 | 8.752 | 9.350 | *2. Impor* |
| NPL | 23 | 17 | 17 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 32 | 29 | 29 | 29 | 26 | *NPL* |
| 3. Lainnya | 101.761 | 124.863 | 124.280 | 125.660 | 125.642 | 129.788 | 130.295 | 130.358 | 134.501 | 140.087 | 143.705 | 148.622 | 155.145 | 160.707 | 165.998 | 161.028 | 165.380 | 167.880 | *3. Other* |
| NPL | 1.545 | 1.781 | 1.840 | 1.840 | 1.747 | 1.742 | 1.692 | 1.697 | 1.731 | 1.613 | 1.643 | 1.453 | 1.723 | 1.788 | 1.774 | 1.957 | 1.985 | 2.104 | *NPL* |
| **Total Kredit** | **120.389** | **147.628** | **147.374** | **148.729** | **148.269** | **153.295** | **154.633** | **155.612** | **158.786** | **165.160** | **168.730** | **174.365** | **180.383** | **187.733** | **191.521** | **187.471** | **195.730** | **201.357** | ***Total Credit*** |
| **NPL** | **2.036** | **2.365** | **2.440** | **2.466** | **2.373** | **2.368** | **2.324** | **2.297** | **2.326** | **2.158** | **2.143** | **1.934** | **2.199** | **2.306** | **2.133** | **2.320** | **2.315** | **2.470** | ***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)*

*Miliar Rp (Billion Rp)*

| Keterangan | 2011 | 2012 | | | | | 2013 | | | | | | | | | | | Items |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Jenis Penggunaan** | | | | | | | | | | | | | | | | | | | ***Type of Use*** |
| **Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***Credit to Third Party*** |
| 1. Modal Kerja | 89.789 | 109.376 | 112.892 | 113.508 | 115.358 | 115.432 | 114.522 | 113.821 | 118.255 | 124.294 | 124.939 | 123.844 | 133.616 | 141.831 | 149.363 | 142.720 | 151.293 | 158.191 | *1. Working Capital* |
| NPL | 970 | 874 | 855 | 844 | 797 | 732 | 698 | 853 | 810 | 793 | 743 | 824 | 853 | 911 | 946 | 946***) | 1.316 | 1.341 | *NPL* |
| 2. Investasi | 26.862 | 34.044 | 34.657 | 35.672 | 37.541 | 37.028 | 38.013 | 37.140 | 36.900 | 36.063 | 37.769 | 36.633 | 39.032 | 40.463 | 42.146 | 41.748 | 44.085 | 45.465 | *2. Investments* |
| NPL | 525 | 487 | 489 | 489 | 562 | 569 | 563 | 555 | 552 | 458 | 456 | 535 | 548 | 576 | 606 | 578 | 606 | 564 | *NPL* |
| 3. Konsumsi | 19.834 | 20.149 | 20.225 | 20.165 | 20.356 | 20.398 | 20.203 | 20.298 | 20.171 | 20.341 | 20.562 | 21.005 | 21.014 | 21.227 | 21.274 | 21.499 | 21.766 | 21.844 | *3. Consumption* |
| NPL | 1.924 | 1.923 | 1.829 | 1.738 | 1.579 | 1.366 | 1.392 | 1.437 | 1.440 | 1.441 | 1.452 | 1.487 | 1.505 | 1.532 | 1.564 | 1.602 | 1.614 | 1.491 | *NPL* |
| **Total Kredit** | **136.486** | **163.569** | **167.774** | **169.344** | **173.255** | **172.859** | **172.738** | **171.259** | **175.326** | **180.697** | **183.270** | **181.482** | **193.661** | **203.521** | **212.784** | **205.968** | **217.144** | **225.500** | ***Total Credit*** |
| **NPL** | **3.419** | **3.284** | **3.174** | **3.070** | **2.937** | **2.667** | **2.653** | **2.844** | **2.802** | **2.693** | **2.651** | **2.847** | **2.906** | **3.019** | **3.116** | **3.314** | **3.536** | **3.396** | ***NPL*** |
| **Orientasi Penggunaan Kredit kepada Pihak Ketiga** | | | | | | | | | | | | | | | | | | | ***User Orientation Credit to Third Party*** |
| 1. Ekspor | 4.688 | 8.300 | 8.122 | 8.276 | 8.096 | 7.629 | 6.844 | 6.833 | 7.323 | 8.296 | 8.464 | 8.471 | 9.377 | 9.847 | 10.120 | 8.313 | 9.956 | 10.136 | *1. Ekspor* |
| NPL | 487 | 527 | 505 | 163 | 476 | 421 | 364 | 373 | 364 | 362 | 359 | 366 | 377 | 391 | 417 | 406 | 426 | 567 | *NPL* |
| 2. Impor | 8.069 | 11.194 | 10.974 | 11.136 | 10.700 | 11.058 | 11.255 | 11.147 | 12.120 | 14.263(r) | 14.455(r) | 14.603 | 14.690 | 15.245 | 16.348 | 17.221 | 16.752 | 17.673 | *2. Impor* |
| NPL | 162 | 124 | 124 | 124 | 124 | 109 | 124 | 124 | 106 | 107 | 107 | 139 | 130 | 138 | 149 | 147 | 154 | 45 | *NPL* |
| 3. Lainnya | 123.154 | 144.075 | 148.677 | 149.933 | 154.459 | 154.172 | 154.640 | 153.279 | 155.883 | 158.139 | 160.351 | 158.408 | 169.595 | 178.429 | 186.315 | 180.434 | 190.437 | 197.690 | *3. Other* |
| NPL | 2.656 | 2.633 | 2.545 | 2.784 | 2.338 | 2.136 | 2.164 | 2.348 | 2.331 | 2.225 | 2.185 | 2.342 | 2.399 | 2.489 | 2.550 | 2.760 | 2.957 | 2.783 | *NPL* |
| **Total Kredit** | **136.486** | **163.569** | **167.774** | **169.344** | **173.255** | **172.859** | **172.738** | **171.259** | **175.326** | **180.697** | **183.270** | **181.482** | **193.661** | **203.521** | **212.784** | **205.968** | **217.144** | **225.500** | ***Total Credit*** |
| **NPL** | **3.418** | **3.284** | **3.174** | **3.070** | **2.937** | **2.667** | **2.653** | **2.844** | **2.802** | **2.693** | **2.651** | **2.847** | **2.906** | **3.019** | **3.116** | **3.314** | **3.536** | **3.396** | ***NPL*** |

***) Angka-angka sangat-sangat sementara

****) Estimated 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 - Desember 2013

*Credit and Non Perfoming Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for December 2013*

Miliar Rp *(Billion Rp)*

| Lokasi | Modal Kerja *(Working Capital)* | Investasi *(Investment)* | Konsumsi *(Consumption)* | Orientasi Penggunaan *(User Orientation)* | | | *Location* |
|---|---|---|---|---|---|---|---|
| | | | | Ekspor | Impor | Lainnya | |
| 1. Jawa Barat | 111.812 | 42.737 | 113.117 | 2.112 | 641 | 264.913 | *1. Jawa Barat* |
| NPL | 3.516 | 1.368 | 1.948 | 23 | 0 | 6.809 | *NPL* |
| 2. Banten | 28.047 | 9.562 | 38.743 | 410 | 72 | 75.871 | *2. Banten* |
| NPL | 460 | 108 | 594 | 0 | 0 | 1.162 | *NPL* |
| 3. DKI Jakarta | 838.176 | 476.881 | 289.897 | 38.369 | 62.555 | 1.504.029 | *3. DKI Jakarta* |
| NPL | 11.217 | 6.001 | 4.830 | 1.233 | 527 | 20.289 | *NPL* |
| 4. D.I Yogyakarta | 8.503 | 4.627 | 9.035 | 105 | 6 | 22.055 | *4. D.I Yogyakarta* |
| NPL | 185 | 105 | 93 | 2 | 0 | 381 | *NPL* |
| 5. Jawa Tengah | 91.374 | 25.412 | 58.653 | 1.532 | 941 | 172.965 | *5. Jawa Tengah* |
| NPL | 2.283 | 571 | 637 | 24 | 41 | 3.426 | *NPL* |
| 6. Jawa Timur | 179.892 | 43.938 | 78.979 | 6.105 | 3.746 | 292.957 | *6. Jawa Timur* |
| NPL | 3.610 | 783 | 938 | 149 | 2 | 5.181 | *NPL* |
| 7. Bengkulu | 3.546 | 1.341 | 6.389 | 94 | 15 | 11.167 | *7. Bengkulu* |
| NPL | 109 | 51 | 43 | 0 | 0 | 203 | *NPL* |
| 8. Jambi | 7.543 | 5.864 | 10.208 | 162 | 27 | 23.426 | *8. Jambi* |
| NPL | 235 | 105 | 127 | 1 | 0 | 466 | *NPL* |
| 9. Aceh | 8.035 | 2.122 | 13.381 | 16 | 1 | 23.521 | *9. Aceh* |
| NPL | 824 | 89 | 157 | 0 | 0 | 1.069 | *NPL* |
| 10. Sumatera Utara | 75.192 | 43.432 | 36.579 | 9.708 | 1.966 | 143.530 | *10. Sumatera Utara* |
| NPL | 1.640 | 965 | 691 | 119 | 37 | 3.140 | *NPL* |
| 11. Sumatera Barat | 13.388 | 5.762 | 15.173 | 683 | 25 | 33.615 | *11. Sumatera Barat* |
| NPL | 424 | 200 | 126 | 5 | 0 | 745 | *NPL* |
| 12. Riau | 15.272 | 15.352 | 17.949 | 182 | 91 | 48.300 | *12. Riau* |
| NPL | 618 | 455 | 416 | 5 | 0 | 1.483 | *NPL* |
| 13. Sumatera Selatan | 19.280 | 13.905 | 20.155 | 1.039 | 18 | 52.282 | *13. Sumatera Selatan* |
| NPL | 1.017 | 527 | 300 | 1 | 0 | 1.843 | *NPL* |
| 14. Bangka Belitung | 4.068 | 664 | 3.082 | 39 | 2 | 7.772 | *14. Bangka Belitung* |
| NPL | 40 | 7 | 55 | 0 | 0 | 102 | *NPL* |
| 15. Kepulauan Riau | 10.694 | 7.857 | 9.628 | 52 | 125 | 28.002 | *15. Kepulauan Riau* |
| NPL | 108 | 113 | 172 | 0 | - | 393 | *NPL* |
| 16. Lampung | 16.869 | 8.629 | 9.923 | 509 | 5 | 34.908 | *16. Lampung* |
| NPL | 378 | 91 | 134 | 0 | 0 | 603 | *NPL* |
| 17. Kalimantan Selatan | 10.559 | 8.430 | 12.595 | 330 | 13 | 31.242 | *17. Kalimantan Selatan* |
| NPL | 226 | 176 | 142 | 1 | 0 | 543 | *NPL* |
| 18. Kalimantan Barat | 10.572 | 7.860 | 11.871 | 203 | 12 | 30.088 | *18. Kalimantan Barat* |
| NPL | 154 | 107 | 78 | 2 | 0 | 338 | *NPL* |
| 19. Kalimantan Timur | 22.381 | 21.069 | 20.643 | 83 | 10 | 63.999 | *19. Kalimantan Timur* |
| NPL | 1.467 | 709 | 313 | 1 | 0 | 2.488 | *NPL* |
| 20. Kalimantan Tengah | 4.617 | 5.812 | 6.319 | 172 | 1 | 16.575 | *20. Kalimantan Tengah* |
| NPL | 84 | 29 | 41 | 0 | 0 | 154 | *NPL* |
| 21. Sulawesi Tengah | 5.730 | 1.703 | 8.975 | 37 | 26 | 16.346 | *21. Sulawesi Tengah* |
| NPL | 218 | 42 | 64 | 0 | 0 | 324 | *NPL* |
| 22. Sulawesi Selatan | 27.367 | 14.508 | 33.749 | 155 | 23 | 75.447 | *22. Sulawesi Selatan* |
| NPL | 1.117 | 498 | 538 | 1 | 8 | 2.144 | *NPL* |
| 23. Sulawesi Utara | 6.537 | 2.757 | 14.006 | 53 | 3 | 23.243 | *23. Sulawesi Utara* |
| NPL | 261 | 144 | 187 | 1 | 0 | 592 | *NPL* |
| 26. Gorontalo | 1.931 | 530 | 4.274 | 15 | 5 | 6.716 | *26. Gorontalo* |
| NPL | 122 | 40 | 30 | 1 | 0 | 191 | *NPL* |
| 25. Sulawesi Barat | 1.334 | 416 | 2.120 | 4 | 1 | 3.865 | *25. Sulawesi Barat* |
| NPL | 98 | 20 | 30 | - | 0 | 147 | *NPL* |
| 24. Sulawesi Tenggara | 3.663 | 1.886 | 7.414 | 16 | 10 | 12.936 | *24. Sulawesi Tenggara* |
| NPL | 116 | 55 | 55 | 0 | 0 | 226 | *NPL* |
| 27. Nusa Tenggara Barat | 5.762 | 2.409 | 10.212 | 9 | 2 | 18.371 | *27. Nusa Tenggara Barat* |
| NPL | 137 | 29 | 92 | 0 | 0 | 258 | *NPL* |
| 28. Bali | 18.337 | 11.074 | 18.463 | 171 | 5 | 47.698 | *28. Bali* |
| NPL | 129 | 30 | 79 | 0 | 0 | 239 | *NPL* |
| 29. Nusa Tenggara Timur | 4.340 | 1.150 | 9.427 | 26 | 13 | 14.878 | *29. Nusa Tenggara Timur* |
| NPL | 121 | 25 | 53 | 0 | 0 | 199 | *NPL* |
| 30. Maluku | 1.845 | 803 | 3.897 | 6 | 3 | 6.537 | *30. Maluku* |
| NPL | 73 | 37 | 52 | 0 | 0 | 163 | *NPL* |
| 31. Papua | 6.574 | 2.809 | 8.380 | 4 | 16 | 17.743 | *31. Papua* |
| NPL | 172 | 42 | 97 | 0 | 1 | 311 | *NPL* |
| 32. Maluku Utara | 1.296 | 483 | 2.852 | 6 | 1 | 4.625 | *32. Maluku Utara* |
| NPL | 71 | 30 | 27 | 0 | - | 129 | *NPL* |
| 33. Papua Barat | 2.884 | 1.004 | 2.843 | 7 | 3 | 6.722 | *33. Papua Barat* |
| NPL | 66 | 30 | 36 | 0 | 0 | 131 | *NPL* |
| 34. Lainnya | 18.236 | 5.368 | 127 | 104 | 227 | 23.400 | *34. Lainnya* |
| NPL | 171 | 50 | 0 | - | - | 222 | *NPL* |
| **Total** | **1.585.659** | **798.157** | **909.058** | **62.518** | **70.611** | **3.159.745** | ***Total*** |
| **NPL** | **31.470** | **13.633** | **13.176** | **1.571** | **618** | **56.091** | ***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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| 1. Jawa Barat | 172.550 | 200.943 | 203.200 | 208.689 | 212.745 | 219.544 | 217.792 | 221.753 | 227.818 | 232.446 | 238.617 | 245.623 | 249.472 | 251.053 | 256.672 | 259.113 | 262.580 | 267.666 | *1. Jawa Barat* |
| NPL | 4.134 | 5.637 | 5.274 | 5.360 | 5.464 | 5.318 | 6.025 | 6.058 | 6.283 | 6.639 | 6.705 | 6.706 | 6.884 | 7.158 | 6.881 | 7.200 | 7.137 | 6.833 | *NPL* |
| 2. Banten | 52.115 | 60.626 | 61.881 | 61.929 | 62.326 | 64.337 | 63.338 | 63.739 | 63.542 | 64.148 | 65.582 | 67.769 | 71.533 | 72.215 | 73.713 | 74.500 | 74.858 | 76.353 | *2. Banten* |
| NPL | 980 | 1.129 | 1.148 | 1.122 | 1.122 | 1.055 | 1.207 | 1.257 | 1.195 | 1.234 | 1.250 | 1.242 | 1.302 | 1.340 | 1.272 | 1.272 | 1.273 | 1.162 | *NPL* |
| 3. DKI Jakarta | 1.080.426 | 1.226.725 | 1.242.779 | 1.250.528 | 1.273.453 | 1.310.522 | 1.307.465 | 1.313.278 | 1.336.366 | 1.366.847 | 1.401.224 | 1.425.765 | 1.458.531 | 1.488.972 | 1.531.403 | 1.534.156 | 1.563.789 | 1.604.953 | *3. DKI Jakarta* |
| NPL | 22.338 | 23.497 | 21.659 | 23.808 | 21.380 | 20.366 | 20.788 | 21.331 | 20.816 | 20.563 | 20.761 | 20.125 | 19.766 | 21.178 | 20.894 | 21.952 | 22.274 | 22.048 | *NPL* |
| 4. D.I Yogyakarta | 15.154 | 17.177 | 17.446 | 17.717 | 17.986 | 18.636 | 18.349 | 18.542 | 18.902 | 19.295 | 19.802 | 20.403 | 20.970 | 20.959 | 21.385 | 21.636 | 21.258 | 22.166 | *4. D.I Yogyakarta* |
| NPL | 313 | 396 | 424 | 427 | 417 | 387 | 424 | 418 | 424 | 422 | 438 | 429 | 454 | 448 | 440 | 445 | 407 | 383 | *NPL* |
| 5. Jawa Tengah | 120.950 | 136.503 | 139.750 | 141.859 | 143.737 | 150.269 | 147.562 | 150.032 | 152.567 | 154.540 | 156.690 | 160.624 | 163.543 | 164.723 | 168.013 | 167.855 | 170.670 | 175.439 | *5. Jawa Tengah* |
| NPL | 2.550 | 3.197 | 3.138 | 3.182 | 3.167 | 2.887 | 3.101 | 3.182 | 3.156 | 3.234 | 3.324 | 3.481 | 3.537 | 3.706 | 3.598 | 3.613 | 3.616 | 3.492 | *NPL* |
| 6. Jawa Timur | 190.058 | 216.559 | 223.709 | 228.076 | 232.354 | 239.702 | 237.211 | 240.642 | 245.482 | 250.266 | 253.887 | 265.556 | 272.771 | 277.430 | 284.466 | 285.600 | 294.714 | 302.809 | *6. Jawa Timur* |
| NPL | 5.490 | 6.077 | 5.942 | 5.959 | 5.951 | 6.257 | 6.184 | 6.285 | 5.564 | 5.552 | 5.664 | 5.656 | 5.847 | 6.137 | 5.750 | 5.912 | 5.496 | 5.331 | *NPL* |
| 7. Bengkulu | 7.399 | 8.623 | 8.781 | 8.936 | 9.122 | 9.361 | 9.403 | 9.513 | 9.748 | 10.016 | 10.244 | 10.514 | 10.726 | 10.775 | 11.012 | 11.074 | 11.159 | 11.277 | *7. Bengkulu* |
| NPL | 128 | 148 | 145 | 153 | 144 | 131 | 151 | 175 | 196 | 188 | 194 | 185 | 185 | 204 | 201 | 211 | 209 | 203 | *NPL* |
| 8. Jambi | 15.104 | 17.576 | 17.945 | 18.355 | 18.857 | 19.282 | 19.197 | 19.599 | 20.153 | 20.612 | 21.328 | 22.218 | 22.502 | 22.668 | 23.133 | 23.242 | 23.357 | 23.615 | *8. Jambi* |
| NPL | 261 | 319 | 320 | 355 | 352 | 328 | 383 | 412 | 454 | 444 | 474 | 429 | 457 | 497 | 521 | 518 | 540 | 467 | *NPL* |
| 9. Aceh | 18.714 | 19.946 | 20.123 | 20.363 | 20.676 | 20.755 | 20.485 | 20.992 | 21.512 | 21.885 | 22.118 | 22.720 | 22.906 | 23.243 | 23.571 | 23.578 | 23.721 | 23.538 | *9. Aceh* |
| NPL | 768 | 1.047 | 1.053 | 1.139 | 1.160 | 958 | 1.010 | 1.064 | 1.089 | 1.131 | 1.153 | 1.148 | 1.210 | 1.267 | 1.261 | 1.245 | 1.246 | 1.070 | *NPL* |
| 10. Sumatera Utara | 106.073 | 120.514 | 123.841 | 124.021 | 126.459 | 130.886 | 128.907 | 132.275 | 133.127 | 134.432 | 135.977 | 139.512 | 141.096 | 142.327 | 145.782 | 147.617 | 149.110 | 155.203 | *10. Sumatera Utara* |
| NPL | 2.426 | 3.041 | 2.950 | 2.894 | 2.745 | 2.470 | 2.685 | 2.906 | 2.992 | 3.083 | 3.208 | 3.169 | 3.246 | 3.393 | 3.338 | 3.435 | 3.480 | 3.296 | *NPL* |
| 11. Sumatera Barat | 24.573 | 28.055 | 28.854 | 28.987 | 29.637 | 30.384 | 29.936 | 30.472 | 31.250 | 31.860 | 32.257 | 33.149 | 33.441 | 33.471 | 33.825 | 33.834 | 33.910 | 34.323 | *11. Sumatera Barat* |
| NPL | 466 | 646 | 653 | 703 | 730 | 627 | 686 | 714 | 727 | 761 | 752 | 731 | 773 | 794 | 799 | 796 | 808 | 750 | *NPL* |
| 12. Riau | 36.387 | 41.297 | 41.751 | 42.190 | 42.839 | 43.303 | 42.785 | 43.325 | 43.952 | 44.671 | 45.062 | 46.391 | 46.738 | 46.663 | 47.369 | 47.619 | 47.788 | 48.573 | *12. Riau* |
| NPL | 710 | 1.119 | 1.157 | 1.240 | 1.265 | 1.256 | 1.317 | 1.365 | 1.413 | 1.450 | 1.454 | 1.483 | 1.527 | 1.644 | 1.654 | 1.605 | 1.625 | 1.489 | *NPL* |
| 13. Sumatera Selatan | 35.249 | 41.841 | 42.717 | 43.029 | 43.422 | 44.204 | 44.054 | 45.109 | 46.098 | 46.791 | 48.142 | 49.576 | 50.221 | 50.594 | 51.928 | 52.029 | 52.480 | 53.339 | *13. Sumatera Selatan* |
| NPL | 569 | 1.385 | 1.415 | 1.415 | 1.417 | 1.382 | 1.529 | 1.455 | 1.559 | 1.678 | 1.704 | 1.752 | 1.779 | 1.843 | 1.875 | 1.853 | 1.885 | 1.844 | *NPL* |
| 14. Bangka Belitung | 4.993 | 5.652 | 5.733 | 5.404 | 5.404 | 5.467 | 5.256 | 5.355 | 5.642 | 5.724 | 6.145 | 6.456 | 6.620 | 6.670 | 7.125 | 7.526 | 7.871 | 7.813 | *14. Bangka Belitung* |
| NPL | 27 | 60 | 62 | 58 | 60 | 50 | 63 | 62 | 68 | 70 | 96 | 94 | 97 | 100 | 107 | 103 | 107 | 102 | *NPL* |
| 15. Kepulauan Riau | 18.147 | 21.683 | 22.260 | 22.571 | 22.635 | 23.059 | 22.894 | 23.038 | 23.185 | 23.578 | 24.049 | 24.623 | 25.125 | 25.691 | 26.451 | 26.723 | 27.252 | 28.180 | *15. Kepulauan Riau* |
| NPL | 424 | 456 | 540 | 471 | 456 | 410 | 447 | 467 | 474 | 449 | 406 | 385 | 389 | 434 | 427 | 414 | 455 | 393 | *NPL* |
| 16. Lampung | 23.782 | 27.383 | 27.975 | 29.486 | 29.832 | 30.146 | 29.469 | 29.745 | 30.510 | 31.141 | 31.980 | 33.073 | 33.845 | 33.973 | 34.385 | 35.018 | 34.468 | 35.422 | *16. Lampung* |
| NPL | 697 | 761 | 761 | 768 | 729 | 668 | 714 | 653 | 720 | 748 | 729 | 701 | 683 | 657 | 638 | 634 | 638 | 603 | *NPL* |
| 17. Kalimantan Selatan | 21.006 | 24.257 | 25.213 | 25.388 | 25.805 | 26.634 | 26.057 | 26.485 | 27.303 | 27.741 | 28.575 | 29.269 | 29.593 | 29.719 | 30.438 | 30.620 | 30.995 | 31.584 | *17. Kalimantan Selatan* |
| NPL | 396 | 505 | 515 | 493 | 492 | 403 | 445 | 500 | 504 | 493 | 532 | 525 | 613 | 643 | 567 | 578 | 587 | 544 | *NPL* |
| 18. Kalimantan Barat | 19.433 | 22.580 | 22.816 | 23.386 | 23.931 | 24.728 | 24.434 | 25.092 | 25.754 | 26.539 | 26.868 | 27.586 | 28.065 | 28.229 | 28.757 | 29.203 | 29.544 | 30.303 | *18. Kalimantan Barat* |
| NPL | 176 | 225 | 215 | 229 | 222 | 198 | 230 | 331 | 370 | 387 | 384 | 399 | 405 | 438 | 424 | 449 | 460 | 340 | *NPL* |
| 19. Kalimantan Timur | 41.908 | 48.274 | 49.558 | 50.632 | 51.372 | 52.316 | 51.188 | 52.137 | 53.368 | 54.696 | 55.975 | 57.740 | 59.531 | 60.139 | 62.069 | 62.552 | 63.462 | 64.093 | *19. Kalimantan Timur* |
| NPL | 837 | 1.272 | 1.139 | 1.222 | 1.288 | 1.239 | 1.974 | 1.693 | 1.510 | 1.683 | 1.787 | 1.703 | 1.833 | 1.832 | 2.242 | 2.466 | 2.406 | 2.489 | *NPL* |
| 20. Kalimantan Tengah | 11.491 | 12.633 | 13.240 | 13.732 | 13.907 | 14.281 | 13.901 | 14.143 | 14.410 | 14.599 | 14.807 | 15.426 | 15.366 | 15.567 | 16.388 | 16.417 | 16.683 | 16.748 | *20. Kalimantan Tengah* |
| NPL | 114 | 114 | 110 | 119 | 118 | 106 | 111 | 115 | 126 | 141 | 143 | 145 | 146 | 164 | 166 | 180 | 175 | 154 | *NPL* |
| 21. Sulawesi Tengah | 11.125 | 12.331 | 12.716 | 13.016 | 13.214 | 13.523 | 13.463 | 13.700 | 14.067 | 14.322 | 14.695 | 15.191 | 15.435 | 15.558 | 15.883 | 15.979 | 16.155 | 16.408 | *21. Sulawesi Tengah* |
| NPL | 310 | 280 | 275 | 280 | 284 | 239 | 270 | 289 | 290 | 287 | 304 | 306 | 333 | 375 | 355 | 358 | 360 | 325 | *NPL* |
| 22. Sulawesi Selatan | 53.068 | 60.093 | 61.358 | 62.300 | 64.215 | 66.433 | 65.663 | 66.926 | 68.598 | 69.930 | 70.942 | 73.229 | 73.635 | 74.124 | 75.246 | 73.940 | 74.063 | 75.625 | *22. Sulawesi Selatan* |
| NPL | 1.514 | 1.774 | 1.755 | 1.747 | 1.983 | 1.817 | 2.109 | 1.995 | 2.012 | 2.039 | 2.077 | 2.071 | 2.179 | 2.245 | 2.186 | 2.252 | 2.227 | 2.153 | *NPL* |
| 23. Sulawesi Utara | 16.121 | 18.183 | 18.745 | 19.064 | 19.462 | 19.768 | 19.517 | 19.896 | 20.334 | 20.750 | 21.252 | 21.870 | 22.054 | 22.274 | 22.715 | 22.909 | 23.036 | 23.299 | *23. Sulawesi Utara* |
| NPL | 430 | 497 | 496 | 495 | 488 | 405 | 475 | 482 | 466 | 520 | 525 | 510 | 505 | 538 | 550 | 544 | 636 | 593 | *NPL* |
| 24. Gorontalo | 4.433 | 5.100 | 5.241 | 5.350 | 5.421 | 5.522 | 5.526 | 5.651 | 5.778 | 5.929 | 6.081 | 6.285 | 6.372 | 6.406 | 6.551 | 6.580 | 6.640 | 6.735 | *24. Gorontalo* |
| NPL | 122 | 128 | 130 | 132 | 130 | 110 | 141 | 171 | 184 | 187 | 203 | 196 | 210 | 222 | 221 | 209 | 222 | 191 | *NPL* |
| 25. Sulawesi Barat | 2.782 | 3.194 | 3.244 | 3.303 | 3.335 | 3.366 | 3.332 | 3.390 | 3.455 | 3.520 | 3.555 | 3.627 | 3.685 | 3.697 | 3.751 | 3.778 | 3.809 | 3.870 | *25. Sulawesi Barat* |
| NPL | 111 | 110 | 119 | 127 | 129 | 86 | 93 | 143 | 158 | 160 | 156 | 162 | 155 | 162 | 157 | 155 | 158 | 148 | *NPL* |
| 26. Sulawesi Tenggara | 8.153 | 9.687 | 9.939 | 10.134 | 10.300 | 10.602 | 10.625 | 10.844 | 11.128 | 11.399 | 11.691 | 11.998 | 12.195 | 12.260 | 12.531 | 12.702 | 12.840 | 12.963 | *26. Sulawesi Tenggara* |
| NPL | 113 | 161 | 157 | 168 | 166 | 154 | 190 | 197 | 192 | 214 | 225 | 229 | 239 | 248 | 236 | 243 | 243 | 226 | *NPL* |
| 27. Nusa Tenggara Barat | 12.122 | 14.179 | 14.460 | 14.752 | 15.029 | 15.323 | 15.246 | 15.634 | 16.017 | 16.380 | 16.655 | 17.041 | 17.300 | 17.385 | 17.740 | 17.892 | 18.120 | 18.383 | *27. Nusa Tenggara Barat* |
| NPL | 203 | 243 | 243 | 244 | 242 | 217 | 238 | 237 | 249 | 258 | 272 | 264 | 268 | 290 | 281 | 290 | 281 | 258 | *NPL* |
| 28. Bali | 29.793 | 34.645 | 35.619 | 36.298 | 37.081 | 38.418 | 38.306 | 39.176 | 40.292 | 41.066 | 41.973 | 43.503 | 44.200 | 44.779 | 45.807 | 46.241 | 46.744 | 47.875 | *28. Bali* |
| NPL | 463 | 267 | 268 | 230 | 235 | 199 | 231 | 243 | 252 | 233 | 240 | 241 | 229 | 267 | 243 | 239 | 255 | 239 | *NPL* |
| 29. Nusa Tenggara Timur | 10.184 | 11.787 | 12.049 | 12.231 | 12.414 | 12.525 | 12.289 | 12.530 | 12.842 | 13.152 | 13.478 | 13.861 | 14.112 | 14.281 | 14.567 | 14.717 | 14.824 | 14.917 | *29. Nusa Tenggara Timur* |
| NPL | 145 | 199 | 190 | 190 | 195 | 174 | 184 | 193 | 201 | 202 | 208 | 198 | 198 | 214 | 221 | 228 | 228 | 199 | *NPL* |
| 30. Maluku | 4.926 | 5.272 | 5.374 | 5.442 | 5.483 | 5.576 | 5.484 | 5.552 | 5.686 | 5.798 | 5.920 | 6.093 | 6.146 | 6.166 | 6.337 | 6.385 | 6.437 | 6.545 | *30. Maluku* |
| NPL | 130 | 199 | 204 | 176 | 181 | 163 | 171 | 175 | 177 | 183 | 190 | 179 | 184 | 185 | 185 | 179 | 178 | 163 | *NPL* |
| 31. Papua | 11.013 | 13.291 | 13.666 | 13.834 | 14.089 | 14.439 | 13.944 | 14.428 | 14.920 | 15.245 | 15.572 | 16.082 | 16.428 | 16.652 | 16.919 | 17.210 | 17.497 | 17.763 | *31. Papua* |
| NPL | 127 | 184 | 188 | 193 | 195 | 179 | 208 | 229 | 232 | 253 | 276 | 291 | 305 | 305 | 324 | 330 | 320 | 311 | *NPL* |
| 32. Maluku Utara | 3.017 | 3.604 | 3.708 | 3.741 | 3.799 | 3.847 | 3.834 | 3.923 | 4.014 | 4.139 | 4.237 | 4.376 | 4.421 | 4.421 | 4.508 | 4.525 | 4.566 | 4.631 | *32. Maluku Utara* |
| NPL | 52 | 76 | 82 | 85 | 87 | 77 | 92 | 96 | 102 | 103 | 119 | 124 | 133 | 140 | 143 | 139 | 132 | 129 | *NPL* |
| 33. Irian Jaya Barat | 3.914 | 4.865 | 4.973 | 5.070 | 5.151 | 5.398 | 5.173 | 5.320 | 5.514 | 5.651 | 5.839 | 6.079 | 6.200 | 6.238 | 6.387 | 6.493 | 6.536 | 6.731 | *33. Papua Barat* |
| NPL | 44 | 92 | 90 | 82 | 81 | 76 | 83 | 88 | 93 | 116 | 116 | 114 | 127 | 135 | 145 | 160 | 151 | 132 | *NPL* |
| 34. Lainnya | 13.932 | 15.574 | 15.174 | 15.531 | 15.510 | 15.310 | 16.055 | 16.481 | 15.036 | 15.110 | 16.259 | 15.894 | 16.348 | 18.081 | 20.381 | 20.215 | 23.463 | 23.731 | *34. Lainnya* |
| NPL | 130 | 143 | 128 | 202 | 192 | 202 | 198 | 206 | 179 | 176 | 229 | 206 | 164 | 174 | 215 | 210 | 217 | 222 | *NPL* |
| **Total** | **2.200.094** | **2.510.651** | **2.555.839** | **2.585.345** | **2.631.002** | **2.707.862** | **2.688.143** | **2.718.717** | **2.768.371** | **2.824.217** | **2.887.478** | **2.959.123** | **3.021.126** | **3.067.402** | **3.147.210** | **3.159.476** | **3.214.397** | **3.292.874** | ***Total*** |
| **NPL** | **47.695** | **55.383** | **52.946** | **55.467** | **53.268** | **50.595** | **54.157** | **55.186** | **54.425** | **55.283** | **56.298** | **55.579** | **56.362** | **59.378** | **58.514** | **60.412** | **60.431** | **58.279** | ***NPL*** |

## 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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Kredit Kepada Pihak Tidak Terkait** | **2.170.291** | **2.455.725** | **2.504.845** | **2.559.361** | **2.602.815** | **2.674.701** | **2.659.771** | **2.698.597** | **2.749.478** | **2.805.718** | **2.867.494** | **2.939.224** | **3.000.310** | **3.046.135** | **3.121.530** | **3.136.185** | **3.188.700** | **3.263.361** | ***Loan for Non Connected Parties*** |
| a. Lancar | 2.038.259 | 2.300.543 | 2.343.812 | 2.399.964 | 2.443.017 | 2.511.618 | 2.482.629 | 2.520.242 | 2.566.728 | 2.623.405 | 2.702.375 | 2.757.387 | 2.826.623 | 2.857.998 | 2.936.424 | 2.953.071 | 2.998.390 | 3.076.570 | *a. Current* |
| b. DPK | 84.542 | 100.892 | 109.184 | 104.163 | 106.763 | 112.712 | 123.212 | 123.411 | 128.572 | 127.276 | 109.071 | 126.493 | 117.536 | 128.971 | 126.746 | 122.824 | 130.010 | 128.616 | *b. Special Mention* |
| c. Kurang Lancar | 7.400 | 11.170 | 10.565 | 12.795 | 10.523 | 9.257 | 12.091 | 11.141 | 10.526 | 11.170 | 10.886 | 10.248 | 11.304 | 11.784 | 11.851 | 12.060 | 11.456 | 10.232 | *c. Sub-Standard* |
| d. Diragukan | 6.882 | 7.894 | 7.934 | 8.555 | 7.366 | 6.895 | 7.203 | 9.526 | 9.101 | 8.035 | 8.276 | 8.381 | 7.952 | 8.496 | 8.475 | 8.981 | 9.447 | 8.633 | *d. Doubtful* |
| e. Macet | 33.207 | 35.226 | 33.349 | 33.883 | 35.146 | 34.218 | 34.635 | 34.276 | 34.551 | 35.833 | 36.886 | 36.714 | 36.895 | 38.885 | 38.034 | 39.248 | 39.396 | 39.310 | *e. Lost* |
| Non Performing Loan Pihak Tidak Terkait | 47.489 | 54.291 | 51.848 | 55.234 | 53.035 | 50.371 | 53.929 | 54.943 | 54.179 | 55.037 | 56.048 | 55.343 | 56.151 | 59.165 | 58.361 | 60.289 | 60.300 | 58.175 | *Non Performing Loan of Non Connected Parties* |
| **Kredit Kepada PihakTerkait** | **29.803** | **54.926** | **50.994** | **25.984** | **28.187** | **33.161** | **28.372** | **20.120** | **18.893** | **18.498** | **19.984** | **19.899** | **20.816** | **21.268** | **25.680** | **23.291** | **25.697** | **29.513** | ***Loan for Connected Parties*** |
| a. Lancar | 29.445 | 53.557 | 49.575 | 25.492 | 27.692 | 32.694 | 27.972 | 19.583 | 18.361 | 17.980 | 19.474 | 19.173 | 20.422 | 20.873 | 25.290 | 22.941 | 25.077 | 29.235 | *a. Current* |
| b. DPK | 153 | 277 | 321 | 258 | 261 | 243 | 172 | 294 | 286 | 273 | 260 | 491 | 183 | 182 | 236 | 227 | 489 | 174 | *b. Special Mention* |
| c. Kurang Lancar | 7 | 8 | 15 | 22 | 15 | 15 | 15 | 19 | 16 | 23 | 22 | 22 | 116 | 91 | 34 | 23 | 23 | 15 | *c. Sub-Standard* |
| d. Diragukan | 5 | 12 | 11 | 10 | 14 | 13 | 11 | 18 | 24 | 14 | 23 | 13 | 15 | 39 | 40 | 13 | 21 | 8 | *d. Doubtful* |
| e. Macet | 194 | 1.073 | 1.073 | 202 | 205 | 196 | 202 | 206 | 206 | 208 | 205 | 200 | 81 | 82 | 80 | 87 | 87 | 81 | *e. Lost* |
| Non Performing Loan Pihak Terkait | 206 | 1.093 | 1.099 | 234 | 234 | 224 | 228 | 243 | 246 | 245 | 250 | 236 | 211 | 213 | 154 | 123 | 131 | 104 | *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 | | | | | | | | | | | | *Group of Banks* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| 1. Bank Persero | 7.683 | 8.812 | 8.316 | 8.850 | 8.953 | 9.326 | 9.215 | 9.300 | 9.291 | 9.355 | 9.406 | 9.751 | 9.899 | 10.005 | 10.015 | 10.220 | 10.477 | 10.726 | *1. State Owned Banks* |
| NPL | 150 | 169 | 162 | 176 | 189 | 188 | 205 | 218 | 222 | 214 | 212 | 217 | 213 | 213 | 214 | 214 | 224 | 221 | *NPL* |
| 2. BUSN Devisa | 14.014 | 15.545 | 15.345 | 15.501 | 15.950 | 16.823 | 20.092 | 20.085 | 16.814 | 19.971 | 20.099 | 21.176 | 21.479 | 21.810 | 22.112 | 22.644 | 23.187 | 24.184 | *2. Foreign Exchange Commercial Banks* |
| NPL | 482 | 319 | 318 | 319 | 318 | 363 | 409 | 424 | 377 | 428 | 422 | 435 | 419 | 408 | 406 | 410 | 384 | 386 | *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 | 1 | 2 | 1 | 2 | 2 | 2 | 2 | 2 | *4. Regional Development Banks* |
| NPL | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *NPL* |
| 5. Bank Campuran | 3.248 | 3.554 | 3.600 | 3.580 | 3.655 | 3.656 | 3.670 | 3.638 | 3.657 | 3.687 | 3.678 | 3.744 | 3.750 | 3.780 | 3.834 | 3.852 | 3.908 | 3.984 | *5. Joint Venture Banks* |
| NPL | 222 | 198 | 192 | 187 | 185 | 182 | 183 | 186 | 190 | 192 | 192 | 198 | 193 | 193 | 191 | 193 | 196 | 195 | *NPL* |
| 6. Bank Asing | 12.386 | 12.485 | 12.506 | 12.445 | 12.626 | 12.762 | 12.619 | 12.674 | 12.483 | 12.505 | 12.538 | 12.841 | 12.641 | 12.767 | 12.571 | 12.621 | 12.696 | 12.770 | *6. Foreign Owned Banks* |
| NPL | 738 | 773 | 742 | 710 | 651 | 581 | 594 | 609 | 602 | 613 | 612 | 624 | 622 | 627 | 643 | 653 | 643 | 622 | *NPL* |
| 7. Bank Umum | 37.333 | 40.398 | 39.770 | 40.378 | 41.186 | 42.568 | 45.598 | 45.699 | 42.246 | 45.520 | 45.723 | 47.514 | 47.771 | 48.365 | 48.534 | 49.338 | 50.270 | 51.666 | *7. Commercial Bank* |
| NPL | 1.592 | 1.459 | 1.413 | 1.392 | 1.343 | 1.314 | 1.391 | 1.438 | 1.391 | 1.448 | 1.439 | 1.475 | 1.448 | 1.442 | 1.454 | 1.470 | 1.447 | 1.424 | *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 | | | | | | | | | | | | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags *) | Sep *) | Okt | Nov | Des | |
| **Penerima Kredit Lapangan Usaha** | | | | | | | | | | | | | | | | | | | ***Loan by Industrial Origin*** |
| 1. Pertanian, Perburuan dan Kehutanan | 1.584 | 3.078 | 3.047 | 3.094 | 3.106 | 3.106 | 3.089 | 3.066 | 2.871 | 3.001 | 3.004 | 3.018 | 2.961 | 2.933 | 2.994 | 3.012 | 3.010 | 2.943 | *1. Agricultures, Hunting and Forestry* |
| NPL | 411 | 1.988 | 1.972 | 2.011 | 1.994 | 1.998 | 1.994 | 1.983 | 1.920 | 1.930 | 1.920 | 1.923 | 1.917 | 1.968 | 1.970 | 1.964 | 1.995 | 1.966 | *NPL* |
| 2. Perikanan | 133 | 106 | 106 | 106 | 106 | 106 | 106 | 105 | 105 | 107 | 106 | 106 | 106 | 104 | 105 | 103 | 101 | 103 | *2. Fisheries* |
| NPL | 87 | 72 | 72 | 72 | 72 | 71 | 71 | 71 | 72 | 73 | 72 | 72 | 72 | 72 | 72 | 69 | 67 | 69 | *NPL* |
| 3. Pertambangan dan Penggalian | 321 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 226r) | 2 | 2 | 251 | 2 | 2***) | 0 | 1.265 | *3. Mining and Quarrying* |
| NPL | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | *NPL* |
| 4. Industri Pengolahan | 2.868 | 3.347 | 3.402 | 3.534 | 3.657 | 3.756 | 3.769 | 3.674 | 3.696 | 3.697 | 3.660 | 3.754 | 4.107 | 4.322 | 4.616 | 4.224 | 4.333 | 4.356 | *4. Procesing Industry* |
| NPL | 78 | 986 | 1.151 | 992 | 991 | 995 | 1.165 | 1.146 | 181r) | 181r) | 132r) | 118 | 118 | 180 | 133 | 132 | 117 | 117 | *NPL* |
| 5. Listrik, gas dan air | 9.999 | 9.386 | 9.318 | 8.692 | 8.413 | 8.127 | 7.967 | 7.773 | 7.829 | 7.495 | 7.258 | 7.609 | 7.900 | 8.014 | 8.671 | 8.203 | 8.677 | 8.581 | *5. Electricity, Gas and Water* |
| NPL | 416 | 360 | 307 | 275 | 274 | 274 | 274 | 274 | 309 | 221 | 279 | 301 | 292 | 328 | 292 | 288 | 292 | 292 | *NPL* |
| 6. Konstruksi | 766 | 798 | 799 | 802 | 801 | 804 | 809 | 806 | 831 | 841 | 805 | 826 | 855 | 893 | 944 | 920 | 986 | 1.002 | *6. Construction* |
| NPL | 23 | 770 | 772 | 775 | 774 | 778 | 782 | 780 | 784 | 784 | 790 | 800 | 828 | 878 | 930 | 906 | 960 | 976 | *NPL* |
| 7. Perdagangan Besar dan Eceran | 529 | 502 | 484 | 488 | 486 | 481 | 505 | 516 | 955r) | 922r) | 919r) | 907 | 911 | 913 | 865 | 800 | 797 | 804 | *7. Big and Retail Trade* |
| NPL | 339 | 347 | 348 | 346 | 346 | 349 | 349 | 346 | 348 | 351 | 351 | 353 | 355 | 357 | 357 | 355 | 356 | 356 | *NPL* |
| 8. Penyediaan akomodasi dan penyediaan makan minum | 3.689 | 40 | 40 | 40 | 40 | 40 | 39 | 39 | 39 | 39 | 39 | 39 | 39 | 41 | 39 | 39***) | 16 | 16 | *8. Provision of accomodation and Food Supply Drinking* |
| NPL | 3.455 | 39 | 39 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 16 | 16 | 16 | *NPL* |
| 9. Transportasi, pergudangan dan komunikasi | 2.822 | 2.056 | 2.034 | 2.009 | 1.950 | 1.916 | 1.886 | 1.867 | 1.860 | 1.827 | 1.789 | 1.816 | 1.869 | 1.983 | 2.029 | 1.958 | 2.004 | 2.002 | *9. Transportation, Warehousing and Communications* |
| NPL | 39 | 34 | 34 | 34 | 34 | 34 | 34 | 34 | 34 | 34 | 33 | 33 | 51 | 51 | 51 | 45 | 45 | 45 | *NPL* |
| 10. Perantara Keuangan | 20 | 183 | 180 | 190 | 387 | 408 | 369 | 370 | 364 | 346 | 346 | 347 | 347 | 351 | 347 | 349 | 317 | 346 | *10. Transitional Finance* |
| NPL | 14 | 178 | 175 | 178 | 381 | 404 | 362 | 363 | 358 | 341 | 341 | 342 | 342 | 346 | 342 | 345 | 313 | 342 | *NPL* |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan | 205 | 193 | 184 | 183 | 175 | 175 | 174 | 177 | 173 | 173 | 173 | 172 | 172 | 172 | 171 | 171 | 171 | 171 | *11. Real Estate, Business, Ownership, and Business Services* |
| NPL | 144 | 142 | 141 | 141 | 139 | 139 | 139 | 138 | 139 | 140 | 140 | 140 | 140 | 140 | 140 | 140 | 140 | 140 | *NPL* |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | 198 | 202 | 200 | 200 | 200 | 200 | 199 | 198 | 57 | 168 | 198 | 200 | 200 | 92 | 200 | 195 | 196 | 197 | *12. Government administration, Defese and Compulsory Social Security* |
| NPL | 142 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 39 | 141 | 141 | 141 | 141 | 38 | 141 | 139 | 140 | 140 | *NPL* |
| 13. Jasa Pendidikan | 0 | 28 | 28 | 28 | 30 | 30 | 30 | 30 | 30 | 30 | 43 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | *13. Education Services* |
| NPL | - | 28 | 28 | 28 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 29 | 29 | *NPL* |
| 14. Jasa Kesehatan dan Kegiatan Sosial | 70 | 71 | 71 | 71 | 80 | 80 | 80 | 80 | 80 | 80 | 43 | 81 | 82 | 85 | 88 | 70 | 72 | 73 | *14. Health Services and Social Activities* |
| NPL | 67 | 70 | 71 | 71 | 79 | 79 | 79 | 79 | 79 | 79 | 42 | 80 | 82 | 84 | 87 | 69 | 72 | 73 | *NPL* |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | 578 | 544 | 546 | 537 | 541 | 539 | 541 | 539 | 542 | 582 | 563 | 558 | 554 | 550 | 551 | 551 | 550 | 550 | *15. Community, Sociocultural,Entertainment and Other Individual Services* |
| NPL | 498 | 504 | 503 | 502 | 502 | 503 | 503 | 503 | 503 | 502 | 502 | 500 | 500 | 500 | 501 | 501 | 502 | 503 | *NPL* |
| 16. Jasa Perorangan yang Melayani Rumah Tangga | 25 | 22 | 22 | 22 | 53 | 21 | 18 | 18 | 159 | 167 | 156 | 163 | 178 | 154 | 202 | 202***) | 191 | 189 | *16. Individual Services which Serve Households* |
| NPL | 17 | 13 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 13 | 13 | 14 | *NPL* |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya | 82 | 84 | 85 | 85 | 85 | 85 | 84 | 84 | 84 | 84 | 84 | 83 | 83 | 83 | 83 | 83***) | - | - | *17. International Agency and Other Extra Agency International* |
| NPL | 78 | 79 | 79 | 79 | 79 | 79 | 78 | 78 | 78 | 78 | 78 | 78 | 78 | 78 | 78 | - | - | - | *NPL* |
| 18. Kegiatan yang belum jelas batasannya | 5.536 | 4.715 | 4.776 | 4.699 | 4.801 | 4.702 | 4.645 | 4.682 | 4.696 | 4.790 | 4.837 | 4.907 | 4.970 | 5.037 | 5.039 | 5.140 | 4.754 | 4.747 | *18. Business Activities which are not clearly defined* |
| NPL | 4.625 | 4.109 | 4.169 | 4.109 | 4.106 | 4.107 | 4.110 | 4.107 | 4.116 | 4.122 | 4.222 | 4.128 | 4.141 | 4.180 | 4.208 | 136 | 131 | 123 | *NPL* |
| **Total** | **29.425** | **25.359** | **25.326** | **24.784** | **24.914** | **24.576** | **24.313** | **24.026** | **23.934** | **24.350** | **23.621** | **24.619** | **25.365** | **26.008** | **26.975** | **26.052** | **26.205** | **27.375** | ***Total*** |
| **NPL** | **10.434** | **9.861** | **10.017** | **9.806** | **9.996** | **10.034** | **10.166** | **10.126** | **10.009** | **9.061** | **10.141** | **9.094** | **9.140** | **9.285** | **9.385** | **5.147** | **5.187** | **5.202** | ***NPL*** |

***) Angka-angka sangat-sangat sementara
r) Angka-angka diperbaiki

****) Estimated figures*
*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 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Berdasarkan Jenis Kredit** | | | | | | | | | | | | | | | | | | | ***Based on the type of credit*** |
| 1. Kredit Usaha Kecil | | | | | | | | | | | | | | | | | | | *1. Small business loans* |
| a. Dalam rangka penerusan kredit dari BI | 3.043 | 2.972 | 2.839 | 1.101 | 1.122 | 2.229 | 2.163 | 2.157 | 2.384 | 2.369 | 2.365 | 2.366 | 2.362 | 2.413 | 2.399 | 2.397 | 2.394 | 2.394 | *a. Channeling Credit From BI* |
| NPL | | | | | 1.071 | 2.179 | 2.113 | 2.107 | 2.334 | 2.319 | 2.316 | 2.316 | 2.312 | 2.364 | 2.349 | 2.347 | 2.345 | 2.345 | *NPL* |
| b. Lainnya | 11.359 | 13.386 | 6.203 | 6.001 | 5.442 | 1.182 | 1.186 | 1.189 | 1.186 | 1.187 | 1.199 | 1.191 | 1.190 | 1.185 | 1.179 | 1.173 | 1.169 | 1.166 | *b. Other* |
| NPL | | | | | 575 | 905 | 905 | 904 | 910 | 910 | 912 | 917 | 917 | 922 | 921 | 915 | 916 | 922 | *NPL* |
| 2. Bukan KUK | | | | | | | | | | | | | | | | | | | *2. Not KUK* |
| a. Kredit kelolaan | 27.797 | 28.434 | 23.355 | 13.834 | 13.473 | 15.308 | 15.120 | 14.820 | 14.386 | 14.239 | 14.095 | 14.339 | 14.751 | 15.307 | 16.040 | 15.693 | 16.091 | 16.013 | *a. Loans* |
| NPL | | | | | 583 | 2.648 | 2.844 | 2.823 | 1.502 | 1.520 | 1.485 | 1.541 | 1.577 | 1.628 | 1.708 | 1.684 | 1.723 | 1.739 | *NPL* |
| b. Dalam rangka penerusan kredit dari BI | 424 | 261 | 331 | 72 | 75 | 72 | 72 | 68 | 42 | 42 | 103 | 44 | 44 | 44 | 44 | 44 | 44 | 44 | *b. Channeling Credit from BI* |
| NPL | | | | | 75 | 72 | 72 | 68 | 42 | 42 | 103 | 44 | 44 | 44 | 44 | 44 | 44 | 44 | *NPL* |
| c. Bantuan Proyek | 310 | 306 | 83 | 57 | 23 | 7 | 7 | 7 | 7 | 7 | 7 | 6 | 7 | 7 | 6 | 6 | 6 | 6 | *c. Aid Project* |
| NPL | | | | | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | *NPL* |
| d. Kredit Kelolaan di luar bantuan proyek | 221 | 200 | 199 | 17 | 11 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 5 | 5 | 5 | 5 | 5 | 5 | *d. Credit Channeling* |
| NPL | | | | | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 4 | 4 | 4 | 4 | 3 | 3 | *NPL* |
| e. Lainnya | 522 | 403 | 346 | 9.078 | 9.279 | 5.768 | 5.756 | 5.774 | 6.357 | 6.496 | 6.470 | 6.665 | 7.006 | 7.048 | 7.302 | 6.877 | 6.495 | 7.746 | *e. Other* |
| NPL | | | | | 8.106 | 4.222 | 4.223 | 4.217 | 4.247 | 4.260 | 4.303 | 4.267 | 4.286 | 4.324 | 4.360 | 4.360***) | 155 | 148 | *NPL* |
| **Berdasarkan Golongan Penyalur** | | | | | | | | | | | | | | | | | | | ***Based Distribution Group*** |
| 1. Koperasi | 5.496 | 5.519 | 5.615 | 771 | 758 | 2.240 | 2.179 | 2.170 | 2.169 | 2.152 | 2.151 | 2.155 | 2.151 | 2.151 | 2.150 | 2.145 | 2.144 | 2.148 | *1. Cooperation* |
| NPL | | | | | 662 | 2.147 | 2.087 | 2.078 | 2.077 | 2.060 | 2.059 | 2.064 | 2.060 | 2.060 | 2.060 | 2.055 | 2.054 | 2.058 | *NPL* |
| 2. Lembaga Swadaya Masyarakat | 641 | 597 | 599 | 8.300 | 8.405 | 4.401 | 4.402 | 4.400 | 4.405 | 4.407 | 4.412 | 4.412 | 4.425 | 4.452 | 4.500 | 4.500***) | 241 | 212 | *2. Non-Governmental Organization* |
| NPL | | | | | 8.046 | 4.281 | 4.279 | 4.276 | 4.280 | 4.279 | 4.281 | 4.287 | 4.305 | 4.340 | 4.395 | 4.395***) | 239 | 211 | *NPL* |
| 3. Swasta Lainnya | 37.538 | 39.846 | 27.142 | 21.090 | 20.262 | 17.936 | 17.731 | 17.455 | 17.799 | 17.791 | 17.686 | 18.054 | 18.789 | 19.406 | 20.324 | 20.324***) | 23.820 | 25.015 | *3. Other Private* |
| NPL | | | | | 1.727 | 3.606 | 3.800 | 3.772 | 2.688 | 2.722 | 2.787 | 2.744 | 2.776 | 2.885 | 2.930 | 2.720 | 2.894 | 2.933 | *NPL* |
| **Total** | **43.675** | **45.962** | **33.356** | **30.160** | **29.425** | **24.576** | **24.313** | **24.026** | **24.372** | **24.350** | **24.249** | **24.621** | **25.365** | **26.008** | **26.975** | **26.969** | **26.969** | **27.375** | ***Total*** |

***) Angka-angka sangat-sangat sementara

****) Estimated figures*

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

| Indikator | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Indicator* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des***) | |
| Pembiayaan Musyarakah | 4.406 | 7.411 | 10.412 | 14.624 | 18.960 | 27.667 | 28.092 | 28.896 | 30.857 | 32.288 | 33.743 | 35.057 | 35.997 | 35.883 | 36.715 | 37.921 | 38.680 | 38.680 | *Musyarakah Financing* |
| Pembiayaan Mudharabah | 5.578 | 6.205 | 6.597 | 8.631 | 10.229 | 12.023 | 12.027 | 12.056 | 12.102 | 12.026 | 12.168 | 12.629 | 13.281 | 13.299 | 13.364 | 13.664 | 13.878 | 13.878 | *Mudharabah Financing* |
| Piutang Murabahah | 16.553 | 22.486 | 26.321 | 37.508 | 56.365 | 88.004 | 89.665 | 92.792 | 97.415 | 98.368 | 100.184 | 102.588 | 104.718 | 105.061 | 106.779 | 107.484 | 108.128 | 108.128 | *Murabahah Accounts Receivable* |
| Piutang Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Salam Accounts Receivable* |
| Piutang Istishna' | 351 | 369 | 423 | 347 | 326 | 376 | 382 | 414 | 424 | 479 | 496 | 487 | 508 | 539 | 530 | 528 | 551 | 551 | *Istishna' Accounts Receivable* |
| Lainnya | 1.056 | 1.724 | 3.134 | 7.071 | 16.776 | 19.435 | 19.506 | 19.914 | 20.282 | 20.245 | 20.668 | 20.467 | 19.982 | 19.756 | 19.932 | 19.686 | 19.595 | 19.595 | *Others* |
| Total | 27.944 | 38.195 | 46.886 | 68.181 | 102.655 | 147.505 | 149.672 | 154.072 | 161.081 | 163.407 | 167.259 | 171.227 | 174.486 | 174.537 | 177.320 | 179.284 | 180.833 | 180.833 | *Total* |

***) Angka-angka sangat-sangat sementara

****) Estimated figures*

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

| Sektor Ekonomi | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Economic Sector* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des***) | |
| 1. Pertanian, perburuan dan sarana pertanian | 837 | 1.177 | 1.331 | 1.762 | 2.201 | 2.809 | 3.163 | 3.235 | 3.366 | 2.998 | 3.343 | 3.251 | 3.051 | 3.143 | 3.142 | 3.185 | 3.119 | 3.119 | *1. Agriculture, hunting and agricultural facilities* |
| 2. Pertambangan | 511 | 965 | 1.047 | 1.120 | 1.733 | 2.094 | 2.592 | 2.554 | 2.458 | 2.447 | 2.512 | 2.794 | 2.925 | 2.967 | 3.007 | 3.177 | 3.177 | 3.177 | *2. Mining* |
| 3. Perindustrian | 1.371 | 1.340 | 1.579 | 2.337 | 4.077 | 5.008 | 5.265 | 5.369 | 5.694 | 5.458 | 5.744 | 5.626 | 5.511 | 5.434 | 5.825 | 5.999 | 5.999 | 5.999 | *3. Manufacturing* |
| 4. Listrik, gas dan air | 166 | 248 | 698 | 1.354 | 2.381 | 3.159 | 3.376 | 3.385 | 3.545 | 3.651 | 3.624 | 4.061 | 4.134 | 4.258 | 4.304 | 4.416 | 4.400 | 4.400 | *4. Electricity, gas and water* |
| 5. Konstruksi | 2.371 | 3.368 | 3.516 | 4.194 | 5.858 | 7.142 | 6.434 | 6.514 | 6.905 | 6.931 | 7.824 | 7.998 | 7.926 | 8.153 | 8.350 | 8.584 | 8.572 | 8.572 | *5. Construction* |
| 6. Perdagangan, restoran dan hotel | 4.152 | 4.426 | 5.000 | 7.609 | 9.778 | 12.624 | 12.526 | 12.716 | 13.344 | 12.864 | 13.689 | 13.988 | 14.289 | 13.829 | 14.089 | 13.992 | 13.972 | 13.972 | *6. Trade, restaurants and hotels* |
| 7. Pengangkutan, pergudangan dan | 1.569 | 2.759 | 3.349 | 3.696 | 3.369 | 4.321 | 5.234 | 5.305 | 5.269 | 5.355 | 5.313 | 5.305 | 5.316 | 5.341 | 5.439 | 5.458 | 5.446 | 5.446 | *7. Transportation, warehousing and* |
| 8. Jasa Dunia usaha | 8.425 | 11.757 | 13.664 | 20.233 | 25.630 | 37.150 | 35.379 | 36.281 | 38.876 | 39.280 | 39.722 | 42.150 | 44.176 | 44.668 | 44.757 | 45.720 | 45.739 | 45.739 | *8. Business Services* |
| 9. Jasa sosial/masyarakat | 1.904 | 2.463 | 2.661 | 2.975 | 4.464 | 7.878 | 8.299 | 8.479 | 8.109 | 9.495 | 8.867 | 8.984 | 9.736 | 9.805 | 10.226 | 10.386 | 10.385 | 10.385 | *9. Social Services* |
| 10. Lain-lain | 6.639 | 9.693 | 14.042 | 22.902 | 43.164 | 65.319 | 67.406 | 70.234 | 73.514 | 74.928 | 76.623 | 77.069 | 77.421 | 76.939 | 78.180 | 78.368 | 78.430 | 78.430 | *10. Others* |
| **Jumlah** | **27.944** | **38.195** | **46.886** | **68.181** | **102.655** | **147.505** | **149.672** | **154.072** | **161.080** | **163.407** | **167.259** | **171.227** | **174.486** | **174.537** | **177.320** | **179.284** | **179.239** | **179.239** | ***Total*** |

***) Angka-angka sangat-sangat sementara

****) Estimated figures*

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

| Lokasi | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Location* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des***) | |
| 1. Aceh | 279 | 538 | 849 | 1.617 | 2.338 | 2.707 | 2.703 | 2.743 | 2.795 | 2.845 | 2.933 | 2.967 | 3.099 | 2.948 | 2.985 | 2.997 | 2.997 | 2.997 | *1. Aceh* |
| 2. Sumatera Utara | 1.668 | 2.369 | 2.840 | 3.133 | 4.936 | 7.105 | 7.246 | 7.432 | 7.579 | 7.352 | 7.520 | 7.502 | 7.575 | 7.591 | 7.657 | 7.705 | 7.703 | 7.703 | *2. Sumatera Utara* |
| 3. Sumatera Barat | 398 | 602 | 833 | 1.833 | 2.476 | 3.292 | 3.344 | 3.407 | 3.516 | 3.597 | 3.542 | 3.653 | 3.785 | 3.789 | 3.819 | 3.730 | 3.730 | 3.730 | *3. Sumatera Barat* |
| 4. Sumatera Selatan | 509 | 761 | 1.052 | 1.566 | 2.272 | 3.430 | 3.459 | 3.513 | 3.601 | 3.654 | 3.569 | 3.750 | 3.766 | 3.930 | 4.001 | 4.017 | 4.018 | 4.018 | *4. Sumatera Selatan* |
| 5. Bangka Belitung | 39 | 41 | 37 | 135 | 286 | 440 | 440 | 451 | 469 | 482 | 580 | 560 | 540 | 571 | 575 | 586 | 586 | 586 | *5. Bangka Belitung* |
| 6. Jambi | 145 | 275 | 411 | 712 | 1.194 | 1.699 | 1.743 | 1.799 | 1.834 | 1.856 | 1.935 | 2.035 | 2.056 | 1.983 | 2.010 | 2.013 | 2.013 | 2.013 | *6. Jambi* |
| 7. Bengkulu | 175 | 201 | 235 | 311 | 421 | 547 | 553 | 570 | 591 | 603 | 600 | 656 | 652 | 687 | 704 | 731 | 731 | 731 | *7. Bengkulu* |
| 8. Riau | 696 | 893 | 1.047 | 1.589 | 2.323 | 3.002 | 3.009 | 3.072 | 3.149 | 3.233 | 3.366 | 3.339 | 3.495 | 3.375 | 3.435 | 3.479 | 3.479 | 3.479 | *8. Riau* |
| 9. Kepulauan Riau | 297 | 337 | 401 | 852 | 1.380 | 1.834 | 1.808 | 1.835 | 1.893 | 1.920 | 2.062 | 2.001 | 2.026 | 2.067 | 2.086 | 2.104 | 2.104 | 2.104 | *9. Kepulauan Riau* |
| 10. Lampung | 235 | 368 | 515 | 922 | 1.501 | 2.000 | 1.983 | 2.031 | 2.122 | 2.131 | 2.020 | 1.985 | 2.049 | 2.316 | 2.346 | 2.354 | 2.354 | 2.354 | *10. Lampung* |
| 11. DKI Jakarta | 12.959 | 18.172 | 21.158 | 26.900 | 38.981 | 60.026 | 61.865 | 64.213 | 67.910 | 68.898 | 70.598 | 71.301 | 72.429 | 72.246 | 73.704 | 74.272 | 74.185 | 74.185 | *11. DKI Jakarta* |
| 12. Jawa Barat | 3.065 | 3.766 | 4.666 | 8.029 | 11.945 | 16.990 | 16.110 | 16.530 | 17.232 | 17.240 | 17.193 | 18.168 | 18.733 | 19.097 | 19.406 | 19.780 | 19.774 | 19.774 | *12. Jawa Barat* |
| 13. Banten | 962 | 841 | 1.111 | 2.086 | 3.707 | 4.698 | 4.765 | 4.908 | 5.031 | 5.088 | 5.091 | 5.449 | 5.261 | 5.360 | 5.447 | 5.515 | 5.512 | 5.512 | *13. Banten* |
| 14. Jawa Tengah | 1.240 | 1.958 | 2.611 | 4.170 | 6.503 | 8.529 | 8.520 | 8.498 | 8.762 | 8.870 | 10.178 | 10.297 | 9.723 | 9.799 | 9.814 | 9.867 | 9.870 | 9.870 | *14. Jawa Tengah* |
| 15. DI Yogyakarta | 318 | 508 | 629 | 868 | 1.451 | 1.701 | 1.620 | 1.652 | 1.693 | 1.750 | 1.752 | 1.955 | 1.967 | 2.027 | 2.056 | 2.071 | 2.070 | 2.070 | *15. DI Yogyakarta* |
| 16. Jawa Timur | 1.774 | 2.566 | 3.519 | 5.627 | 9.075 | 12.755 | 12.508 | 12.893 | 13.418 | 13.766 | 13.425 | 13.943 | 14.389 | 14.919 | 15.087 | 15.360 | 15.296 | 15.296 | *16. Jawa Timur* |
| 17. Bali | 44 | 73 | 115 | 298 | 545 | 864 | 1.761 | 1.791 | 1.924 | 1.985 | 2.016 | 2.098 | 2.090 | 2.214 | 2.268 | 2.395 | 2.395 | 2.395 | *17. Bali* |
| 18. Kalimantan Barat | 364 | 476 | 588 | 720 | 1.080 | 1.740 | 1.824 | 1.895 | 1.977 | 2.075 | 2.098 | 2.352 | 2.654 | 2.284 | 2.319 | 2.368 | 2.366 | 2.366 | *18. Kalimantan Barat* |
| 19. Kalimantan Tengah | 21 | 25 | 37 | 772 | 196 | 409 | 419 | 440 | 469 | 483 | 533 | 567 | 577 | 570 | 590 | 595 | 595 | 595 | *19. Kalimantan Tengah* |
| 20. Kalimantan Timur | 575 | 706 | 1.048 | 924 | 2.193 | 2.823 | 2.963 | 3.100 | 3.249 | 3.428 | 3.610 | 3.730 | 3.769 | 3.726 | 3.752 | 3.828 | 3.940 | 3.940 | *20. Kalimantan Timur* |
| 21. Kalimantan Selatan | 570 | 795 | 847 | 1.156 | 1.477 | 2.029 | 2.070 | 2.125 | 2.286 | 2.312 | 2.427 | 2.522 | 2.841 | 2.546 | 2.599 | 2.634 | 2.642 | 2.642 | *21. Kalimantan Selatan* |
| 22. Sulawesi Utara | 73 | 114 | 145 | 240 | 356 | 473 | 466 | 471 | 484 | 489 | 585 | 488 | 583 | 499 | 512 | 516 | 516 | 516 | *22. Sulawesi Utara* |
| 23. Gorontalo | 71 | 63 | 86 | 168 | 221 | 284 | 282 | 282 | 288 | 293 | 363 | 593 | 379 | 313 | 320 | 329 | 329 | 329 | *23. Gorontalo* |
| 24. Sulawesi Barat | - | - | 7 | 53 | 131 | 200 | 199 | 203 | 212 | 216 | 203 | 211 | 245 | 233 | 235 | 240 | 240 | 240 | *24. Sulawesi Barat* |
| 25. Sulawesi Tengah | 98 | 136 | 163 | 390 | 642 | 847 | 861 | 886 | 911 | 924 | 1.051 | 913 | 1.108 | 972 | 970 | 970 | 970 | 970 | *25. Sulawesi Tengah* |
| 26. Sulawesi Tenggara | 161 | 180 | 157 | 187 | 310 | 473 | 480 | 480 | 521 | 548 | 701 | 613 | 716 | 643 | 658 | 682 | 682 | 682 | *26. Sulawesi Tenggara* |
| 27. Sulawesi Selatan | 858 | 978 | 1.098 | 1.672 | 2.844 | 3.978 | 4.063 | 4.155 | 4.355 | 4.487 | 4.614 | 4.728 | 4.818 | 4.745 | 4.792 | 4.821 | 4.821 | 4.821 | *27. Sulawesi Selatan* |
| 28. Maluku | 14 | 16 | 13 | 28 | 54 | 80 | 79 | 82 | 87 | 92 | 94 | 117 | 99 | 93 | 98 | 99 | 99 | 99 | *28. Maluku* |
| 29. Maluku Utara | 33 | 36 | 35 | 87 | 123 | 152 | 153 | 158 | 163 | 165 | 198 | 169 | 181 | 172 | 178 | 183 | 183 | 183 | *29. Maluku Utara* |
| 30. NTB | 200 | 261 | 396 | 556 | 895 | 1.293 | 1.304 | 1.340 | 1.375 | 1.432 | 1.268 | 1.386 | 1.644 | 1.519 | 1.556 | 1.584 | 1.580 | 1.580 | *30. NTB* |
| 31. NTT | 15 | 24 | 33 | 75 | 156 | 229 | 222 | 226 | 240 | 242 | 244 | 255 | 267 | 274 | 274 | 279 | 279 | 279 | *31. NTT* |
| 32. Papua Barat | 35 | 42 | 62 | 89 | 114 | 140 | 143 | 146 | 159 | 164 | 162 | 169 | 184 | 181 | 188 | 193 | 193 | 193 | *32. Papua Barat* |
| 33. Papua | 53 | 77 | 140 | 272 | 348 | 504 | 478 | 521 | 559 | 560 | 508 | 533 | 562 | 606 | 618 | 625 | 625 | 625 | *33. Papua* |
| 34. Luar Indonesia | - | - | 3 | 145 | 183 | 235 | 230 | 227 | 226 | 224 | 220 | 222 | 228 | 243 | 256 | 360 | 360 | 360 | *34. Outside Indonesia* |
| **Total** | **27.944** | **38.195** | **46.886** | **68.181** | **102.655** | **147.505** | **149.672** | **154.072** | **161.080** | **163.407** | **167.259** | **171.227** | **174.486** | **174.537** | **177.320** | **179.284** | **179.239** | **179.239** | ***Total*** |

***) Angka-angka sangat-sangat sementara

****) Estimated figures*

## 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 | | | | | | | | | | | | *Economic Sector* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Okt | Nov | Des | Des | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| 1 | Pertanian, Perburuhan, dan Kehutanan | 2.526 | 2.701 | 2.565 | 3.062 | 3.791 | 3.640 | 3.770 | 3.689 | 3.759 | 3.809 | 3.888 | 4.065 | 4.111 | 4.088 | 4.095 | 4.279 | 3.992 | 4.040 | *1. Agriculture, Hunting, and Forestry* |
| 2 | Perikanan | 27 | 37 | 40 | 73 | 100 | 106 | 106 | 111 | 113 | 116 | 119 | 121 | 127 | 127 | 128 | 127 | 138 | 137 | *2. Fishery* |
| 3 | Pertambangan dan Penggalian | 30 | 37 | 37 | 65 | 97 | 99 | 107 | 99 | 98 | 99 | 100 | 99 | 104 | 104 | 104 | 115 | 114 | 113 | *3. Mining and Quarrying* |
| 4 | Industri Pengolahan | 505 | 550 | 478 | 584 | 687 | 674 | 688 | 694 | 709 | 729 | 746 | 734 | 736 | 737 | 756 | 762 | 745 | 783 | *4. Processing industry* |
| 5 | Listrik, Gas dan Air | 16 | 15 | 14 | 26 | 30 | 29 | 28 | 31 | 31 | 29 | 31 | 34 | 38 | 39 | 39 | 36 | 39 | 38 | *5. Electricity, Gas and Water* |
| 6 | Konstruksi | 227 | 257 | 259 | 617 | 994 | 1.009 | 944 | 976 | 994 | 1.055 | 1.146 | 1.203 | 1.281 | 1.300 | 1.327 | 1.377 | 1.447 | 1.426 | *6. Construction* |
| 7 | Perdagangan Besar dan Eceran | 10.869 | 10.591 | 10.342 | 12.119 | 14.255 | 14.382 | 14.540 | 14.690 | 15.018 | 15.349 | 15.683 | 15.180 | 15.506 | 15.409 | 15.426 | 15.629 | 16.184 | 15.088 | *7. Wholesale and Retail Trade* |
| 8 | Penyediaan Akomodasi dan Penyedian Makan Minum | 286 | 284 | 288 | 310 | 316 | 311 | 318 | 321 | 326 | 339 | 331 | 341 | 348 | 365 | 367 | 384 | 391 | 405 | *8. Provision of accommodation and the provision of eating and* |
| 9 | Transportasi, Pergudangan dan Komunikasi | 439 | 568 | 577 | 902 | 1.121 | 1.140 | 1.110 | 1.146 | 1.145 | 1.173 | 1.180 | 1.170 | 1.159 | 1.152 | 1.160 | 1.173 | 1.082 | 1.104 | *9. Transportation, Warehousing and communications* |
| 10 | Perantara Keuangan | 29 | 31 | 32 | 48 | 64 | 64 | 65 | 67 | 68 | 71 | 76 | 77 | 78 | 77 | 80 | 84 | 70 | 69 | *10. Financial intermediaries* |
| 11 | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | 60 | 69 | 66 | 202 | 257 | 272 | 263 | 283 | 276 | 288 | 305 | 376 | 414 | 464 | 487 | 521 | 499 | 516 | *11. Real Estate, Business, Ownership, and Business Services* |
| 12 | Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Waiib | 88 | 130 | 120 | 82 | 57 | 56 | 60 | 63 | 70 | 71 | 74 | 80 | 86 | 86 | 93 | 94 | 76 | 78 | *12. Government administration, Defese and Compulsory Social Securitv* |
| 13 | Jasa Pendidikan | 51 | 60 | 56 | 84 | 112 | 120 | 121 | 118 | 120 | 129 | 135 | 139 | 144 | 143 | 139 | 144 | 146 | 149 | *13. Education services* |
| 14 | Jasa Kesehatan dan Kegiatan Sosial | 82 | 81 | 81 | 90 | 86 | 82 | 84 | 89 | 90 | 96 | 96 | 101 | 102 | 101 | 101 | 107 | 114 | 139 | *14. Health Services and Social Activities* |
| 15 | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya | 1.899 | 1.845 | 1.807 | 1.512 | 1.601 | 1.565 | 1.545 | 1.548 | 1.579 | 1.611 | 1.638 | 2.305 | 2.352 | 2.398 | 2.457 | 2.393 | 2.310 | 2.427 | *15. Community, Sociocultural, Entertainment and Other Individual Services* |
| 16 | Jasa Perorangan yang Melayani Rumah Tangga | 275 | 290 | 275 | 396 | 512 | 506 | 539 | 533 | 548 | 589 | 627 | 629 | 657 | 644 | 639 | 673 | 692 | 683 | *16. Individual Services which Serve* |
| 17 | Kegiatan Usaha yang Belum Jelas Batasannya | 1.639 | 1.631 | 1.683 | 1.748 | 1.861 | 1.939 | 2.175 | 2.148 | 2.213 | 2.349 | 2.390 | 2.376 | 2.485 | 2.604 | 2.718 | 3.106 | 2.720 | 2.611 | *17. Business Activities are not clearly defined* |
| 18 | Bukan Lapangan Usaha - Rumah Tangga | 4.038 | 3.833 | 3.785 | 4.502 | 5.323 | 5.376 | 5.168 | 6.079 | 6.136 | 6.315 | 6.604 | 6.605 | 6.690 | 3.334 | 3.344 | 3.366 | 2.493 | 2.470 | *18. Loans to Non Industrial Origin - House Hold* |
| 19 | Bukan Lapangan Usaha - Lainnya | 10.199 | 10.571 | 11.341 | 14.677 | 18.163 | 18.449 | 18.765 | 19.024 | 19.341 | 19.533 | 19.854 | 20.615 | 21.042 | 24.459 | 24.760 | 24.308 | 26.518 | 26.900 | *19. Non Industrial Origin-Others* |
| | **Total** | **33.284** | **33.580** | **33.844** | **41.100** | **49.425** | **49.818** | **50.396** | **51.709** | **52.633** | **53.749** | **55.023** | **56.248** | **57.462** | **57.634** | **58.218** | **58.677** | **59.770** | **59.176** | ***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 | | | | | | | | | | | | *Economic Sector* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nov | Des | Nov | Des | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **Modal Kerja** | | | | | | | | | | | | | | | | | | | ***Working Capital*** |
| - Pertanian, Perburuhan, dan Kehutanan | 2.260 | 2.277 | 2.572 | 2.617 | 3.232 | 3.074 | 3.199 | 3.109 | 3.174 | 3.223 | 3.296 | 3.464 | 3.508 | 3.483 | 3.492 | 3.666 | 3.403 | 3.455 | - *Agricultures, hunting and forestry* |
| - Perikanan | 36 | 38 | 62 | 67 | 92 | 99 | 99 | 103 | 106 | 108 | 111 | 113 | 119 | 119 | 119 | 118 | 130 | 127 | - *Fisheries* |
| - Pertambangan dan Penggalian | 32 | 32 | 53 | 56 | 85 | 88 | 86 | 86 | 85 | 86 | 86 | 85 | 91 | 90 | 88 | 99 | 98 | 97 | - *Mining and Quarrying* |
| - Industri Pengolahan | 455 | 451 | 539 | 536 | 625 | 619 | 628 | 633 | 648 | 660 | 663 | 650 | 653 | 652 | 666 | 671 | 664 | 703 | - *Procesing industry* |
| - Listrik, Gas dan Air | 14 | 13 | 22 | 24 | 29 | 28 | 27 | 29 | 30 | 27 | 30 | 32 | 36 | 37 | 37 | 34 | 37 | 37 | - *Electricity, gas and water* |
| - Konstruksi | 230 | 238 | 570 | 565 | 915 | 933 | 870 | 907 | 925 | 980 | 1.051 | 1.099 | 1.175 | 1.192 | 1.212 | 1.259 | 1.337 | 1.315 | - *Construction* |
| - Perdagangan Besar dan Eceran | 9.790 | 9.679 | 11.227 | 11.368 | 13.333 | 13.433 | 13.588 | 13.712 | 14.023 | 14.328 | 14.637 | 14.118 | 14.401 | 14.330 | 14.322 | 14.520 | 14.087 | 14.028 | - *Big and retail trade* |
| - Penyediaan Akomodasi dan Penyedian Makan Minum | 243 | 249 | 255 | 261 | 269 | 264 | 271 | 269 | 271 | 278 | 274 | 283 | 290 | 296 | 295 | 310 | 319 | 326 | - *Provision of accomodation and food supply drinking* |
| - Transportasi, Pergudangan dan Komunikasi | 380 | 387 | 473 | 477 | 684 | 702 | 697 | 721 | 727 | 749 | 769 | 768 | 757 | 759 | 758 | 772 | 691 | 718 | - *Transportation, warehousing and communications* |
| - Perantara Keuangan | 26 | 27 | 39 | 43 | 56 | 56 | 55 | 57 | 59 | 61 | 65 | 66 | 68 | 67 | 69 | 73 | 56 | 56 | - *Transitional Finance* |
| - Real Estate, Usaha Persewaan dan Jasa Perusahaan | 64 | 59 | 163 | 183 | 214 | 216 | 217 | 239 | 228 | 237 | 249 | 318 | 352 | 400 | 416 | 448 | 435 | 443 | - *Real estate, Rental Business, and services company* |
| - Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib | 122 | 111 | 68 | 72 | 43 | 42 | 45 | 43 | 47 | 48 | 53 | 57 | 59 | 59 | 64 | 67 | 55 | 59 | - *Government administration, the defense and compulsory social security* |
| - Jasa Pendidikan | 47 | 44 | 61 | 62 | 87 | 83 | 84 | 83 | 85 | 91 | 92 | 94 | 100 | 101 | 97 | 101 | 103 | 102 | - *Education services* |
| - Jasa Kesehatan dan Kegiatan Sosial | 62 | 62 | 70 | 70 | 67 | 65 | 66 | 68 | 69 | 71 | 71 | 77 | 78 | 77 | 77 | 79 | 87 | 85 | - *Health and social services* |
| - Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya | 1.329 | 1.437 | 1.333 | 1.330 | 1.389 | 1.363 | 1.345 | 1.339 | 1.370 | 1.398 | 1.417 | 2.079 | 2.128 | 2.152 | 2.219 | 2.147 | 2.085 | 2.161 | - *Community, Sociocultural,Entertainment and Other Individual Services* |
| - Jasa Perorangan yang Melayani Rumah Tangga | 253 | 241 | 356 | 356 | 442 | 437 | 467 | 459 | 472 | 508 | 541 | 545 | 568 | 554 | 541 | 575 | 578 | 563 | - *Individual services which serve households* |
| - Kegiatan Usaha yang Belum Jelas Batasannya | 1.382 | 1.446 | 1.432 | 1.470 | 1.495 | 1.531 | 1.738 | 1.686 | 1.735 | 1.849 | 1.894 | 1.916 | 2.019 | 2.122 | 2.213 | 2.506 | 2.241 | 2.165 | - *International Agency and Other Extra Agency International* |
| - Bukan Lapangan Usaha - Rumah Tangga | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 44 | 43 | - *Not the business field – households* |
| - Bukan Lapangan Usaha - Lainnya | 0 | 0 | 0 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | 395 | 376 | - *Not the business field – other* |
| **Total Modal Kerja** | **16.724** | **16.790** | **19.295** | **19.557** | **23.058** | **23.030** | **23.484** | **23.545** | **24.054** | **24.704** | **25.299** | **25.764** | **26.401** | **26.489** | **26.683** | **27.445** | **26.846** | **26.860** | ***Total Working Capital*** |
| **Investasi** | | | | | | | | | | | | | | | | | | | ***Investment*** |
| - Pertanian, Perburuhan, dan Kehutanan | 441 | 288 | 403 | 445 | 559 | 565 | 570 | 580 | 585 | 586 | 592 | 600 | 602 | 605 | 603 | 613 | 590 | 585 | - *Agricultures, hunting and forestry* |
| - Perikanan | 2 | 2 | 6 | 6 | 8 | 7 | 7 | 8 | 8 | 7 | 8 | 8 | 9 | 9 | 9 | 9 | 8 | 9 | - *Fisheries* |
| - Pertambangan dan Penggalian | 5 | 5 | 6 | 9 | 12 | 12 | 21 | 12 | 12 | 13 | 14 | 14 | 13 | 14 | 16 | 16 | 15 | 16 | - *Mining and Quarrying* |
| - Industri Pengolahan | 95 | 28 | 45 | 48 | 62 | 55 | 59 | 61 | 61 | 69 | 82 | 84 | 84 | 85 | 90 | 91 | 81 | 80 | - *Procesing industry* |
| - Listrik, Gas dan Air | 1 | 1 | 3 | 2 | 2 | 2 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | - *Electricity, gas and water* |
| - Konstruksi | 27 | 22 | 49 | 52 | 79 | 77 | 74 | 69 | 69 | 76 | 94 | 104 | 106 | 108 | 115 | 118 | 110 | 111 | - *Construction* |
| - Perdagangan Besar dan Eceran | 801 | 663 | 721 | 750 | 922 | 949 | 952 | 978 | 995 | 1.021 | 1.046 | 1.063 | 1.105 | 1.080 | 1.104 | 1.109 | 1.070 | 1.059 | - *Big and retail trade* |
| - Penyediaan Akomodasi dan Penyedian Makan Minum | 42 | 39 | 52 | 49 | 47 | 47 | 47 | 51 | 54 | 61 | 57 | 58 | 58 | 69 | 72 | 75 | 72 | 78 | - *Provision of accomodation and food supply drinking* |
| - Transportasi, Pergudangan dan Komunikasi | 188 | 190 | 436 | 424 | 437 | 438 | 413 | 425 | 418 | 423 | 410 | 402 | 402 | 393 | 402 | 401 | 392 | 386 | - *Transportation, warehousing and communications* |
| - Perantara Keuangan | 5 | 5 | 5 | 5 | 8 | 8 | 10 | 10 | 9 | 10 | 11 | 11 | 10 | 11 | 11 | 11 | 13 | 13 | - *Transitional Finance* |
| - Real Estate, Usaha Persewaan dan Jasa Perusahaan | 5 | 7 | 20 | 19 | 44 | 56 | 46 | 44 | 48 | 51 | 57 | 57 | 61 | 64 | 71 | 72 | 64 | 73 | - *Real estate, Rental Business, and services company* |
| - Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib | 8 | 9 | 10 | 10 | 14 | 14 | 15 | 20 | 23 | 23 | 22 | 23 | 28 | 27 | 29 | 27 | 21 | 20 | - *Government administration, the defense and compulsory social security* |
| - Jasa Pendidikan | 13 | 12 | 18 | 22 | 24 | 37 | 36 | 35 | 35 | 38 | 43 | 45 | 44 | 43 | 43 | 43 | 43 | 47 | - *Education services* |
| - Jasa Kesehatan dan Kegiatan Sosial | 19 | 19 | 20 | 20 | 19 | 18 | 18 | 20 | 21 | 25 | 25 | 24 | 24 | 24 | 25 | 27 | 27 | 54 | - *Health and social services* |
| - Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya | 515 | 370 | 221 | 182 | 212 | 202 | 200 | 209 | 209 | 214 | 222 | 226 | 224 | 246 | 238 | 246 | 227 | 266 | - *Community, Sociocultural,Entertainment and Other Individual Services* |
| - Jasa Perorangan yang Melayani Rumah Tangga | 37 | 33 | 37 | 40 | 70 | 69 | 71 | 74 | 76 | 81 | 86 | 84 | 89 | 90 | 98 | 99 | 114 | 120 | - *Individual services which serve households* |
| - Kegiatan Usaha yang Belum Jelas Batasannya | 250 | 237 | 259 | 278 | 366 | 408 | 437 | 463 | 478 | 500 | 497 | 461 | 466 | 482 | 504 | 600 | 479 | 445 | - *International Agency and Other Extra Agency International* |
| - Bukan Lapangan Usaha - Rumah Tangga | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 9 | 11 | - *Not the business field – households* |
| - Bukan Lapangan Usaha - Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | **127** | **111** | - *Not the business field – other* |
| **Total Investasi** | **2.453** | **1.929** | **2.309** | **2.364** | **2.882** | **2.964** | **2.979** | **3.061** | **3.102** | **3.198** | **3.266** | **3.265** | **3.329** | **3.352** | **3.432** | **3.559** | **3.466** | **3.486** | ***Total Investment*** |
| **Konsumsi** | | | | | | | | | | | | | | | | | | | ***Consumption*** |
| - Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni | 373 | 382 | 527 | 532 | 755 | 766 | 777 | 790 | 807 | 834 | 850 | 869 | 876 | 896 | 919 | 929 | 920 | 940 | - *Housing Loan (mortgage) secured by first mortgage in order to live* |
| - Kredit pemilikan kendaraan bermotor | 651 | 1.072 | 1.346 | 1.346 | 1.428 | 1.422 | 1.428 | 1.431 | 1.453 | 1.489 | 1.505 | 1.544 | 1.587 | 1.648 | 1.447 | 1.720 | 1.708 | 1.815 | - *Vehicle Loans* |
| - Kredit konsumsi lainnya | 13.380 | 13.672 | 17.203 | 17.300 | 21.303 | 21.636 | 21.729 | 22.882 | 23.218 | 23.524 | 24.102 | 24.806 | 25.269 | 25.249 | 25.738 | 25.024 | 25.808 | 26.075 | - *Other consumer credit* |
| **Total Konsumsi** | **14.403** | **15.126** | **19.076** | **19.178** | **23.485** | **23.824** | **23.934** | **25.103** | **25.478** | **25.847** | **26.458** | **27.219** | **27.732** | **27.793** | **28.104** | **27.673** | **28.436** | **28.433** | ***Total consumption*** |
| **Total** | **33.580** | **33.844** | **40.681** | **41.100** | **49.425** | **49.818** | **50.396** | **51.709** | **52.633** | **53.749** | **55.023** | **56.248** | **57.462** | **57.634** | **58.218** | **58.677** | **58.748** | **58.779** | ***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 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | | | | | | | | | | | | *Location* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| 1. Jawa Barat | 3.515 | 4.401 | 4.803 | 5.862 | 7.043 | 7.872 | 7.954 | 8.138 | 8.293 | 8.463 | 8.657 | 8.849 | 9.049 | 9.055 | 9.191 | 9.303 | 9.402 | 9.549 | *1. Jawa Barat* |
| 2. Banten | 402 | 480 | 575 | 697 | 899 | 1.128 | 1.126 | 1.152 | 1.178 | 1.184 | 1.238 | 1.259 | 1.274 | 1.276 | 1.289 | 1.298 | 1.283 | 1.289 | *2. Banten* |
| 3. DKI Jakarta | 365 | 423 | 473 | 592 | 700 | 882 | 885 | 888 | 899 | 909 | 940 | 952 | 992 | 986 | 976 | 987 | 989 | 981 | *3. DKI Jakarta* |
| 4. D.I Yogyakarta | 1.047 | 1.289 | 1.481 | 1.766 | 2.039 | 2.389 | 2.376 | 2.439 | 2.488 | 2.535 | 2.596 | 2.644 | 2.719 | 2.724 | 2.739 | 2.756 | 2.743 | 2.768 | *4. D.I Yogyakarta* |
| 5. Jawa Tengah | 5.280 | 6.355 | 7.399 | 8.516 | 9.788 | 11.329 | 11.314 | 11.524 | 11.731 | 11.973 | 12.273 | 12.560 | 12.844 | 12.836 | 12.944 | 13.039 | 13.029 | 13.137 | *5. Jawa Tengah* |
| 6. Jawa Timur | 2.557 | 2.977 | 3.564 | 4.150 | 4.849 | 5.824 | 5.886 | 6.048 | 6.189 | 6.324 | 6.512 | 6.697 | 6.885 | 6.861 | 6.882 | 6.907 | 6.854 | 6.841 | *6. Jawa Timur* |
| 7. Bengkulu | 12 | 17 | 19 | 21 | 26 | 30 | 30 | 30 | 31 | 31 | 31 | 32 | 32 | 31 | 30 | 30 | 30 | 29 | *7. Bengkulu* |
| 8. Jambi | 144 | 161 | 183 | 214 | 289 | 488 | 498 | 510 | 520 | 533 | 545 | 554 | 565 | 564 | 567 | 567 | 551 | 544 | *8. Jambi* |
| 9. Aceh | 26 | 64 | 99 | 76 | 90 | 100 | 99 | 100 | 103 | 106 | 111 | 114 | 117 | 116 | 118 | 119 | 1.140 | 118 | *9. Aceh* |
| 10. Sumatera Utara | 319 | 382 | 438 | 493 | 541 | 649 | 641 | 655 | 666 | 678 | 693 | 709 | 723 | 717 | 721 | 722 | 714 | 714 | *10. Sumatera Utara* |
| 11. Sumatera Barat | 514 | 660 | 757 | 829 | 975 | 1.050 | 1.044 | 1.057 | 1.054 | 1.064 | 1.073 | 1.077 | 1.069 | 1.048 | 1.047 | 1.026 | 1.009 | 995 | *11. Sumatera Barat* |
| 12. Riau | 222 | 316 | 385 | 501 | 601 | 694 | 686 | 692 | 701 | 707 | 714 | 732 | 743 | 735 | 740 | 740 | 737 | 733 | *12. Riau* |
| 13. Kepulauan Riau | 376 | 554 | 828 | 1.376 | 1.892 | 2.514 | 2.500 | 2.518 | 2.538 | 2.581 | 2.613 | 2.649 | 2.684 | 2.696 | 2.695 | 2.713 | 2.722 | 2.770 | *13. Kepulauan Riau* |
| 14. Sumatera Selatan | 204 | 280 | 345 | 449 | 573 | 752 | 736 | 746 | 756 | 756 | 769 | 772 | 772 | 768 | 769 | 769 | 766 | 769 | *14. Sumatera Selatan* |
| 15. Bangka Belitung | 5 | 7 | 12 | 15 | 28 | 35 | 36 | 36 | 38 | 38 | 40 | 40 | 41 | 43 | 45 | 46 | 47 | 47 | *15. Bangka Belitung* |
| 16. Lampung | 2.787 | 3.398 | 2.281 | 2.899 | 3.467 | 4.022 | 4.418 | 4.746 | 4.800 | 4.949 | 5.058 | 5.187 | 5.272 | 5.309 | 5.375 | 5.403 | 5.407 | 5.465 | *16. Lampung* |
| 17. Kalimantan Selatan | 105 | 180 | 196 | 250 | 252 | 229 | 227 | 231 | 235 | 251 | 250 | 252 | 253 | 254 | 259 | 257 | 257 | 257 | *17. Kalimantan Selatan* |
| 18. Kalimantan Barat | 219 | 281 | 309 | 347 | 511 | 578 | 566 | 564 | 558 | 547 | 531 | 524 | 524 | 522 | 524 | 524 | 525 | 520 | *18. Kalimantan Barat* |
| 19. Kalimantan Timur | 96 | 132 | 155 | 178 | 189 | 211 | 205 | 209 | 212 | 220 | 226 | 227 | 230 | 228 | 233 | 231 | 231 | 231 | *19. Kalimantan Timur* |
| 20. Kalimantan Tengah | 4 | 9 | 19 | 34 | 49 | 80 | 77 | 83 | 86 | 94 | 112 | 120 | 134 | 136 | 146 | 150 | 150 | 143 | *20. Kalimantan Tengah* |
| 21. Sulawesi Tengah | 113 | 180 | 188 | 221 | 379 | 811 | 845 | 904 | 952 | 991 | 1.024 | 1.060 | 1.089 | 1.107 | 1.135 | 1.157 | 1.174 | 1.187 | *21. Sulawesi Tengah* |
| 22. Sulawesi Selatan | 142 | 218 | 263 | 364 | 546 | 790 | 799 | 818 | 831 | 839 | 863 | 897 | 914 | 925 | 943 | 953 | 955 | 931 | *22. Sulawesi Selatan* |
| 23. Sulawesi Utara | 131 | 158 | 203 | 288 | 456 | 622 | 631 | 653 | 672 | 693 | 709 | 722 | 733 | 737 | 739 | 739 | 729 | 723 | *23. Sulawesi Utara* |
| 24. Sulawesi Tenggara | 32 | 42 | 51 | 51 | 57 | 79 | 81 | 83 | 84 | 87 | 89 | 89 | 91 | 91 | 92 | 93 | 93 | 97 | *24. Sulawesi Tenggara* |
| 25. Sulawesi Barat | - | 3 | 2 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 5 | *25. Sulawesi Barat* |
| 26. Gorontalo | 14 | 15 | 20 | 20 | 20 | 25 | 25 | 26 | 27 | 27 | 27 | 28 | 28 | 28 | 28 | 28 | 27 | 27 | *26. Gorontalo* |
| 27. Nusa Tenggara Barat | 283 | 341 | 424 | 464 | 541 | 633 | 636 | 648 | 660 | 672 | 678 | 676 | 684 | 688 | 694 | 694 | 702 | 709 | *27. Nusa Tenggara Barat* |
| 28. Bali | 1.347 | 1.777 | 2.092 | 2.666 | 3.520 | 4.754 | 4.807 | 4.898 | 4.979 | 5.112 | 5.224 | 5.362 | 5.490 | 5.612 | 5.717 | 5.813 | 5.863 | 5.942 | *28. Bali* |
| 29. Nusa Tenggara Timur | 25 | 50 | 88 | 122 | 152 | 175 | 172 | 175 | 180 | 185 | 199 | 212 | 229 | 236 | 241 | 247 | 249 | 256 | *29. Nusa Tenggara Timur* |
| 30. Maluku | 137 | 167 | 167 | 161 | 311 | 541 | 558 | 586 | 608 | 629 | 648 | 661 | 679 | 695 | 716 | 734 | 750 | 757 | *30. Maluku* |
| 31. Papua | 115 | 154 | 182 | 193 | 253 | 412 | 417 | 427 | 436 | 442 | 448 | 456 | 463 | 470 | 479 | 490 | 495 | 498 | *31. Papua* |
| 32. Maluku Utara | 1 | 1 | 1 | 5 | 9 | 13 | 13 | 14 | 14 | 14 | 14 | 15 | 15 | 15 | 15 | 15 | 16 | 17 | *32. Maluku Utara* |
| 33. Papua Barat | - | - | - | 20 | 52 | 101 | 103 | 109 | 109 | 111 | 115 | 115 | 115 | 119 | 123 | 123 | 124 | 125 | *33. Papua Barat* |
| 34. Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *34. Others* |
| **Total** | **20.540** | **25.472** | **28.001** | **33.844** | **41.100** | **49.818** | **50.396** | **51.709** | **52.633** | **53.749** | **55.023** | **56.248** | **57.462** | **57.634** | **58.218** | **58.677** | **59.770** | **59.176** | ***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 | | | | | | | | | | | *Economic Sector* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **UMKM** | | | | | | | | | | | | | | | | | | | |
| 1. Pertanian, Perburuan dan Kehutanan | | | | | | | | | | | | | | | | | | | *1. Agriculture, hunting, and forestry* |
| Baki Debet | 27.192 | 33.945 | 37.473 | 38.241 | 39.030 | 40.709 | 41.001 | 41.418 | 43.543 | 44.057 | 45.538 | 42.643 | 43.616 | 43.734 | 45.015 | 45.773 | 46.725 | 48.193 | *Total* |
| NPL | 892 | 1.397 | 1.488 | 1.471 | 1.575 | 1.492 | 1.637 | 1.688 | 1.798 | 1.782 | 1.789 | 1.542 | 1.586 | 1.679 | 1.652 | 1.654 | 1.633 | 1.615 | *NPL* |
| 2. Perikanan | | | | | | | | | | | | | | | | | | | *2. Fishery* |
| Baki Debet | 2.602 | 2.773 | 2.860 | 2.882 | 2.986 | 2.900 | 2.907 | 2.927 | 3.048 | 3.168 | 3.279 | 3.413 | 3.416 | 3.414 | 3.512 | 3.516 | 3.598 | 3.707 | *Total* |
| NPL | 161 | 233 | 239 | 241 | 246 | 163 | 167 | 176 | 219 | 222 | 220 | 193 | 140 | 155 | 138 | 179 | 178 | 171 | *NPL* |
| 3. Pertambangan dan Penggalian | | | | | | | | | | | | | | | | | | | *3. Mining and quarrying* |
| Baki Debet | 3.938 | 4.983 | 4.723 | 4.869 | 5.255 | 5.427 | 4.832 | 5.114 | 4.966 | 5.085 | 5.043 | 4.710 | 4.887 | 5.181 | 5.250 | 4.697 | 4.862 | 4.753 | *Total* |
| NPL | 89 | 266 | 153 | 186 | 185 | 153 | 246 | 274 | 272 | 253 | 173 | 167 | 210 | 214 | 215 | 389 | 207 | 184 | *NPL* |
| 4. Industri Pengolahan | | | | | | | | | | | | | | | | | | | *4. Processing industry* |
| Baki Debet | 52.231 | 55.794 | 51.367 | 52.188 | 58.305 | 59.500 | 55.449 | 54.759 | 57.386 | 57.849 | 60.014 | 65.530 | 58.405 | 57.401 | 57.847 | 57.361 | 58.373 | 60.087 | *Total* |
| NPL | 1.998 | 2.238 | 1.823 | 1.775 | 1.767 | 1.798 | 1.788 | 1.825 | 1.855 | 1.909 | 1.947 | 1.858 | 1.870 | 1.911 | 1.875 | 1.914 | 1.831 | 1.736 | *NPL* |
| 5. Listrik, Gas dan Air | | | | | | | | | | | | | | | | | | | *5. Electricity, gas and water* |
| Baki Debet | 1.218 | 1.610 | 1.619 | 1.622 | 1.665 | 1.474 | 1.660 | 1.579 | 1.644 | 1.656 | 1.662 | 1.791 | 1.733 | 1.694 | 1.678 | 1.684 | 1.772 | 1.750 | *Total* |
| NPL | 49 | 38 | 19 | 18 | 21 | 14 | 17 | 21 | 19 | 17 | 17 | 22 | 24 | 25 | 23 | 24 | 25 | 22 | *NPL* |
| 6. Konstruksi | | | | | | | | | | | | | | | | | | | *6. Construction* |
| Baki Debet | 24.279 | 29.906 | 29.706 | 31.168 | 32.491 | 30.594 | 30.127 | 30.690 | 32.116 | 33.145 | 34.876 | 37.513 | 38.640 | 38.323 | 39.529 | 40.123 | 40.456 | 38.780 | *Total* |
| NPL | 1.324 | 1.745 | 1.493 | 1.586 | 1.609 | 1.497 | 1.647 | 1.631 | 1.719 | 1.794 | 2.010 | 1.906 | 1.967 | 2.072 | 2.051 | 2.081 | 2.097 | 1.865 | *NPL* |
| 7. Perdagangan Besar dan Eceran | | | | | | | | | | | | | | | | | | | *7. Wholesale and retail trade* |
| Baki Debet | 202.447 | 226.805 | 230.983 | 235.491 | 241.576 | 248.870 | 241.496 | 246.193 | 257.709 | 265.069 | 271.260 | 307.955 | 310.870 | 308.605 | 312.809 | 313.269 | 314.650 | 323.056 | *Total* |
| NPL | 7.471 | 9.055 | 9.032 | 9.172 | 9.167 | 8.458 | 9.265 | 9.602 | 9.624 | 9.902 | 10.154 | 10.800 | 11.162 | 11.462 | 11.212 | 11.275 | 11.111 | 10.621 | *NPL* |
| 8. Penyediaan Akomodasi dan Penyediaan Makan Minum | | | | | | | | | | | | | | | | | | | *8. Provision of accommodation and the provision of eating and drinking* |
| Baki Debet | 10.014 | 11.991 | 11.794 | 11.951 | 12.918 | 13.714 | 13.101 | 13.459 | 13.837 | 14.253 | 14.931 | 15.870 | 16.058 | 16.000 | 16.916 | 17.128 | 17.591 | 18.132 | *Total* |
| NPL | 352 | 344 | 321 | 310 | 317 | 303 | 337 | 341 | 331 | 540 | 558 | 370 | 377 | 382 | 381 | 384 | 372 | 357 | *NPL* |
| 9. Transportasi, Pergudangan dan Komunikasi | | | | | | | | | | | | | | | | | | | *9. Transportation, warehousing and communications* |
| Baki Debet | 18.398 | 18.806 | 17.949 | 18.621 | 20.308 | 20.678 | 19.890 | 20.668 | 21.337 | 21.810 | 22.745 | 23.910 | 23.398 | 23.204 | 23.669 | 22.832 | 23.459 | 24.354 | *Total* |
| NPL | 452 | 519 | 482 | 513 | 468 | 485 | 442 | 459 | 460 | 463 | 506 | 531 | 578 | 614 | 648 | 684 | 663 | 654 | *NPL* |
| 10. Perantara Keuangan | | | | | | | | | | | | | | | | | | | *10. Financial intermediaries* |
| Baki Debet | 10.311 | 13.359 | 14.822 | 15.184 | 14.104 | 14.147 | 14.140 | 12.780 | 12.531 | 12.652 | 13.476 | 12.298 | 13.229 | 13.329 | 13.594 | 13.596 | 13.798 | 13.963 | *Total* |
| NPL | 92 | 170 | 157 | 180 | 193 | 161 | 193 | 203 | 215 | 213 | 219 | 200 | 212 | 307 | 316 | 329 | 337 | 377 | *NPL* |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan | | | | | | | | | | | | | | | | | | | *11. Real estate, Business Ownership, and Business Services* |
| Baki Debet | 19.953 | 29.882 | 21.399 | 22.181 | 25.299 | 25.859 | 22.983 | 23.409 | 24.012 | 24.355 | 25.569 | 30.767 | 31.101 | 30.242 | 30.781 | 30.239 | 30.556 | 31.572 | *Total* |
| NPL | 629 | 1.088 | 565 | 585 | 620 | 689 | 697 | 710 | 692 | 729 | 749 | 855 | 886 | 882 | 898 | 925 | 999 | 881 | *NPL* |
| 12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib | | | | | | | | | | | | | | | | | | | *12. Government administration, defense and compulsory social security* |
| Baki Debet | 399 | 223 | 242 | 235 | 231 | 229 | 215 | 212 | 216 | 244 | 243 | 255 | 277 | 282 | 272 | 270 | 272 | 284 | *Total* |
| NPL | 15 | 12 | 11 | 13 | 13 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | 3 | 3 | 4 | 2 | 2 | 4 | *NPL* |
| 13. Jasa Pendidikan | | | | | | | | | | | | | | | | | | | *13. Education services* |
| Baki Debet | 1.517 | 1.651 | 1.773 | 1.806 | 1.812 | 1.888 | 1.826 | 1.928 | 1.946 | 1.953 | 1.981 | 1.947 | 1.984 | 1.975 | 1.972 | 2.016 | 2.014 | 2.221 | *Total* |
| NPL | 23 | 29 | 27 | 25 | 26 | 22 | 36 | 38 | 45 | 43 | 42 | 35 | 34 | 38 | 43 | 42 | 41 | 39 | *NPL* |
| 14. Jasa Kesehatan dan Kegiatan Sosial | | | | | | | | | | | | | | | | | | | *14. Health services and social activities* |
| Baki Debet | 2.918 | 3.487 | 3.273 | 3.331 | 3.443 | 3.518 | 3.382 | 3.523 | 3.627 | 3.715 | 3.826 | 3.971 | 4.052 | 4.051 | 4.097 | 4.138 | 4.173 | 4.237 | *Total* |
| NPL | 233 | 323 | 107 | 94 | 106 | 99 | 98 | 96 | 95 | 80 | 76 | 68 | 73 | 77 | 76 | 73 | 70 | 72 | *NPL* |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya | | | | | | | | | | | | | | | | | | | *15. Community, Sociocultural, Entertainment and Other Individual* |
| Baki Debet | 25.530 | 26.544 | 26.653 | 26.769 | 26.574 | 26.378 | 25.220 | 25.464 | 25.969 | 26.205 | 26.854 | 28.930 | 29.631 | 29.929 | 30.364 | 30.507 | 31.021 | 31.499 | *Total* |
| NPL | 619 | 974 | 985 | 1.076 | 1.074 | 891 | 934 | 922 | 905 | 911 | 940 | 958 | 975 | 1.021 | 1.027 | 1.035 | 1.017 | 876 | *NPL* |
| 16. Jasa Perorangan yang Melayani Rumah Tangga | | | | | | | | | | | | | | | | | | | *16. Individual services which serve households* |
| Baki Debet | 655 | 601 | 645 | 672 | 675 | 672 | 679 | 713 | 840 | 853 | 890 | 1.127 | 1.195 | 1.255 | 1.322 | 1.381 | 1.445 | 1.499 | *Total* |
| NPL | 36 | 51 | 54 | 52 | 50 | 40 | 40 | 41 | 43 | 40 | 38 | 41 | 34 | 38 | 38 | 41 | 41 | 33 | *NPL* |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya | | | | | | | | | | | | | | | | | | | *17. International Agency and Other Extra Agency International* |
| Baki Debet | 2.355 | 451 | 439 | 426 | 420 | 414 | 384 | 373 | 361 | 345 | 329 | 308 | 286 | 276 | 258 | 247 | 240 | 225 | *Total* |
| NPL | 53 | 13 | 11 | 11 | 11 | 8 | 8 | 8 | 9 | 9 | 8 | 9 | 9 | 8 | 8 | 8 | 8 | 6 | *NPL* |
| 18. Kegiatan yang Belum Jelas Batasannya | | | | | | | | | | | | | | | | | | | *18. Business activities are not clearly defined* |
| Baki Debet | 52.205 | 25.107 | 28.525 | 29.405 | 29.211 | 29.425 | 27.486 | 29.297 | 24.358 | 26.617 | 26.018 | 803[r] | 1,708[r] | 408 | 475 | 452 | 368 | 509 | *Total* |
| NPL | 1.185 | 749 | 812 | 765 | 769 | 731 | 715 | 747 | 696 | 714 | 703 | 13[r] | 14[r] | 4 | 4 | 1 | 2 | 1 | *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 | - | 6 | 0 | 0 | - | 14 | 14 | 8 | 2 | 2 | 2 | 3 | 3 | 2 | 2 | 2 | 3 | *Total* |
| NPL | 1 | - | - | - | - | - | - | - | - | 0 | - | - | - | - | - | - | - | - | *NPL* |
| **Jumlah** | | | | | | | | | | | | | | | | | | | ***Total*** |
| Baki Debet | **458.164** | **487.917** | **486.251** | **497.044** | **516.304** | **526.397** | **506.792** | **514.518** | **529.452** | **543.033** | **558.533** | **583.741** | **583.859** | **579.308** | **589.361** | **589.229** | **595.372** | **608.823** | ***Baki Debet*** |
| NPL | **15.674** | **19.245** | **17.778** | **18.073** | **18.221** | **17.011** | **18.274** | **18.786** | **19.001** | **19.626** | **20.156** | **19.570** | **20.156** | **20.890** | **20.610** | **21.038** | **20.633** | **19.515** | ***NPL*** |

[r] diperbaiki

[r] *revised*

## 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 | | | | | | | | | | | *Economic Sector* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | |
| **MKM** [1)] | | | | | | | | | | | | | | | | | | | |
| 1. Pertanian | | | | | | | | | | | | | | | | | | | *1. Agriculture* |
| Baki Debet | 26.285 | 33.402 | 37.532 | 37.946 | 38.817 | 40.423 | 40.565 | 40.831 | 43.233 | | | | | | | | | | *Total* |
| NPL | 803 | 1.589 | 1.711 | 1.748 | 1.896 | 2.005 | 1.873 | 1.960 | 2.155 | | | | | | | | | | *NPL* |
| 2. Pertambangan | | | | | | | | | | | | | | | | | | | *2. Mining* |
| Baki Debet | 9.020 | 10.084 | 11.985 | 11.243 | 13.682 | 17.135 | 17.822 | 14.898 | 17.191 | | | | | | | | | | *Total* |
| NPL | 124 | 234 | 258 | 301 | 375 | 262 | 304 | 317 | 325 | | | | | | | | | | *NPL* |
| 3. Perindustrian | | | | | | | | | | | | | | | | | | | *3. Manufacturing* |
| Baki Debet | 70.380 | 75.353 | 77.398 | 78.507 | 78.378 | 80.823 | 79.678 | 80.684 | 81.552 | | | | | | | | | | *Total* |
| NPL | 2.502 | 3.270 | 3.147 | 3.116 | 3.089 | 2.900 | 3.004 | 3.038 | 2.981 | | | | | | | | | | *NPL* |
| 4. Listrik | | | | | | | | | | | | | | | | | | | *4. Electricity* |
| Baki Debet | 1.316 | 1.397 | 1.490 | 1.482 | 1.511 | 1.532 | 1.446 | 1.497 | 1.548 | | | | | | | | | | *Total* |
| NPL | 45 | 146 | 147 | 151 | 154 | 131 | 131 | 135 | 131 | | | | | | | | | | *NPL* |
| 5. Konstruksi | | | | | | | | | | | | | | | | | | | *5. Construction* |
| Baki Debet | 25.834 | 30.366 | 32.368 | 33.032 | 33.437 | 31.020 | 28.272 | 28.237 | 29.421 | | | | | | | | | | *Total* |
| NPL | 1.441 | 1.741 | 1.745 | 1.776 | 1.781 | 1.637 | 1.728 | 1.740 | 1.799 | | | | | | | | | | *NPL* |
| 6. Perdagangan | | | | | | | | | | | | | | | | | | | *6. Trading* |
| Baki Debet | 235.105 | 272.658 | 279.545 | 281.275 | 285.741 | 294.095 | 286.632 | 292.780 | 307.619 | | | | | | | | | | *Total* |
| NPL | 8.885 | 11.487 | 11.524 | 11.152 | 11.662 | 10.625 | 11.549 | 11.877 | 11.934 | | | | | | | | | | *NPL* |
| 7. Pengangkutan | | | | | | | | | | | | | | | | | | | *7. Transportation* |
| Baki Debet | 11.293 | 13.858 | 14.224 | 14.453 | 13.857 | 14.160 | 14.151 | 14.513 | 15.019 | | | | | | | | | | *Total* |
| NPL | 313 | 347 | 348 | 1.129 | 338 | 351 | 314 | 344 | 376 | | | | | | | | | | *NPL* |
| 8. Jasa Dunia Usaha | | | | | | | | | | | | | | | | | | | *8. Business Services* |
| Baki Debet | 78.206 | 83.952 | 78.482 | 79.803 | 81.967 | 81.707 | 83.589 | 84.628 | 86.821 | | | | | | | | | | *Total* |
| NPL | 1.252 | 2.222 | 1.773 | 1.809 | 1.797 | 1.754 | 1.931 | 2.027 | 2.069 | | | | | | | | | | *NPL* |
| 9. Jasa Sosial | | | | | | | | | | | | | | | | | | | *9. Social Services* |
| Baki Debet | 86.867 | 60.422 | 63.975 | 64.212 | 64.144 | 63.687 | 61.816 | 63.821 | 59.071 | | | | | | | | | | *Total* |
| NPL | 2.073 | 2.168 | 2.185 | 2.215 | 2.147 | 1.942 | 1.987 | 2.025 | 1.973 | | | | | | | | | | *NPL* |
| 10. Lain-lain | | | | | | | | | | | | | | | | | | | *10. Others* |
| Baki Debet | 607.085 | 684.650 | 691.406 | 703.875 | 713.440 | 726.024 | 735.808 | 735.900 | 746.599 | | | | | | | | | | *Total* |
| NPL | 8.678 | 10.710 | 10.572 | 10.641 | 10.689 | 10.107 | 11.419 | 11.709 | 11.743 | | | | | | | | | | *NPL* |
| **Jumlah** | | | | | | | | | | | | | | | | | | | ***Total*** |
| **Baki Debet** | **1.151.392** | **1.266.142** | **1.288.406** | **1.305.828** | **1.324.974** | **1.350.606** | **1.349.779** | **1.357.789** | **1.388.074** | | | | | | | | | | ***Baki Debet*** |
| **NPL** | **26.115** | **33.915** | **33.409** | **34.039** | **33.926** | **31.714** | **34.240** | **35.173** | **35.485** | | | | | | | | | | ***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*

## 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 | | | | | | | | | | | | *Type of Use* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Sep | Okt | Nov | Des | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Juli | Ags | Sep | Okt | Nov | Des | |
| **UMKM** | | | | | | | | | | | | | | | | | | | ***UMKM*** |
| 1. Modal Kerja | | | | | | | | | | | | | | | | | | | *1. Working Capital* |
| Baki Debet | 341.069 | 342.838 | 345.700 | 355.888 | 394.866 | 403.047 | 388.852 | 395.154 | 406.954 | 419.198 | 431.290 | 430.471 | 428.877 | 425.069 | 429.683 | 429.773 | 433.602 | 444.030 | *Total* |
| NPL | 15.795 | 15.700 | 15.763 | 12.770 | 14.725 | 13.645 | 14.584 | 15.054 | 15.161 | 15.487 | 15.891 | 14.818 | 15.259 | 15.874 | 15.597 | 15.869 | 15.654 | 14.652 | *NPL* |
| 2. Investasi | | | | | | | | | | | | | | | | | | | *2. Investment* |
| Baki Debet | 94.930 | 97.011 | 99.805 | 102.275 | 121.438 | 123.350 | 117.941 | 119.364 | 122.498 | 123.835 | 127.242 | 153.270 | 154.982 | 154.239 | 159.678 | 159.455 | 161.770 | 164.792 | *Total* |
| NPL | 3.174 | 3.222 | 3.223 | 2.903 | 3.497 | 3.366 | 3.690 | 3.732 | 3.840 | 4.139 | 4.264 | 4.752 | 4.897 | 5.017 | 5.013 | 5.169 | 4.979 | 4.863 | *NPL* |
| 3. Konsumsi | | | | | | | | | | | | | | | | | | | *3. Consumption* |
| Baki Debet | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *Total* |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| 3. Tidak Teridentifikasi | | | | | | | | | | | | | | | | | | | *4. Un-identified* |
| Baki Debet | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | 1 | *Total* |
| NPL | 0 | 0 | 0 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | *NPL* |
| **Jumlah** | | | | | | | | | | | | | | | | | | | ***Total*** |
| **Baki Debet** | **436.000** | **439.850** | **445.505** | **458.164** | **516.304** | **526.397** | **506.792** | **514.518** | **529.452** | **543.033** | **558.533** | **583.741** | **583.859** | **579.308** | **589.361** | **589.229** | **595.372** | **608.823** | ***Baki Debet*** |
| **NPL** | **18.969** | **18.922** | **18.986** | **15.674** | **18.221** | **17.011** | **18.274** | **18.786** | **19.001** | **19.626** | **20.156** | **19.570** | **20.156** | **20.890** | **20.610** | **21.038** | **20.633** | **19.515** | ***NPL*** |
| **MKM [1)]** | | | | | | | | | | | | | | | | | | | ***MKM [1)]*** |
| 1. Modal Kerja | | | | | | | | | | | | | | | | | | | *1. Working Capital* |
| Baki Debet | 408.748 | 412.394 | 418.022 | 427.154 | 471.000 | 483.595 | 473.046 | 479.123 | 496.332 | | | | | | | | | | *Total* |
| NPL | 17.217 | 17.235 | 17.062 | 14.233 | 18.663 | 17.473 | 18.133 | 18.745 | 18.833 | | | | | | | | | | *NPL* |
| 2. Investasi | | | | | | | | | | | | | | | | | | | *2. Investment* |
| Baki Debet | 107.584 | 110.321 | 113.420 | 117.247 | 140.967 | 141.492 | 141.456 | 143.327 | 145.753 | | | | | | | | | | *Total* |
| NPL | 3.573 | 3.631 | 3.578 | 3.205 | 4.575 | 4.134 | 4.690 | 4.719 | 4.909 | | | | | | | | | | *NPL* |
| 3. Konsumsi | | | | | | | | | | | | | | | | | | | *3. Consumption* |
| Baki Debet | 578.462 | 590.794 | 600.019 | 606.991 | 713.006 | 725.519 | 735.277 | 735.339 | 745.989 | | | | | | | | | | *Total* |
| NPL | 9.942 | 9.954 | 9.800 | 8.677 | 10.689 | 10.106 | 11.418 | 11.709 | 11.742 | | | | | | | | | | *NPL* |
| **Jumlah** | | | | | | | | | | | | | | | | | | | ***Total*** |
| **Baki Debet** | **1.094.794** | **1.113.510** | **1.131.461** | **1.151.392** | **1.324.974** | **1.350.606** | **1.349.779** | **1.357.789** | **1.388.074** | | | | | | | | | | ***Baki Debet*** |
| **NPL** | **30.732** | **30.819** | **30.440** | **26.115** | **33.926** | **31.714** | **34.240** | **35.173** | **35.485** | | | | | | | | | | ***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*

## 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 | | | | | | | | | | | | *Category of Bank* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Juli | Ags | Sep | Okt | Nov | Des | |
| **UMKM[1)]** | | | | | | | | | | | | | | | | | | | |
| 1. Bank Persero | | | | | | | | | | | | | | | | | | | *1. State Owned Banks* |
| Baki Debet | **222.645** | **233.157** | **226.303** | **230.198** | **234.182** | **242.861** | **239.771** | **244.615** | **254.325** | **260.655** | **268.170** | **291.569** | **288.945** | **283.103** | **289.758** | **291.609** | **294.745** | **304.751** | *Total* |
| Mikro | 58.287 | 62.319 | 63.222 | 64.130 | 65.109 | 66.555 | 66.989 | 68.563 | 71.037 | 73.123 | 75.936 | 79.305 | 82.703 | 82.508 | 84.372 | 85.074 | 86.214 | 87.657 | *Micro* |
| Kecil | 86.113 | 91.097 | 90.874 | 92.266 | 94.046 | 98.136 | 94.166 | 96.255 | 100.563 | 102.402 | 105.169 | 113.364 | 114.320 | 114.159 | 115.995 | 117.004 | 118.274 | 122.730 | *Small* |
| Menengah | 78.245 | 79.741 | 72.207 | 73.802 | 75.027 | 78.169 | 78.616 | 79.796 | 82.725 | 85.130 | 87.065 | 98.900 | 91.923 | 86.437 | 89.391 | 89.531 | 90.257 | 94.363 | *Medium* |
| NPL | **9.019** | **10.923** | **9.557** | **9.686** | **9.810** | **9.093** | **9.872** | **10.231** | **10.395** | **10.537** | **10.645** | **10.694** | **10.975** | **11.512** | **11.236** | **11.212** | **10.908** | **10.362** | *NPL* |
| Mikro | 1.174 | 1.424 | 1.376 | 1.354 | 1.343 | 1.214 | 1.431 | 1.482 | 1.522 | 1.522 | 1.537 | 1.574 | 1.617 | 1.687 | 1.662 | 1.655 | 1.614 | 1.481 | *Micro* |
| Kecil | 4.450 | 5.447 | 5.141 | 5.138 | 5.184 | 4.694 | 4.972 | 5.130 | 5.303 | 5.350 | 5.430 | 5.480 | 5.420 | 5.586 | 5.466 | 5.332 | 5.186 | 4.922 | *Small* |
| Menengah | 3.395 | 4.052 | 3.039 | 3.194 | 3.283 | 3.185 | 3.469 | 3.619 | 3.570 | 3.665 | 3.678 | 3.640 | 3.937 | 4.239 | 4.108 | 4.226 | 4.108 | 3.960 | *Medium* |
| 2. BPD | | | | | | | | | | | | | | | | | | | *2. Regional Development Banks* |
| Baki Debet | **31.314** | **44.462** | **45.134** | **45.595** | **46.494** | **45.082** | **42.223** | **43.412** | **43.171** | **46.144** | **47.608** | **42.667** | **43.914** | **44.599** | **45.649** | **47.339** | **48.931** | **46.896** | *Total* |
| Mikro | 4.509 | 8.843 | 9.036 | 8.944 | 9.163 | 9.038 | 8.781 | 8.972 | 8.013 | 9.367 | 9.230 | 8.860 | 8.987 | 8.981 | 9.018 | 9.285 | 9.310 | 9.156 | *Micro* |
| Kecil | 18.880 | 22.156 | 22.572 | 22.207 | 22.262 | 21.091 | 18.960 | 19.241 | 19.296 | 20.158 | 21.175 | 20.044 | 20.570 | 20.822 | 21.158 | 22.042 | 22.352 | 21.232 | *Small* |
| Menengah | 7.925 | 13.463 | 13.526 | 14.443 | 15.069 | 14.953 | 14.482 | 15.199 | 15.862 | 16.619 | 17.203 | 13.763 | 14.357 | 14.796 | 15.473 | 16.011 | 17.269 | 16.509 | *Medium* |
| NPL | **1.593** | **2.688** | **2.652** | **2.858** | **2.856** | **2.612** | **2.875** | **2.962** | **2.917** | **3.145** | **3.291** | **2.867** | **3.084** | **3.208** | **3.177** | **3.339** | **3.407** | **2.965** | *NPL* |
| Mikro | 239 | 434 | 477 | 543 | 533 | 443 | 483 | 504 | 475 | 535 | 530 | 522 | 568 | 614 | 617 | 657 | 698 | 685 | *Micro* |
| Kecil | 915 | 1.494 | 1.461 | 1.527 | 1.547 | 1.327 | 1.395 | 1.439 | 1.406 | 1.460 | 1.612 | 1.438 | 1.538 | 1.580 | 1.544 | 1.568 | 1.571 | 1.338 | *Small* |
| Menengah | 439 | 760 | 714 | 787 | 776 | 842 | 997 | 1.020 | 1.035 | 1.150 | 1.149 | 908 | 977 | 1.013 | 1.015 | 1.114 | 1.138 | 943 | *Medium* |
| 3. Bank Swasta Nasional | | | | | | | | | | | | | | | | | | | *3. Foreign Exchange Commercial Banks* |
| Baki Debet | **194.234** | **202.268** | **206.009** | **212.444** | **225.953** | **228.991** | **215.256** | **216.758** | **221.787** | **225.915** | **232.153** | **238.540** | **242.000** | **242.845** | **244.605** | **238.445** | **239.851** | **245.101** | *Total* |
| Mikro | 24.759 | 23.106 | 23.182 | 22.789 | 21.871 | 21.476 | 20.191 | 20.142 | 20.221 | 20.095 | 20.302 | 20.525 | 20.744 | 20.697 | 20.904 | 21.333 | 21.584 | 21.998 | *Micro* |
| Kecil | 40.660 | 41.890 | 41.526 | 41.461 | 45.369 | 44.581 | 39.314 | 39.927 | 40.296 | 40.285 | 41.174 | 41.041 | 41.093 | 41.063 | 41.242 | 41.214 | 41.511 | 41.954 | *Small* |
| Menengah | 128.816 | 137.271 | 141.301 | 148.193 | 158.713 | 162.934 | 155.751 | 156.689 | 161.270 | 165.536 | 170.677 | 176.974 | 180.163 | 181.085 | 182.460 | 175.898 | 176.756 | 181.148 | *Medium* |
| NPL | **4.710** | **5.383** | **5.275** | **5.275** | **5.318** | **5.096** | **5.317** | **5.400** | **5.499** | **5.751** | **6.026** | **5.810** | **5.894** | **5.981** | **6.005** | **6.225** | **6.070** | **5.933** | *NPL* |
| Mikro | 618 | 801 | 837 | 822 | 808 | 758 | 774 | 780 | 845 | 859 | 895 | 860 | 867 | 852 | 848 | 841 | 825 | 750 | *Micro* |
| Kecil | 1.645 | 1.899 | 1.810 | 1.778 | 1.793 | 1.720 | 1.826 | 1.866 | 1.955 | 1.953 | 2.007 | 2.026 | 2.048 | 2.114 | 2.083 | 2.105 | 2.133 | 2.077 | *Small* |
| Menengah | 2.447 | 2.683 | 2.628 | 2.675 | 2.718 | 2.618 | 2.717 | 2.754 | 2.698 | 2.939 | 3.124 | 2.924 | 2.979 | 3.016 | 3.073 | 3.279 | 3.112 | 3.105 | *Medium* |
| 4. Bank Asing dan Campuran | | | | | | | | | | | | | | | | | | | *4. Joint Venture Banks and Foreign Owned Banks* |
| Baki Debet | **9.971** | **8.031** | **8.805** | **8.807** | **9.675** | **9.463** | **9.541** | **9.734** | **10.169** | **10.319** | **10.601** | **10.966** | **8.999** | **8.761** | **9.349** | **11.836** | **11.846** | **12.076** | *Total* |
| Mikro | 470 | 121 | 162 | 109 | 667 | 107 | 112 | 58 | 43 | 40 | 103 | 161 | 69 | 63 | 65 | 93 | 78 | 78 | *Micro* |
| Kecil | 874 | 488 | 534 | 546 | 501 | 465 | 452 | 393 | 399 | 393 | 393 | 373 | 392 | 396 | 391 | 568 | 462 | 466 | *Small* |
| Menengah | 8.627 | 7.422 | 8.109 | 8.152 | 8.507 | 8.891 | 8.978 | 9.283 | 9.726 | 9.886 | 10.106 | 10.432 | 8.538 | 8.302 | 8.893 | 11.175 | 11.305 | 11.532 | *Medium* |
| NPL | **352** | **251** | **294** | **254** | **237** | **208** | **210** | **193** | **190** | **194** | **193** | **198** | **203** | **189** | **193** | **262** | **249** | **256** | *NPL* |
| Mikro | 16 | 13 | 57 | 13 | 9 | 7 | 7 | 4 | 4 | 4 | 2 | 2 | 1 | 1 | 1 | 9 | 8 | 7 | *Micro* |
| Kecil | 62 | 57 | 58 | 57 | 50 | 40 | 40 | 24 | 26 | 25 | 26 | 25 | 26 | 24 | 23 | 23 | 13 | 10 | *Small* |
| Menengah | 275 | 180 | 179 | 183 | 178 | 161 | 163 | 165 | 161 | 165 | 165 | 171 | 177 | 165 | 168 | 230 | 229 | 238 | *Medium* |
| **Jumlah** | | | | | | | | | | | | | | | | | | | ***Total*** |
| Baki Debet | **458.164** | **487.917** | **486.251** | **497.044** | **516.304** | **526.397** | **506.792** | **514.518** | **529.452** | **543.033** | **558.533** | **583.741** | **583.859** | **579.308** | **589.361** | **589.229** | **595.372** | **608.823** | ***Baki Debet*** |
| NPL | **15.674** | **19.245** | **17.778** | **18.073** | **18.221** | **17.011** | **18.274** | **18.786** | **19.001** | **19.626** | **20.156** | **19.570** | **20.156** | **20.890** | **20.610** | **21.038** | **20.633** | **19.515** | ***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 | | | | | | | | | | | *Category of Bank* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Juli | Ags | Sep | Okt | Nov | Des | |
| **MKM** [1)] | | | | | | | | | | | | | | | | | | | |
| 1. Bank Persero | | | | | | | | | | | | | | | | | | | *1. State Owned Banks* |
| Baki Debet | **415.623** | **456.863** | **466.579** | **474.024** | **484.257** | **502.447** | **508.100** | **505.110** | **520.215** | | | | | | | | | | *Total* |
| Mikro | 122.104 | 135.504 | 137.695 | 137.012 | 140.186 | 143.877 | 154.319 | 143.998 | 148.938 | | | | | | | | | | *Micro* |
| Kecil | 188.524 | 211.661 | 215.625 | 221.806 | 226.306 | 234.031 | 235.240 | 239.928 | 245.762 | | | | | | | | | | *Small* |
| Menengah | 104.996 | 109.697 | 113.260 | 115.205 | 117.765 | 124.540 | 118.541 | 121.183 | 125.515 | | | | | | | | | | *Medium* |
| NPL | **11.258** | **16.103** | **15.740** | **16.405** | **16.277** | **15.271** | **16.762** | **17.344** | **17.432** | | | | | | | | | | *NPL* |
| Mikro | 2.997 | 9.847 | 9.557 | 9.950 | 9.653 | 9.520 | 9.965 | 10.293 | 10.318 | | | | | | | | | | *Micro* |
| Kecil | 3.722 | 2.922 | 2.823 | 2.895 | 3.026 | 2.611 | 3.121 | 3.272 | 3.315 | | | | | | | | | | *Small* |
| Menengah | 4.539 | 3.333 | 3.360 | 3.561 | 3.598 | 3.140 | 3.676 | 3.779 | 3.799 | | | | | | | | | | *Medium* |
| 2. BPD | | | | | | | | | | | | | | | | | | | *2. Regional Development Banks* |
| Baki Debet | **155.024** | **179.785** | **183.168** | **187.269** | **190.275** | **190.815** | **190.075** | **193.809** | **197.449** | | | | | | | | | | *Total* |
| Mikro | 36.921 | 34.149 | 34.183 | 33.548 | 33.164 | 32.580 | 31.849 | 30.985 | 31.265 | | | | | | | | | | *Micro* |
| Kecil | 107.321 | 131.280 | 133.765 | 137.898 | 140.741 | 142.679 | 143.992 | 148.056 | 150.822 | | | | | | | | | | *Small* |
| Menengah | 10.782 | 14.356 | 15.220 | 15.823 | 16.369 | 15.556 | 14.234 | 14.768 | 15.362 | | | | | | | | | | *Medium* |
| NPL | **2.562** | **3.556** | **3.550** | **3.638** | **3.656** | **3.297** | **3.524** | **3.645** | **3.694** | | | | | | | | | | *NPL* |
| Mikro | 470 | 610 | 632 | 626 | 612 | 555 | 564 | 565 | 594 | | | | | | | | | | *Micro* |
| Kecil | 1.176 | 1.649 | 1.674 | 1.670 | 1.692 | 1.489 | 1.641 | 1.704 | 1.701 | | | | | | | | | | *Small* |
| Menengah | 915 | 1.296 | 1.244 | 1.342 | 1.352 | 1.253 | 1.318 | 1.376 | 1.399 | | | | | | | | | | *Medium* |
| 3. Bank Swasta Nasional | | | | | | | | | | | | | | | | | | | *3. Foreign Exchange Commercial Banks* |
| Baki Debet | **512.566** | **575.098** | **582.583** | **589.044** | **594.239** | **601.409** | **595.518** | **602.672** | **611.913** | | | | | | | | | | *Total* |
| Mikro | 97.877 | 102.046 | 101.843 | 100.876 | 99.331 | 97.552 | 93.057 | 92.392 | 94.800 | | | | | | | | | | *Micro* |
| Kecil | 195.035 | 218.322 | 220.708 | 223.433 | 226.516 | 228.341 | 228.630 | 231.317 | 232.939 | | | | | | | | | | *Small* |
| Menengah | 219.654 | 254.731 | 260.032 | 264.735 | 268.392 | 275.516 | 273.831 | 278.962 | 284.174 | | | | | | | | | | *Medium* |
| NPL | **10.204** | **12.201** | **12.130** | **12.066** | **12.112** | **11.502** | **12.250** | **12.364** | **12.539** | | | | | | | | | | *NPL* |
| Mikro | 2.802 | 3.307 | 3.283 | 3.187 | 3.178 | 2.918 | 2.965 | 2.956 | 2.950 | | | | | | | | | | *Micro* |
| Kecil | 3.349 | 4.157 | 4.151 | 4.208 | 4.237 | 4.084 | 4.402 | 4.555 | 4.687 | | | | | | | | | | *Small* |
| Menengah | 4.053 | 4.737 | 4.697 | 4.671 | 4.697 | 4.500 | 4.883 | 4.853 | 4.902 | | | | | | | | | | *Medium* |
| 4. Bank Asing dan Campuran | | | | | | | | | | | | | | | | | | | *4. Joint Venture Banks and Foreign Owned Banks* |
| Baki Debet | **68.180** | **54.397** | **56.075** | **55.491** | **56.203** | **55.935** | **56.086** | **56.198** | **58.497** | | | | | | | | | | *Total* |
| Mikro | 46.218 | 29.520 | 30.917 | 29.687 | 30.345 | 29.972 | 29.862 | 29.597 | 31.516 | | | | | | | | | | *Micro* |
| Kecil | 7.005 | 7.259 | 7.353 | 7.489 | 7.536 | 7.558 | 7.457 | 7.544 | 7.600 | | | | | | | | | | *Small* |
| Menengah | 14.957 | 17.617 | 17.806 | 18.315 | 18.323 | 18.405 | 18.768 | 19.057 | 19.380 | | | | | | | | | | *Medium* |
| NPL | **2.091** | **2.055** | **1.990** | **1.930** | **1.880** | **1.643** | **1.705** | **1.820** | **1.819** | | | | | | | | | | *NPL* |
| Mikro | 1.223 | 1.098 | 1.032 | 965 | 945 | 849 | 900 | 993 | 1.001 | | | | | | | | | | *Micro* |
| Kecil | 542 | 621 | 613 | 595 | 560 | 481 | 488 | 504 | 504 | | | | | | | | | | *Small* |
| Menengah | 325 | 337 | 345 | 369 | 375 | 313 | 317 | 323 | 314 | | | | | | | | | | *Medium* |
| **Jumlah** | | | | | | | | | | | | | | | | | | | ***Total*** |
| Baki Debet | **1.151.392** | **1.266.142** | **1.288.406** | **1.305.828** | **1.324.974** | **1.350.606** | **1.349.779** | **1.357.789** | **1.388.074** | | | | | | | | | | ***Baki Debet*** |
| NPL | **26.115** | **33.915** | **33.409** | **34.039** | **33.926** | **31.714** | **34.240** | **35.173** | **35.485** | | | | | | | | | | ***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*

## 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 | | | | | | | | | | | | *Category of Bank* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Juli | Ags | Sep | Okt | Nov | Des | |
| **UMKM** | | | | | | | | | | | | | | | | | | | |
| 1. Jawa Barat | 58.034 | 63.476 | 61.446 | 63.511 | 66.468 | 67.636 | 65.458 | 66.718 | 67.339 | 70.116 | 71.538 | 74.091 | 75.284 | 74.863 | 75.180 | 75.618 | 76.797 | 78.774 | *1. Jawa Barat* |
| 2. Banten | 16.026 | 17.101 | 16.999 | 17.478 | 18.469 | 18.863 | 18.297 | 18.542 | 19.018 | 19.650 | 20.397 | 21.599 | 21.946 | 21.503 | 21.606 | 21.902 | 22.446 | 22.631 | *2. Banten* |
| 3. DKI Jakarta | 82.225 | 82.879 | 82.519 | 85.404 | 92.282 | 93.051 | 86.302 | 86.960 | 89.811 | 89.811 | 95.280 | 97.963 | 92.565 | 90.837 | 93.283 | 90.471 | 92.085 | 95.185 | *3. DKI Jakarta* |
| 4. D.I Yogyakarta | 5.413 | 5.987 | 6.163 | 6.136 | 6.326 | 6.549 | 6.403 | 6.541 | 6.725 | 6.725 | 7.251 | 7.776 | 7.977 | 7.936 | 8.132 | 8.137 | 8.204 | 8.431 | *4. D.I Yogyakarta* |
| 5. Jawa Tengah | 43.721 | 47.667 | 48.491 | 49.641 | 50.376 | 51.576 | 51.519 | 51.850 | 54.047 | 54.518 | 56.489 | 59.319 | 59.864 | 59.930 | 61.105 | 61.397 | 61.577 | 62.679 | *5. Jawa Tengah* |
| 6. Jawa Timur | 62.346 | 63.156 | 61.407 | 61.989 | 63.978 | 65.980 | 64.315 | 65.430 | 67.795 | 69.409 | 71.207 | 76.044 | 76.728 | 75.917 | 76.647 | 77.218 | 77.300 | 79.322 | *6. Jawa Timur* |
| 7. Bengkulu | 3.115 | 3.339 | 3.446 | 3.553 | 3.558 | 3.598 | 3.574 | 3.570 | 3.676 | 3.772 | 3.829 | 3.948 | 3.994 | 3.965 | 4.007 | 4.006 | 4.031 | 4.103 | *7. Bengkulu* |
| 8. Jambi | 6.724 | 7.332 | 7.404 | 7.503 | 7.634 | 7.809 | 7.588 | 7.694 | 7.907 | 8.063 | 8.359 | 8.690 | 8.687 | 8.666 | 8.741 | 8.732 | 8.690 | 8.772 | *8. Jambi* |
| 9. Aceh | 5.850 | 7.039 | 6.372 | 6.391 | 6.385 | 6.395 | 6.189 | 6.219 | 6.485 | 6.575 | 6.638 | 7.208 | 6.988 | 6.922 | 7.015 | 7.043 | 7.107 | 7.026 | *9. Aceh* |
| 10. Sumatera Utara | 26.707 | 28.831 | 28.919 | 29.928 | 31.159 | 31.470 | 30.121 | 30.872 | 31.564 | 32.186 | 32.607 | 34.279 | 34.557 | 34.865 | 35.259 | 36.089 | 36.375 | 36.947 | *10. Sumatera Utara* |
| 11. Sumatera Barat | 8.721 | 10.082 | 10.135 | 10.331 | 10.525 | 10.663 | 10.336 | 10.663 | 10.991 | 11.281 | 11.482 | 11.532 | 11.648 | 11.462 | 11.618 | 11.548 | 11.531 | 11.804 | *11. Sumatera Barat* |
| 12. Riau | 13.995 | 15.163 | 15.017 | 15.269 | 15.894 | 16.096 | 15.598 | 15.727 | 15.839 | 16.155 | 16.845 | 17.522 | 17.716 | 17.340 | 17.665 | 17.624 | 17.718 | 17.968 | *12. Riau* |
| 13. Kepulauan Riau | 4.648 | 5.420 | 5.089 | 5.192 | 5.390 | 5.514 | 5.548 | 5.554 | 5.764 | 5.986 | 6.457 | 6.737 | 6.990 | 6.922 | 7.190 | 6.981 | 7.106 | 7.402 | *13. Kepulauan Riau* |
| 14. Sumatera Selatan | 12.190 | 14.028 | 14.235 | 14.466 | 14.829 | 14.807 | 14.444 | 14.619 | 14.804 | 15.241 | 15.650 | 16.192 | 16.329 | 16.376 | 17.287 | 17.290 | 17.204 | 17.506 | *14. Sumatera Selatan* |
| 15. Bangka Belitung | 2.225 | 2.337 | 2.010 | 2.245 | 2.282 | 2.604 | 2.483 | 2.514 | 2.420 | 2.499 | 2.545 | 2.747 | 2.773 | 2.779 | 2.846 | 2.900 | 2.928 | 2.990 | *15. Bangka Belitung* |
| 16. Lampung | 9.060 | 8.960 | 9.774 | 9.755 | 10.149 | 10.276 | 9.781 | 10.179 | 10.270 | 10.653 | 10.736 | 11.089 | 11.285 | 11.067 | 11.281 | 11.237 | 11.169 | 11.664 | *16. Lampung* |
| 17. Kalimantan Selatan | 6.242 | 7.061 | 7.401 | 7.534 | 8.179 | 8.086 | 7.417 | 7.483 | 7.899 | 8.201 | 8.214 | 8.664 | 8.743 | 8.558 | 8.849 | 8.785 | 8.738 | 8.914 | *17. Kalimantan Selatan* |
| 18. Kalimantan Barat | 6.910 | 7.510 | 7.829 | 7.847 | 7.995 | 8.350 | 8.086 | 8.205 | 8.543 | 8.847 | 9.065 | 9.556 | 9.695 | 9.674 | 9.844 | 10.105 | 10.305 | 10.673 | *18. Kalimantan Barat* |
| 19. Kalimantan Timur | 15.118 | 16.585 | 16.590 | 16.636 | 17.457 | 17.295 | 16.254 | 16.552 | 17.271 | 17.738 | 18.175 | 19.047 | 19.523 | 19.587 | 20.141 | 20.085 | 20.290 | 20.018 | *19. Kalimantan Timur* |
| 20. Kalimantan Tengah | 3.590 | 4.199 | 4.286 | 4.346 | 4.399 | 4.433 | 4.321 | 3.896 | 3.995 | 4.100 | 4.209 | 4.326 | 4.388 | 4.416 | 4.648 | 4.664 | 4.652 | 4.837 | *20. Kalimantan Tengah* |
| 21. Sulawesi Tengah | 5.183 | 5.149 | 5.216 | 5.288 | 5.362 | 5.559 | 5.313 | 5.398 | 5.616 | 5.783 | 5.955 | 6.267 | 6.328 | 6.294 | 6.426 | 6.410 | 6.471 | 6.595 | *21. Sulawesi Tengah* |
| 22. Sulawesi Selatan | 17.926 | 18.187 | 17.754 | 18.177 | 18.312 | 19.460 | 19.318 | 20.274 | 20.888 | 21.421 | 21.771 | 23.098 | 23.167 | 22.857 | 23.100 | 23.107 | 23.104 | 23.596 | *22. Sulawesi Selatan* |
| 23. Sulawesi Utara | 5.923 | 5.997 | 5.751 | 5.781 | 5.835 | 5.861 | 5.626 | 5.698 | 5.883 | 6.033 | 6.177 | 6.459 | 6.221 | 6.104 | 6.293 | 6.356 | 6.367 | 6.431 | *23. Sulawesi Utara* |
| 24. Sulawesi Tenggara | 2.871 | 3.243 | 3.357 | 3.534 | 3.583 | 3.715 | 3.678 | 3.783 | 3.951 | 4.005 | 4.109 | 4.303 | 4.386 | 4.368 | 4.442 | 4.459 | 4.495 | 4.516 | *24. Sulawesi Tenggara* |
| 25. Sulawesi Barat | 1.326 | 1.424 | 1.521 | 1.548 | 1.554 | 1.567 | 1.570 | 1.615 | 1.649 | 1.687 | 1.715 | 1.781 | 1.797 | 1.781 | 1.821 | 1.820 | 1.838 | 1.875 | *25. Sulawesi Barat* |
| 26. Gorontalo | 1.701 | 1.793 | 1.803 | 1.785 | 1.812 | 1.820 | 1.779 | 1.800 | 1.834 | 1.888 | 1.931 | 1.975 | 1.967 | 1.918 | 1.953 | 1.955 | 1.978 | 2.011 | *26. Gorontalo* |
| 27. Nusa Tenggara Barat | 3.820 | 4.690 | 4.783 | 4.879 | 4.949 | 5.175 | 5.145 | 5.286 | 5.508 | 5.627 | 5.751 | 5.972 | 6.033 | 6.033 | 6.145 | 6.115 | 6.178 | 6.318 | *27. Nusa Tenggara Barat* |
| 28. Bali | 13.050 | 14.586 | 15.150 | 15.504 | 15.646 | 16.356 | 15.998 | 16.032 | 16.497 | 16.912 | 17.635 | 18.245 | 18.637 | 18.791 | 19.122 | 19.193 | 19.323 | 19.951 | *28. Bali* |
| 29. Nusa Tenggara Timur | 2.624 | 2.984 | 3.113 | 3.167 | 3.203 | 3.297 | 3.104 | 3.243 | 3.379 | 3.509 | 3.670 | 3.824 | 3.902 | 3.972 | 3.995 | 4.056 | 4.098 | 4.127 | *29. Nusa Tenggara Timur* |
| 30. Maluku | 1.756 | 1.593 | 1.927 | 1.773 | 1.752 | 1.808 | 1.699 | 1.717 | 1.767 | 1.809 | 1.823 | 1.922 | 1.927 | 1.845 | 1.874 | 1.908 | 1.926 | 2.000 | *30. Maluku* |
| 31. Papua | 4.752 | 5.141 | 5.343 | 5.396 | 5.462 | 5.477 | 4.629 | 4.851 | 5.124 | 5.330 | 5.492 | 5.840 | 6.020 | 6.022 | 6.149 | 6.301 | 7.231 | 7.471 | *31. Papua* |
| 32. Maluku Utara | 1.204 | 1.301 | 1.303 | 1.292 | 1.298 | 1.327 | 1.274 | 1.298 | 1.341 | 1.407 | 1.426 | 1.476 | 1.472 | 1.449 | 1.439 | 1.449 | 1.451 | 1.474 | *32. Maluku Utara* |
| 33. Papua Barat | 1.881 | 2.320 | 2.361 | 2.388 | 2.434 | 2.523 | 2.245 | 2.328 | 2.427 | 2.497 | 2.606 | 2.764 | 2.817 | 2.782 | 2.818 | 2.850 | 3.220 | 3.376 | *33. Papua Barat* |
| 34. Lainnya | 259 | 272 | 286 | 346 | 348 | 369 | 372 | 378 | 368 | 365 | 447 | 370 | 371 | 387 | 327 | 313 | 332 | 335 | *34. Lainnya* |
| 35. Tidak Teridentifikasi | 1.030 | 1.084 | 1.053 | 1.031 | 1.020 | 1.032 | 1.010 | 1.027 | 1.057 | 3.232 | 1.054 | 1.114 | 1.135 | 1.121 | 1.114 | 1.104 | 1.106 | 1.099 | *35. Tidak Teridentifikasi* |
| **Jumlah** | **458.164** | **487.917** | **486.251** | **497.044** | **516.304** | **526.397** | **506.792** | **514.518** | **529.452** | **543.033** | **558.533** | **583.741** | **583.859** | **579.308** | **589.361** | **589.229** | **595.372** | **608.823** | ***Total*** |

## 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 | | | | | | | | | | | | *Category of Bank* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Des | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Jun | Juli | Ags | Sep | Okt | Nov | Des | |
| **MKM** [1)] | | | | | | | | | | | | | | | | | | | |
| 1. Jawa Barat | 175.897 | 195.973 | 198.819 | 201.368 | 203.880 | 207.552 | 209.964 | 212.057 | 215.351 | | | | | | | | | | *1. Jawa Barat* |
| 2. Banten | 56.857 | 66.089 | 66.284 | 68.510 | 68.656 | 70.082 | 70.123 | 72.725 | 72.161 | | | | | | | | | | *2. Banten* |
| 3. DKI Jakarta | 215.963 | 216.011 | 223.377 | 223.541 | 230.029 | 237.266 | 238.484 | 228.808 | 243.461 | | | | | | | | | | *3. DKI Jakarta* |
| 4. D.I Yogyakarta | 13.368 | 14.754 | 14.987 | 15.242 | 15.567 | 15.857 | 15.716 | 15.947 | 16.256 | | | | | | | | | | *4. D.I Yogyakarta* |
| 5. Jawa Tengah | 95.742 | 106.421 | 107.750 | 110.030 | 111.641 | 114.094 | 113.974 | 115.567 | 117.385 | | | | | | | | | | *5. Jawa Tengah* |
| 6. Jawa Timur | 128.190 | 142.762 | 144.622 | 146.226 | 147.630 | 150.323 | 149.781 | 151.962 | 154.741 | | | | | | | | | | *6. Jawa Timur* |
| 7. Bengkulu | 8.430 | 10.016 | 10.128 | 10.209 | 10.336 | 10.503 | 10.526 | 10.601 | 10.808 | | | | | | | | | | *7. Bengkulu* |
| 8. Jambi | 15.415 | 17.388 | 17.704 | 17.998 | 18.196 | 18.485 | 18.466 | 18.754 | 18.985 | | | | | | | | | | *8. Jambi* |
| 9. Aceh | 18.585 | 19.664 | 19.873 | 20.017 | 20.101 | 20.217 | 20.090 | 20.286 | 20.565 | | | | | | | | | | *9. Aceh* |
| 10. Sumatera Utara | 58.917 | 66.595 | 67.281 | 68.768 | 69.408 | 70.333 | 69.825 | 70.967 | 72.211 | | | | | | | | | | *10. Sumatera Utara* |
| 11. Sumatera Barat | 23.000 | 25.666 | 26.048 | 26.317 | 26.654 | 27.088 | 26.646 | 27.097 | 27.560 | | | | | | | | | | *11. Sumatera Barat* |
| 12. Riau | 32.210 | 36.114 | 36.554 | 36.833 | 37.041 | 37.337 | 37.065 | 37.329 | 37.646 | | | | | | | | | | *12. Riau* |
| 13. Kepulauan Riau | 12.940 | 14.514 | 14.698 | 14.857 | 15.059 | 15.193 | 15.094 | 15.258 | 15.502 | | | | | | | | | | *13. Kepulauan Riau* |
| 14. Sumatera Selatan | 30.079 | 33.665 | 34.307 | 34.691 | 35.091 | 35.261 | 35.275 | 35.835 | 36.203 | | | | | | | | | | *14. Sumatera Selatan* |
| 15. Bangka Belitung | 4.551 | 5.042 | 5.135 | 5.214 | 5.284 | 5.434 | 5.363 | 5.471 | 5.666 | | | | | | | | | | *15. Bangka Belitung* |
| 16. Lampung | 20.742 | 23.001 | 23.327 | 23.511 | 23.631 | 23.862 | 23.496 | 23.705 | 23.984 | | | | | | | | | | *16. Lampung* |
| 17. Kalimantan Selatan | 17.238 | 19.396 | 19.787 | 20.080 | 20.331 | 20.819 | 20.550 | 20.978 | 21.267 | | | | | | | | | | *17. Kalimantan Selatan* |
| 18. Kalimantan Barat | 16.295 | 18.773 | 19.062 | 19.428 | 19.757 | 19.963 | 19.735 | 20.069 | 20.423 | | | | | | | | | | *18. Kalimantan Barat* |
| 19. Kalimantan Timur | 27.365 | 30.859 | 31.677 | 32.158 | 32.761 | 33.123 | 32.502 | 32.994 | 33.673 | | | | | | | | | | *19. Kalimantan Timur* |
| 20. Kalimantan Tengah | 8.452 | 11.162 | 11.433 | 11.534 | 11.660 | 11.769 | 11.686 | 11.851 | 12.088 | | | | | | | | | | *20. Kalimantan Tengah* |
| 21. Sulawesi Tengah | 11.587 | 13.453 | 13.727 | 13.596 | 13.777 | 14.043 | 14.004 | 14.312 | 14.639 | | | | | | | | | | *21. Sulawesi Tengah* |
| 22. Sulawesi Selatan | 42.958 | 47.412 | 48.106 | 48.981 | 49.647 | 50.569 | 50.509 | 51.382 | 52.194 | | | | | | | | | | *22. Sulawesi Selatan* |
| 23. Sulawesi Utara | 15.716 | 16.765 | 17.200 | 17.888 | 18.218 | 18.500 | 18.300 | 18.626 | 19.000 | | | | | | | | | | *23. Sulawesi Utara* |
| 24. Sulawesi Tenggara | 8.595 | 10.023 | 10.221 | 10.383 | 10.529 | 10.806 | 10.858 | 11.120 | 11.429 | | | | | | | | | | *24. Sulawesi Tenggara* |
| 25. Sulawesi Barat | 3.211 | 3.767 | 3.839 | 3.912 | 3.955 | 4.002 | 4.114 | 4.179 | 4.260 | | | | | | | | | | *25. Sulawesi Barat* |
| 26. Gorontalo | 4.775 | 5.523 | 5.677 | 5.761 | 5.863 | 5.977 | 6.020 | 6.140 | 6.251 | | | | | | | | | | *26. Gorontalo* |
| 27. Nusa Tenggara Barat | 12.762 | 14.579 | 14.821 | 15.037 | 15.334 | 15.609 | 15.589 | 15.889 | 16.229 | | | | | | | | | | *27. Nusa Tenggara Barat* |
| 28. Bali | 27.122 | 30.747 | 31.506 | 32.061 | 32.626 | 33.573 | 33.397 | 34.082 | 34.669 | | | | | | | | | | *28. Bali* |
| 29. Nusa Tenggara Timur | 10.291 | 11.801 | 12.048 | 12.189 | 12.337 | 12.388 | 12.184 | 12.410 | 12.676 | | | | | | | | | | *29. Nusa Tenggara Timur* |
| 30. Maluku | 4.725 | 5.141 | 5.225 | 5.303 | 5.353 | 5.478 | 5.387 | 5.462 | 5.588 | | | | | | | | | | *30. Maluku* |
| 31. Papua | 9.505 | 11.324 | 11.590 | 11.769 | 11.974 | 12.161 | 11.815 | 12.121 | 12.510 | | | | | | | | | | *31. Papua* |
| 32. Maluku Utara | 3.104 | 3.611 | 3.714 | 3.761 | 3.823 | 3.900 | 3.856 | 3.964 | 4.048 | | | | | | | | | | *32. Maluku Utara* |
| 33. Papua Barat | 3.630 | 4.373 | 4.461 | 4.552 | 4.643 | 4.752 | 4.669 | 4.804 | 4.966 | | | | | | | | | | *33. Papua Barat* |
| 34. Lainnya | 13.176 | 13.758 | 13.420 | 14.101 | 14.183 | 14.288 | 14.716 | 15.035 | 13.680 | | | | | | | | | | *34. Lainnya* |
| **Jumlah** | **1.151.392** | ######## | ######## | ######## | ######## | ######## | ######## | ######## | ######## | | | | | | | | | | ***Total*** |

[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*