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KATA PENGANTAR

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

Mulai penerbitan edisi Maret 2012, dilakukan penyempurnaan penyajian SPI agar selaras dengan perubahan Laporan Bulanan Bank Umum yang telah terlebih dahulu diimplementasikan berdasarkan Peraturan Bank Indonesia No. 10/40/PBI/2008 tanggal 24 Desember 2008 Tentang Laporan Bulanan Bank Umum. Penyempurnaan dimaksud mengakibatkan perubahan penyajian pada beberapa tabel terkait data Bank Umum dan data Perkreditan sedangkan data terkait Bank Syariah serta data Bank Perkreditan Rakyat tidak mengalami perubahan.

Namun demikian, untuk mempermudah pengguna dalam memahami perubahan data yang disajikan, dalam SPI edisi ini disertakan matriks penyempurnaan SPI yang memetakan tabel-tabel SPI edisi sebelumnya ke dalam SPI penyempurnaan.

Dengan penyempurnaan SPI ini, diharapkan data yang disajikan dapat memberikan manfaat yang lebih optimal bagi pengguna.

Jakarta, Oktober 2012
BANK INDONESIA
Departemen Perizinan dan Informasi Perbankan

PREFACE

The Banking Statistics Indonesia (SPI) is a media publication that presents data regarding banking industry in Indonesia. The SPI is published monthly by the Department of Licensing and Banking Information, Bank Indonesia, to provide an overview of banking development in Indonesia.

Starting from March 2012 Edition, SPI format is enhanced to align with changes in the monthly bank report format that had already been implemented. The enhancement to SPI format will result in changes to the format presented in several tables. However, to simplify the users in understanding the changes to the data presented, the SPI enhancement edition will be attached with enhancement matrix of SPI which inform the mapping of tables in previous edition into tables in enhancement edition.

We sincerely hope that the data presented in this SPI enhancement edition will provide a more optimal benefits for users.

Jakarta, October 2012
BANK INDONESIA
Bank Licensing and Banking Information Department

HALAMAN KETERANGAN

Jadwal Publikasi Kedepan
Edisi September 2012 akan diterbitkan pada minggu ke III bulan November 2012.

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 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 Agustus 2012 untuk Publikasi Statistik Perbankan Indonesia Penerbitan periode ini dilakukan dari tanggal 30 September s/d tanggal 5 Oktober 2012.

Data dalam publikasi Bank Indonesia ini juga disediakan melalui website Bank Indonesia (http://www.bi.go.id) selambat-lambatnya 1 minggu setelah edisi publikasi

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PAGE OF REFERENCE

Advance Release Calender (ARC)
September 2012 edition will be released on the 3rd week of November 2012.

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 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 Agustus 2012 monthly reports for this periode of the Indonesian Banking Statistics was done from 30 September until 5 October 2012.*

The data in Bank Indonesia publication are also provided through Bank Indonesia website (http://www.bi.go.id) no later than 1 week after the edition.

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MATRIKS PENYEMPURNAAN SPI

MATRIKS PENYEMPURNAAN STATISTIK PERBANKAN INDONESIA (SPI)

No.	JUDUL TABEL PADA SPI LAMA	No. Tabel SPI Lama	No. Tabel SPI Penyempurnaan	JUDUL TABEL PADA SPI PENYEMPURNAAN	KETERANGAN ISI TABEL
			D A T A		
1	Kegiatan Usaha Perbankan	1	1	Kegiatan Usaha Perbankan	Tetap. Tabel 1 mencakup kegiatan usaha dari: (i) Bank Umum Konvensional termasuk UUS dan Bank Umum Syariah; (ii) Bank Perkreditan Rakyat Konvensional dan Bank Perkreditan Rakyat Syariah.
			DATA BANK UMUM		
2 3 4 5 6 7 8	Kegiatan Usaha Bank Umum Kegiatan Usaha Bank Persero Kegiatan Usaha BUSN Devisa Kegiatan Usaha BUSN Non Devisa Kegiatan Usaha BPD Kegiatan Usaha Bank Campuran Kegiatan Usaha Bank Asing	1.1 1.2 1.3 1.4 1.5 1.6 1.7	1.1.a. 1.2.a. 1.3.a. 1.4.a. 1.5.a. 1.6.a. 1.7.a.	Kegiatan Usaha Bank Umum Kegiatan Usaha Bank Persero Kegiatan Usaha BUSN Devisa Kegiatan Usaha BUSN Non Devisa Kegiatan Usaha BPD Kegiatan Usaha Bank Campuran Kegiatan Usaha Kantor Cabang Bank Asing	Disempurnakan. Pada Tabel 1.1 Neraca Bank Umum s.d. Tabel 1.7 Neraca Kantor Cabang Bank Asing dengan menambahkan data dan rincian Aset berupa: (i) komponen kredit yang diberikan kepada pihak ketiga bukan bank dan Kredit kepada Bank dalam Rupiah dan Valas; (ii) komponen Penempatan pada BI yang terdiri dari Giro, FTO, FASBI, dan Lainnya (adapun data SBI dikategorikan sebagai komponen Surat Berharga); (iii) komponen Surat Berharga yang terdiri dari SBI, SBN/SPN, Obligasi dan Lainnya; (iv) Cadangan Kerugian Penurunan Nilai Aset Keuangan berupa Kredit, Surat Berharga, dan Lainnya; (v) Tagihan Spot dan Derivatif yang sebelumnya merupakan komponen dari Tagihan Lainnya (Tabel 1.2 s.d. Tabel 1.7 publikasi SPI posisi Desember 2011). (vi) Yang dimaksud Laba/Rugi Tahun Berjalan pada Kegiatan Usaha Bank adalah Laba/Rugi Tahun Berjalan sesudah pajak. Uraian mengenai perubahan komponen Kegiatan Usaha Bank terdapat pada Matriks Rincian Penyempurnaan Tabel 1.1
9 10 11 12 13 14 15	Laporan Laba/Rugi Bank Umum Laporan Laba/Rugi Bank Persero Laporan Laba/Rugi BUSN Devisa Laporan Laba/Rugi BUSN Non Devisa Laporan Laba/Rugi BPD Laporan Laba/Rugi Bank Campuran Laporan Laba/Rugi Kantor Cabang Bank Asing	1.8 1.9 1.10 1.11 1.12 1.13 1.14	1.8.a. 1.9.a. 1.10.a. 1.11.a. 1.12.a. 1.13.a. 1.14.a.	Laporan Laba/Rugi Bank Umum Laporan Laba/Rugi Bank Persero Laporan Laba/Rugi BUSN Devisa Laporan Laba/Rugi BUSN Non Devisa Laporan Laba/Rugi BPD Laporan Laba/Rugi Bank Campuran Laporan Laba/Rugi Kantor Cabang Bank Asing	Disempurnakan. Tabel 1.8 Laporan Laba Rugi Bank Umum s.d. Tabel 1.14 Laporan Laba Rugi Kantor Cabang Bank Asing disempurnakan menjadi : (i). Pengelompokkan rekening disesuaikan dengan LBU 2008 (ii). Pendapatan dan Beban Operasional lain ditambahkan rincian yaitu Peningkatan atau penurunan nilai wajar dan keuntungan/kerugian penjualan SB, Penjualan Kredit yang diberikan, Penjualan Aset Keuangan lainnya. (iii). Angka penyusutan/amortisasi mencakup penyusutan/amortisasi, kerugian penurunan nilai aset, Penyisihan Penghapusan Transaksi Rekening Administratif, dan penyisihan kerugian risiko operasional. Yang dimaksud Laba/Rugi Tahun Berjalan pada Laporan Laba/Rugi Bank adalah Laba/Rugi Tahun Berjalan sesudah pajak. Uraian mengenai perubahan komponen Laporan Laba/Rugi terdapat pada Matriks Rincian Penyempurnaan Tabel 1.8

MATRIKS PENYEMPURNAAN STATISTIK PERBANKAN INDONESIA (SPI)

No.	JUDUL TABEL PADA SPI LAMA	No. Tabel SPI Lama	No. Tabel SPI Penyempurnaan	JUDUL TABEL PADA SPI PENYEMPURNAAN	KETERANGAN ISI TABEL
16 17 18 19 20 21 22	Rekening Administratif Bank umum Rekening Administratif Bank Persero Rekening Administratif BUSN Devisa Rekening Administratif BUSN Non Devisa Rekening Administratif BPD Rekening Administratif Bank Campuran Rekening Administratif Kantor Cabang Bank Asing	1.15 1.16 1.17 1.18 1.19 1.20 1.21	1.15.a. 1.16.a. 1.17.a. 1.18.a. 1.19.a. 1.20.a. 1.21.a.	Rekening Administratif Bank Umum Rekening Administratif Bank Persero Rekening Administratif BUSN Devisa Rekening Administratif BUSN Non Devisa Rekening Administratif BPD Rekening Administratif Bank Campuran Rekening Administratif Kantor Cabang Bank Asing	Disempurnakan. Tabel 1.15 Rekening Administratif Bank Umum s.d. 1.21 Rekening Administratif Kantor Cabang Bank Asing disempurnakan dengan menambah rincian fasilitas kredit kepada nasabah dan Bank lain yang belum ditarik, yaitu dibagi menjadi fasilitas yang bersifat: (i) *committed*; (ii) *uncommitted*. Pada rincian Rekening Administratif Lainnya ditambahkan: (i) aset produktif yang dihapusbuku; (ii) aset produktif yang telah dihapustagih oleh Bank masing-masing terbagi menjadi aset produktif berupa Kredit yang Diberikan dan aset produktif lainnya. Uraian mengenai perubahan komponen Rekening Administratif terdapat pada Matriks Rincian Penyempurnaan Tabel 1.15
23 24 25 26 27 28 29	Kinerja Bank Umum Kinerja Bank Persero Kinerja BUSN Devisa Kinerja BUSN Non Devisa Kinerja BPD Kinerja Bank Campuran Kinerja Kantor Cabang Bank Asing	1.22 1.23 1.24 1.25 1.26 1.27 1.28	1.22.a. 1.23.a. 1.24.a. 1.25.a. 1.26.a. 1.27.a. 1.28.a.	Kinerja Bank Umum Konvensional Kinerja Bank Persero Kinerja BUSN Devisa Kinerja BUSN Non Devisa Kinerja BPD Kinerja Bank Campuran Kinerja Kantor Cabang Bank Asing	Disempurnakan. Tabel 1.22 Kinerja bank Umum s.d. Tabel 1.28 Kinerja Kantor Cabang Bank Asing disempurnakan dengan menambahkan dan menghapus rincian: (i). Menambah Rasio Modal Inti (Tier 1) Terhadap ATMR beserta komponennya; Rasio NIM yang sebelumnya disajikan pada Tabel 1.29 Rasio Kinerja Lainnya; dan Rasio Aset Likuid. (ii). Menghapus rasio Aktiva Produktif yang Diklasifikasikan (APYD); rasio Penyisihan Penghapusan Aktiva Produktif yang Diklasifikasikan (PPAPYD) dan Rasio Aktiva terhadap Pasiva Likuid. Hal ini disebabkan adanya perubahan ketentuan yang mengatur mengenai Penilaian Tingkat Kesehatan Bank Umum. Uraian mengenai perubahan komponen kinerja Bank Umum Konvensional terdapat pada Matriks Rincian Penyempurnaan Tabel 1.22.
30	Rasio Kinerja Lainnya	1.29			Dihapus. Rasio NIM digabungkan pada Tabel 1.22 Kinerja Bank Umum s.d. Tabel 1.28 Kinerja Bank Kantor Cabang Bank Asing.
31	Jumlah Bank Umum Berdasarkan Tingkat Rasio	1.30			Dihapus. Data rasio dan komponen permodalan, NPL, ROA dan LDR untuk individual bank telah tersedia pada Laporan Keuangan Publikasi Bank Triwulanan yang dipublikasikan di website BI (http://www.bi.go.id/web/id/Publikasi/Laporan+Keuangan+Publikasi+Bank/Bank/Bank+Umum+Konvensional/)
32	Perkembangan Aset Bank Umum	1.31	1.29	Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank	Perubahan pada nomor dan judul tabel
33	Bank Umum Berdasarkan Total Aset	1.32	1.30	Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset	Perubahan pada nomor dan judul tabel
34	Peringkat Bank Berdasarkan Aset	1.33			Dihapus. Data total aset individual bank telah tersedia pada Laporan Keuangan Publikasi Bank Triwulanan yang dipublikasikan di website BI (http://www.bi.go.id/web/id/Publikasi/Laporan+Keuangan+Publikasi+Bank/Bank/Bank+Umum+Konvensional/)

MATRIKS PENYEMPURNAAN STATISTIK PERBANKAN INDONESIA (SPI)

No.	JUDUL TABEL PADA SPI LAMA	No. Tabel SPI Lama	No. Tabel SPI Penyempurnaan	JUDUL TABEL PADA SPI PENYEMPURNAAN	KETERANGAN ISI TABEL
35	Aktiva Produktif Bank Umum	1.34	1.31	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum kepada Bank Lain	Disempurnakan. Penyempurnaan pada nomor tabel dan menambah rincian Aset Produktif Transaksi Rekening Administratif, menghapus rasio Non Peforming Earning Aset , memindahkan rasio NPL kredit Bank kepada Pihak Ketiga Bukan Bank ke Tabel 4.1 sd. 4.7, serta menambahkan Kualitas Kredit Bank Umum kepada Bank Lain. Uraian mengenai perubahan komponen Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum kepada Bank Lain terdapat pada Matriks Rincian Penyempurnaan Tabel 1.31,
36	Aktiva Produktif Bank Persero	1.35	1.32	Aset Produktif Bank Persero dan Kualitas Kredit Bank Persero kepada Bank Lain	
37	Aktiva Produktif BUSN Devisa	1.36	1.33	Aset Produktif BUSN Devisa dan Kualitas Kredit BUSN Devisa kepada Bank Lain	
38	Aktiva Produktif BUSN Non Devisa	1.37	1.34	Aset Produktif BUSN Non Devisa dan Kualitas Kredit BUSN Non Devisa kepada Bank Lain	
39	Aktiva Produktif BPD	1.38	1.35	Aset Produktif BPD dan Kualitas Kredit BPD kepada Bank Lain	
40	Aktiva Produktif Bank Campuran	1.39	1.36	Aset Produktif Bank Campuran dan Kualitas Kredit Bank Campuran kepada Bank Lain	
41	Aktiva Produktif Bank Asing	1.40	1.37	Aset Produktif Kantor Cabang Bank Asing dan Kualitas Kredit Kantor Cabang Bank Asing kepada Bank Lain	
42	Pengelompokan Bank Berdasarkan Rasio NPL	1.41			Dihapus. Data NPL individual bank telah tersedia pada Laporan Keuangan Publikasi Bank Triwulanan yang dipublikasikan di website BI (http://www.bi.go.id/web/id/Publikasi/Laporan+Keuangan+Publikasi+Bank/Bank/Bank+Umum+Konvensional/)
43	Non Perfoming Loan Bank Umum Berdasarkan Sektor Ekonomi	1.42			Dihapus. Data NPL digabungkan dengan Data Kredit berdasarkan Sektor Ekonomi yang disajikan pada Tabel 4.1 sd 4.7.
44	Non Perfoming Loan Bank Persero Berdasarkan Sektor Ekonomi	1.43			
45	Non Perfoming Loan BUSN Devisa Berdasarkan Sektor Ekonomi	1.44			
46	Non Perfoming Loan BUSN Non Devisa Berdasarkan Sektor Ekonomi	1.45			
47	Non Perfoming Loan BPD Berdasarkan Sektor Ekonomi	1.46			
48	Non Perfoming Loan Bank Campuran Berdasarkan Sektor Ekonomi	1.47			
49	Non Perfoming Loan Bank Asing Berdasarkan Sektor Ekonomi	1.48			
50	Non Performing Loan Bank Umum Berdasarkan Sektor Ekonomi Per Lokasi Bank Penyalur	1.49			Dihapus. Data NPL digabungkan dengan Data Kredit berdasarkan Sektor Ekonomi per Dati I Lokasi Bank Penyalur Kredit yang disajikan pada Tabel 4.8.
51	Non Perfoming Loan Bank Umum Berdasarkan Jenis Penggunaan	1.50			Dihapus. Data NPL digabungkan dengan Data Kredit berdasarkan Jenis dan Orientasi Penggunaan
52	Non Perfoming Loan Bank Persero Berdasarkan Jenis Penggunaan	1.51			
53	Non Perfoming Loan BUSN Devisa Berdasarkan Jenis Penggunaan	1.52			
54	Non Perfoming Loan BUSN Non Devisa Berdasarkan Jenis Penggunaan	1.53			

MATRIKS PENYEMPURNAAN STATISTIK PERBANKAN INDONESIA (SPI)

No.	JUDUL TABEL PADA SPI LAMA	No. Tabel SPI Lama	No. Tabel SPI Penyempurnaan	JUDUL TABEL PADA SPI PENYEMPURNAAN	KETERANGAN ISI TABEL
55	Non Perfoming Loan BPD Berdasarkan Jenis Penggunaan	1.54			
56	Non Perfoming Loan Bank Campuran Berdasarkan Jenis Penggunaan	1.55			
57	Non Perfoming Loan Bank Asing Berdasarkan Jenis Penggunaan	1.56			
59	Non Perfoming Loan Bank Umum Berdasarkan Jenis Penggunaan Per Lokasi Bank Penyalur [bulan] [tahun]	1.57			Dihapus. Data NPL digabungkan dengan Data Kredit berdasarkan Jenis dan Orientasi Penggunaan per Dati I Lokasi Bank Penyalur Kredit yang disajikan pada Tabel 4.16
60	Non Performing Loan Bank Umum Berdasarkan Lokasi Bank Penyalur Kredit	1.58			Dihapus Data NPL digabungkan dengan Data Kredit berdasarkan Dati I Lokasi Bank Penyalur Kredit yang disajikan pada Tabel 4.17
61	NPL Yang Penarikannya Menggunakan Kartu	1.59			Dihapus Data NPL digabungkan dengan Data Kredit yang Penarikannya Menggunakan Kartu dan disajikan pada Tabel 4.19
62	Non Performing Loan MKM Dan UMKM Menurut Kelompok Bank	1.60			Dihapus. Data NPL disajikan pada Tabel 4.23 bersamaan dengan Data Rincian Kredit UMKM berdasarkan Kelompok Bank
63	Non Performing Loan Rincian Kredit MKM Dan UMKM Menurut Kelompok Bank	1.61			Disempurnakan. Perubahan nomor dan judul tabel. Data pada Tabel 1.60, 1.61 dan 4.33 (lama) digabung dan disajikan dalam satu tabel yaitu Tabel 4.24 Kredit UMKM dan NPL berdasarkan Kelompok Bank.
64	Non Performing Loan Rincian Kredit MKM Dan UMKM Berdasarkan Jenis Penggunaan	1.62			Dihapus. Data NPL disajikan pada Tabel 4.25 bersamaan dengan Data Rincian Kredit UMKM berdasarkan Jenis Penggunaan
65	Non Performing Loan MKM Dan UMKM Berdasarkan Sektor Ekonomi	1.63			Dihapus. Data NPL disajikan pada Tabel 4.26 bersamaan dengan Data Rincian Kredit UMKM berdasarkan Sektor Ekonomi
66	Non Performing Loan Penerusan Kredit	1.64	4.21.a.	Penerusan Kredit (*Off-Balance Sheet*) dan Non Performing Loan (NPL) Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit	Disempurnakan. Perubahan nomor dan judul tabel . Data NPL Penerusan Kredit disajikan pada Tabel 4.21.a (perlu penjelasan lagi dari DInP)
67	Komposisi DPK Bank Umum	1.65	1.38	Komposisi DPK Bank Umum	Disempurnakan. Penyempurnaan pada nomor tabel dan menambah rincian data Kelompok Simpanan Berjangka berdasarkan jangka waktu: (i) 1 bulan; (ii) 3 bulan; (iii) 6 bulan; (iv) >= 12 bulan.
68	Komposisi DPK Bank Persero	1.66	1.39	Komposisi DPK Bank Persero	
69	Komposisi DPK BUSN Devisa	1.67	1.40	Komposisi DPK BUSN Devisa	
70	Komposisi DPK BUSN Non Devisa	1.68	1.41	Komposisi DPK BUSN Non Devisa	
71	Komposisi DPK BPD	1.69	1.42	Komposisi DPK BPD	
72	Komposisi DPK Bank Campuran	1.70	1.43	Komposisi DPK Bank Campuran	
73	Komposisi DPK Kantor Cabang Bank Asing	1.71	1.44	Komposisi DPK Kantor Cabang Bank Asing	
74	Peringkat Bank Berdasarkan Dana Pihak Ketiga	1.72			Dihapus. Data DPK individual bank telah tersedia pada Laporan Keuangan Publikasi Bank Triwulanan yang dipublikasikan di website BI (http://www.bi.go.id/web/id/Publikasi/Laporan+Keuangan+Publikasi+Bank/Bank/Bank+Umum+Konvensional/)
75	Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan	1.73	1.45	Komposisi DPK Bank Umum Berdasarkan Lokasi Bank Penghimpun Dana posisi Bulan [] Tahun []	Disempurnakan. Perubahan pada nomor dan judul tabel. Terdapat perubahan nama Dati I, yaitu Irian Jaya Barat menjadi Papua Barat.

MATRIKS PENYEMPURNAAN STATISTIK PERBANKAN INDONESIA (SPI)

No.	JUDUL TABEL PADA SPI LAMA	No. Tabel SPI Lama	No. Tabel SPI Penyempurnaan	JUDUL TABEL PADA SPI PENYEMPURNAAN	KETERANGAN ISI TABEL
76	Penghimpunan DPK Bank Umum Berdasarkan Lokasi Penghimpunan	1.74	1.46	Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpun Dana	Disempurnakan. Perubahan pada nomor dan judul tabel. Terdapat perubahan nama Dati I, yaitu Irian Jaya Barat menjadi Papua Barat.
77	Suku Bunga Rata - rata DPK Bank Umum	1.75	1.47	Suku Bunga Rata - rata DPK Bank Umum	Disempurnakan. Penyempurnaan pada nomor tabel dan merubah rincian kelompok Simpanan Berjangka berdasarkan jangka waktu dari 12 bulan menjadi >= 12 bulan
78	Suku Bunga Rata - rata DPK Bank Persero	1.76	1.48	Suku Bunga Rata - rata DPK Bank Persero	
79	Suku Bunga Rata - rata DPK BUSN Devisa	1.77	1.49	Suku Bunga Rata - rata DPK BUSN Devisa	
80	Suku Bunga Rata - rata DPK BUSN Non Devisa	1.78	1.50	Suku Bunga Rata - rata DPK BUSN Non Devisa	
81	Suku Bunga Rata - rata DPK Bank Pembangunan Daerah	1.79	1.51	Suku Bunga Rata - rata DPK Bank Pembangunan Daerah	
82	Suku Bunga Rata - rata DPK Bank Campuran	1.80	1.52	Suku Bunga Rata - rata DPK Bank Campuran	
83	Suku Bunga Rata - rata DPK Bank Asing	1.81	1.53	Suku Bunga Rata - rata DPK Kantor Cabang Bank Asing	
84	Peringkat Bank Berdasarkan Kredit	1.82			Dihapus. Data DPK individual bank telah tersedia pada Laporan Keuangan Publikasi Bank Triwulanan yang dipublikasikan di website BI. (http://www.bi.go.id/web/id/Publikasi/Laporan+Keuangan+Publikasi+Bank/Bank/Bank+Umum+Konvensional/)
85	Suku Bunga Rata - rata Kredit Bank Umum Berdasarkan Sektor Ekonomi	1.83	1.54	Suku Bunga Rata - rata Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Disempurnakan. Perubahan nomor dan nama tabel, perubahan lainnya adalah jumlah sektor ekonomi dari semula 10 sektor menjadi 18 Lapangan Usaha dan 2 Bukan Lapangan Usaha, termasuk rincian Bukan Lapangan Usaha Rumah Tangga.
86	Suku Bunga Rata - rata Kredit Bank Umum Berdasarkan Jenis Penggunaan	1.84	1.55	Suku Bunga Rata - rata Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Disempurnakan. Perubahan nomor dan nama tabel dan penyempurnaan dengan menambahkan data baru adalah suku bunga rata-rata kredit berdasarkan orientasi penggunaan, yaitu: (i) Ekspor yang mencakup kredit kepada eksportir dan pemasok untuk pembiayaan produksi, pengumpulan, dan penyiapan barang dalam rangka ekspor, yg meliputi a.l. pembiayaan transaksi ekspor, pasokan barang untuk diekspor dan produksi barang untuk diekspor; (ii) Impor yang mencakup kredit yang diberikan kepada importir untuk pembiayaan pengadaan dan pengumpulan barang-barang impor, yg meliputi a.l. pembiayaan transaksi impor dan pasokan barang yang akan diimpor. (iii) Lainnya.
87	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum	1.85	1.56	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum	Disempurnakan. Perubahan nomor tabel
88	Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank	1.86	1.57	Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank	Disempurnakan. Perubahan nomor dan judul tabel. Terdapat perubahan nama Dati I yaitu Irian Jaya Barat menjadi Papua Barat.

MATRIKS PENYEMPURNAAN STATISTIK PERBANKAN INDONESIA (SPI)

No.	JUDUL TABEL PADA SPI LAMA	No. Tabel SPI Lama	No. Tabel SPI Penyempurnaan	JUDUL TABEL PADA SPI PENYEMPURNAAN	KETERANGAN ISI TABEL
DATA PERKREDITAN DAN NON PERFORMING LOAN					
89	Kredit Bank Umum Berdasarkan Sektor Ekonomi	4.1	4.1.a.	Kredit dan Non Perfoming Loan (NPL) Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Perubahan judul tabel dan penyempurnaan tabel dengan penambahan rincian NPL Kredit Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit , uraian mengenai perubahan komponen Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan lapangan Usaha dan Bukan Lanpangan Usaha Penerima Kredit terdapat pada Matriks Rincian Penyempurnaan Tabel 1.42.
90	Kredit Bank Persero Berdasarkan Sektor Ekonomi	4.2	4.2.a.	Kredit dan Non Perfoming Loan (NPL) Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	
91	Kredit BUNS Devisa Berdasarkan Sektor Ekonomi	4.3	4.3.a.	Kredit dan Non Perfoming Loan (NPL) BUSN Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	
92	Kredit BUNS Non Devisa Berdasarkan Sektor Ekonomi	4.4	4.4.a.	Kredit dan Non Perfoming Loan (NPL) BUSN Non Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	
93	Kredit BPD Berdasarkan Sektor Ekonomi	4.5	4.5.a.	Kredit dan Non Perfoming Loan (NPL) BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	
94	Kredit Bank Campuran Berdasarkan Sektor Ekonomi	4.6	4.6.a.	Kredit dan Non Perfoming Loan (NPL) Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	
95	Kredit Bank Asing Berdasarkan Sektor Ekonomi	4.7	4.7.a.	Kredit dan Non Perfoming Loan (NPL) Kantor Cabang Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	
96	Kredit Bank Umum Berdasarkan Sektor Ekonomi Per Lokasi Bank Penyalur	4.8	4.8.a.	Kredit dan Non Performing Loan (NPL) Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit	Perubahan judul tabel dan penyempurnaan tabel dengan penambahan rincian NPL Kredit
97	Kredit Bank Umum Berdasarkan Jenis Penggunaan	4.9	4.9.a.	Kredit dan Non Perfoming Loan (NPL) Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Perubahan nama dan judul pada tabel 4.9 sd 4.15 dan penyempurnaan tabel dengan penambahan rincian NPL Kredit berdasarkan Orientasi Penggunaan
98	Kredit Bank Persero Berdasarkan Jenis Penggunaan	4.10	4.10.a.	Kredit dan Non Perfoming Loan (NPL) Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	

MATRIKS PENYEMPURNAAN STATISTIK PERBANKAN INDONESIA (SPI)

No.	JUDUL TABEL PADA SPI LAMA	No. Tabel SPI Lama	No. Tabel SPI Penyempurnaan	JUDUL TABEL PADA SPI PENYEMPURNAAN	KETERANGAN ISI TABEL
99	Kredit BUSN Devisa Berdasarkan Jenis Penggunaan	4.11	4.11.a.	Kredit dan Non Perfoming Loan (NPL) BUSN Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	
100	Kredit BUSN Non Devisa Berdasarkan Jenis Penggunaan	4.12	4.12.a.	Kredit dan Non Perfoming Loan (NPL) BUSN Non Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	
101	Kredit BPD Berdasarkan Jenis Penggunaan	4.13	4.13.a.	Kredit dan Non Perfoming Loan (NPL) BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	
102	Kredit Bank Campuran Berdasarkan Jenis Penggunaan	4.14	4.14.a.	Kredit dan Non Perfoming Loan (NPL) Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	
103	Kredi Bank Asing Berdasarkan Jenis Penggunaan	4.15	4.15.a.	Kredit dan Non Perfoming Loan (NPL) Kantor Cabang Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	
104	Kredit Bank Umum Berdasarkan Jenis Penggunaan Per Lokasi Bank	4.16	4.16.a	Kredit dan Non Perfoming Loan (NPL) Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan Per Lokasi Dati I Bank Penyalur Kredit posisi [bulan] [tahun]	Perubahan judul tabel dan penyempurnaan dengan penambahan rincian NPL Kredit berdasarkan Orientasi Penggunaan.
105	Kredit Bank Umum Berdasarkan Lokasi Bank Penyalur	4.17	4.17.a	Kredit dan Non Performing Loan (NPL) Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit	Perubahan judul tabel dan penyempurnaan dengan penambahan rincian data NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Bank Penyalur
106	Kredit Berdasarkan Hubungan Dengan Bank	4.18	4.18.a.	Kredit dan Non Performing Loan (NPL) Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank	Perubahan judul tabel.
107	Kredit yang Penarikannya Menggunakan Kartu	4.19	4.19.a.	Kredit dan Non Performing Loan (NPL) Bank Umum Kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank	Perubahan judul tabel dan penyempurnaan dengan penambahan rincian data NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank
108	Penerusan Kredit (*Off - Balance Sheet*) Bank Umum Berdasarkan Sektor Ekonomi	4.20	4.20	Penerusan Kredit (*Off-Balance Sheet*) dan Non Performing Loan (NPL) Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Penerusan Kredit	Perubahan judul tabel dengan penambahan rincian NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Penerusan Kredit.
109	Penerusan Kredit (*Off - Balance Sheet*) Bank Umum Berdasarkan Jenis Kredit dan Golongan Penyalur	4.21	4.21.a.	Penerusan Kredit (*Off-Balance Sheet*) dan Non Performing Loan (NPL) Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit	Perubahan judul tabel dengan menambahkan data NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur yang semula tidak tersedia. jenis Kredit "Bukan KUK - Mudharabah Muqayaddah" menjadi digolongkan dalam jenis "Bukan Kredit UMKM - Lainnya".

MATRIKS PENYEMPURNAAN STATISTIK PERBANKAN INDONESIA (SPI)

No.	JUDUL TABEL PADA SPI LAMA	No. Tabel SPI Lama	No. Tabel SPI Penyempurnaan	JUDUL TABEL PADA SPI PENYEMPURNAAN	KETERANGAN ISI TABEL
110	Kredit Berdasarkan Nilai	4.22			Dihapus karena data angka kredit yang digunakan pada statistik yang dipublikasikan Bank Indonesia adalah angka nilai wajar, yaitu nilai di mana suatu aset dapat dipertukarkan atas suatu kewajiban diselesaikan antara pihak yang memahami dan berkeinginan untuk melakukan transaksi wajar.
111	Pembiayaan Perbankan Syariah	4.23	4.22	Pembiayaan Perbankan Syariah	Perubahan nomor tabel
112	Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi	4.24	4.23	Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi	Perubahan nomor tabel
113	Pembiayaan Perbankan Syariah Berdasarkan Lokasi Bank Penyalur	4.25	4.24	Pembiayaan Perbankan Syariah Berdasarkan Lokasi Bank Penyalur	Perubahan nomor tabel
114	Kredit BPR Berdasarkan Sektor Ekonomi	4.26	4.25	Kredit BPR Berdasarkan Sektor Ekonomi	Perubahan nomor tabel
115	Kredit BPR Berdasarkan Jenis Penggunaan	4.27	4.26	Kredit BPR Berdasarkan Jenis Penggunaan	Perubahan nomor tabel
116	Kredit BPR Berdasarkan Lokasi Bank Penyalur	4.28	4.27	Kredit BPR Berdasarkan Lokasi Bank Penyalur	Perubahan nomor tabel
117	Kredit UMKM dan MKM Menurut Sektor Ekonomi	4.29	4.28	Kredit dan NPL UMKM dan MKM Menurut Sektor Ekonomi	Perubahan nomor tabel dan penyempurnaan tabel dengan penambahan rincian NPL kredit
118	Kredit UMKM dan MKM Menurut Jenis Penggunaan	4.30	4.29	Kredit dan NPL UMKM dan MKM Menurut Jenis Penggunaan	Perubahan nomor tabel dan penyempurnaan tabel dengan penambahan rincian NPL kredit
119	Kredit UMKM dan MKM Menurut Kelompok Bank	4.31	4.30	Kredit dan NPL UMKM dan MKM Menurut Kelompok Bank	Perubahan nomor tabel dan penyempurnaan tabel dengan penambahan rincian NPL kredit
120	Kredit UMKM dan MKM Menurut Lokasi Proyek per Dati I	4.32	4.31	Kredit UMKM dan MKM Menurut Lokasi Proyek per Dati I	Perubahan nomor tabel
121	Rincian Kredit UMKM dan MKM Menurut Kelompok Bank	4.33			Dihapus karena data digabung dengan tabel 4.30

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.8 LABA / RUGI BANK UMUM			
SPI Lama		SPI Penyempurnaan	
Tabel 1.8 Laba/Rugi Bank Umum		Tabel 1.8 Laba/Rugi Bank Umum	
H	Kredit yang diberikan Sejak Maret 2012, komponen Pendapatan Bunga dari Pihak Ketiga Bukan Bank berupa "Kredit yang Diberikan" diklasifikasikan sebagai komponen Pendapatan Bunga berupa Kredit yang Diberikan (baris 6).		
I	Lainnya Sejak Maret 2012, komponen Pendapatan Bunga dari Pihak Ketiga Bukan Bank berupa "Lainnya" diklasifikasikan sebagai komponen Pendapatan Bunga berupa Lainnya (baris 8).	8	e. Lainnya Sejak Maret 2012, komponen Pendapatan Bunga berupa "Lainnya" mencakup pendapatan bunga lainnya dari Bank Lain (sebagian baris E dan sebagian baris L), dari Pihak Ketiga Bukan Bank (baris I dan P), dan dari Pendapatan Bunga dari Kantor Pusat/Cabang sendiri di luar Indonesia (baris K), dan sebagian dari Pendapatan Non Operasional (sebagian baris AW).
J	Bukan penduduk		
K	a. Kantor Pusat/Cabang sendiri di luar Indonesia Sejak Maret 2012, komponen Pendapatan Bunga dari Kantor Pusat/Cabang sendiri di luar Indonesia diklasifikasikan sebagai komponen Pendapatan Bunga berupa Lainnya (baris 8).		
L	b. Dari bank-bank lain Sejak Maret 2012, komponen Pendapatan Bunga dari Bank Lain diklasifikasikan sebagai komponen Pendapatan Bunga berupa Lainnya (baris 8). - "Surat Berharga" diklasifikasikan sebagai komponen Pendapatan Bunga berupa Surat Berharga (baris 5). - "Kredit kepada Bank Lain" diklasifikasikan sebagai komponen Pendapatan Bunga berupa Kredit kepada Bank Lain (baris 7). - "Lainnya" diklasifikasikan sebagai komponen Pendapatan Bunga berupa Lainnya (baris 8).		
M	c. Dari pihak ketiga bukan bank		
N	Surat berharga Sejak Maret 2012, komponen Pendapatan Operasional Bunga dari Pihak Ketiga Bukan Bank berupa "Surat Berharga" diklasifikasikan sebagai komponen Pendapatan Bunga berupa Surat Berharga (baris 5).		
O	Kredit yang diberikan Sejak Maret 2012, komponen Pendapatan Operasional Bunga dari Pihak Ketiga Bukan Bank berupa "Kredit yang Diberikan" diklasifikasikan sebagai komponen Pendapatan Bunga berupa Kredit yang Diberikan (baris 6).		
P	Lainnya Sejak Maret 2012, komponen Pendapatan Operasional Bunga dari Pihak Ketiga Bukan Bank berupa "Lainnya" diklasifikasikan sebagai komponen Pendapatan Bunga berupa Lainnya (baris 8).		

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.8 LABA / RUGI BANK UMUM			
SPI Lama		SPI Penyempurnaan	
Tabel 1.8 Laba/Rugi Bank Umum		Tabel 1.8 Laba/Rugi Bank Umum	
Q	2. Kenaikan nilai surat berharga Sampai dengan Februari 2012, Pendapatan Operasional selain Bunga berupa "Kenaikan Nilai Surat Berharga" hanya mencakup keuntungan dari kenaikan harga surat berharga di pasar modal. Sejak Maret 2012, pendapatan dari keuntungan tersebut diklasifikasikan sebagai salah satu komponen Pendapatan Operasional Selain Bunga berupa "Peningkatan Nilai Wajar dan Keuntungan Penjualan Surat Berharga" (baris 23).		
R	3. Keuntungan Transaksi valuta asing/derivatif Sampai dengan Februari 2012, Pendapatan Operasional selain bunga berupa "Keuntungan Transaksi Valas/Derivatif" hanya mencakup keuntungan transaksi. Sejak Maret 2012, pendapatan dari keuntungan transaksi tersebut diklasifikasikan sebagai Pendapatan Operasional Selain Bunga berupa "Keuntungan Transaksi Spot dan Derivatif" (baris 26).		
S	4. Deviden, komisi/provisi/fee Sampai dengan Februari 2012, Pendapatan Operasional selain Bunga berupa "Deviden, Komisi/Provisi/Fee" tidak mencakup keuntungan dari penyertaan dengan equity method. Sejak Maret 2012, pendapatan dari keuntungan tersebut diklasifikasikan sebagai salah satu komponen Pendapatan Operasional Selain Bunga berupa "Deviden, Keuntungan Penyertaan Equity Method, Komisi/Provisi/Fee" (baris 27).		
T	5. Lainnya Sejak Maret 2012, komponen Pendapatan Operasional Selain bunga berupa "Lainnya" tetap diklasifikasikan sebagai komponen Pendapatan Operasional selain bunga berupa Lainnya (baris 28).		
U	**B. Beban operasional**		
V	1. Beban bunga/bagi hasil	9	2. Beban Bunga
W	Penduduk Sampai dengan Februari 2012, Pendapatan/Beban Operasional ditampilkan berdasarkan pendapatan dari Penduduk dan Bukan Penduduk. Sejak Maret 2012, seluruh Laporan Laba Rugi tidak terbagi lagi berdasarkan pendapatan/beban dari Penduduk dan Bukan Penduduk.		
X	a. Kepada Bank Indonesia	10	a. Kepada Bank Indonesia
Y	b. Kepada bank-bank lain Sampai dengan Februari 2012, Beban Operasional kepada Bank Lain mencakup pendapatan bunga dari Giro, Interbank Call Money, Simpanan Berjangka, Tabungan, Surat Berharga, Kredit kepada Bank Lain, dan Lainnya. Sejak Maret 2012, komponen Beban Bunga kepada Bank Lain berupa:	11	b. Kewajiban pada Bank lain Sejak Maret 2012, komponen Beban Bunga berupa "Kewajiban pada Bank Lain" hanya mencakup Giro, Interbank Call Money, Simpanan Berjangka, Tabungan, dan Lainnya.

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.8 LABA / RUGI BANK UMUM			
SPI Lama		SPI Penyempurnaan	
Tabel 1.8 Laba/Rugi Bank Umum		Tabel 1.8 Laba/Rugi Bank Umum	
	- "Surat Berharga" diklasifikasikan sebagai komponen Beban Bunga berupa Surat Berharga (baris 17). - "Pinjaman yang diterima dari Bank Lain" diklasifikasikan sebagai komponen Beban Bunga berupa Pinjaman yang Diterima (baris 16). - "Lainnya" diklasifikasikan sebagai komponen Beban Bunga berupa Lainnya (baris 18).		
Z	c. Kepada pihak ketiga bukan bank Sampai dengan Februari 2012, Beban Operasional kepada Pihak Ketiga Bukan Bank mencakup Giro, Simpanan Berjangka, Tabungan, Pinjaman yang Diterima, Surat Berharga, dan Lainnya. Sejak Maret 2012, Kewajiban kepada Pihak Ketiga Bukan Bank hanya mencakup Giro, Simpanan Berjangka, dan Tabungan.	12	c. Kepada pihak ketiga bukan Bank Sejak Maret 2012, Kewajiban kepada Pihak Ketiga Bukan Bank hanya mencakup Giro (baris AA dan AK), Simpanan Berjangka (baris AB dan AL), dan Tabungan (baris AC dan AM).
AA	Giro Sejak Maret 2012, komponen Beban Bunga Pihak Ketiga Bukan Bank-Penduduk berupa Giro digabung dengan Beban Bunga Pihak Ketiga Bukan Bank-Non Penduduk berupa Giro pada baris 13.	13	Giro (Demand Deposit) Sejak Maret 2012, komponen Beban Bunga Pihak Ketiga Bukan Bank mencakup Penduduk dan Bukan Penduduk (baris AA dan AK).
AB	Simpanan berjangka Sejak Maret 2012, komponen Beban Bunga Pihak Ketiga Bukan Bank-Penduduk berupa Simpanan Berjangka digabung dengan Beban Bunga Pihak Ketiga Bukan Bank-Non Penduduk berupa Simpanan Berjangka pada baris 15.	14	Tabungan (Savings deposit) Sejak Maret 2012, komponen Beban Bunga Pihak Ketiga Bukan Bank mencakup Penduduk dan Bukan Penduduk (baris AC dan AM).
AC	Tabungan Sejak Maret 2012, komponen Beban Bunga Pihak Ketiga Bukan Bank-Penduduk berupa Tabungan digabung dengan Beban Bunga Pihak Ketiga Bukan Bank-Non Penduduk berupa Tabungan pada baris 14.	15	Simpanan berjangka (Time deposits) Sejak Maret 2012, komponen Beban Bunga Pihak Ketiga Bukan Bank mencakup Penduduk dan Bukan Penduduk (baris AB dan AL).
AD	Pinjaman yang diterima Sejak Maret 2012, komponen Beban Bunga kepada Pihak Ketiga Bukan Bank dari "Pinjaman yang diterima " diklasifikasikan sebagai komponen Beban Bunga berupa Pinjaman yang Diterima (baris 16)	16	d. Pinjaman yang diterima (Loans received) Sejak Maret 2012, komponen Beban Bunga berupa "Pinjaman yang DIterima" mencakup beban bunga pinjaman yang diterima dari Bank Lain (sebagian baris Y dan sebagian baris AI) dan dari Pihak Ketiga Bukan Bank (baris AD dan AN).
AE	Surat berharga Sejak Maret 2012, komponen Beban Bunga kepada Pihak Ketiga Bukan Bank dari "Surat Berharga" diklasifikasikan sebagai komponen Beban Bunga berupa Surat Berharga (baris 17).	17	e. Surat berharga (Securitiess) Sejak Maret 2012, komponen Beban Bunga berupa "Surat Berharga" mencakup beban bunga Surat Berharga kepada Bank Lain (sebagian baris Y dan sebagian baris AI) dan kepada Pihak Ketiga Bukan Bank (baris AE dan AO).
AF	Lainnya Sejak Maret 2012, komponen Beban Bunga kepada Pihak Ketiga Bukan Bank berupa "Lainnya" tetap diklasifikasikan sebagai komponen Beban Bunga berupa Lainnya (baris 18).	18	f. Lainnya Sejak Maret 2012, komponen Beban Bunga berupa "Lainnya" mencakup beban bunga Lainnya kepada Bank Lain (sebagian baris Y dan sebagian baris AI), beban bunga Lainnya kepada Pihak Ketiga Bukan Bank (baris AF dan AP), Beban dan Bunga kepada Kantor Pusat/Cabang sendiri di luar Indonesia (baris AH) serta sebagian Beban Non Operasional (sebagian baris AX).
AG	Bukan penduduk		

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.8 LABA / RUGI BANK UMUM			
SPI Lama		SPI Penyempurnaan	
Tabel 1.8 Laba/Rugi Bank Umum		Tabel 1.8 Laba/Rugi Bank Umum	
AH	a. Kantor Pusat/Cabang sendiri diluar Indonesia	19	g. Koreksi atas pendapatan bunga Sama dengan baris AQ.
	Sejak Maret 2012, komponen Beban Bunga kepada Kantor Pusat/Cabang sendiri di luar Indonesia diklasifikasikan sebagai komponen Beban Bunga berupa Lainnya (baris 18).	20	**B. Pendapatan/Beban Bunga Bersih (A1-A2)**
AI	b. Kepada bank-bank lain Sampai dengan Februari 2012, Beban Operasional kepada Bank Lain mencakup pendapatan bunga dari Giro, Interbank Call Money, Simpanan Berjangka, Tabungan, Surat Berharga, Kredit kepada Bank Lain, dan Lainnya. Sejak Maret 2012, komponen Beban Bunga kepada Bank Lain berupa:	21 22	**C. Pendapatan dan Beban Operasional Lain** 1. Pendapatan Operasional Selain Bunga
	- "Surat Berharga" diklasifikasikan sebagai komponen Beban Bunga berupa Surat Berharga (baris 17). - "Pinjaman yang diterima dari Bank Lain" diklasifikasikan sebagai komponen Beban Bunga berupa Pinjaman yang Diterima (baris 16).	23	a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga Sejak Maret 2012, Pendapatan Operasional Selain Bunga berupa "Peningkatan Nilai Wajar dan Keuntungan Penjualan Surat Berharga" mencakup peningkatan nilai wajar (mark-to-market) surat berharga dan keuntungan penjualan surat berharga (baris Q).
	- "Lainnya" diklasifikasikan sebagai komponen Beban Bunga berupa Lainnya (baris 18).	24	b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan Sejak Maret 2012, ditambahkan Pendapatan Operasional Selain Bunga berupa "Peningkatan Nilai Wajar dan Keuntungan Penjualan Kredit yang Diberikan".
AJ	c.Kepada pihak ketiga bukan bank Sampai dengan Februari 2012, Beban Operasional kepada Pihak Ketiga Bukan Bank mencakup Giro, Simpanan Berjangka, Tabungan, Pinjaman yang Diterima, Surat Berharga, dan Lainnya. Sejak Maret 2012, Kewajiban kepada Pihak Ketiga Bukan Bank digabungkan pada Giro (baris 13), Simpanan Berjangka (baris 15), dan Tabungan (baris 14).	25	c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya Sejak Maret 2012, ditambahkan Pendapatan Operasional Selain Bunga berupa "Peningkatan Nilai Wajar dan Keuntungan Penjualan Aset Keuangan Lainnya".
AK	Giro		
AL	Simpanan berjangka	26	d. Keuntungan Transaksi Spot dan Derivatif Sejak Maret 2012, Pendapatan Operasional Selain Bunga berupa "Keuntungan Transaksi Spot dan Derivatif" adalah keuntungan transaksi spot dan derivatif (baris R).
AM	Tabungan		
AN	Pinjaman yang diterima Sejak Maret 2012, komponen Beban Bunga kepada Pihak Ketiga Bukan Bank dari "Pinjaman yang diterima " diklasifikasikan sebagai komponen Beban Bunga berupa Pinjaman yang Diterima (baris 16)	27	e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee Sejak Maret 2012, Pendapatan Operasional Selain Bunga berupa "Deviden, Keuntungan Penyertaan Equity Method, Komisi/Provisi/Fee" mencakup pendapatan dari keuntungan deviden, komisi, provisi, dan fee (baris S) serta penyertaan equity method.
AO	Surat berharga	28	f. Lainnya
	Sejak Maret 2012, komponen Beban Bunga kepada Pihak Ketiga Bukan Bank dari "Surat Berharga" diklasifikasikan sebagai komponen Beban Bunga berupa Surat Berharga (baris 17).		Sejak Maret 2012, komponen Pendapatan Operasional Selain Bunga berupa "Lainnya" mencakup pendapatan operasional selain bunga lainnya (baris T), Kewajiban Keuangan Penurunan Nilai Wajar (mark-to-market), dan koreksi cadangan serta sebagian dari Pendapatan Non Operasional (sebagian baris AW).
AP	Lainnya	29	2. Beban Operasional Selain Beban Bunga

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.8 LABA / RUGI BANK UMUM			
SPI Lama		SPI Penyempurnaan	
Tabel 1.8 Laba/Rugi Bank Umum		Tabel 1.8 Laba/Rugi Bank Umum	
	Sejak Maret 2012, komponen Beban Bunga kepada Pihak Ketiga Bukan Bank berupa "Lainnya" diklasifikasikan sebagai komponen Beban Bunga berupa Lainnya (baris 18).	30	a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga
AQ	Koreksi atas pendapatan bunga (Corrections to interest income) Ditampilkan pada baris 19.		Sejak Maret 2012, Beban Operasional Selain Bunga berupa "Penurunan Nilai Wajar dan Kerugian Penjualan Surat Berharga" mencakup penurunan nilai wajar (mark-to-market) surat berharga (baris AU) dan kerugian penjualan surat berharga.
AR	2. Kerugian transaksi valas/derivatif Sampai dengan Februari 2012, Beban Operasional selain bunga berupa "Kerugian Transaksi Valas/Derivatif" hanya mencakup kerugian transaksi. Sejak SPI Maret 2012, beban dari kerugian tersebut diklasifikasikan sebagai Beban Operasional Selain Bunga berupa "Kerugian Transaksi Spot dan Derivatif" (baris 33).	31	b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan Sejak Maret 2012, ditambahkan Beban Operasional Selain Bunga berupa "Penurunan Nilai Wajar dan Kerugian Penjualan Kredit yang Diberikan".
AS	3. Komisi/provisi Sampai dengan SPI Februari 2012, Beban Operasional selain Bunga berupa "Komisi/Provisi/Fee" tidak mencakup kerugian dari penyertaan dengan equity method. Sejak SPI Maret 2012, beban dari kerugian tersebut diklasifikasikan sebagai salah satu komponen Beban Operasional Selain Bunga berupa "Kerugian Penyertaan Equity Method, Komisi/Provisi/Fee, Administrasi" (baris 35).	32	c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya Sejak Maret 2012, ditambahkan Beban Operasional Selain Bunga berupa "Penurunan Nilai Wajar dan Kerugian Penjualan Aset Keuangan Lainnya".
AT	4. Penyusutan/amortisasi/penghapusan Sampai dengan Februari 2012, Beban Operasional selain Bunga berupa "Penyusutan/ Amortisasi/Penghapusan" tidak mencakup penyisihan kerugian risiko operasional.	33	d. Kerugian Transaksi Spot dan Derivatif Sejak Maret 2012, Beban Operasional Selain Bunga berupa "Kerugian Transaksi Spot dan Derivatif" Kerugian transaksi spot dan derivatif (baris AR).
AU	5. Lainnya Sampai dengan Februari 2012, Beban Operasional selain Bunga berupa "Lainnya" juga mencakup Kewajiban Keuangan Peningkatan Nilai Wajar (mark-to-market). Sejak Maret 2012, Beban Operasional selain Bunga berupa "Lainnya" berupa: - Kewajiban Keuangan Peningkatan Nilai Wajar (mark-to-market) diklasifikasikan sebagai komponen Beban Operasional Selain Bunga berupa "Penurunan Nilai Wajar dan kerugian penjualan surat berharga" (baris 30). - Penyisihan Kerugian Risiko Operasional diklasifikasikan sebagai komponen Beban Operasional Selain Bunga berupa "Penyusutan/Amortisasi" (baris 34).	34	e. Penyusutan/Amortisasi Sejak Maret 2012, Beban Operasional selain Bunga berupa "Penyusutan/ Amortisasi/Penghapusan" mencakup penyusutan, amortisasi, dan penghapusan, dan penyisihan kerugian risiko operasional (baris AT) dan amortisasi aset tak berwujud (sebagian baris AU).
		35	f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi Sejak Maret 2012, Beban Operasional Selain Bunga berupa "Kerugian Penyertaan Equity Method, Komisi/Provisi/Fee, Administrasi " mencakup komisi, provisi, fee, dan beban administrasi (baris AS) dan kerugian penyertaan equity method.

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.8 LABA / RUGI BANK UMUM			
SPI Lama		SPI Penyempurnaan	
Tabel 1.8 Laba/Rugi Bank Umum		Tabel 1.8 Laba/Rugi Bank Umum	
		36	g. Lainnya Sejak Maret 2012, Beban Operasional selain Bunga berupa "Lainnya" tidak mencakup Kewajiban Keuangan Peningkatan Nilai Wajar (mark-to-market) yang sudah diklasifikasikan pada baris 30. Beban operasional selain bunga berupa "Lainnya" juga mencakup Kerugian Restrukturisasi Kredit dan Kerugian Terkait Risiko Operasional, manajemen eksekusi, pengiriman dan pemrosesan (sebagian baris AX).
AV	C. Laba Operasional	37	D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)
AW	D. Pendapatan non-operasional Sampai dengan Februari 2012, Pendapatan non operasional diantaranya termasuk: 1. Bunga/Bagi Hasil Antar Kantor; sejak Maret 2012, pendapatan tersebut diklasifikasikan sebagai Pendapatan Operasional berupa Pendapatan Bunga Lainnya dari KP/KC sendiri di Indonesia (baris 8). 2. Koreksi PPAP; sejak Maret 2012 diklasifikasikan sebagai Pendapatan Operasional Selain Bunga berupa koreksi CKPN (baris 28). 3. Koreksi PPA Transaksi Rekening Administratif; sejak Maret 2012 diklasifikasikan sebagai Pendapatan Operasional Selain Bunga berupa PPA Transaksi Rekening Administratif (baris 28).	38	E. Pendapatan non - operasional Sejak Maret 2012, Pendapatan non operasional tidak termasuk: 1. Bunga/Bagi Hasil Antar Kantor; sejak Maret 2012, pendapatan tersebut diklasifikasikan sebagai Pendapatan Operasional berupa Pendapatan Bunga Lainnya dari KP/KC sendiri di Indonesia (baris 8). 2. Koreksi PPAP; sejak Maret 2012 diklasifikasikan sebagai Pendapatan Operasional Selain Bunga berupa koreksi CKPN (baris 28). 3. Koreksi PPA Transaksi Rekening Administratif; sejak Maret 2012 diklasifikasikan sebagai Pendapatan Operasional Selain Bunga berupa PPA Transaksi Rekening Administratif (baris 28).
AX	E. Beban non operasional Sampai dengan Februari 2012, Beban non operasional diantaranya termasuk: 1. Beban Bunga/Bagi Hasil Antar Kantor; sejak Maret 2012, beban tersebut diklasifikasikan sebagai Beban Operasional berupa Beban Bunga Lainnya untuk KP/KC sendiri di Indonesia (baris 18). 2. Kerugian Restrukturisasi Kredit; sejak Maret 2012 diklasifikasikan sebagai Beban Operasional Selain Bunga berupa Kerugian Restrukturisasi Kredit (baris 36). 3. Denda/sanksi; sejak Maret 2012 diklasifikasikan sebagai Beban Operasional Selain Bunga berupa Kerugian Terkait Risiko Operasional, manajemen eksekusi, pengiriman dan pemrosesan (baris 36).	39	F. Beban non - operasional Sejak Maret 2012, Beban non operasional tidak termasuk: 1. Beban Bunga/Bagi Hasil Antar Kantor; sejak Maret 2012, beban tersebut diklasifikasikan sebagai Beban Operasional berupa Beban Bunga Lainnya untuk KP/KC sendiri di Indonesia (baris 18). 2. Kerugian Restrukturisasi Kredit; sejak Maret 2012 diklasifikasikan sebagai Beban Operasional Selain Bunga berupa Kerugian Restrukturisasi Kredit (baris 36). 3. Denda/sanksi; sejak Maret 2012 diklasifikasikan sebagai Beban Operasional Selain Bunga berupa Kerugian Terkait Risiko Operasional, manajemen eksekusi, pengiriman dan pemrosesan (baris 36).
AY	F. Laba non operasional	40	G. Laba/Rugi non-operasional (E - F)
AZ	G. Laba tahun berjalan	41	H. Laba/Rugi tahun berjalan sebelum pajak
		42	I. Penerimaan Transfer Laba/Rugi
		43	J. Transfer Laba/Rugi ke Kantor Pusat
		44	K. Pajak penghasilan
BA	H. Laba (setelah taksiran pajak penghasilan)	45	L. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.15 LAPORAN REKENING ADMINISTRATIF BANK UMUM

SPI Lama		SPI Penyempurnaan	
Tabel 1.15 Rekening Administratif Bank Umum		Tabel 1.15 Rekening Administratif Bank Umum	
A	**Tagihan Komitmen** Tagihan Komitmen tidak mengalami perubahan	1	**Tagihan Komitmen**
B	Fasilitas pinjaman yang belum ditarik	2	Fasilitas pinjaman yang belum ditarik
C	Posisi pembelian spot yang masih berjalan	3	Posisi pembelian spot dan derivatif yang masih berjalan
D	Lainnya	4	Lainnya (Others)
E	**Kewajiban Komitmen** Sejak Maret 2012, komponen Kewajiban Komitmen berupa "Fasilitas Kredit yang Belum Ditarik" dibagi menjadi kewajiban kredit yang belum ditarik yang bersifat "Committed" dan "Uncommitted". Komponen Kewajiban Komitmen lainnya tidak mengalami perubahan.	5	**Kewajiban Komitmen** Sejak Maret 2012, komponen Kewajiban Komitmen berupa "Fasilitas Kredit yang Belum Ditarik" (baris F dan G) dibagi menjadi kewajiban kredit yang belum ditarik yang bersifat "Committed" dan "Uncommitted". Komponen Kewajiban Komitmen lainnya tidak mengalami perubahan.
F	Fasilitas kredit kepada nasabah yang belum ditarik Sejak Maret 2012, komponen Kewajiban Komitmen berupa "Fasilitas Kredit Kepada Nasabah yang Belum Ditarik" dibagi menjadi kewajiban kredit yang belum ditarik yang bersifat "Committed" (baris 7) dan "Uncommitted" (baris 8). Komponen Kewajiban Komitmen lainnya tidak mengalami perubahan.	6	Fasilitas kredit kepada nasabah yang belum ditarik
		7	Committed
		8	Uncommitted
G	Fasilitas kredit kepada bank lain yang belum ditarik Sejak Maret 2012, komponen Kewajiban Komitmen berupa "Fasilitas Kredit Kepada Bank Lain yang Belum Ditarik" dibagi menjadi kewajiban kredit yang belum ditarik yang bersifat "Committed" (baris 10) dan "Uncommitted" (baris 11). Komponen Kewajiban Komitmen lainnya tidak mengalami perubahan.	9	Fasilitas kredit kepada bank lain yang belum ditarik
		10	Committed
		11	Uncommitted
H	Irrevocable L/C yang masih berjalan	12	Irrevocable L/C yang masih berjalan
I	Posisi penjualan spot yang masih berjalan	13	Posisi penjualan spot dan derivatif yang masih berjalan
J	Lainnya	14	Lainnya
K	**Tagihan Kontinjensi** Tagihan Kontinjensi tidak mengalami perubahan	15	**Tagihan Kontinjensi**
L	Garansi yang diterima	16	Garansi yang diterima
M	Pendapatan bunga dalam penyelesaian	17	Pendapatan bunga dalam penyelesaian
N	Lainnya	18	Lainnya
O	**Kewajiban Kontijensi**	19	**Kewajiban Kontijensi**
P	Garansi yang diberikan	20	Garansi yang diberikan
Q	Lainnya	21	Lainnya
R	**Lainnya**	22	**Lainnya**
S	Penerusan Kredit	23	Penerusan Kredit

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.15 LAPORAN REKENING ADMINISTRATIF BANK UMUM			
SPI Lama		SPI Penyempurnaan	
Tabel 1.15 Rekening Administratif Bank Umum		Tabel 1.15 Rekening Administratif Bank Umum	
T	Aktiva produktif yang dihapus bukukan Sampai dengan Februari 2012, Aktiva Produktif yang dihapusbukukan tidak termasuk aktiva produktif yang dipulihkan atau berhasil ditagih. Sejak Maret 2012, komponen Lainnya berupa "Aktiva Produktif yang Dihapusbukukan" berubah menjadi "Aset Produktif yang Dihapusbukukan" termasuk yang dipulihkan atau berhasil ditagih dan dibagi menjadi aset produktif yang dihapusbukukan berupa kredit yang Diberikan (baris 25) dan Lainnya (baris 26).	24	Aset produktif yang dihapusbukukan Sejak Maret 2012, komponen Lainnya berupa "Aktiva Produktif yang Dihapusbukukan" (baris T) berubah menjadi "Aset Produktif yang Dihapusbukukan" ditambahkan aset produktif dihapusbuku yang dipulihkan atau berhasil ditagih. Aset produktif yang dihapusbukukan dibagi menjadi aset produktif yang dihapusbukukan berupa kredit yang Diberikan dan Lainnya.
		25	-Kredit yang diberikan
		26	-Lainnya
	Sejak Maret 2012, komponen Lainnya ditambah dengan "Aset Produktif yang Dihapus tagih" yang dibagi menjadi aset produktif yang dihapus tagih berupa kredit yang Diberikan (baris 28) dan Lainnya (baris 29).	27	Aset produktif yang dihapustagih Sejak Maret 2012, komponen Lainnya ditambah dengan "Aset Produktif yang Dihapus tagih" yang dibagi menjadi aset produktif yang dihapus tagih berupa kredit yang Diberikan dan Lainnya.
		28	-Kredit yang diberikan
		29	-Lainnya

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.22 KINERJA BANK UMUM KONVENSIONAL

SPI Lama		SPI Penyempurnaan	
Tabel 1.22 Kinerja Bank Umum		**Tabel 1.22 Kinerja Bank Umum Konvensional**	
A	**CAR (%)**	1	**Rasio Pemenuhan Kecukupan Modal Minimum (%)** PBI No.10/15/PBI/2008 tanggal 24 September 2008 tentang Kewajiban Penyediaan Modal Minimum Bank Umum
B	- Modal (Capital) Modal adalah modal berdasarkan PBI No.10/15/PBI/2008 tanggal 28 September 2008 tentang Kewajiban Penyediaan Modal Minimum Bank Umum	2	- Modal Modal adalah modal berdasarkan PBI No.10/15/PBI/2008 tanggal 28 September 2008 tentang Kewajiban Penyediaan Modal Minimum Bank Umum
C	- ATMR (Risk Weighted Assets) ATMR adalah berdasarkan PBI No.10/15/PBI/2008 tanggal 28 September 2008 tentang Kewajiban Penyediaan Modal Minimum Bank Umum	3	- ATMR ATMR adalah berdasarkan PBI No.10/15/PBI/2008 tanggal 28 September 2008 tentang Kewajiban Penyediaan Modal Minimum Bank Umum
		4	**Rasio Modal Inti terhadap ATMR** PBI No.10/15/PBI/2008 tanggal 28 September 2008 tentang Kewajiban Penyediaan Modal Minimum Bank Umum
		5	- Modal Inti (Tier 1) Modal Inti sebagaimana pada ketentuan Kewajiban Penyediaan Modal Minimum Bank Umum mencakup modal disetor, cadangan modal tambahan (disclosed reserve), dan modal inovatif (innovative capital instrument)
		6	- ATMR
D	**KAP (Earning assets Quality)**		
E	APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%)		
F	- APYD (Classified Earning assets)		
G	- Total Aktiva Produktif (Total Earning assets)		
H	PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%) [1]		
I	- PPAPYD (Earning assets Write-off Reserve)		
J	- PPAPWD (Mandatory Earning assets Write-off Reserve)		
K	**Rentabilitas (Profitability)**		
L	ROA (%)	7	**ROA (%)** Lampiran Surat Edaran BI No.13/24/DPNP tanggal 25 Oktober 2011 tentang Penilaian Tingkat Kesehatan Bank Umum; Surat Edaran BI No.13/30/DPNP tanggal 16 Februari 2012 tentang Perubahan Ketiga atas SE BI No.3/30/DPNP tanggal 14 Desember 2001 tentang Laporan Keuangan Publikasi Triwulanan dan Bulanan Bank Umum dan Laporan Tertentu yang disampaikan kepada Bank Indonesia.
M	- Laba (Profit)	8	- Laba sebelum pajak Laba Sebelum Pajak adalah laba sebagaimana tercatat dalam laba rugi Bank tahun berjalan yang disetahunkan. Contoh: untuk posisi bulan Juni akumulasi laba per posisi Juni dihitung dengan cara dibagi 6 dan dikalikan dengan 12.

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.22 KINERJA BANK UMUM KONVENSIONAL			
SPI Lama		SPI Penyempurnaan	
Tabel 1.22 Kinerja Bank Umum		Tabel 1.22 Kinerja Bank Umum Konvensional	
N	- Rata-rata total aset (Average Assets)	9	- Rata-rata total aset Rata-rata total aset dihitung dengan cara penjumlahan total aset Januari sampai dengan Juni dibagi dengan 6.
O	BOPO (%) (Opeations Expenses / Operations Income (%)	10	**BOPO (%)**
P	- Biaya Operasional (Operations Expenses)		Surat Edaran BI No.13/30/DPNP tanggal 16 Februari 2012 tentang Perubahan Ketiga atas SE BI No.3/30/DPNP tanggal 14 Desember 2001 tentang Laporan Keuangan Publikasi Triwulanan dan Bulanan Bank Umum dan Laporan Tertentu yang disampaikan kepada Bank Indonesia.
Q	- Pendapatan Operasional (Operations Income)	11	- Biaya Operasional Total Biaya Operasional sampai dengan posisi tertentu, tidak disetahunkan
		12	- Pendapatan Operasional Total Pendapatan Operasional sampai dengan posisi tertentu, tidak disetahunkan
		13	**NIM (%)** Lampiran Surat Edaran BI No.13/24/DPNP tanggal 25 Oktober 2011 tentang Penilaian Tingkat Kesehatan Bank Umum; Surat Edaran BI No.13/30/DPNP tanggal 16 Februari 2012 tentang Perubahan Ketiga atas SE BI No.3/30/DPNP tanggal 14 Desember 2001 tentang Laporan Keuangan Publikasi Triwulanan dan Bulanan Bank Umum dan Laporan Tertentu yang disampaikan kepada Bank Indonesia.
		14	- Pendapatan bunga bersih Pendapatan Bunga Bersih adalah pendapatan bunga dikurangi dengan beban bunga disetahunkan. Contoh: untuk posisi Juni akumulasi pendapatan bunga bersih posisi Juni dibagi 6 dan dikalikan dengan 12.
		15	- Rata-rata total aset produktif Aset produktif yang diperhitungkan adalah aset yang menghasilkan bunga baik di neraca maupun pada Transaksi Rekening Administratif (TRA). Rata-rata aset produktif dihitung dengan cara penjumlahan total aset produktif posisi Januari sampai dengan Juni dibagi 6.
R	**Likuiditas (Likuidity)**	16	**LDR (%)**
S	Aktiva terhadap Pasiva - Likuid (%) [2]		Surat Edaran BI No.13/30/DPNP tanggal 16 Februari 2012 tentang Perubahan Ketiga atas SE BI No.3/30/DPNP tanggal 14 Desember 2001 tentang Laporan Keuangan Publikasi Triwulanan dan Bulanan Bank Umum dan Laporan Tertentu yang disampaikan kepada Bank Indonesia; PBI No.12/19/PBI/2010 tentang GWM pada Bank Indonesia dalam Rupiah dan Valuta Asing.

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.22 KINERJA BANK UMUM KONVENSIONAL			
SPI Lama		SPI Penyempurnaan	
Tabel 1.22 Kinerja Bank Umum		Tabel 1.22 Kinerja Bank Umum Konvensional	
T	LDR (%)	17	- Total Kredit kepada pihak ketiga Total Kredit yang diberikan kepada pihak ketiga dalam Rupiah dan valas, tidak termasuk kredit kepada Bank Lain
U	- Kredit (Credits)	18	- Total Dana Pihak Ketiga Total DPK yang mencakup Giro, Tabungan, dan Deposito dalam Rupiah dan valas, tidak termasuk dana antar Bank
V	- Dana Pihak Ketiga (Third Party Funds) [3]		
		19	**Rasio Aset Likuid (%)** Lampiran Surat Edaran BI No.13/24/DPNP tanggal 25 Oktober 2011 tentang Penilaian Tingkat Kesehatan Bank Umum, yaitu rasio antara jumlah aset likuid primer dan aset likuid sekunder terhadap total aset pada periode tertentu.
		20	- Aset Likuid Primer Aset Likuid Primer adalah aset yang sangat likuid untuk memenuhi kebutuhan likuiditas atas penarikan dana pihak ketiga dan kewajiban jatuh tempo, yang terdiri dari : Kas, Penempatan pada BI, surat berharga kategori tersedia untuk dijual (available for sale) atau diperdagangkan (trading), seluruh surat berharga pemerintah (government bonds) kategori trading dan AFS yang memiliki kualitas tinggi, diperdagangkan di pasar aktif, dan memiliki sisa jatuh waktu 1 tahun atau kurang.
		21	- Aset Likuid Sekunder Aset Likuid Sekunder adalah sejumlah aset likuid dengan kualitas lebih rendah untuk memenuhi kebutuhan likuiditas atas penarikan dana pihak ketiga dan kewajiban jatuh tempo, yang terdiri dari: surat berharga pemerintah kategori trading dan AFS dengan kualitas baik, diperdagangkan pada pasar aktif, dan memiliki sisa jatuh waktu lebihd ari 1 tahun tapi kurang dari 5 tahun, surat berharga pemerintah kategori held-to-maturity (HTM) dan memiliki sisa jatuh waktu sampai dengan 1 tahun, dan surat berharga pemerintah kategori trading dan AFS dan memiliki sisa jatuh waktu lebih dari 5 tahun dengan nilai haircut 25%.
		22	- Total Aset Total Aset adalah total aset secara neto (setelah set off antar kantor) sesuai yang tertera pada Laporan Bulanan Bank Umum.

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.34 ASET PRODUKTIF BANK UMUM

SPI Lama		SPI Penyempurnaan	
Tabel 1.34 Aset Produktif Bank Umum		**Tabel 1.31 Aset Produktif Bank Umum Konvensional dan Rincian Kualitas Kredit Bank Umum kepada Bank Lain**	
A	Aktiva Produktif (Earning Asset) Sampai dengan Desember 2011, Aktiva Produktif hanya mencakup Aktiva Produktif Neraca. Sejak Januari 2011, Aset Produktif terbagi menjadi Aset Produktif Neraca Bank Umum Konvensional (baris 1) dan Aktiva Produktif Transaksi Rekening Administratif Bank Umum Konvensional (baris 7).	1	Aset Produktif Neraca Bank Umum Konvensional Sejak Januari 2011, Aset Produktif Bank Umum Konvensional terbagi menjadi Aset Produktif Neraca (baris A) dan Aktiva Produktif Transaksi Rekening Administratif.
B	a. Lancar (Current)	2	a. Lancar
C	b. DPK (Special Mention)	3	b. DPK
D	c. Kurang Lancar (Sub-Standard)	4	c. Kurang Lancar
E	d. Diragukan (Doubtful)	5	d. Diragukan
F	e. Macet (Lost)	6	e. Macet
		7	Aset Produktif Transaksi Rekening Administratif Bank Umum Konvensional Sejak Januari 2011, Aset Produktif Transaksi Rekening Administratif ditampilkan dalam SPI.
		8	a. Lancar
		9	b. DPK
		10	c. Kurang Lancar
		11	d. Diragukan
		12	e. Macet
G	*Non Performing Earning Asset (Nominal)*	13	*Non Performing Earning Asset (Nominal)*
H	*Rasio Non Performing Earning Asset (%)*		
I	Kredit Sampai dengan Desember 2011, Kredit hanya mencakup kredit kepada Pihak Ketiga Bukan Bank. Sejak Januari 2011, Kredit yang ditampilkan adalah kredit kepada Bank Lain (baris 15 s.d. 19).	14	Kredit Bank Umum kepada Bank Lain
J	a. Lancar (Current)	15	a. Lancar
K	b. DPK (Special Mention)	16	b. DPK
L	c. Kurang Lancar (Sub-Standard)	17	c. Kurang Lancar
M	d. Diragukan (Doubtful)	18	d. Diragukan
N	e. Macet (Lost)	19	e. Macet
O	*Non Performing Loan (Nominal)*	20	*Interbank Non Performing Loan* (Nominal)
P	*Rasio Non Performing Loan (%)*		

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.42 NPL BANK UMUM BERDASARKAN SEKTOR EKONOMI

SPI Lama		SPI Penyempurnaan	
Tabel 1.42 NPL Bank Umum Berdasarkan Sektor Ekonomi		**Tabel 4.1 Kredit dan Non Perfoming Loan (NPL) Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**	
		1	**Penerima Kredit Lapangan Usaha**
A	1. NPL Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) Sejak Maret 2012, komponen Sektor Ekonomi Pertanian, Perburuan, dan Sarana Pertanian diklasifikasikan menjadi Lapangan Usaha: 1. Pertanian, Perburuan, dan Kehutanan (baris 2); dan 2. Perikanan (baris 4).	2	1. Pertanian, Perburuan dan Kehutanan
		3	NPL Sejak Maret 2012, Lapangan Usaha Pertanian, Perburuan, dan Kehutanan berasal dari sebagian komponen baris A.
		4	2. Perikanan
		5	NPL Sejak Maret 2012, Lapangan Usaha Perikanan berasal dari sebagian komponen baris A.
B	2. NPL Pertambangan (Mining) Sejak Maret 2012, seluruh komponen Sektor Ekonomi Pertambangan diklasifikasikan menjadi Lapangan Usaha Pertambangan dan Penggalian (baris 6).	6	3. Pertambangan dan Penggalian
		7	NPL Sejak Maret 2012, Lapangan Usaha Pertambangan dan Penggalian berasal dari komponen baris B.
C	3. NPL Perindustrian (Manufacturing) Sejak Maret 2012, seluruh komponen Sektor Ekonomi Perindustrian diklasifikasikan menjadi Lapangan Usaha Industri Pengolahan (baris 8).	8	4. Industri Pengolahan
		9	NPL Sejak Maret 2012, Lapangan Usaha Industri Pengolahan berasal dari komponen baris C.
D	4. NPL Listrik, gas dan air (Water, gas and electricity) Sejak Maret 2012, seluruh komponen Sektor Ekonomi Listrik, Gas, dan Air diklasifikasikan menjadi Lapangan Usaha Listrik, Gas, dan Air (baris 10).	10	5. Listrik, gas dan air
		11	NPL Sejak Maret 2012, Lapangan Usaha Listrik, Gas, dan Air berasal dari komponen baris D.
E	5. NPL Konstruksi (Construction) Sejak Maret 2012, komponen Sektor Ekonomi Konstruksi diklasifikasikan menjadi Lapangan Usaha Konstruksi (baris 12).	12	6. Konstruksi
		13	NPL Sejak Maret 2012, Lapangan Usaha Konstruksi berasal dari komponen baris E.
F	6. NPL Perdagangan, restoran dan hotel (Trade, restaurants and hotels) Sejak Maret 2012, komponen Sektor Ekonomi Perdagangan, Restoran, dan Hotel diklasifikasikan menjadi Lapangan Usaha: 1. Perdagangan Besar dan Eceran (baris 14); dan 2. Penyediaan Akomodasi dan Penyediaan Makan Minum (baris 16).	14	7. Perdagangan Besar dan Eceran
		15	NPL Sejak Maret 2012, Lapangan Usaha Perdagangan Besar dan Eceran berasal dari sebagian komponen baris F.
		16	8. Penyediaan akomodasi dan penyediaan makan minum
		17	NPL Sejak Maret 2012, Lapangan Usaha Penyediaan Alomodasi dan Penyediaan Makan Minum berasal dari sebagian komponen baris F.

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.42 NPL BANK UMUM BERDASARKAN SEKTOR EKONOMI			
SPI Lama		SPI Penyempurnaan	
Tabel 1.42 NPL Bank Umum Berdasarkan Sektor Ekonomi		Tabel 4.1 Kredit dan Non Perfoming Loan (NPL) Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	
G	7. NPL Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) Sejak Maret 2012, komponen Sektor Ekonomi Pengangkutan, Pergudangan, dan Komunikasi diklasifikasikan menjadi Lapangan Usaha Transportasi, Pergudangan dan Komunikasi (baris 18).	18 19	9. Transportasi, pergudangan dan komunikasi NPL Sejak Maret 2012, Lapangan Usaha Transportasi, Pergudangan dan Komunikasi berasal dari seluruh komponen baris G dan sebagian komponen baris H.
H	8. NPL Jasa Dunia usaha (Business Services) Sejak Maret 2012, komponen Sektor Ekonomi Jasa Dunia Usaha diklasifikasikan menjadi Lapangan Usaha: 1. Transportasi, Pergudangan dan Komunikasi (baris 18); 2. Perantara Keuangan (baris 20); dan 3. Real Estate, Usaha Persewaan, dan Jasa Perusahaan (baris 22).	20 21	10. Perantara Keuangan NPL Sejak Maret 2012, Lapangan Usaha Perantara Keuangan berasal dari sebagian komponen baris H.
		22 23	11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan NPL Sejak Maret 2012, Lapangan Usaha Real Estate, Usaha Persewaan, dan Jasa Perusahaan berasal dari sebagian komponen baris H.
I	9. NPL Jasa sosial/masyarakat (Social Services) Sejak Maret 2012, komponen Sektor Ekonomi Jasa Sosial/Masyarakat diklasifikasikan menjadi Lapangan Usaha: 1. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib (baris 24); 2. Jasa Pendidikan (baris 26); dan 3. Jasa Kesehatan dan Kegiatan Sosial (baris 28); 4. Jasa Kemayarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya (baris 30); 5. Jasa Perorangan yang Melayani Rumah Tangga (baris 32); dan 6. Badan Internasional dan Badan Ekstra Internasional Lainnya (baris 34).	24 25	12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib NPL Sejak Maret 2012, Lapangan Usaha Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib berasal dari sebagian komponen baris I.
		26 27	13. Jasa Pendidikan NPL Sejak Maret 2012, Lapangan Usaha Jasa Pendidikan berasal dari sebagian komponen baris I.
		28 29	14. Jasa Kesehatan dan Kegiatan Sosial NPL Sejak Maret 2012, Lapangan Usaha Jasa Kesehatan dan Kegiatan Sosial berasal dari sebagian komponen baris I.
		30 31	15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya NPL
			Sejak Maret 2012, Lapangan Usaha Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya berasal dari sebagian komponen baris I.
		32 33	16. Jasa Perorangan yang Melayani Rumah Tangga NPL

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.42 NPL BANK UMUM BERDASARKAN SEKTOR EKONOMI			
SPI Lama		SPI Penyempurnaan	
Tabel 1.42 NPL Bank Umum Berdasarkan Sektor Ekonomi		Tabel 4.1 Kredit dan Non Perfoming Loan (NPL) Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	
			Sejak Maret 2012, Lapangan Usaha Jasa Perorangan yang Melayani Rumah Tangga berasal dari sebagian komponen baris I.
		34	17. Badan Internasional dan Badan Ekstra Internasional Lainnya
		35	NPL Sejak Maret 2012, Lapangan Usaha Badan Internasional dan Badan Ekstra Internasional Lainnya berasal dari sebagian komponen baris I.
J	10. NPL Lain-lain (Others) Sejak Maret 2012, komponen Sektor Ekonomi Lain-lain diklasifikasikan menjadi: 1. Lapangan Usaha Kegiatan yang Belum Jelas Batasannya (baris 36) 2. Bukan Lapangan Usaha Rumah Tangga untuk Pemilikan Rumah Tinggal (baris 40); 3. Bukan Lapangan Usaha Rumah Tangga untuk Pemilikan Flat atau Apartement (baris 42); 4. Bukan Lapangan Usaha Rumah Tangga untuk Pemilikan Ruko/RUkan (baris 44); 5. Bukan Lapangan Usaha Rumah Tangga untuk Pemilikan Kendaraan Bermotor (baris 46); 6. Bukan Lapangan Usaha Rumah Tangga untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman Multiguna) (baris 48); dan 4. Bukan Lapangan Usaha Lainnya (baris 50).	36	18. Kegiatan yang belum jelas batasannya
		37	NPL Sejak Maret 2012, Lapangan Usaha Kegiatan yang belum jelas batasannya berasal dari sebagian komponen baris J.
		38	**Penerima Kredit Bukan Lapangan Usaha**
		39	Rumah Tangga Sejak Maret 2012, Bukan Lapangan Usaha Rumah Tangga berasal dari sebagian komponen baris J.
		40	-Untuk Pemilikan Rumah Tinggal
		41	NPL
		42	-Untuk Pemilikan Flat atau Apartemen
		43	NPL
		44	-Untuk Pemilikan Ruko atau Rukan
		45	NPL
		46	-Untuk Pemilikan Kendaraan Bermotor
		47	NPL
		48	-Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)
		49	NPL
		50	Bukan Lapangan Usaha Lainnya
		51	NPL Sejak Maret 2012, Bukan Lapangan Usaha Lainnya berasal dari sebagian komponen baris J.

MATRIKS RINCIAN PENYEMPURNAAN TABEL SUKU BUNGA RATA-RATA BANK UMUM		
	SPI Lama	**SPI Penyempurnaan**
	Tabel	**Tabel**
	Tabel 1.75 Suku Bunga Rata-Rata DPK Bank Umum	**Tabel 1.47 Suku Bunga Rata-Rata DPK Bank Umum**
	Tabel 1.83 Suku Bunga Rata-rata Kredit Bank Umum Berdasarkan Sektor Ekonomi	Tabel 1.54 Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
	Tabel 1.84 Suku Bunga Rata-rata Kredit Bank Umum Berdasarkan Jenis Penggunaan	**Tabel 1.55 Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis dan Orientasi Penggunaan**
	Sampai dengan Februari 2012, suku bunga rata-rata dihitung **dengan** tetap memperhitungkan data DPK dengan suku bunga bernilai 0 (nol).	Sejak Maret 2011, suku bunga rata-rata dihitung **tanpa** memperhitungkan data DPK dengan suku bunga bernilai 0 (nol).

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.42. KREDIT DAN NPL	
SPI Lama	SPI Penyempurnaan
Tabel 1.42 NPL Bank Umum Berdasarkan Sektor Ekonomi per Wilayah Tabel 4.8 Kredit Bank Umum Berdasarkan Sektor Ekonomi per Wilayah	Tabel 4.8 Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha per Lokasi Dati II Bank Penyalur Kredit
Sampai dengan Desember 2011, sektor ekonomi kredit yang ditampilkan pada SPI adalah sektor ekonomi berdasarkan PBI No.2/21/PBI/2000 tentang Laporan Bulanan Bank Umum. Sejak Januari 2012, Lapangan Usaha dan Bukan Lapangan Usaha adalah berdasarkan PBI No.10/40/PBI/2008 tentang Laporan Bulanan Bank Umum.	**Penerima Kredit Lapangan Usaha** Sejak Januari 2012, Lapangan Usaha dan Bukan Lapangan Usaha adalah berdasarkan PBI No.10/40/PBI/2008 tentang Laporan Bulanan Bank Umum. Penjelasan mengenai klasifikasi sektor ekonomi menjadi lapangan usaha dan bukan lapangan usaha terdapat pada matriks perubahan Tabel 1.41.
NPL Jawa Barat (West Java)	Jawa Barat
Jawa Barat (West Java)	NPL
NPL Banten	Banten
Banten	NPL
NPL DKI Jakarta (Special Capital Province of Jakarta)	DKI Jakarta
DKI Jakarta (Special Capital Province of Jakarta)	NPL
NPL D.I Yogyakarta (Special Province of Yogyakarta)	D.I Yogyakarta
D.I Yogyakarta (Special Province of Yogyakarta)	NPL
NPL Jawa Tengah (Central Java)	Jawa Tengah
Jawa Tengah (Central Java)	NPL
NPL Jawa Timur (East Java)	Jawa Timur
Jawa Timur (East Java)	NPL
NPL Bengkulu	Bengkulu
Bengkulu	NPL
NPL Jambi	Jambi
Jambi	NPL
NPL Nanggroe Aceh Darussalam	Aceh
Nanggroe Aceh Darussalam	NPL
NPL Sumatera Utara (North Sumatra)	Sumatera Utara
Sumatera Utara (North Sumatra)	NPL
NPL Sumatera Barat (West Sumatra)	Sumatera Barat
Sumatera Barat (West Sumatra)	NPL
NPL Riau	Riau
Riau	NPL
NPL Kepulauan Riau	Sumatera Selatan
Kepulauan Riau	NPL

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.42. KREDIT DAN NPL	
SPI Lama	SPI Penyempurnaan
Tabel 1.42 NPL Bank Umum Berdasarkan Sektor Ekonomi per Wilayah Tabel 4.8 Kredit Bank Umum Berdasarkan Sektor Ekonomi per Wilayah	Tabel 4.8 Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha per Lokasi Dati II Bank Penyalur Kredit
NPL Sumatera Selatan (South Sumatra)	Kepulauan Bangka Belitung
Sumatera Selatan (South Sumatra)	NPL
NPL Bangka Belitung	Kepulauan Riau
Bangka Belitung	NPL
NPL Lampung	Lampung
Lampung	NPL
NPL Kalimantan Selatan (South Kalimantan)	Kalimantan Selatan
Kalimantan Selatan (South Kalimantan)	NPL
NPL Kalimantan Barat (West Kalimantan)	Kalimantan Barat
Kalimantan Barat (West Kalimantan)	NPL
NPL Kalimantan Timur (East Kalimantan)	Kalimantan Timur
Kalimantan Timur (East Kalimantan)	NPL
NPL Kalimantan Tengah (Central Kalimantan)	Kalimantan Tengah
Kalimantan Tengah (Central Kalimantan)	NPL
NPL Gorontalo	Sulawesi Tengah
Sulawesi Tengah (Central Sulawesi)	NPL
NPL Sulawesi Selatan (South Sulawesi)	Sulawesi Selatan
Sulawesi Selatan (South Sulawesi)	NPL
NPL Sulawesi Utara (North Sulawesi)	Sulawesi Utara
Sulawesi Utara (North Sulawesi)	NPL
NPL Gorontalo	Gorontalo
Gorontalo	NPL
NPL Sulawesi Barat (West Sulawesi)	Sulawesi Barat
Sulawesi Barat (West Sulawesi)	NPL
NPL Sulawesi Tenggara (Southeast Sulawesi)	Sulawesi Tenggara
Sulawesi Tenggara (Southeast Sulawesi)	NPL
NPL Nusa Tenggara Barat (West Nusa Tenggara)	Nusa Tenggara Barat
Nusa Tenggara Barat (West Nusa Tenggara)	NPL
NPL Bali	Bali
Bali	NPL
NPL Nusa Tenggara Timur (East Nusa Tenggara)	Nusa Tenggara Timur
Nusa Tenggara Timur (East Nusa Tenggara)	NPL
NPL Maluku	Maluku
Maluku	NPL

MATRIKS RINCIAN PENYEMPURNAAN TABEL 1.42. KREDIT DAN NPL	
SPI Lama	SPI Penyempurnaan
Tabel 1.42 NPL Bank Umum Berdasarkan Sektor Ekonomi per Wilayah Tabel 4.8 Kredit Bank Umum Berdasarkan Sektor Ekonomi per Wilayah	Tabel 4.8 Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha per Lokasi Dati II Bank Penyalur Kredit
NPL Papua Papua NPL Maluku Utara (North Maluku) Maluku Utara (North Maluku) NPL Irian Jaya Barat Irian Jaya Barat NPL Di Luar Indonesia (Outside Indonesia) Di Luar Indonesia (Outside Indonesia) NPL Total Total	Papua NPL Maluku Utara NPL Irian Jaya Barat NPL Lainnya NPL Total NPL

INDONESIAN BANKING STATISTICS ENHANCEMENT MATRIX

NO.	TOPIC OF TABLE IN FORMER SPI	NO. OF OLD SPI	NO. OF IMPROFED SPI TABLE	TOPIC OF NEW TABLE	CONTENT OF TABLE
1	Bank Industries Operations	1	1	Bank Industries Operations	Unchanged. Table 1 includes Industries operation of: (i) Commercial Banks including Islamic Industries Units and Islamic Banks; (ii) Rural Banks and Islamic Rural Banks.
2	Commercial Banks Operations	1.1	1.1.a.	Commercial Banks Operations	Improved. On Table 1.1 Commercial Banks Balance Sheet up to Table 1.7 Balance Sheet of Foreign Owned Banks by adding data and details of Assets in the form of: (i) Component of credits provided to non bank third party and credit to bank in Rupiah and foreign currency; (ii) Placement at Bank Indonesia consisting of: Current Account, Fine Tune Operation, FASBI and others (SBI data is categorized as Securities); (iii) Component of Securities consisting of SBI, SBN/SPN, Bonds and others; (iv) Impairment on Financial Assets in the form of Credit, Securities and others; (v) Spot and Derivative Claims which are previously known as Other Claims (Table1 1.2 up to Table 1.7 publication of SPI of December 2011). (vi) Current Earnings (Profit/Loss) in Bank Industries Operation is Current Earnings (Profit/Loss) after tax. Description on change of component of Bank Industries Operation is written on Matrix of Change Details Table 1.1.
3	State Owned Banks Operations	1.2	1.2.a.	State Owned Banks Operations	
4	Foreign Exchange Commerical Banks Operations	1.3	1.3.a.	Foreign Exchange Commerical Banks Operations	
5	Non-Foreign Exchange Commerical Banks Operations	1.4	1.4.a.	Non-Foreign Exchange Commerical Banks Operations	
6	Regional Development Banks Operations	1.5	1.5.a.	Regional Development Banks Operations	
7	Joint Venture Banks Operations	1.6	1.6.a.	Joint Venture Banks Operations	
8	Foreign Owned Banks Operations	1.7	1.7.a	Foreign Owned Banks Operations	
9	Commercial Banks Income Statements	1.8	1.8.a.	Commercial Banks Income Statements	Improved. Table 1.8 Commercial Banks Income Statements up to Table 1.14 Foreign Owned Banks Income Statements improved to : (i). Classification of Accounts complies to Monthly Bank Report 2008 (ii). Details added to Other Operational Income and Expenses such as Increase or Decrease in fair value and gain/loss of sale of SB, Sale of Credit extended, Sale of other Financial Assets. (iii). Depreciation/amortization value includes depreciation/amortization, impairment on financial asset, Reserves for Off-Balance Sheet Transaction Write-off, and reserves for loss of operational risk. Current Earnings (Profit/Loss) in Bank Industries Operation is Current Earnings (Profit/Loss) after tax. Description on change of component of Bank Industries Operation is available in Table 1.8 of
10	State Owned Banks Income Statements	1.9	1.9.a.	State Owned Banks Income Statements	
11	Foreign Exchange Commercial Banks Income Statements	1.10	1.10.a.	Foreign Exchange Commercial Banks Income Statements	
12	Non Foreign Exchange Commercial Banks Income Statements	1.11	1.11.a.	Non Foreign Exchange Commercial Banks Income Statements	
13	Regional Development Banks Income Statements	1.12	1.12.a.	Regional Development Banks Income Statements	
14	Joint Venture Banks Income Statements	1.13	1.13.a.	Joint Venture Banks Income Statements	
15	Foreign Owned Banks Income Statements	1.14	1.14.a.	Foreign Owned Banks Income Statements	
16	Commercial Banks Off-Balance Sheet	1.15	1.15.a.	Commercial Banks Off-Balance Sheet	Improved. Table 1.15 of Commercial Banks Off-Balance Sheet up to 1.21 Off-Balance Sheet of Foreign Owned Banks are improved by addition of details of credit facility to customer and undisbursed loan facilities to debtors, divided into: (i) committed; (ii) uncommitted. The following details has been added to Other Off-Balance Sheet: (i) written-off earning asset; (ii) charged-off earning asset by respective bank consists of credit disbursed and other earning assets. Description regarding changes in component of Off-Balance Sheet is available in Table 1.15 of
17	State Owned Banks Off-Balance Sheet	1.16	1.16.a.	State Owned Banks Off-Balance Sheet	
18	Foreign Exchange Commerical Banks Off-Balance Sheet	1.17	1.17.a.	Foreign Exchange Commerical Banks Off-Balance Sheet	
19	Non Foreign Exchange Commerical Banks Off-Balance Sheet	1.18	1.18.a.	Non Foreign Exchange Commerical Banks Off-Balance Sheet	
20	Regional Development Banks Off-Balance Sheet	1.19	1.19.a.	Regional Development Banks Off-Balance Sheet	
21	Joint Venture Banks Off-Balance Sheet	1.20	1.20.a.	Joint Venture Banks Off-Balance Sheet	

INDONESIAN BANKING STATISTICS ENHANCEMENT MATRIX

NO.	TOPIC OF TABLE IN FORMER SPI	NO. OF OLD SPI	NO. OF IMPROFED SPI TABLE	TOPIC OF NEW TABLE	CONTENT OF TABLE
22	Foreign Owned Banks Off-Balance Sheet	1.21	1.21.a.	Foreign Owned Banks Off-Balance Sheet	
23	Commercial Banks Performance	1.22	1.22.a.	Commercial Banks Performance	Improved. Table 1.22 Performance of Commercial Banks up to Table 1.28 Performance of Foreign Owned Banks are improved by adding and removing the following details: (i). Adding Tier 1 Capital Ratio to Risk Weighted Asset and its component; NIM ratio previously presented in Table 1.29 Other Performance Ratio; and Liquid Asset Ratio. (ii). Writing-Off the ratio of Classified Earning Assets (APYD); ratio of Earning Asset Write-off Reserves (PPAPYD) and Ratio of Asset to Liquid Liabilities. This is due to the amendment of provisions concerning Soundness Rating of Commercial Banks. Description on change of component of Bank Industries Operation is available on Details of Enhancement Matrix Table 1.22
24	State Owned Banks Performance	1.23	1.23.a.	State Owned Banks Performance	
25	Foreign Exchange Commercial Banks Performance	1.24	1.24.a.	Foreign Exchange Banks Performance	
26	Non Foreign Exchange Commercial Banks Performance	1.25	1.25.a.	Non Foreign Exchange Commercial Banks Performance	
27	Regional Development Banks Performance	1.26	1.26.a.	Regional Development Banks Performance	
28	Joint Venture Banks Performance	1.27	1.27.a.	Joint Venture Banks Performance	
29	Foreign Owned Banks Performance	1.28	1.28.a.	Foreign Owned Banks Performance	
30	Other Performance Ratios	1.29			Removed. NIM ratio is combined with Table 1.22.a. Performance of Commercial Banks up to Table 1.28.a. Performance of Foreign Owned Banks.
31	Total of Commercial Banks Based on Ratio	1.3			Removed. Data of capital ratio and component, NPL, ROA and LDR for individual bank is available in Quaterly Published Financial Report published in BI website. (http://www.bi.go.id/web/id/Publikasi/Laporan+Keuangan+Publikasi+Bank/Bank/Bank+Umum+Konvensional/)
32	Growth of Commercial Banks Assets	1.31	1.29	Growth of Commercial Banks Assets Based Group Bank	Change in Number and Topic of Table.
33	Commercial Banks Based on Total Asset	1.32	1.30	Total of Commercial Banks Based on Total Asset	Change in Number and Topic of Table.
34	Bank Rating Based on Assets	1.33			Removed. Data on total asset of individual bank is available in Quarterly Financial Report published in BI website. (http://www.bi.go.id/web/id/Publikasi/Laporan+Keuangan+Publikasi+Bank/Bank/Bank+Umum+Konvensional/)
35	Earning Asset of Commercial Banks	1.34	1.31	Earning Asset of Commercial Banks and Credit Quality of Commercial Banks to Other Bank	Improved. Enhancement on number of table and addition of details on Earning Asset of Off-Balance Sheet, deleting the ratio fo Non Performing Earning Asset, transferring Bank NPL Credit ratio to Non Bank Third Party to Tables 4.1 up to 4.7 and adding Comnmercial Banks Credit Quality to Other Bank. Description regarding the changes to component of Earning Asset of Commercial Banks and Credit Quality of Commercial Banks to Other Bank is available in the Details of Matrix of Enhancement Table 1.31.
36	Earning Asset of State Owned Banks	1.35	1.32	Earning Asset of State Owned Banks and Credit Quality of State Owned Banks to Other Bank	
37	Earning Asset of Foreign Exchange Banks	1.36	1.33	Earning Asset of Foreign Exchange Banks and Credit Quality of Foreign Exchange Banks to Other Bank	
38	Earning Asset of Non Foreign Exchange Banks	1.37	1.34	Earning Asset of Non Foreign Exchange Banks and Credit Quality of Non Foreign Exchange Banks to Other Bank	

INDONESIAN BANKING STATISTICS ENHANCEMENT MATRIX

NO.	TOPIC OF TABLE IN FORMER SPI	NO. OF OLD SPI	NO. OF IMPROFED SPI TABLE	TOPIC OF NEW TABLE	CONTENT OF TABLE
39	Earning Asset of Regional Development Banks	1.38	1.35	Earning Asset of Regional Development Banks and Credit Quality of Regional Development Banks to Other Bank	
40	Earning Asset of Joint Venture Banks	1.39	1.36	Earning Asset of Joint Venture Banks and Credit Quality of Joint Venture Banks to Other Bank	
41	Earning Asset of Foreign Owned Banks	1.4	1.37	Earning Asset of Foreign Owned Banks and Credit Quality of Foreign Owned Banks to Other Bank	
42	Group of Banks Based on NPL Ratio	1.41			Removed. Data of NPL of individual bank is available in Quarterly Financial Report published in BI website (http://www.bi.go.id/web/id/Publikasi/Laporan+Keuangan+Publikasi+Bank/Bank/Bank+Umum+Konvensional/)
43	NPL of Commercial Banks Based on Economic Sector	1.42			Removed Data NPL Data is combined with Credit Data Based on Economic Sector presented in Table 4.1 up to 4.7.
44	NPL of State Owned Banks Based on Economic Sector	1.43			
45	NPL of Foreign Exchange Banks Based on Economic Sector	1.44			
46	NPL of Non Foreign Exchange Banks Based on Economic Sector	1.45			
47	NPL of Regional Development Banks Based on Economic Sector	1.46			
48	NPL of Joint Venture Banks Based on Economic Sector	1.47			
49	NPL of Foreign Owned Banks Based on Economic Sector	1.48			
50	Non Performing Loan of Commercial Banks Based on Economic Sector by Banks Location	1.49			Removed NPL Data is combined with Credit Data Based on Economic Sector by Bank Location presented in Tabel 4.8.
51	NPL of Commercial Banks Based on Types of Use	1.5			Removed NPL Data is combined with Credit Data Based on Types and Orientation of Use presented in Tables 4.9 up to Table 4.15
52	NPL of State Owned Banks Based on Types of Use	1.51			
53	NPL of Foreign Exchange Banks Based on Types of Use	1.52			
54	NPL of Non Foreign Exchange Banks Based on Types of Use	1.53			
55	NPL of Regional Development Banks Based on Types of Use	1.54			
56	NPL of Joint Venture Banks Based on Types of Use	1.55			

INDONESIAN BANKING STATISTICS ENHANCEMENT MATRIX

NO.	TOPIC OF TABLE IN FORMER SPI	NO. OF OLD SPI	NO. OF IMPROFED SPI TABLE	TOPIC OF NEW TABLE	CONTENT OF TABLE
57	NPL of Foreign Owned Banks Based on Types of Use	1.56			
59	Non Perfoming Loan of Commercial Banks Based on Type of Use by Bank Location [month] [year]	1.57			Removed NPL Data combined with Credit Data Based on Type and Orientation of Use by Bank Location presented in Table 4.16
60	Non Performing Loan of Commercial Banks Based on Location of Bank	1.58			Removed NPL Data is combined with Credit Data Based on Location of Bank presented in Table 4.17
61	NPL Withdrawn by Credit Card	1.59			Removed. NPL Data is combined with Credit Withdrawn by using Card and presented in Table 4.19
62	Non Performing Loan of SMEs and MSME Based on Group Bank	1.60			Removed. NPL Data is presented in Table 4,23 together with Credit Details of MSME Based on Group of Bank
63	Non Performing Loan Detail of SMEs and Detail of MSME Based on Group of Bank	1.61			Improved. Change in Table No. and Topic. Data in Table 1.60, 1.61 and 4.33 (old) is combined and presented in one table, Table 4.24 - MSME Credit and NPL Based on Group of Banks.
64	Non Performing Loan of SMEs and NPL of MSME Based on Types of Use	1.62			Removed. NPL Data is presented in Table 4.25 together with MSME Credit Details Based on Types of Use
65	Non Performing Loan of SMEs and NPL of MSME Based on Economic Sector	1.63			Removed. NPL Data is presented in Table 4.26 together with MSME Credit Details Based on Economic Sector.
66	Non Performing Loan of Credit Channeling	1.64	4.22	Credit Channeling (Off-Balance Sheet) and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Classification of Credit	Improved. Change in Number and Topic of Table. Data of NPL Credit Channeling is presented in Table 4.22
67	Composition of Third Party Funds of Commercial Banks	1.65	1.38	Composition of Third Party Funds of Commercial Banks	Improved. Enhancement on number of Table and adding details of Group of Time Deposits: (i) 1 month; (ii) 3 months; (iii) 6 months; (iv) >= 12 months.
68	Composition of Third Party Funds of State Owned Banks	1.66	1.39	Composition of Third Party Funds of State Owned Banks	
69	Composition of Third Party Funds of Foreign Exchange Banks	1.67	1.40	Composition of Third Party Funds of Foreign Exchange Banks	
70	Composition of Third Party Funds of Non Foreign Exchange Banks	1.68	1.41	Composition of Third Party Funds of Non Foreign Exchange Banks	
71	Composition of Third Party Funds of Regional Development Banks	1.69	1.42	Composition of Third Party Funds of Regional Development Banks	
72	Composition of Third Party Funds of Joint Venture Banks	1.70	1.43	Composition of Third Party Funds of Joint Venture Banks	
73	Composition of Third Party Funds of Foreign Owned Banks	1.71	1.44	Composition of Third Party Funds of Foreign Owned Banks	

INDONESIAN BANKING STATISTICS ENHANCEMENT MATRIX

NO.	TOPIC OF TABLE IN FORMER SPI	NO. OF OLD SPI	NO. OF IMPROFED SPI TABLE	TOPIC OF NEW TABLE	CONTENT OF TABLE
74	Bank Rating Based on Third Party Funds	1.72			Removed. Data of Third Party Fund of individual bank is available in Monthly Financial Statement published at the website of BI (http://www.bi.go.id/web/id/Publikasi/Laporan+Keuangan+Publikasi+Bank/Bank/Bank+Umum+Konvensional/)
75	Composition of Third Party Funds of Commercial Banks Based on Location	1.73	1.45	Composition of Third Party Funds of Commercial Banks Based on Bank Location Month [..] Year [...]	Improved. Change in Number and Topic of Table. Changes in the name of Province of Irian Jaya Barat to Papua Barat.
76	Third Party Funds of Commercial Banks Based on Location of Deposits	1.74	1.46	Third Party Funds of Commercial Banks Based on Bank Location of Deposits	Improved. Change in Number and Topic of Table. Changes in the name of Province of Irian Jaya Barat to Papua Barat.
77	Average of Interest Rate of Third Party Funds of Commercial Banks	1.75	1.47	Average of Interest Rate of Third Party Funds of Commercial Banks	Improved. Enhancement on number of table and changing the details of Group of Time Deposit Based on time frame from 12 months becomes >= 12 months
78	Average of Interest Rate of Third Party Funds of State Owned Banks	1.76	1.48	Average of Interest Rate of Third Party Funds of State Owned Banks	
79	Average of Interest Rate of Third Party Funds of Foreign Exchange Commercial Banks	1.77	1.49	Average of Interest Rate of Third Party Funds of Foreign Exchange Commercial Banks	
80	Average of Interest Rate of Third Party Funds of Non Foreign Exchange Commercial Banks	1.78	1.50	Average of Interest Rate of Third Party Funds of Non Foreign Exchange Commercial Banks	
81	Average of Interest Rate of Third Party Funds of Regional Development Banks	1.79	1.51	Average of Interest Rate of Third Party Funds of Regional Development Banks	
82	Average of Interest Rate of Third Party Funds of Joint Venture Banks	1.80	1.52	Average of Interest Rate of Third Party Funds of Joint Venture Banks	
83	Average of Interest Rate of Third Party Funds of Foreign Owned Banks	1.81	1.53	Average of Interest Rate of Third Party Funds of Foreign Owned Banks	
84	Bank Rating Based on Credit	1.82			Removed. Data of Third Party Fund of individual bank is available in the Monthly Financial Statement published at BI website (http://www.bi.go.id/web/id/Publikasi/Laporan+Keuangan+Publikasi+Bank/Bank/Bank+Umum+Konvensional/)
85	Average of Credit Interest Rate Commercial Banks Based on Economic Sector	1.83	1.54	Average of Credit Interest Rate of Commercial Banks to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients	Improved. Change in Number and Topic of Table, other changes refer to the number of economic sectors from 10 sectors to 18 Industries Sectors and 2 Non Industries Sectors including Non Industries Sector, Household.

INDONESIAN BANKING STATISTICS ENHANCEMENT MATRIX

NO.	TOPIC OF TABLE IN FORMER SPI	NO. OF OLD SPI	NO. OF IMPROFED SPI TABLE	TOPIC OF NEW TABLE	CONTENT OF TABLE
86	Average of Credit Interest Rate Commercial Banks Based on Types of Use	1.84	1.55	Average of Credit Interest Rate of Commercial Based on Types and Orientation User	Improved. Changes in Number and Topic of Tables and enhancement by adding new data is average interest rate of credit Based on orientation of use, namely: \ (i) Export including credit to exporters and suppliers for financing of production, collection and preparation of goods for export covering, among others, export transaction financing, supply of goods for export and production of goods for export; (ii) Import covering credit extended to importers for financing of supply and collection of imported goods, covering, among others, import transaction financing and supply of goods to be imported. (iii) Others.
87	Growth of Total Commercial Banks and Bank Offices	1.85	1.56	Growth of Total Commercial Banks and Bank Offices	Improved. Change in Table Number
88	Growth of Total Branch Offices Based on Bank Location	1.86	1.57	Growth of Total Branch Offices Based on Region	Improved. Change in Number and Topic of Table. Changes in the name of Province of Irian Jaya Barat to Papua Barat.
DATA OF BANKING CREDIT TO NON BANK THIRD PARTY AND NON PERFORMING LOAN					
89	Credit of Commercial Banks Based on Economic Sector	4.1	4.1.a	Credit Channeling and Non Performing Loan (NPL) Credit Channeling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary	Change in Topic of table and table enhancement by adding detail of NPL Credit to Non Bank Third Party Based on Industries Sector and non Industries Sector of Credit Channeling Beneficiary is presented in Table 1.42
90	Credit of State Owned Banks Based on Economic Sector	4.2	4.2.a	Credit Channeling and Non Performing Loan (NPL) Credit Channeling of State Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary	
91	Credit of Foreign Exchange Commercial Banks Based on Economic Sector	4.3	4.3.a	Credit Channeling and Non Performing Loan (NPL) Credit Channeling of Foreign Exchange Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary	
92	Credit of Non Foreign Exchange Commercial Banks Based on Economic Sector	4.4	4.4.a	Credit Channeling and Non Performing Loan (NPL) Credit Channeling of Non Foreign Exchange Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary	
93	Credit of Regional Development Banks Based on Economic Sector	4.5	4.5.a	Credit Channeling and Non Performing Loan (NPL) Credit Channeling of Regional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary	

INDONESIAN BANKING STATISTICS ENHANCEMENT MATRIX

NO.	TOPIC OF TABLE IN FORMER SPI	NO. OF OLD SPI	NO. OF IMPROFED SPI TABLE	TOPIC OF NEW TABLE	CONTENT OF TABLE
94	Credit of Joint Venture Banks Based on Economic Sector	4.6	4.6.a	Credit Channeling and Non Performing Loan (NPL) Credit Channeling of Joint Venture Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary	
95	Credit of of Foreign Owned Based on Economic Sector	4.7	4.7.a	Credit Channeling and Non Performing Loan (NPL) anneling of Foreign Banks Branch Office to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary	
96	Credit of Commercial Banks Based on Economic Sector by Region	4.8	4.8.a	Credit and Non Performing Loan (NPL) of Comemrcial Bank to Non Bank Third Party Based on Business Sector and non Business Sector of Credit by Region	Change in Table Topic and Enhancement of table by adding details of Credit NPL
97	Credit of Commercial Banks Based on Type of Use	4.9	4.9.a	Credit and Non Perfoming Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use	Change in number and Topic of table 4.9 up to 4.15 and the improvement of table by adding NPL Credit details Based on Orientation of Use
98	Credit of State Owned Banks Based on Type of Use	4.1	4.10.a	Credit and Non Perfoming Loan (NPL) of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use	
99	Credit of Foreign Exchange Commercial Banks Based on Type of Use	4.11	4.11.a	Credit and Non Perfoming Loan (NPL) of Foreign Exchange Banks to Non Bank Third Party Based on Types and Orientation of Use	
100	Credit of Non Foreign Exchange Commercial Banks Based on Type of Use	4.12	4.12.a	Credit and Non Perfoming Loan (NPL) of Non Foreign Exchange Banks to Non Bank Third Party Based on Types and Orientation of Use	
101	Credit of Regional Development Banks Based on Type of Use	4.13	4.13.a	Credit and Non Perfoming Loan (NPL) of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use	
102	Credit of Joint Venture Banks Based on Type of Use	4.14	4.14.a	Credit and Non Perfoming Loan (NPL) of Joint Venture Banks to Non Bank Third Party Based on Types and Orientation of Use	
103	Credit of Foreign Owned Banks Based on Type of Use	4.15	4.15.a	Credit and Non Perfoming Loan (NPL) of Foreign Banks to Non Bank Third Party Based on Types and Orientation of Use	
104	Credit of Commercial Banks Based on Type of Use by Location of Banks	4.16	4.16.a	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 [month] [year]	Changes in the Topic of Table and the improvement by adding details to NPL Credit Based on the Orientation of use.
105	Credit of Commercial Banks Based on Location of Banks	4.17	4.17.a	Credit and Non Performing Loan (NPL) Of Commercial Banks to Non Bank Third Party Based on Bank Location	Change in Topic of Table and Enhancement by adding details of Commercial Banks NPL to Non Bank Third Party Based on Bank Location

INDONESIAN BANKING STATISTICS ENHANCEMENT MATRIX

NO.	TOPIC OF TABLE IN FORMER SPI	NO. OF OLD SPI	NO. OF IMPROFED SPI TABLE	TOPIC OF NEW TABLE	CONTENT OF TABLE
106	Credit of Commercial Banks Based on Bank Relationship	4.18	4.18.a	Credit and Non Performing Loan (NPL) of Commercial Bank to Non Bank Third Party Based on Bank Relation with Beneficiary	Change in Topic of Table.
107	Credit Withdrawn by Credit Card	4.19	4.19.a	Credit and Non Performing Loan (NPL) of Commercial Bank to Non Bank Third Party Withdrawn By Card Based on Group of Bank	Change in Topic of Table and Enhancement by adding details of Commercial Banks NPL to Non Bank Third Party Withdrawan by Card Based on Group of Bank
108	Channeling Credit of Commercial Banks Based on Economic Sector	4.2	4.20.a	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	Change in Topic and number of Table by adding details of NPL Credit Channeling of Commercial Banks to Non Bank Third Party Based on Industries Sector and Non Industries Sector of Credit Channeling Beneficiary.
109	Channeling Credit of Commercial Banks Based on Type of Credit and Type of Creditor	4.21	4.21.a	Off-Balance Sheet Credit Channeling and Non Performing Loan of Commercial Banks to Non-Bank Third Party Based on Types of Credit and Classification of Credit Providers	Change of Topic and table number by adding NPL of Off-Balance Sheet Credit Channeling of Commercial Banks to Non-Bank Third Party Based on Types of Credit and Types of provider previously unavailable. "Non KUK" type of credit – Mudharabah Muqayaddah" is classified into "Other Non MSME Credit.
110	Credit Based on Value	4.22			Removed because credit data used on Bank Indonesia published statistics is fair value, a value of which an asset may be exchanged on a liability settled between parties understanding and willing to perform fair transaction.
111	Financing of Syariah Banks	4.23	4.22	Financing of Syariah Banks	Change in Number of Table
112	Financing of Syariah Banks Based on Economic Sector	4.24	4.23	Financing of Syariah Banks Based on Economic Sector	Change in Number of Table
113	Financing of Syariah Banks Based on Banks Location	4.25	4.24	Financing of Syariah Banks Based on Banks Location	Change in Number of Table
114	Credit of Rural Banks Based on Economic Sector	4.26	4.25	Credit of Rural Banks Based on Economic Sector	Change in Number of Table
115	Credit of Rural Banks Based on Type of Use	4.27	4.26	Credit of Rural Banks Based on Type of Use	Change in Number of Table
116	Credit of Rural Bank Based on Bank Location	4.28	4.27	Credit of Rural Bank Based on Location	Change in Number of Table
117	SMEs Credit & Micro, Small and Medium Credit Based on Economic Sector	4.29	4.28	Credit & NPL of MSMEs and SMEs Based on Economic Sector	Change in number and Topic of table and the improvement of table by adding NPL Credit
118	SMEs Credit & MKM Credit Based on Type of Use	4.30	4.29	Credit & NPL of MSMEs and SMEs Based on Type Use	Change in number and Topic of table and the improvement of table by adding NPL Credit
119	SMEs Credit & MKM Credit Based on Group of Bank	4.31	4.30	Credit & NPL of MSMEs and SMEs Based on Group of Bank	Change in number and Topic of table and the improvement of table by adding NPL Credit
120	SMEs Credit & MKM Credit Based on Project Location	4.32	4.31	Credit & NPL of MSMEs and SMEs Based on Prject Location	Change in Number of Table
121	Detail SMEs Credit & MKM Credit Based on Group of Bank	4.33			Removed because the data are merged with the table 4.30

Old SPI		Enhanced SPI	
Table 1.1 Commercial Bank Operation		Table 1.1 Commercial Bank Operation	
A	Distribution of Funds	1	Distribution of funds
	a. Credits	2	a. Credits
	Until February 2012, credits presented in SPI is only credit for the Thrid Party. Since March 2012, the credits are classified into 2 components, namely	3	To third party Since March 2012, credits granted to third party are in Rupiah (line C) and in Foreign Currency (line D)
	1. Credits to third party (line 3, 4, and 5) ;		
	2. Credits to other banks (line 6, 7 and 8).	4	Rupiah
C	Rupiah	5	Foreign Currency
D	Foreign Currency	6	To other banks Since March 2012, other inter-banks are in form of credits to other banks (partly line I) classified as credits granted to other banks in Rupiah and Foreign Currency.
		7	Rupiah
		8	Foreign Currency
	b. Inter Bank	9	b. Placement at other banks
	Demand deposits	10	Demand deposits
	Inter Bank	11	Inter bank call money
	Deposits	12	Deposits
	Others	13	Others
	Until February 2012 Inter Bank in form of others consist of components of credit, securities, equity participation, derivative claims and acceptance claims, repo securities to other banks. Since March 2012, components of other inter banks are divided into : 1. Credits to other banks are classified as the received credits (line 7 and 8) ; 2. Securities issued by other banks are classified as securities of bond components (line 22) and securities of other components (line 23) ; 3. Placements at other banks are classified as equity participation (line 24) ; 4. Spot claims and derivatives are classified as spot claims and derivatives (line 29) ; 5. Acceptance claims are classified as other claims (line 30) ; 6. Securities with contract of Repo Reverse are classified as other		Since March 2012, placements at other banks in other forms only covers some of the line I, that is other than credits to other banks, securities, equity participation, spot claims and derivatives, acceptance claims and repo securities.

Old SPI		Enhanced SPI	
Table 1.1 Commercial Bank Operation		Table 1.1 Commercial Bank Operation	
	claims (line 30) ; 7. Items other than above components are classified as other claims (line 13)		
J	c. Placements at BI	14	c. Placements at Bank Indonesia
K	Demand deposits	15	Demand deposits
L	SBI Since March 2012, placements at BI in form of SBI are classified as one of components of securities (line 20).		
M	Call Money Since March 2012, placements at BI in form of Call Money are classified into two components, Fine Tune Operation (line 16) and FASBI (line 17)	16 17	Fine Tune Operation (FTO) Fasbi
N	Others Until February 2012, Placement component to BI in form of other items consists of Spot Claims and Derivatives to BI, claims of reverse repo to BI, and other claims to BI. Since March 2012, other Placements component to BI in form of : 1. Spot Claims and Derivatives to BI are classified as Spot Claims and Derivatives (line 29) ; 2. Reverse Repo Claims to BI are classified as Other Claims (line 30) ; 3. Items other than above mentioned claims are classified as Other Placements at BI (line18).	18	Others Since March 2012, component of placement at BI covers only other claims to BI (some of line N).
O	d. Securities (not including recapitalization bonds) Until February 2012, Securities include securities owned by banks issued by Non-Bank Third Party, not including recapitalization bonds. Since March 2012 components of Securities are in form of : 1. Securities in form of Bonds issued by Non-Bank Third Party (line 22) ; 2. Money Market Securities and Capital Market Securities issued by Non-Bank Third Party (line 23).	19 20 21 22	d. Securities Since 2012, component of Securities presented in SPI Publication include securities issued by Other Banks (some of line I) and securities issued by Non-Bank Third Party (line O) including recap bonds. Bank Indonesia Certificate (SBI) Since March 2012 component of Placements at BI in form of " SBI " (line L) is classified as one of component of Securities. State Trasury Certificate (SB/PN) Since March 2012, addition of State Treasury Certificate (SN/PN) as component of Securities. Bonds (including recapitalization bonds). Since March 2012, Bonds include recap bonds, bonds issued by Non-Bank Third Party (some of line O) and bonds issued by Other Banks (some of line I). Others.

Old SPI		Enhanced SPI	
Table 1.1 Commercial Bank Operation		Table 1.1 Commercial Bank Operation	
		23	Since March 2012, classification of Secruities in form of " Others " includes other money market securities and capital market securities issued by Third Party Non Bank (some of line O) and issued by Other Banks (some of line I), other than in form of SBI, SB/PN and Bonds.
P	e. Equity participation Until February 2012, Equity participation is the Bank equity participation to Other Party Non Bank. Since March 2012, Bank Equity participation to Non-Bank Third Party is presented as totality including bank equity participation to Other Bank (line 24).	24	e. Equity participation Until February 2012, the equity participation is the bank equity participation to Non-Bank Third Party. Since March 2012, the presented Equity participation includes already the equity participation to Non-Bank Third Party (line P) and Other Bank (some of line I).
	Reserve for Loss due to Decrease of Value of Financial Assets previously not presented in publication of SPI, so the line 25 to line 28 are new ones.	25	f. Reserve for Loss due to Decrease of Value of Financial Assets (CKPN) Since March 2012, Reserve for Loss due to Decrease of Financial Assets is presented in publication of SPI.
		26	Loans
		27	Securities
		28	Others
Q	f. Other Claims Until Fabruary 2012, Other Claims in SPI are the claims in form of spot claims and derivatives, acceptance claims, claims of reverse repo, and other claims only to Non-Bank Third Party. Since SPI of March 2012, Other Claims consist of claims both to Non-Bank Third Party and Other Banks which are classified into two components, namely Spot Claims and Derivatives and Other Spot Claims and Derivatives.	29	f. Spot Claims and Derivatives Since March 2012, Spot Claims and Derivatives cover the cpot claims and derivatives to Other Party Non Bank (some of line Q), to Bank Indonesia (some of line N) and to Other Banks (some of line I).
	Since March 2012, components of Other Claims to Non-Bank Third Party are in form of : 1. Spot claims and derivatives which are classified as Spot Claims and Derivatives (line 29) ; 2. Acceptance Claims classified as Other Claims (line 30) ; 3. Other Claims in form of " Others " classified as Other Claims (line 30).	30	g. Other Claims Since March 2012, Other Claims consist of acceptance claims, claims of securities repo, claims of reverse repo and other claims to Non-Bank Third Party (some of line Q), to Bank Indonesia (some of line N) and to Other Banks (some of line I).
	Source of Funds		
R	a. Third Party Funds	31	Source of Funds
S	Rupiah	32	a. Third Party Funds
T	Demand Deposits	33	Rupiah
U	Savings	34	Demand Deposits
V	Deposits	35	Savings
W	Foreign Currency	36	Time Deposits

Old SPI		Enhanced SPI	
Table 1.1 Commercial Bank Operation		Table 1.1 Commercial Bank Operation	
X	Demand Deposits	37	Foreign Currency
Y		38	Demand Deposits
Z	Deposits	39	Savings
AA	Savings	40	Time Deposits
AB	b. Liabilities to Bank Indonesia Until February 2012, Liabilities to BI consist of Liabilities to BI in form of SBI pursuant to Repurchase Agreement (Repo), Spot Liabilities and Derivatives to BI and Other Liabilities to BI. Since March 2012, components of Liabilities to BI in form of : 1. Repurchase Agreement (Repo) are classified as Other Liabilities (line 48) 2. Spot Liabilities and Derivatives to BI are classified as Spot Liabilities and Derivatives (line 47) ; 3. Other Liabilities to BI other than Repo and Spot and Derivatives are classified as Liabilities to BI (now line 41).	41	b. Liabilities to Bank Indonesia Since March 2012, Liabilities to BI only consist of Liabilities to BI other than Liabilities of SBI Repo and spot liabilities and derivatives to BI (some of line AB).
AC	c. Inter-Bank Until February 2012, Inter-bank on Source of Funds consists of Demand Deposits, Inter Bank Call Money, Deposits and Others (among others Loan received, Securities, Repo Securities, Liabilities of Derivative Trasanctions, Acceptance Liabilities to Other Banks and Various Liabilities to Other Banks in form of Loan Capital). Since March 2012, components of Inter Bank Liabilities are in form of : 1. Demand Deposits, Inter Bank Call Money, Deposits, and Others which remain classified as Liabilities to Other Banks (line 42); 2. Securities which are classified as Issued Securities (line 43) ; 3. Loans Received from Other Banks which are classified as Received Loans including Bilateral Loans (line 44) and Loan from Other Banks as Loan Capital (line 56) ; 4. Liabilities of Derivative Transactions which are classified as Spot Liabilities and Derivatives (line 47) ; 5. Repo Securities and Other Various Liabilities which are classified as Other Liabilities (line 48).	42	c. Liabilities to Other Banks Since March 2012, Liabilities to Other Banks include Demand Deposits, Inter Bank Call Money, Deposits, and Others (some of line AC), that is that does not include Loan Received, Securities, Repo Securities, Liabilities of Derivative Transactions, Liabilities to Other Banks in form of Loan Capital and Acceptance Liabilities to Other Banks).
AD	d. Securities Until February 2012, Securities only consist of securities issued by Bank owned by Non-Bank Third Party. Since March 2012, Securities include securities issued by Bank owned by Other Bank.	43	d. Issued Securities Since March 2012, Securities are the securities issued by Bank which is owned by Non-Bank Third Party (line AD) as well as securities issued by Bank which is owned by Other Bank (some of line AC).

Old SPI		Enhanced SPI	
Table 1.1 Commercial Bank Operation		Table 1.1 Commercial Bank Operation	
AE	e. Loan Received Until February 2012, Loan Received only consists of Loan Received from Non-Bank Third Party including Loan received as Loan Capital. Since March 2012, Loan Received includes also Loan Received from Other Banks but not including Loan Capital. Loan Received from Non-Bank Third Party is classified as components of Capital (line 56).	44	e. Loan Received Since March 2012, Loan Received is the Loan Received from Non-Bank Third Party (some of line AE, not including Loan Capital) and Loan Received from Other Banks some of line AC, including bilateral loan).
AF	Rupiah	45	Rupiah
AG	Foreign Currency	46	Foreign Currency
AH	f. Other Liabilities Until February 2012, Other Liabilities in SPI refer to liabilities in form of spot liabilities and derivatives, acceptance liabilities, repo liabilities, and other liabilities only to Non-Bank Third Party. Since SPI of March 2012, Other Liabilities include liabilities to Non-Bank Third Party and to Other Banks which are classified into two components, namely Spot Liabilities and Derivatives (line 47) and Other Liabilities (line 48). Since March 2012, components of Other Liabilities to Non-Bank Third Party are in form of : 1. Spot liabilities and derivatives which are classified as Spot Liabilities and Derivatives (line 47) ; 2. Acceptance Liabilities which are classified as Other Liabilities (line 48) ; 3. Repo Liabilities which are classified as Other Liabilities (line 48) ; 4. Other Liabilities which are classified as Other Liabilities (line 48).	47	f. Spot Liabilities and Derivatives Since March 2012, Spot Liabilities and Derivatives include spot liabilities and derivatives to Non-Bank Third Party (some of line AH), to BI (some of line AB) and to Other Banks (some of line AC). g. Other Liabilities Since March 2012, Other Liabilities include acceptance claims, claims of repo securities, and other claims to Non-Bank Third Party (some of line AH), to BI (some of line AB) and to Other Banks (some of line AC).
AI	g. Guarantee Deposits	49	h. Guarantee Deposits
AJ	Some Components of Capital	50	Some components of Capital
AK	a. Paid-in Capital	51	a. Paid-in Capital
AL	b. Reserve	52	b. Reserve
AM	c. Current Earnings (Profit/Loss) Current Earnings in Table of Operations refer to Current Earnings after Tax.	53	c. Retained Earnings*
AN	d. Retained Earnings (Profit/Loss)		
AO	e. Estimate of Additional Paid-in Capital Until February 2012, Estimate of Additional Paid-in Capital does not include Paid-in Capital, while since SPI of March 2012 Additional Paid-in Capital (line 55) is includes Paid-in Capital.	54 55	d. Current Earnings after tax** e. Additional Paid-in Capital Since March 2012, Additional Paid-in Capital is the Estimate of Additional Paid-in Capital (line AO) plus Paid-in Capital.

Old SPI		Enhanced SPI	
Table 1.1 Commercial Bank Operation		Table 1.1 Commercial Bank Operation	
AP	f. Loan Capital Until February 2012, Loan Capital only includes Loan Capital from Non-Bank Third Party. Since March 2012, Loan Capital in SPI includes loan capital in form of liabilites to Other Banks, loan capital in form of loan received from Other Banks, and loan capital in form of loans received from Non-Bank Third Party.	56	f. Loan Capital Since March 2012, Loan Capital includes Loan Capital from Non-Bank Third Party (line AP) as well as Liabilities to Other Banks in form of Loan Capital and Loans received from Other Banks which are used as Loan Capital (some of line AE and AC).

DETAILS OF ENHANCEMENT MATRIX TABLE 1.8 PROFIT/LOSS OF COMMERCIAL BANK

Old SPI		Enhanced SPI	
Table 1.8 Profit / Loss of Commercial Bank		Table 1.8 Profit / Loss of Commercial Bank	
A	A. Operating Income Until February 2012, Commercial Bank Income Statement in SPI was presented according to Operating Incomes, Operating Charges, Operating Profit, Non-operating Incomes, Non-operating Charges, Non-operating Profit, Current Profit, and Current Profit after estimation of Income Tax. Since March 2012, Commercial Bank Income Statement is presented according to Income and Interest Charges, Other Operating Income and Charges, Operating Profit/Loss, Non-operating Income, Non-operating Charges, Profit/Loss before Tax, Transfer of Profit, Net Profit/Loss after estimation of Income Tax.	1	A. Interest Income and Interest Expenses Since March 2012, Commercial Bank Income Statement is presented on the basis of Interest Income and Interest Expenses, Other Operating Income and Charges, Operating Profit/Loss, Non-operating Income, Non-operating Charges, Profit/Loss before Tax, Transfer of Profit, Net Profit/Loss after estimation of Income Tax.
B C	1. Interest Income/Profit Sharing/Margin Resident Until February 2012, Operating Income/Expenses are presented on the basis of Income from Resident and Non-Resident. Since March 2012, all Income Statements are nor more divided according to income/charges from Resident and non-Resident.	2	1. Interest Income
D	a. From Bank Indonesia	3	a. From Bank Indonesia
E	b. From Other Banks Until February 2012, Operating Income from Other Banks (Resident) includes Interest Income from Demand Deposits, Interbank Call Money, Time Deposits, Savings, Securities, Credits to Other Banks, and Others. Since March 2012, components of Interest Income from Other Banks in form of : - " Securities " which are classified as components of Interest Income in form of Securities (line 5). - " Credits to Other Banks " which are classified as components of Interest Income in form of Credits granted to Other Banks (line 7). - " Others " which are classified as components of Interest Income in form of Others (line 8).	4 5	b. From Placements at other banks Since March 2012, components of Interest Income in form of " Placements at Other Banks " include only Demand Deposits, Interbank Call Money, Time Deposits ; Savings, and Others. c. From Securities Since March 2012, components of Interest Income in form of " Securities " include interest income from securities issued by Other Banks (some of line E and some of line L) and those issued by Non-Bank Third Party (line G and N).
F	c. From Non-Bank Third Party.	6	d. From Credits
G	Securities Since March 2012, components of Interest Income from Non-Bank Third Party in form of " Securities " are classified as components of Interest	7	Since March 2012, components of Interest Income in form of " Credits Disbursed " include interest income from credits to Other Banks (some of line E and line L) and to Non-Bank Third Party (line H and O).

Old SPI		Enhanced SPI	
Table 1.8 Profit / Loss of Commercial Bank		Table 1.8 Profit / Loss of Commercial Bank	
	Income in form of Securities (line 5).		- from credits disbursed to non-bank third party. - from credits disbursed to other banks.
H	Credits disbursed Since March 2012, components of Interest Income from Non-Bank Third Party in form of " Credits Disbursed " are classified as components of Interest Income in form of Credits Disbursed (line 6)	8	a. Others Since March 2012, components of Interest Income in form of " Others " include other interest income from Other Banks (some of line E and some of line L), from Non-Bank Third Party (line I and P), and from Interest Income from Head / Branch Office outside Indonesia (line K), and part of Non-Operating Income (some of line AW).
I	Others Since March 2012, components of Interest Income from Non-Bank Third Party in form of " Others " are classified as components of Interest Income in form of Others (line 8).		
K	Non-Residents a. Head / Branch Office outside Indonesia Since March 2012, components of Interest Income from Head/Branch Office outside Indonesia are classified as components of Interest Income in form of Others (line 8).		
L	b. From Other Banks Since March 2012, components of Interest Income from Other Banks are classified as components of Interest Income in form of Others (line 8). - " Securities " are classified as components of Interest Income in form of Securities (line 5). - " Credits to Other Banks " are classified as components of Interest Income in form of Credits to Other Banks (line 7). - " Others " are classified as components of Interest Income in form of Others (line 8).		
M	c. From Non-Bank Third Party		
N	Securities Since March 2012, components of Interest Income from Non-Bank Third Party in form of " Securities " are classified as components of Interest Income in form of Securities (line 5).		
O	Credits Disbursed Since March 2012, components of Interest Income from Non-Bank Third Party in form of " Credits Disbursed " are classified as components of Interest Income in form of Credits (line 6).		

Old SPI		Enhanced SPI	
Table 1.8 Profit / Loss of Commercial Bank		Table 1.8 Profit / Loss of Commercial Bank	
P	Others Since March 2012, components of Interest Income from Non-Bank Third Party in form of " Others " are classified as components of Interest Income in form of Others (line 8).		
Q	2. Increase in Value of Securities Until February 2012, Operating Income other than Interest in form of " Increase in Value of Securities " includes only the profit resulting from increase in value of securities in capital market. Since March 2012, income from such profit is classified as one of the components of Operating Income other than Interest in form of " Increase in Fair Value and Gain From Sale of Securities " (line 23).		
R	3. Profit from foreign exchange transactions/derivatives Until February 2012, Operating Income other than Interest in form of " Profit from Foreign Exchange Transactions/Derivatives " includes only profit of transactions. Since March 2012, income from profit of such transactions is classified as Operating Income other than Interest in form of " Profit from Spot Transactions and Derivatives (line 26).		
S	4. Dividend, commissions/provisions/fees Until February 2012, Operating Income other than Interest in form of " Dividend, commissions/provisions/fees " does not include profit of participation with equity method. Since March 2012, income of such profit is classified as one of the components of Operating Income other than Interest in form of " Dividend, Profit of Participation by Equity Method,Commissions/Provisions/ Fees " (line 27).		
T	5. Others Since March 2012, components of Operating Income other than Interest in form of " Others " remain classified as components of Operating Income other than Interest in form of others (line 28).		
U	B. Operating Expenses 1. Interest Charges / Profit Sharing		

Old SPI		Enhanced SPI	
Table 1.8 Profit / Loss of Commercial Bank		Table 1.8 Profit / Loss of Commercial Bank	
V W	Residents Until February 2012, Operating Income/Charges are presented on the basis of income from Residents and Non Residents. Since March 2012, all income statements are not divided any more according to income/charges from Resident and Non Residents.	9	2. Interest Charges
	a. To Bank Indonesia		
X	b. To Other Banks	10	a. To Bank Indonesia
Y	Until February 2012, Operating Expenses to Other Banks include interest income from Demand Deposits, Interbank Call Money, Time Deposits, Savings, Securities, Credits to Other Banks, etc. Since March 2012, components of Interest Charges to Other Banks in form of " Securities " are classified as component of Interest Charges in form of Securities (line 17). - Loans received from Other Banks " are classified as components of Interest Charges in form of Loans Received (line 16). - " Others " are classified as components of Interest Charges inform of Others (line 18).	11	b. Liabilities to Other Banks Since March 2012, componens of Interest Charges in form of " Liabilities to Other Banks " only include Demand Deposits, Interbank Call Money, Time Deposits, Savings, etc.
Z	c. To Non-Bank Third Party Until February 2012, Operating Expenses to Non-Bank Third Party include Demand Deposits, Time Deposits, Savings, Loans Received, Securities, etc. Since March 2012, Liabilities to Non-Bank Third Party only include Demand Deposits, Time Deposits, and Savings.	12	c. To Non-Bank Third Party Since March 2012, Liabilities to Non-Bank Third Party include only Demand Deposits (line AA and AK), Time Deposits (line AB and AL), and Savings (line AC and AM).
AA	Demand Deposits Since March 2012, components of Interest Charges to Non-Bank Third Party-Resident in form of Demand Deposits are integrated with Interest Charges of Non-Bank Third Party Non Resident in form of Demand Deposits in line 13.	13	Demand Deposits Since March 2012, components of Interest Charges to Non-Bank Third Party include Residents and Non Residents (line AA and AK).
AB	Time Deposits Since March 2012, components of Interest Charges to Non-Bank Third Party Resident in form of Time Deposits are integrated with Interest	14	Savings Deposits Since March 2012, components of Interest Charges to Non-Bank Third Party include Residents and Non Residents (line AC and AM).

Old SPI		Enhanced SPI	
Table 1.8 Profit / Loss of Commercial Bank		Table 1.8 Profit / Loss of Commercial Bank	
	Charges of Non-Bank Third Party Non Resident in form of Time Deposits in line 15.		
AC	Savings Since March 2012, components of Interest Charges to Non-Bank Third Party-Resident in form of Savings are integrated with Interest Charges of Non-Bank Third Party-Non Resident if form of Savings in line 14.	15	Time Deposits Since March 2012, components of Interest Charges to Non-Bank Third Party include Residents and Non Residents (line AB and AL).
AD	Loans Received Since March 2012, components of Interest Charges to Non-Bank Third Party in " Loans Received " are classified as components of Interest Charges in form of Loans Received (line 16).	16	d. Loans Received Since March 2012, components of Interest Charges in form of " Loans Received " include interest charges of loans received from Other Banks (some of line Y and some of line AI) and from Non-Ban Third Party (some of line AD and AN).
AE	Securities Since March 2012, components of Interest Charges to Non-Bank Third Party in " Securities " are classified as components of Interest Charges in form of Securities (line 17).	17	e. Securities Since March 2012, components of Interest Charges in form of " Securities " include interest charges of Securities to Other Banks (some of line Y and some of line AI) and to Non-Bank Third Party (line AE and AO).
AF	Others Since March 2012, components of Interest Charges to Non-Bank Third Party in form of " Others " remain classified as components of Interest Charges in form of Others (line 18).	18	f. Others Since March 2012, components of Interest Charges in form of " Others " include Other Interest Charges to Other Banks (some of line Y and some of line AI), Other Interest Charges to Non-Bank Third Part (line AF and AP), Interest Charges to Head/Branch Office outside Indonesia (line AH) as well as some of Non Operating Charges (some of line AX).
AG	Non-Residents		
AH	a. Head / Branch Officie outside Indonesia	19	g. Correction of interest income Identical with line AQ.

Old SPI		Enhanced SPI	
Table 1.8 Profit / Loss of Commercial Bank		Table 1.8 Profit / Loss of Commercial Bank	
	Since March 2012, components of Interest Charges to Head/Branch Office outside Indonesia are classified as components of Interest Charges in form of Others (line 18).	20	B. Net Interest Income/Charges (A1-A2)
		21	C. Other Operating Income and Charges
		22	1. Operating Income other than Interest
AI	b. To Other Banks Until February 2012, Operating Expenses to Other Banks include interest income of Demand Deposits, Interbank Call Money, Time Deposits, Savings, Securities, Credits to Other Banks, and Others. Since March 2012, components of Interest Charges to Other Banks in form of : - " Securiuties " are classified as components of Interest Charges in form of Securities (line 17). - " Loans received from Other Banks " are classified as Interest Charges in form of Loeans Received (line 16). - " Others " are classified as components of Interest Charges in form of Others (line 18).	23	a. Increase in Fair Value and Gain From Sale of Securities Since March 2012, Operating Income other than Interest in form of " Increase in Fair Value and Gain From Sale of Securities " includes Increase in Fair Value (mark-to market) of securities and gain from sale of securities (line Q).
		24	b. Increase in Fair Value and Gain From Sale of Credits Since March 2012, to this item is added Operating Income other than Interest in form of " Increase in Value and Gain from Sale of Credits ".
AJ	c. To Non-Bank Third Party Until February 2012, Operating Expenses to Non-Bank Third Party include Demand Deposits, Time Deposits, Savings, Loans Received, Securities, and Others. Since March 2012, Liabilities to Non-Bank Third Party are integrated with Demand Deposits (line 13), Time Deposits (line 15), and Savings (line 14).	25	c. Increase of Fair Value and Gain from Sale of Other Financial Assets Since March 2012, to this item is added Operating Income other than Interest in form of " Increase in Fair Value and Gain from Sale of Other Financial Assets ".
AK	Demand Deposits	26	d. Profit of Spot Transactions and Derivatives Since March 2012, Operating Income other than Interest in form of " Profit of Spot Transactions and Derivatives " is the profit of spot transactions and derivatives (line R).
AL	Time Deposits		
AM	Savings	27	e. Dividend, profit of participation by equity method, commissions/provisions/fees Since March 2012, Operating Income other than Interest in form of " Dividend, Profit of Participation by Equity Method, Commissions/Provisions/Fees " include income coming from dividend, commissions, provisions, and fees (line S) as well as participation by equity method.
AN	Loans Received Since March 2012, components of Interest Charges to Non-Bank Third Party from " Loans Received " are classified as components of Interest Charges in form of Loans Received (line 16).		

Old SPI		Enhanced SPI	
Table 1.8 Profit / Loss of Commercial Bank		Table 1.8 Profit / Loss of Commercial Bank	
AO	Securities Since March 2012, components of Interest Charges to Non-Bank Third Party in case of " Securities " are classified as components of Interest Charges in form of Securities (line 17).		
AP	Others Since March 2012, components of Interest Charges to Non-Bank Third Party in form of " Others " are classified as components of Interest Charges in form of Others (line 18).	28	f. Others Since March 2012, components of Operating Income other than Interest in form of " Others " include operating income other than interest (line T), Financial Liabilities of Decrease in Fair Value (mark-to-market), and correction of reverse as well as some of Non-operating Income (some of line AW).
AQ	Correction to interest income Presented in line 19.	29	2. Operating Expenses other than Interest Charges
AR	2. Loss of transactions of Foreign Currency / Derivatives Until February 2012, Operating Expenses other than Interest in form of " Loss of Foreign Exchange Transactions / Derivatives " include only loss of transactions. Since SPI of March 2012, expenses of such loss are classified as Operating Expenses other than Interest in form of " Loss of Spot Transactions and Derivatives " (line 33).	30	a. Decrease in Fair Value and Loss of Sale of Seucurities Since March 2012, Operating Expenses other than Interest in form of " Decrease in Fair Value and Loss of Sale of Securities " include decrease in fair value (mark-to-market) of securities (line AU) and loss of sale of securities.
AS	3. Commissions/Provisions Until February 2012, Operating Expenses other than Interest in form of " Commissions/˙rovisions/Fees " do not include loss of participation by equity method. Since SPI of March 2012, expenses of such loss are classified as one of components of Operating expenses other than Interest in form of " Loss of Participation by Equity Method, Commissions/Provisions/Fees, Administration " (line 35).	31	b. Decrease in Fair Value and Loss of Sale of Credits Since March 2012, to this item is added Operating Expenses other then Interest in form of " Decrease in Fair Value and Loss of Sale of Credits ".
		32	c. Decrease in Fair Value and Loss of Sale of Other Financial Assets Since March 2012, to this item is added Operating Expenses other then Interest in form of " Decrease in Fair Value and Loss of Sale of Other Financial Assets ".
		33	d. Loss of Spot Transactions / Derivatives Since March 2012, Operating Expenses other than Interest in form of " Loss of Spot Transactions / Derivatives "include Loss of Spot Transactions and Derivatives (line AR).
AT	4. Depreciation/Amortization/Write-off Until February 2012, Operating Expenses other than Interest in form of " Depreciation/Amortization/Write-off " do not include reserve for loss of operating risks.	34	e. Depreciation / Amortization Since March 2012, Operating Expenses other than Interest in form of " Depreciation/Amortization/Write-off " include depreciation, amortization, and write-off, and reserve for loss of operating risks (line AT) and amortization of intangible assets (some of line AU).
AU	5. Others Until February 2012, Operating Expenses other than Interest in form of " Others " include also Financial Liabilities of Increase in Fair Value (mark-to-market). Since March 2012, Operating Expenses other than Interest in form of " Others " as follows:	35	f. Loss of participation by equity method, commissions/provisions/fee, administration Since March 2012, Operating Expenses other than Interest in form of

Old SPI		Enhanced SPI	
Table 1.8 Profit / Loss of Commercial Bank		Table 1.8 Profit / Loss of Commercial Bank	
	- Financial Liabilities of Increase in Fair Value (mark-to-market) are classified as components of Operating Expenses other than Interest in form of " Decrease in Fair Value and Loss of Sale ofSecurities " (line 30).		" Loss of Participation by equity Method, Commissions/Provisions/Fees, Administration " include commissions, provisions, fees, and administrative charges (line AS) and loss of participation by equity method.
	- Reserve for Loss of Operating Risks is classified as components of Operating Expenses other than Interest in form of " Depreciation/Amortization " (line 34).	36	g. Others Since March 2012, Operating Expenses other than Interest in form of " Others " do not include Financial Liabilities of Increase in Fair Value (mark-to-market) which has been classified in line 30. Operating Expenses other than Interest in form of " Others " include also Loss of Credit Restructuring and Loss related to Operating Risks, execution management, transfer and processing (some of line AX).
AV	C. Operating Profits	37	D. Operating Profit / Loss (A1 + C1) – (A2 + C2)
AW	D. Non-operating Income Until February 2012, Non-operating Income includes among others : 1. Inter Office Interest / Profit Sharing ; since March 2012, it is classified as Operating Income in form of Other Interest Income from Head/Branch Office in Indonesia (line 8). 2. Correction PPAP ; since March 2012 is classified as Operating Income other than Interest in form of correction of CKPN (Impairment on Financial Assets) (line 28) 3. Correction of PPA off-balance sheet transactions ; since March 2012 are classified as Operating Income other than Interest in form of PPA off-balance sheet transactions (line 28).	38	E. Non-operating Income Since March 2012, Non-operating income does not include : 1. Interest/Profit Sharing Inter Office ; since March 2012, such income is classified as Operating Income in form of Other Interest Income of Head/Branch Office in Indonesia (line 8). 2. Correction of PPAP, since March 2012 is classified as Operating Income other than Interest in form of correction of CKPN (Impairment on Financial Assets) (line 28). 3. Correction of PPA off-balance sheet ; sine March 2012 is classified as Operating Income other than Interest in form of PPA off-balance sheet (line 28).
AX	E. Non-operating expenses Until February 2012, Non-operating expenses include among others : 1. Inter Office Interest Charges / Profit Sharing ; since March 2012, it is classified as Operating Expenses in form of Other Interest Charges for Head/Branch Office in Indonesia (line18). 2. Loss of Credit Restructuring ; since March 2012, it is classified as Operating Expenses other than Interest in form of Loss of Credit Restructuring (line 36). 3. Penalty / Sanction ; since March 2012, it is classified as Operating Expenses other than Interest in form of Loss related to Operating	39	F. Non-operating Charges Since March 2012, Non-operating charges do not include : 1. Inter Office Interest Charges/Profit Sharing ; since March 2012, such charges are classifiedas Operating Expenses in form of Other Interest Charges for Head/Branch Office in Indonesia (line 18). 2. Loss of Credit Restructuring ; since March 2012, is classified as Operating Expenses other than Interest in form of Loss of Credit Restructuring (line 36). 3. Penalty / Sanction ; since March 2012, is classified as Operating Expenses other than Interest in form of Loss related to Operating

Old SPI		Enhanced SPI	
Table 1.8 Profit / Loss of Commercial Bank		Table 1.8 Profit / Loss of Commercial Bank	
	Risks, execution management, transfer and processing (line 36).		Risks, execution management, transfer and processing (line 36).
AY	F. Non-operating Profits	40	G. Non-operating Profit / Loss (E – F)
AZ	G. Current Earnings	41	H. Current Earnings (Porfit/Loss) before Tax
		42	I. Profit/Loss transfer received
		43	J. Profit / Loss Transfer to Head Office
		44	K. Income Tax
BA	H. Profit (after estimation of income tax)	45	L. Net Profit / Loss (after estimation of income tax)

Old SPI		Enhanced SPI	
Table 1.15 Off-Balance Sheet of Commercial Bank		Table 1.15 Off-Balance Sheet of Commercial Bank	
A	Commitment Claims Commitment Claims remain unchanged.	1	Commitment Claims
B	Loan facilities not yet withdrawn	2	Loan facilities not yet withdrawn
C	Current spot sales	3	Current spot and derivative sales
D	Others	4	Others
E	Commitment Liabilities Since March 2012, components of Committed Liabilities in form of " Loan Facilities which have not yet withdrawn " are divided into credit liabilities not yet withdrawn of category " Committed " and " Uncommitted ". Components of Other Committed Liabilities remain unchanged.	5	Commitment Liabilities Since March 2012, components of Commitment Liabilities in form of " Credit Facilities not yet Withdrawn " (line F and G) are divided into credit liabilities not yet wthdrawn of category " Committed " and " Uncommitted ". Other components of Commitment Liabilities remain unchanged.
F	Credit facilities to clients not yet withdrawn Since March 2012, components of Commitment Liabilities in form of " Credit Facilities to Clients not yet Withdrawn " are divided into credit liabilities not yet withdrawn of category " Committed " (line 7) and " Uncommitted " (line 8). Other components of Commitment Liabilities remain unchanged.	6 7	Credit facilities to clients not yet withdrawn Committed
G	Credit facilities to other banks not yet withdrawn Since March 2012, components of Commitment Liabilities in form of " Credit Facilities to Other Banks Not Yet Withdrawn " are divided into credit liabilities which have not yet withdrawn of category " Committed " (line 10) and " Uncommitted " (line 11). Other components of Commitment Liabilities remain unchanged.	8 9 10	Uncommitted Credit facilities to other banks not yet withdrawn Committed
H	Current irrevocable L/C	11 12	Uncommitted Current irrevocable L/C
I	Current spot sales	13	Current spot and derivative sales
J	Others	14	Others
K	Contingency Claims	15	Contingency Claims
L	Contingency Claims remain unchanged.	16	Guarantee received
M	Guarantee received	17	Adjusted interest income
N	Adjusted interest income	18	Others
O	Others	19	Contingency Liabilities

Old SPI		Enhanced SPI	
Table 1.15 Off-Balance Sheet of Commercial Bank		Table 1.15 Off-Balance Sheet of Commercial Bank	
P	Contingency Liabilities	20	Guarantee issued
Q	Gurantee issued	21	Others
	Others		
R		22	Others
	Others	23	Credit channelling
	Credit channelling		
T	Written-off Earning Asses	24	Written-off earning assets
	Until February 2012, Written-off Earning Assets do not include recovered or collected earning assets. Since March 2012, components of Others in form of " Written-off Earning Assets " turn to be " Written-off Earning Assets " including the recovered or collected assets and are presented as written-off earning assets in form of Credits Disbursed (line 25) and Others (line 26).		Since March 2012, components of Others in form of " Written-off Earning Assets " (line T) turn to be " Written-off Earning Assets " including the recovered or collected earning assets. They are presented as written-off earning assets in form of Credits Disbursed and Others.
		25	- Credits disbursed
		26	- Others
	Since March 2012, components of Others include " Charged off Earning Assets " which are presented as charged off earning assets in form of Credits Disbursed (line 28) and Others (line 29).	27	Charged off earning assets
			Since March 2012, other components include " Charged off Earning Assets " which are presented as charged off earning assets in form of Credits Disbursed and Others.
		28	- Credits disbursed
		29	- Others

Old SPI		Enhanced SPI	
Table 1.22 Performance of Conventional Commercial Bank		Table 1.22 Performance of Conventional Commercial Bank	
A	CAR (%)	1	Capital Adequacy Ratio (%) PBI No. 10/15/2008 dated 28th September 2008 concerning Obligations for Satisfying Capital Aquacy Ration of Commercial Bank
B	- Capital Capital is the capital according to PBI No. 10/15/PBI/2008 dated 28th September concerning obligations for satisfying Capital Adequacy Ration of Commercial Bank	2	- Capital Capital is the capital according to PBI No. 10/15/PBI/2008 dated 28th September concerning obligations for satisfying Capital Adequacy Ration of Commercial Bank
C	- ATMR (Risk Weighted Assets) ATMR is based on PBI No. 10/15/PBI/2008 dated 28th September 2008 concerning obligations for satisfying the Capital Adequacy Ratio of Commercial Bank	3	- ATMR ATMR is based on PBI No. 10/15/PBI/2008 dated 28th September 2008 concerning obligations for satisfying the Capital Adequacy Ratio of Commercial Bank
		4	Tier One Capital to ATMR Ratio PBI No. 10/15/PBI/2008 dated 28 September 2008 concerning obligations for satisfying Capital Adequacy Ratio of Commercial Bank
		5	- Tier 1 Capital Tier 1 Capital as provided for in dispositions related to the obligations for satisfying the Capital Adequacy Ratio of Commercial Bank includes paid-in capital, disclosed revserve, and innovative capital instruments)
D	Earning Assets Quality (KAP)		
E	Classified Earning Assets to Earning Assets (%)	6	- ATMR
F	- APYD (Classified Earning Assets)		
G	- Total Earning Assets		
H	Earning Assets Write-off Reserve / Mandatory Earning Assets Write-off Reserve (%)[1]		
I	- Earning Assets Write-off Reserve		
J	- Mandatory Earning Assets Write-off Reserve		
K	Profitability		
L	ROA (%)	7	ROA (%) Annex to BI Circular Letter No. 13/24/DPNP dated 25th October 2011 concerning rating of commercial banks ; BI Circular Letter No. 13/30/DPNP dated 16th February 2012 concerning the third amendment to BI Circular Letter No. 3/30/DPNP dated 14th Decembers 2001 concerning quarterly and monthly publication financial report of commercial bank and certain report to be submitted to Bank Indonesia.

Old SPI		Enhanced SPI	
Table 1.22 Performance of Conventional Commercial Bank		Table 1.22 Performance of Conventional Commercial Bank	
M	- Profit	8	- Profit before tax Profit before tax is the profit as recorded in current earnings (profit/loss) of the Bank which is annualized. For example : for position of June, profit accumulation per June is calculated by division by six and multiplied by 12.
N	- Average assets	9	- Average assets Average assets are calculated by way of addition of total assets from January to June divided by 6.
O	BOPO (%) (Operations Expenses / Operations Income (%))	10	BOPO (%) BI Circular Letter No. 13/30/DPNP dated 16th February 2012 concerning the Third Amendment to BI Circular Letter No. 3/30/DPNP dated 14th December 2001 concerning quarterly and monthly publication financial report of commercial bank and certain report to be submitted to Bank Indonesia.
P	- Operation Expenses	11	- Operating Expenses Total of Operating Expenses until certain position is not annualized.
Q	- Operations Income	12	- Operating Income Total of Operating Income until certain position is not annualized.
		13	NIM (%) Annex to BI Circular Letter No. 13/24/DPNP dated 25 October 2011 concerning Rating of Commercial Banks ; BI Circular Letter No. 13/30/DPNP dated 16th February 2012 concerning the Third Amendment to BI Circlar Letter No. 3/30/DPNP dated 14th December 2001 concerning quarterly and monthly publication financial report of commercial bank and certain report to be submitted to Bank Indonesia.
		14	- Net Interest Income Net Interest Income is the interest income subtracted by annualized interest charges. For example : for position of June, accumulation of net interest income per June is divided by 6 and multiplied by 12.
		15	- Average earning assets Earning assets which are taken into account are the assets that produce interest whether in balance sheet or in off-balance sheet transactions (TRA). Average earning assets are calculated by way of addition of total earning assets from January to June divided by 6.

Old SPI		Enhanced SPI	
Table 1.22 Performance of Conventional Commercial Bank		Table 1.22 Performance of Conventional Commercial Bank	
R S	Liquidity Assets to Liabilities – Liquid (%)[2]	16	LDR - Loan to Deposit Ratio (%) BI Circular Letter No. 13/30/DPNP dated 16th February 2012 concerning the Third Amendment to BI Circular Letter No. 3/30/DPNP dated 14th December 2001 concerning quarterly and monthly publication financial report of commercial bank and certain report to be submitted to Bank Indonesia ; PBI No. 12/19/PBI/2010 concerning GWM (Reserve Requirement) at Bank Indonesia in Rupiah and Foreign Currency.
T	LDR (%)	17	- Total Credits to Third Party Total credits disbursed to the third party in Rupiah and Foreign Currency, not including credits to other banks.
U V	- Credits - Third Party Funds[3]	18	- Total Third Party Funds Total Third Party Funds (DPK) includes Demand Deposits, Savings, and Time Deposits in Rupiah and Foreign Currency, not including interbank call money.
		19	Liquid Assets Ratio (%) Annex to BI Circular Letter No. 13/24/DNPN dated 25th October 2011 concerning Rating of Commercial Banks, that is the ratio between primary liquid assets and secondary liquid assets to total assets in certain period.
		20	- Primary Liquid Assets Primary Liquid Assets refer to the very liquid assets intended to meet the the needs for liquidity regarding the withdrawal of third party funds and matured liabilities, which consist of : Cash, Placements at BI, securities of category available for sale or trading, all government bonds of category trading and AFS which has high quality, traded in active market, and having maturity period of 1 year or less.
		21	- Secondary Liquid Assets Secondary Liquid Assets refer to some amount of liquid assets with lower quality to satisfy the needs for liquidity with regard to withdrawal of third party funds and matured liabilities, such as : government bonds of trading category and AFS with good quality, being traded in active market dan having maturity period more than 1 year but less than 5 years, government bonds of category held-to-maturity (HTM) and having maturity period of 1 year, and government bonds of category trading and AFS and having maturity period more than 5 years with haircut value of 25%.

Old SPI		Enhanced SPI	
Table 1.22 Performance of Conventional Commercial Bank		Table 1.22 Performance of Conventional Commercial Bank	
		22	- Total Assets Total Assets mean the net total assets (after inter office set off) according to Commercial Bank Monthly Report.

Old SPI		Enhanced SPI	
Table 1.34 Earning Assets of Commercial Bank		Table 1.31 Earning Assets of Conventional Commercial Bank and Details of Credits Quality of Commezrcial Bank to Other Bank	
A	Earning Assets Until December 2011, Earning Assets include only Earning Assets of Balance Sheet. Since January 2011, Earning Assets are divided into Earning Assets of Conventional Commercial Bank Balance Sheet (line 1) and Earning Assets of Conventional Commercial Bank Off-Balance Sheet (line 7).	1	Earning Assets of Conventional Commercial Bank Balance Sheet Since January 2011, Earning Assets of Commercial Bank are presented as Earning Assets of Balance Sheet (line A) and Earning Asset of Off-Balance Sheet Transactions.
B	a. Current	2	a. Current
C	b. With Special Mention	3	b. With Special Mention
D	c. Sub-Standard	4	c. Sub-Standard
E	d. Doubtful	5	d. Doubtful
F	e. Lost	6	e. Lost
		7	Earning Assets of Off-Balance Sheet Transactions of Conventional Commercial Bank Since January 2011, Earning Assets of Off-alance Sheet Transactions are presented in SPI.
		8	a. Current
		9	b. With Special Mention
		10	c. Sub-Standard
		11	d. Doubtful
		12	e. Lost
G	Non Performing Earning Assets (Nominal)	13	Non Performing Earning Assets (Nominal)
H	Non Performing Earning Assets Ratio (%)		
I	Credits Until December 2011, Credits include only credits to Non-Bank Third Party. Since January 2011, Credits presented are the credits to Other Banks (line 15 to line 19).	14	Credits by Commercial Bank to Other Banks
J	a. Current	15	a. Current
K	b. With Special Mention	16	b. With Special Mention
L	c. Sub-Standard	17	c. Sub-Standard
M	d. Doubtful	18	d. Doubtful
N	e. Lost	19	e. Lost
O	Non Performing Loan (Nominal)	20	Interbank Non Performing Loan (Nominal)
P	Non Performing Loan Ratio (%)		

DETAILS OF ENHANCEMENT MATRIX TABLE 1.42 NPL OF COMMERCIAL BANK BY ECONOMIC SECTORS

Old SPI		Enhanced SPI	
Table 1.42 NPL of Commercial Bank by Economic Sectors		Table 4. 1 Credit and Non Performing Loan of Commercial Bank to Non-Bank Third Party by Economic Sectors and Non Economic Sectors of Credit Recipients	
A	1. NPL in Agriculture, Hunting and Agriculture Facilities Since March 2012, components of Economic Sector of Agriculture, Hunting and Agriculture Facilities are classified as following sectors : 1. Agriculture, Hunting, and Forestry (line 2) ; and 2. Fishery (line 4).	1 2 3 4 5	Credit Beneficiaries by Economic Sectors 1. Agriculture, Hunting and Forestry NPL Since March 2012, Economic Sectors of Agriculture, Hunting, and Forestry come from some components in line A. 2. Fishery NPL Since March 2012, Sector of Fishery comes from some components of line A.
B	2. NPL of Mining Since Marc 2012, all components of Economic Sector of Mining are classified as Sector of Mining and Quarrying (line 6).	6 7	3. Mining and Quarrying NPL Since March 2012, Sector of Mining and Quarrying comes from some components of line B.
C	3. NPL of Manufacturing Since March 2012, all components of Economic Sector of Industry are classified as Sector of Processing Industry (line 8).	8 9	4. Processing Industry NPL Since March 2012, Sector of Processing Industry comes from some components of line C.
D	4. NPL of Electricity, Gas and Water Since March 2012, all components of Economic Sector of Electricity, Gas, and Water are classified as Sector of Electricity, Gas, and Water (line 10).	10 11	5. Electricity, gas and water NPL Since March 2012, Sector of Electricity, Gas and Water comes from components of line D.
E	5. NPL of Construction Since March 2012, components of Economic Sector of Construction are classified as Sector of Construction (line 12).	12 13	6. Construction NPL Since March 2012, Sector of Construction comes from components of line E.
F	6. NPL of Trade, Restaurant and Hotel Since March 2012, components of Economic Sector of Trade, Restaurant, and Hotel are classified as following sectors : 1. Wholesale and Retail Trade (line 14) ; and 2. Provision of Accommodation and Provision of Food and Drink (line 16).	14 15	7. Wholesale and retail trade NPL Since March 2012, Sector of Wholesale and Retail Trade comes from some components of line F.

Old SPI		Enhanced SPI	
Table 1.42 NPL of Commercial Bank by Economic Sectors		Table 4. 1 Credit and Non Performing Loan of Commercial Bank to Non-Bank Third Party by Economic Sectors and Non Economic Sectors of Credit Recipients	
		16 17	8. Provision of accommodation and provision of food and drink NPL Since March 2012, Sector related to the rovision of accommodation and provisionof food and drink comes from some components of line F.
G	7. NPL of Transportation, Cargo Storage and Communications Since March 2012, components of Economic Sector of Transportation, Cargo Storage, and Communications are classified as Sector of Transportation, Warehousing, and Communications (line 18).	18 19	9. Transportation, warehousing and communications NPL Since March 2012, Sector of Transportation, Warehousing and Communications comes from all components of line G and some components of line H.
H	8. NPL of Buiness Services Since March 2012, components of Economic Sector of Business Services are classified as following sectors : 1. Transportation, Warehousing and Communications (line 18) 2. Financial Intermediaries (line20) ; and 3. Real Estate, Leasing, and Business Services (line 22)	20 21	10. Financial Intermediaries NPL Since March 2012, Sector of Financial Intermediaries comes from some components of line H.
		22 23	11. Real Estate, Leasing, and Business Services NPL Since March 2012, Sector of Real Estate, Leasing, and Business Services comes from some components of line H.
I	9. NPL of Social Services Since March 2012, components of Economic Sectors of Social Services are classified as the following sectors : 1. Government Administration, Defense and Compulsory Social Security (line 24) 2. Education Services (line 26) ; and 3. Health Services and Social Activities (line 28) ; 4. Social Services, Social Cultural, Entertainment, and Other Individual Services (line 30) ; 5. Individual Services to Serve Household (line 32) ; and 6. International Organisms and Other Extra International (line 34).	24 25	12. Government Administration, Defense and Compulsory Social Security NPL Since March 2012, Sector of Government Administration, Defense and Compulsorycomes from some components of line I.
		26 27	13. Education Services NPL

Old SPI		Enhanced SPI	
Table 1.42 NPL of Commercial Bank by Economic Sectors		Table 4. 1 Credit and Non Performing Loan of Commercial Bank to Non-Bank Third Party by Economic Sectors and Non Economic Sectors of Credit Recipients	
			Since March 2012, Sector of Education Services comes from some components of line I.
		28	14. Health Services and Social Activities
		29	NPL Since March 2012, Sector of Health Services and Social Activities comes from some components of line I.
		30	15. Social Services, Social Cultural, Entertainment and Other Individual Services
		31	NPL Since March 2012, Sector of Social Services, Social Cultural, Entertainment and Other Individual Services comes from some components of line I.
		32	16. Individual Services to Serve Household
		33	NPL Since March 2012, Sector of Indicidual services to Serve Household comes from somponents of line I.
		34	17. International Organisms and Other Extra Internastional
		35	NPL Since March 2012, Sector of International Organisms and Other Extra International comes from some components of line I.
J	10. Other NPL Since March 2012, components of other Economic Sectors are classified as : 1. Sector of Activities Not Clearly Defined (line 36) 2. Non Industrial Origin for Housing (line 40) ; 3. Non Industrial Origin for Flat and Apartment (line 42) ; 4. Non Industrial Origin for Shophouse (line 46) ; 5. Non Industrial Origin for Vehicles (line 46) ; 6. Non Industrial Origin for Other Household Appliances (including Multipurpose Loans) (line 48) ; and 4. Non Industrial Origin Others (line 50)	36	18. Activities that have not yet clearly defined
		37	NPL Since March 2012, Sector of Activities that have not yet clearly Defined comes from some components of line J.
		38	Non Industrial Origin Credit Recipients
		39	Household Since March 2012, Non Industrial Origin comes from some components of line J.
		40	- for Housing
		41	NPL
		42	- For Flat and Apartment
		43	NPL

Old SPI		Enhanced SPI	
Table 1.42 NPL of Commercial Bank by Economic Sectors		Table 4. 1 Credit and Non Performing Loan of Commercial Bank to Non-Bank Third Party by Economic Sectors and Non Economic Sectors of Credit Recipients	
		44 45 46 47 48 49 50 51	- For Shophouse NPL - For Vehicles NPL - For Other Household Appliances (including Multipurpose Loans) NPL - Non Other Industrial Origin NPL Since March 2012, Non Other Industrial Origin comes from some components of line J.

DETAILS OF ENHANCEMENT MATRIX OF COMMERCIAL BANK AVERAGE INTEREST RATES

Old SPI		Enhanced SPI	
Table		Table	
	Table 1.75 Average Interest Rates of Third Party Funds of Commercial Banks Table 1.83 Average Interest Rates of Credits of Commercial Banks by Economic Sectors Table 1.84 Average Interest Rates of Credits of Commercial Banks on Type of Use Until Feb 2012, avarage Interest Rates are calculated with taking into account data of Third Party Funds with interest rate of 0 (zero).		Table 1.47 Average Interest Rates of Third Party Funds of Commercial Banks Table 1.54 Average Interest Rates of Credits of Commercial Banks to Non Bank Party Based on Industrial Origin and Non Industrial Origin of Credit Recipients Table 1.55 Average Interest Rates of Credits of Commercial Banks to Non Bank Third Party Based on Type and Orientation of Use Since March 2011, average interest rates are calculated without taking into account data of Third Party Funds with interest rate of 0 (zero).

Old SPI	Enhanced SPI
Table 1.42 NPL of Commercial Banks by Economic Sectors by Region Table 4.8 Credits of Commercial Banks by Economic Sectors by Region	Table 4.8 Credits and NPL of Commercial Banks to Non-Bank Third Party Based on Industrial Origin and Non Industrial Origin per Location of Districts (Dati II) of Bank Provider of Credits
Until December 2011, economic sectors of credits presented in SPI were the economic sectors according to PBI No. 2/21/PBI/2000 concerning Commercial Bank Monthly Report. Since January 2012, Industrial Origin and Non Industrial Origin are based on PBI No. 10/40/PBI/2008 concerning Mothly Report of Commercial Banks. NPL of West Java West Java NPL of Banten Banten NPL of DKI Jakarta (Special Capital Province of Jakarta) DKI Jakarta (Special Capital Province of Jakarta) NPL of Special Province of Yogyakarta Special Province of Yogyakarta NPL of Central Java Central Java NPL of East Java East Java NPL of Bengkulu Bengkulu NPL of Jambi Jambi NPL of Nanggroe Aceh Darussalam Nanggroe Aceh Darussalam NPL of North Sumatera North Sumatera NPL of West Sumatera West Sumatera NPL Riau Riau NPL Islands of Riau Island of Riau NPL of South Sumatera	Industrial Origin Credit Recipients Since January 2012, Industrial Origin and Non Industrial Origin are based on PBI No. 2/21/PBI/2000 concerning Commercial Bank Monthly Report. Clarification on classification of economic sectors as industrial origin and non industrial origin are given in modification matrix Table 1.41. West Java NPL Banten NPL DKI Jakarta NPL Yogyakarta NPL Central Java NPL East Java NPL Bengkulu NPL Jambi NPL Aceh NPL North Sumatera NPL West Sumatera NPL Riau NPL South Sumatera NPL Islands of Banga Belitung

Old SPI	Enhanced SPI
Table 1.42 NPL of Commercial Banks by Economic Sectors by Region Table 4.8 Credits of Commercial Banks by Economic Sectors by Region	Table 4.8 Credits and NPL of Commercial Banks to Non-Bank Third Party Based on Industrial Origin and Non Industrial Origin per Location of Districts (Dati II) of Bank Provider of Credits
South Sumatera	NPL
NPL of Bangka Belitung	Islands of Riau
Bangka Belitung	NPL
NPL of Lampung	Lampung
Lampung	NPL
NPL of South Kalimantan	South Kalimantan
South Kalimantan	NPL
NPL of West Kalimantan	West Kalimantan
West Kalimantan	NPL
NPL of East Kalimantan	East Kalimantan
East Kalimantan	NPL
NPL of Central Kalimantan	Central Kalimantan
Central Kalimantan	NPL
NPL of Gorontalo	Central Sulawesi
Central Sulawesi	NPL
NPL of South Sulawesi	South Sulawesi
South Sulawesi	NPL
NPL of North Sulawesi	North Sulawesi
North Sulawesi	NPL
NPL of Gorontalo	Gorontalo
Gorontalo	NPL
NPL of West Sulawesi	West Sulawesi
West Sulawesi	NPL
NPL of Southeast Sulawesi	Southeast Sulawesi
Southeast Sulawesi	NPL
NPL of West Nusa Tenggara	West Nusa Tenggara
West Nusa Tenggara	NPL
NPL of Bali	Bali
Bali	NPL
NPL of East Nusa Tenggara	East Nusa Tenggara
East Nusa Tenggara	NPL
NPL of Maluku	Maluku
Maluku	NPL
NPL of Papua	Papua
Papua	NPL
NPL of North Maluku	North Maluku

Old SPI	Enhanced SPI
Table 1.42 NPL of Commercial Banks by Economic Sectors by Region Table 4.8 Credits of Commercial Banks by Economic Sectors by Region	Table 4.8 Credits and NPL of Commercial Banks to Non-Bank Third Party Based on Industrial Origin and Non Industrial Origin per Location of Districts (Dati II) of Bank Provider of Credits
North Maluku NPL of West Irian Jaya West Irian Jaya NPL of Outside Indonesia Outside Indonesia NPL total Total	NPL West Irian Jaya NPL Others NPL Total NPL

DAFTAR SINGKATAN

APYD	:	Aktiva Produktif Yang Diklasifikasikan
ATMR	:	Aktiva Tertimbang Menurut Risiko
BOPO	:	Biaya Operasional terhadap Pendapatan Operasional
BPD	:	Bank Pembangunan Daerah
CAR	:	Capital Adequacy Ratio
DPK	:	Dana Pihak Ketiga
KAP	:	Kualitas Aktiva Produktif
KBAB	:	Kewajiban Bersih Antar Bank
KP	:	Kantor Pusat
KC	:	Kantor Cabang
KCP	:	Kantor Cabang Pembantu
KK	:	Kantor Kas
KPW	:	Kantor Perwakilan
LBU	:	Laporan Bulanan Bank Umum
LDR	:	Loan to Deposit Ratio
NIM	:	Net Interest Margin
NPL	:	Non Performing Loan
ROA	:	Return on Assets
SIP	:	Sistem Informasi Perbankan
UKM	:	Usaha Kecil Menengah
UMKM	:	Usaha Mikro Kecil Menengah
NOM	:	Net Operating Margin
FDR	:	Financing to Deposit Ratio

LIST OF ABBREVIATIONS

APYD	:	*Classified Earning assets*
ATMR	:	*Risk Weighted Assets*
BOPO	:	*Operations Expenses to Operations Income*
BPD	:	*Regional Development Bank*
CAR	:	*Capital Adequacy Ratio*
DPK	:	*Third Party Funds*
KAP	:	*Earning assets Qualtiy*
KBAB	:	*Inter-Bank Net Liabilities*
KP	:	*Head Office*
KC	:	*Branch Office*
KCP	:	*Sub-Branch Office*
KK	:	*Cash Office*
KPW	:	*Representative Office*
LBU	:	*Commercial Bank Monthly Report*
LDR	:	*Loan to Deposit Ratio*
NIM	:	*Net Interest Margin*
NPL	:	*Non-Performing Loan*
ROA	:	*Return on Assets*
SIP	:	*Banking Information System*
UKM	:	*Small/Medium-Scale-Enterprise Industry*
UMKM	:	*Small/Medium/Micro-Enterprise Industry (SMEs)*
NOM	:	*Net Operating Margin*
FDR	:	*Financing to Deposit Ratio*

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan	Feb	
Penyaluran Dana																			***Distribution of Funds***
Bank Umum	1.380.373	1.702.520	2.015.221	2.282.179	2.765.912	2.756.059	2.834.568	2.834.915	2.897.056	2.967.734	2.995.928	3.010.045	3.143.975	3.180.466	3.249.107	3.412.463	3.388.179	3.397.937	*Commercial Banks*
Bank Perkreditan Rakyat	21.904	26.549	31.313	36.076	43.877	44.822	45.683	46.059	46.956	47.533	48.328	48.825	50.107	50.969	52.156	53.534	53.843	54.568	*Rural Banks*
SBI dan SBIS [1)]	179.045	203.863	166.518	212.116	139.316	121.302	139.756	133.574	111.449	115.315	114.578	107.359	107.538	111.338	118.599	117.983	107.644	96.171	***SBI dan SBIS [1)]***
Sumber Dana																			***Source of Funds***
Bank Umum	1.468.369	1.718.965	1.990.345	2.180.934	2.563.562	2.515.919	2.576.974	2.563.204	2.625.759	2.690.940	2.707.891	2.726.189	2.833.685	2.862.679	2.925.400	3.093.848	3.047.490	3.048.179	*Commercial Banks*
Bank Perkreditan Rakyat	18.733	22.629	26.345	30.367	37.034	37.968	38.746	39.179	39.916	40.334	41.002	41.377	42.494	43.139	44.107	45.462	45.817	46.473	*Rural Banks*
Jumlah Aset																			***Total Assets***
Bank Umum	1.693.850	1.986.501	2.310.557	2.534.106	3.008.853	2.993.135	3.065.827	3.069.093	3.136.407	3.195.117	3.216.891	3.252.684	3.371.453	3.407.508	3.471.460	3.652.832	3.598.715	3.628.111	*Commercial Banks*
Bank Perkreditan Rakyat	23.045	27.741	32.533	37.554	45.742	46.819	47.627	48.001	48.940	49.580	50.476	51.016	52.300	53.244	54.496	55.799	56.172	56.908	*Rural Banks*
Jumlah Bank																			***Total Banks***
Bank Umum	130	130	124	121	122	121	121	121	121	121	120	120	120	120	120	120	120	120	*Commercial Banks*
Bank Perkreditan Rakyat	1.880	1.817	1.772	1.733	1.706	1.671	1.679	1.680	1.680	1.682	1.682	1.681	1.683	1.683	1.684	1.669	1.663	1.665	*Rural Banks*
Jumlah Kantor																			***Total Bank Offices***
Bank Umum	9.110	9.680	10.868	12.837	13.837	13.993	14.069	14.140	14.259	14.321	14.347	14.394	14.473	14.510	14.707	14.797	14.840	14.839	*Commercial Banks*
Bank Perkreditan Rakyat	3.173	3.250	3.367	3.644	3.910	3.928	3.970	3.996	4.021	4.043	4.074	4.102	4.114	4.122	4.140	4.172	4.194	4.217	*Rural Banks*

Ket : 1) Sertifikat Bank Indonesia Syariah
[r)] revisi

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

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

Indikator	2011										2012								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana																			***Distribution of Funds***
Bank Umum	2.834.568	2.834.915	2.897.056	2.967.734	2.995.928	3.010.045	3.143.975	3.180.466	3.249.107	3.412.463	3.388.179	3.397.937	3.663.111	3.693.571	3.778.832	3.839.118	3.835.056	3.841.859	*Commercial Banks*
Bank Perkreditan Rakyat	45.683	46.059	46.956	47.533	48.328	48.825	50.107	50.969	52.156	53.534	53.843	54.568	54.930	55.655	56.668	57.636	58.337	59.206	*Rural Banks*
SBI dan SBIS	139.756	133.574	111.449	115.315	114.578	107.359	107.538	111.338	118.599	117.983	107.644	96.171	97.872	93.890	96.627	91.719	83.578	83.758	***SBI and SBIS***
Sumber Dana																			***Source of Funds***
Bank Umum	2.576.974	2.563.204	2.625.759	2.690.940	2.707.891	2.726.189	2.833.685	2.862.679	2.925.400	3.093.848	3.011.907	3.011.656	3.094.603	3.120.646 r)	3.207.162	3.263.231	3.260.206	3.272.415	*Commercial Banks*
Bank Perkreditan Rakyat	38.746	39.179	39.916	40.334	41.002	41.377	42.494	43.139	44.107	45.462	45.817	46.473	46.763	47.562	48.380	49.150	49.724	50.513	*Rural Banks*
Jumlah Aset																			***Total Assets***
Bank Umum	3.065.827	3.069.093	3.136.407	3.195.117	3.216.891	3.252.684	3.371.453	3.407.508	3.471.460	3.652.832	3.598.715	3.628.111	3.708.726	3.745.067	3.827.432	3.891.116	3.902.536	3.923.764	*Commercial Banks*
Bank Perkreditan Rakyat	47.627	48.001	48.940	49.580	50.476	51.016	52.300	53.244	54.496	55.799	56.172	56.908	57.211	57.966	58.980	60.034	60.868	61.783	*Rural Banks*
Jumlah Bank																			***Total Banks***
Bank Umum	121	121	121	121	120	120	120	120	120	120	120	120	120	120	120	120	120	120	*Commercial Banks*
Bank Perkreditan Rakyat	1.679	1.680	1.680	1.682	1.682	1.681	1.683	1.683	1.684	1.669	1.663	1.665	1.665	1.667	1.668	1.667	1.669	1.669	*Rural Banks*
Jumlah Kantor																			***Total Bank Offices***
Bank Umum	14.069	14.140	14.259	14.321	14.347	14.394	14.473	14.510	14.707	14.797	14.840	14.839	14.840	14.880	15.142	15.372	15.512	15.727	*Commercial Banks*
Bank Perkreditan Rakyat	3.970	3.996	4.021	4.043	4.074	4.102	4.114	4.122	4.140	4.172	4.194	4.217	4.239	4.250	4.268	4.286	4.313	4.337	*Rural Banks*

Ket : 1) Sertifikat Bank Indonesia Syariah
r) revisi

Note : 1) Bank Indonesia Certificates on Sharia Principles (SBIS)
r) revised

DATA BANK UMUM

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan[r)]	Feb	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit [1)]	792.297	1.002.012	1.307.688	1.437.930	1.765.845	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	2.079.261	2.106.157	2.150.957	2.200.094	2.184.306	2.203.029	*a. Credit*
Rupiah	638.500	791.605	1.054.289	1.228.656	1.492.407	1.497.508	1.530.507	1.552.656	1.590.748	1.640.039	1.664.262	1.704.910	1.739.276	1.762.073	1.792.622	1.838.953	1.825.088	1.844.413	*Rupiah*
Valas	153.798	210.407	253.399	209.273	273.438	276.381	284.339	290.881	298.716	310.688	309.337	326.703	339.985	344.084	358.335	361.142	359.218	358.616	*Foreign Exchange*
b. Antar Bank	156.906	139.777	213.779	261.474	228.549	227.863	216.019	203.894	193.662	188.332	176.950	178.022	203.654	188.164	207.531	226.942	211.460	213.722	*b. Inter-Bank*
Giro	9.051	11.562	40.318	68.086	41.764	40.492	34.587	34.406	38.170	34.072	34.248	32.581	34.283	35.481	44.412	44.069	48.011	42.401	*Demand Deposit*
Inter Bank	83.314	58.717	81.435	110.883	94.116	95.961	87.130	77.399	67.730	63.819	55.179	57.089	76.230	64.988	67.282	75.982	61.927	69.364	*Call Money*
Deposito	20.086	12.435	20.436	20.746	27.036	25.095	27.253	26.837	27.291	28.144	23.655	23.727	28.928	26.251	28.078	30.681	28.594	30.856	*Times Deposits*
Lainnya	44.455	57.064	71.589	61.758	65.633	66.315	67.049	65.252	60.470	62.296	63.869	64.624	64.214	61.445	67.760	76.211	72.927	71.101	*Others*
c. Penempatan di BI	343.455	418.269	322.333	397.897	581.901	558.183	596.704	579.643	598.555	616.691	637.263	585.929	634.108	657.542	652.257	753.986	757.136	721.020	*c. Placements at BI*
Giro	125.791	167.566	83.927	101.364	164.833	179.444	194.431	200.606	203.034	218.773	220.580	227.911	227.644	229.373	235.059	245.054	253.165	249.426	*Demand Deposit*
SBI	179.045	203.863	166.518	212.116	139.316	121.302	139.756	133.574	111.449	115.315	114.578	107.359	107.538	111.338	118.599	117.983	107.644	96.171	*Bank Indonesia Certificates (SBI)*
Call Money	21.216	35.727	49.799	60.758	195.431	207.356	201.847	179.278	211.982	201.037	218.787	172.213	209.543	219.800	191.793	227.217	285.923	269.088	*Call Money*
Lainnya	17.403	11.114	22.090	23.659	82.321	50.082	60.669	66.185	72.090	81.567	83.317	78.445	89.383	97.031	106.805	163.732	110.405	106.335	*Others*
d. Surat Berharga (tidak termasuk obligasi rekap)	55.988	108.007	113.851	134.960	133.454	138.250	146.910	145.121	151.697	144.547	138.254	139.296	153.793	154.103	161.850	157.025	160.616	177.366	*d. Securities (not including recapitalization bonds)*
e. Penyertaan	5.924	5.620	6.626	10.010	12.356	12.778	12.874	12.242	12.417	12.598	12.991	14.542	13.460	14.028	14.344	10.968	10.941	9.431	*e. Equity Participation*
f. Tagihan Lainnya	25.803	28.835	50.944	39.908	43.807	45.095	47.216	50.477	51.260	54.838	56.870	60.643	59.699	60.471	62.168	63.448	63.720	73.367	*f. Other Claims*
Sumber Dana																			***Source of Funds***
a. DPK	1.287.102	1.510.834	1.753.292	1.973.042	2.338.824	2.287.844	2.351.357	2.340.213	2.397.179	2.438.011	2.464.083	2.459.898	2.544.862	2.587.282	2.644.742	2.784.912	2.770.571	2.763.943	*a. Third Party Funds*
Rupiah	1.093.445	1.284.797	1.460.443	1.656.625	1.990.518	1.933.691	1.988.765	1.989.797	2.049.308	2.092.979	2.109.470	2.113.250	2.183.424	2.219.943	2.259.450	2.398.474	2.372.968	2.366.656	*- Rupiah*
Giro	249.564	309.335	307.743	332.729	383.808	367.528	377.265	373.486	406.427	425.466	411.578	378.855	425.895	436.647	444.626	485.692	474.106	454.702	*Demand Deposits*
Deposito	510.008	540.982	675.983	758.280	928.089	908.254	944.962	939.649	958.009	970.623	992.082	1.005.374	1.017.894	1.039.189	1.045.395	1.072.665	1.077.430	1.087.572	*Times Deposits*
Tabungan	333.873	434.480	476.717	565.616	678.621	657.909	666.538	676.662	684.873	696.890	705.811	729.020	739.636	744.107	769.429	840.118	821.431	824.382	*Savings Deposits*
Valas	193.657	226.037	292.849	316.417	348.306	354.153	362.592	350.415	347.870	345.032	354.613	346.648	361.437	367.340	385.292	386.437	397.603	397.287	*- Foreign Exchange*
Giro	88.447	96.216	122.257	133.159	152.047	162.245	163.527	154.797	154.803	151.530	155.700	145.349	154.663	159.820	171.834	166.954	174.510	169.465	*Demand Deposits*
Deposito	105.155	125.726	148.722	143.429	141.723	136.603	142.872	137.787	137.184	136.713	141.241	144.633	149.401	148.946	155.223	161.302	162.470	168.254	*Times Deposits*
Tabungan	55	4.095	21.870	39.829	54.536	55.305	56.193	57.831	55.884	56.789	57.672	56.666	57.373	58.573	58.236	58.181	60.622	59.567	*Savings Deposits*
b. Kewajiban kpd BI	10.807	9.105	11.272	8.028	6.107	6.286	6.161	6.129	8.090	5.619	5.919	5.877	5.714	5.394	5.433	5.144	5.324	5.155	*b. Liabilities owed to BI*
c. Antar Bank	119.454	137.790	158.648	134.543	152.746	149.203	150.606	146.443	148.777	161.853	164.590	176.443	200.502	186.562	194.644	221.238	194.851	199.659	*c. Inter-Bank*
d. Surat Berharga	14.942	17.333	14.301	14.918	17.158	21.160	21.109	21.021	21.905	25.170	23.753	21.495	21.196	20.818	20.823	23.255	23.597	23.187	*d. Securities*
e. Pinjaman yang Diterima	12.883	14.319	12.949	21.553	29.323	27.261	29.543	29.539	30.073	32.500	28.504	36.955	35.319	38.576	34.125	32.430	28.580	30.631	*e. Loans received*
Rupiah	7.023	8.023	8.395	13.131	18.304	18.226	19.572	18.851	19.037	20.603	21.898	24.375	24.633	25.668	25.560	26.001	25.601	26.004	*- Rupiah*
Valas	5.860	6.296	4.554	8.422	11.019	9.035	9.971	10.688	11.035	11.897	6.606	12.580	10.686	12.908	8.565	6.430	2.979	4.627	*- Foreign Exchange*
f. Kewajiban Lainnya	19.913	24.893	34.663	22.874	14.646	20.407	14.415	15.797	15.749	23.717	17.055	21.549	21.869	19.467	21.046	21.854	20.185	21.147	*f. Other Liabilities*
g. Setoran Jaminan	3.267	4.691	5.220	5.977	4.757	3.759	3.784	4.063	3.987	4.070	3.987	3.973	4.224	4.578	4.587	5.015	4.382	4.457	*g. Guarantee Deposits*
Beberapa Komponen Modal																			***Components of Capital***
a. Modal Disetor	73.046	78.928	86.283	96.301	105.516	106.577	109.339	109.649	109.825	109.723	108.919	109.273	109.973	111.972	112.088	112.724	113.402	113.973	*a. paid in Capital*
b. Cadangan	13.997	18.696	21.765	24.054	27.846	27.809	28.283	28.917	30.658	33.987	34.051	34.094	34.092	34.112	34.084	34.208	34.233	34.268	*b. Reserves*
c. L/R tahun berjalan	28.334	35.015	30.606	45.215	57.309	11.037	18.319	23.944	29.544	37.096	42.397	48.240	56.748	63.603	69.446	75.077	9.902	19.637	*c. Current Earnings(Profit/Loss)*
d. L/R tahun lalu	(6.880)	1.736	35.346	52.805	75.032	136.942	135.138	129.091	120.550	110.041	109.563	109.353	109.347	108.438	108.748	106.666	183.731	183.395	*d. Retained Earnings(Profit/Loss)*
e. Perkiraan tambahan modal	42.248	45.413	37.815	40.958	59.744	71.842	72.470	73.030	72.832	73.946	74.303	74.140	77.744	78.680	78.501	79.354	80.755	80.057	*e. Estimates of Additional paid in*
f. Modal pinjaman	14.946	14.863	1.047	1.454	2.955	4.677	3.036	2.799	2.510	4.186	4.231	4.095	4.203	2.349	3.097	4.160	3.513	3.178	*f. Loan Capital*

Ket: [r)] revisi *Note: [r)] revised*

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	1.824.458	1.853.138	1.898.942	1.961.386	1.984.952	2.044.252	2.091.924	2.119.843	2.164.910	2.216.538	2.200.258	2.217.962	2.282.724	2.334.211	2.403.656	2.470.380	2.487.835	2.527.989	*a. Credit*
- Kepada Pihak Ketiga	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	2.079.261	2.106.157	2.150.957	2.200.094	2.184.306	2.203.029	2.266.175	2.317.209	2.386.145	2.452.856	2.470.111	2.510.651	*- To Third Party*
Rupiah	1.530.507	1.552.656	1.590.748	1.640.039	1.664.262	1.704.910	1.739.276	1.762.073	1.792.622	1.838.953	1.825.088	1.844.413	1.894.453	1.935.197	1.988.905	2.051.193	2.074.552	2.110.038	*Rupiah*
Valas	284.339	290.881	298.716	310.688	309.337	326.703	339.985	344.084	358.335	361.142	359.218	358.616	371.722	382.011	397.240	401.663	395.559	400.613	*Foreign Exchange*
- Kepada Bank Lain	9.612	9.600	9.477	10.659	11.353	12.638	12.663	13.686	13.953	16.444	15.951	14.933	16.549	17.002	17.511	17.524	17.724	17.337	*- Inter Bank Credit*
Rupiah	4.686	4.834	4.997	5.455	5.462	6.005	6.044	6.156	6.236	8.601	8.227	8.210	8.448	8.505	8.732	9.422	9.673	9.505	*Rupiah*
Valas	4.927	4.765	4.480	5.204	5.891	6.634	6.619	7.530	7.716	7.843	7.725	6.723	8.101	8.497	8.779	8.102	8.050	7.833	*Foreign Exchange*
b. Penempatan pada Bank Lain	150.399	140.023	134.666	121.871	114.803	115.658	141.175	128.299	141.440	152.905	140.844	144.707	157.676	159.215	173.945	188.328	188.716	172.011	*b. Interbank Placement*
- Giro	34.587	34.406	38.170	28.482	34.248	32.581	34.283	35.481	44.412	44.069	48.011	42.401	40.794	43.059	47.221	50.377	58.383	50.825	*- Current Account*
- Inter Bank Call Money	87.130	77.399	67.730	63.819	55.179	57.089	76.230	64.988	67.282	75.982	61.927	69.364	74.987	72.907	79.108	93.557	90.687	81.325	*- Inter Bank Call Money*
- Deposito Berjangka	27.253	26.837	27.291	28.144	23.655	23.727	28.928	26.251	28.078	30.681	28.594	30.856	39.495	40.445	45.158	42.214	37.729	37.850	*- Time Deposits*
- Lainnya	1.428	1.382	1.474	1.426	1.722	2.261	1.734	1.579	1.669	2.173	2.311	2.086	2.400	2.803	2.458	2.181	1.917	2.011	*- Others*
c. Penempatan pada Bank Indonesia	441.216	431.401	475.586	476.087	493.484	442.941	491.371	498.742	470.559	567.783	570.439	550.584	543.214	505.896	492.918	482.620	479.261	472.976	*c. Placement to Bank Indonesia*
- Giro	194.431	200.606	203.034	218.773	220.580	227.911	227.644	229.373	235.059	245.054	253.165	249.426	252.913	255.137	262.000	260.665	261.529	264.766	*- Current Account*
- Fine Tune Operation (FTO)	103.726	99.896	109.835	99.975	97.818	77.268	100.699	86.195	75.042	74.703	107.068	103.900	73.724	79.120	115.889	93.000	127.276	98.527	*- Fine Tune Operation (FTO)*
- Fasbi	98.122	79.382	102.147	101.061	120.969	94.933	108.845	133.605	116.751	152.514	178.854	165.188	185.718	149.500	96.166	107.249	68.885	93.304	*- Fasbi*
- Lainnya	44.937	51.517	60.570	56.278	54.117	42.828	54.184	49.570	43.706	95.512	31.351	32.070	30.859	22.140	18.863	21.706	21.571	16.380	*- Others*
d. Surat Berharga	437.846	425.750	415.385	413.289	408.738	397.477	412.293	412.910	433.998	427.040	418.356	425.591	431.390	439.927	448.555	449.426	443.975	442.062	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	139.756	133.574	111.449	115.315	114.578	107.359	107.538	111.338	118.599	117.983	107.644	96.171	97.872	93.890	96.627	91.719	83.578	83.758	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SPN)	2.699	1.175	293	507	214	41	5.132	4.510	6.161	4.474	1.387	3.589	3.383	4.304	3.582	4.052	3.992	5.165	*- Treasury Bills*
- Obligasi	248.055	240.680	249.328	245.761	239.533	237.168	247.923	248.422	254.937	250.089	254.412	266.629	267.070	276.589	282.481	287.232	289.405	289.182	*- Bonds*
- Lainnya	47.336	50.322	54.315	51.707	54.412	52.909	51.700	48.640	54.301	54.494	54.913	59.203	63.065	65.146	65.866	66.422	67.000	63.957	*- Others*
e. Penyertaan	19.639	19.180	19.341	19.941	20.412	20.705	21.018	21.686	21.981	18.912	18.944	17.446	13.958	13.937	13.986	14.056	14.219	14.229	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	70.760	71.893	72.585	72.960	73.572	74.216	73.624	73.712	73.679	70.150	72.306	71.583	71.150	71.799	72.725	72.134	72.825	73.516	*f. Impairment on Financial Assets*
- Kredit yang diberikan	767.432	67.818	64.677	65.581	66.650	67.843	67.285	67.507	72.933	64.494	66.630	66.148	65.188	65.925	67.190	66.520	67.399	68.052	*- Credit*
- Surat Berharga	2.723	2.740	2.827	2.564	2.555	2.404	2.421	2.291	2.376	1.784	1.803	1.994	2.039	2.098	2.124	2.150	3.402	2.138	*- Securities*
- Lainnya	(699.394)	1.335	5.082	4.815	4.367	3.970	3.919	3.915	(1.630)	3.872	3.873	3.441	3.923	3.776	3.411	3.464	2.025	3.326	*- Others*
g. Tagihan Spot dan Derivatif	9.364	11.251	11.124	9.744	11.043	10.716	9.012	8.414	8.254	7.458	8.741	7.919	6.977	6.511	9.137	8.016	7.720	7.370	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	81.779	76.507	63.749	80.380	80.155	92.884	92.986	106.561	125.169	136.239	141.027	143.636	156.022	162.075	163.910	154.156	140.505	131.705	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	2.351.357	2.340.213	2.397.179	2.438.011	2.464.083	2.459.898	2.544.862	2.587.282	2.644.742	2.784.912	2.770.571	2.763.915	2.825.975	2.841.361	2.908.957	2.955.833	2.961.417	2.984.050	*a. Third Party Funds*
Rupiah	1.988.765	1.989.797	2.049.308	2.092.979	2.109.470	2.113.250	2.183.424	2.219.943	2.259.450	2.398.474	2.372.968	2.366.620	2.420.232	2.439.319	2.484.038	2.516.672	2.511.915	2.534.560	*Rupiah*
Giro	377.265	373.486	406.427	425.466	411.578	378.855	425.895	436.647	444.626	485.692	474.106	454.676	483.154	487.366	518.350	530.661	520.646	505.959	*Current Account*
Tabungan	666.538	676.662	684.873	696.890	705.811	729.020	739.636	744.107	769.429	840.118	821.431	824.395	827.682	841.995	852.491	874.930	881.225	905.391	*Savings Account*
Simpanan Berjangka	944.962	939.649	958.009	970.623	992.082	1.005.374	1.017.894	1.039.189	1.045.395	1.072.665	1.077.430	1.087.548	1.109.396	1.109.958	1.113.197	1.111.080	1.110.044	1.123.210	*Time Deposits*
Valas	362.592	350.415	347.870	345.032	354.613	346.648	361.437	367.340	385.292	386.437	397.603	397.295	405.743	402.043	424.920	439.161	449.502	449.491	*Foreign Exchange*
Giro	163.527	154.797	154.803	151.530	155.700	145.349	154.663	159.820	171.834	166.954	174.510	169.474	172.882	168.424	181.954	187.603	188.400	190.429	*Current Account*
Tabungan	56.193	57.831	55.884	56.789	57.672	56.666	57.373	58.573	58.236	58.181	60.622	59.567	61.246	61.463	60.742	64.270	67.130	65.159	*Savings Account*
Simpanan Berjangka	142.872	137.787	137.184	136.713	141.241	144.633	149.401	148.946	155.223	161.302	162.470	168.254	171.616	172.156	182.224	187.288	193.972	193.903	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	2.375	2.329	2.362	2.324	2.772	2.710	2.291	2.233	2.350	2.192	2.247	2.064	2.226	2.227	2.091	1.958	1.842	1.891	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	82.991	79.834	84.457	91.948	89.207	96.362	106.867	90.871	90.243	104.552	84.413	91.297	106.285	108.922	114.509	127.361	117.787	110.495	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	26.855	26.830	28.831	31.404	30.781	28.242	28.383	27.987	28.497	32.543	33.167	32.566	33.086	35.137	34.506	37.070	36.328	37.894	*d. Issued Securities*
e. Pinjaman yang Diterima	34.831	34.399	36.731	42.729	41.303	50.422	59.868	61.990	65.518	70.530	65.762	65.194	66.721	71.495	71.970	69.025	72.254	72.969	*e. Loans received*
Rupiah	7.688	7.175	7.119	8.040	7.511	7.506	7.554	7.893	7.878	11.419	10.711	10.911	10.969	10.951	10.903	11.745	11.510	11.375	*Rupiah*
Valas	27.143	27.224	29.611	34.689	33.792	42.916	52.313	54.097	57.640	59.111	55.051	54.283	55.753	60.544	61.068	57.279	60.745	61.594	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	5.925	6.952	7.424	5.729	6.243	6.131	8.412	6.503	8.697	7.046	6.626	5.848	5.673	5.577	11.123	8.238	7.703	8.351	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	39.039	37.841	34.008	35.067	35.618	40.116	41.349	43.307	44.816	49.585	44.739	46.314	49.867	51.301	59.246	59.091	58.246	51.893	*g. Other Liabilities*
h. Setoran Jaminan	3.784	4.063	3.987	4.070	3.987	3.973	4.224	4.578	4.587	5.015	4.382	4.457	4.770	4.625	4.759	4.656	4.629	4.870	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	109.339	109.051	109.825	109.723	108.919	109.273	109.973	111.972	112.088	112.724	113.402	113.973	114.893	115.417	118.587	119.295	120.193	120.272	*a. Paid In Capital*
b. Cadangan	28.283	28.917	30.658	33.987	34.051	34.094	34.092	34.112	34.084	34.208	34.233	34.268	34.512	38.403	37.964	38.855	39.027	39.064	*b. Reserves*
c. L/R Tahun lalu [1]	135.138	129.091	120.550	110.041	109.563	109.353	109.347	108.438	108.748	106.666	183.731	183.395	174.466	164.239	158.377	154.072	152.893	152.737	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak [2]	18.319	23.944	29.544	37.096	42.397	48.240	56.748	63.603	69.446	75.077	7.959	15.519	21.614	28.085	36.355	45.732	52.887	59.721	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	75.496	75.661	75.332	78.153	78.524	78.225	82.245	81.019	81.588	83.365	84.120	83.085	82.511	82.782	79.666	81.665	83.702	83.422	*e. Additional Paid In Capital*
f. Modal Pinjaman	22.076	22.016	21.989	23.298	24.993	27.436	27.902	28.250	26.605	26.070	26.117	26.623	26.642	28.137	28.190	28.284	29.012	29.019	*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

[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

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r]	Des	Jan[r]	Feb	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit [1]	287.910	356.151	470.665	544.870	642.718	637.831	656.897	665.361	681.752	710.769	717.161	733.460	748.038	749.689	764.543	776.833	764.685	767.507	*a. Credit [1]*
Rupiah	231.582	282.055	396.024	486.859	569.041	562.850	579.990	586.286	598.490	625.300	636.414	645.197	656.030	660.404	671.863	684.620	675.047	679.443	*Rupiah*
Valas	56.328	74.095	74.641	58.011	73.677	74.982	76.907	79.075	83.262	85.469	80.748	88.263	92.008	89.285	92.680	92.213	89.639	88.065	*Foreign Exchange*
b. Antar Bank	47.679	41.287	62.023	99.401	72.226	71.088	67.775	60.923	55.759	52.246	47.741	44.854	60.467	55.741	67.603	69.082	65.775	62.221	*b. Inter-Bank*
Giro	2.706	3.515	12.447	35.572	24.343	19.212	16.906	15.307	19.718	17.656	16.218	13.552	18.455	18.309	24.644	19.184	23.213	17.581	*Demand Deposit*
Inter Bank	29.772	15.574	26.395	39.551	21.742	27.054	24.755	19.722	14.268	11.199	9.769	11.341	20.343	18.594	18.835	21.952	19.696	23.141	*Call Money*
Deposito	3.994	3.187	3.728	4.228	5.812	5.962	5.533	5.819	5.527	4.552	4.099	3.439	3.393	3.281	3.771	4.304	4.374	4.259	*Times Deposits*
Lainnya	11.207	19.010	19.453	20.050	20.329	18.861	20.581	20.074	16.245	18.839	17.655	16.522	18.277	15.556	20.352	23.642	18.492	17.241	*Others*
c. Penempatan di BI	101.745	151.828	114.991	135.860	202.565	154.179	169.473	159.943	164.282	166.425	166.795	147.995	164.190	190.888	180.347	270.822	246.422	198.534	*c. Placements at BI*
Giro	52.290	78.113	33.759	39.818	60.036	66.357	66.655	70.059	68.750	75.316	76.060	76.385	77.029	77.989	80.941	84.814	91.273	87.556	*Demand Deposit*
SBI	29.736	46.200	36.763	42.320	31.371	23.531	31.088	32.972	26.449	25.149	23.591	19.905	19.136	15.925	14.367	16.592	13.339	11.997	*Bank Indonesia Certificates (SBI)*
Call Money	9.649	20.758	34.014	43.835	68.924	60.252	59.482	53.889	64.636	57.749	59.879	49.405	62.760	88.045	66.264	104.629	109.460	84.134	*Call Money*
Lainnya	10.070	6.756	10.455	9.887	42.234	4.039	12.248	3.022	4.448	8.210	7.265	2.299	5.265	8.930	18.775	64.788	32.350	14.847	*Others*
d. Surat Berharga (tidak termasuk obligasi rekap)	11.093	29.617	28.742	35.425	43.648	42.329	46.954	44.548	49.944	48.614	50.449	46.737	48.510	54.348	54.616	54.241	57.363	64.189	*d. Securities (not including recapitalization bonds)*
e. Penyertaan	2.872	1.922	1.842	2.000	2.261	2.274	2.277	2.353	2.457	2.446	2.482	3.848	2.492	2.612	2.669	2.874	2.763	2.812	*e. Equity Participation*
f. Tagihan Lainnya	10.331	10.372	14.258	13.796	13.820	15.402	15.797	15.339	15.819	17.904	18.926	22.138	22.312	21.288	21.430	21.595	21.852	29.973	*f. Other Claims*
Sumber Dana																			***Source of Funds***
a. DPK	480.394	571.008	669.827	783.384	898.405	819.032	845.763	833.443	847.258	869.061	876.413	871.186	899.322	926.133	937.971	1.039.257	995.381	960.609	*a. Third Party Funds*
Rupiah	426.160	509.552	588.704	680.371	793.338	717.301	738.868	732.508	742.921	768.765	773.058	770.980	790.333	821.945	823.190	924.763	882.986	849.821	*- Rupiah*
Giro	88.947	121.749	123.438	136.512	152.770	108.525	116.001	114.651	117.332	130.138	135.285	121.017	134.819	148.019	141.462	190.610	165.622	136.526	*Demand Deposits*
Deposito	176.718	179.313	235.219	274.965	328.677	312.719	325.054	319.730	321.500	325.208	323.679	321.405	324.000	340.953	337.096	350.862	348.175	345.566	*Times Deposits*
Tabungan	160.496	208.490	230.047	268.894	311.891	296.057	297.814	298.128	304.089	313.420	314.094	328.558	331.513	332.973	344.632	383.291	369.189	367.728	*Savings Deposits*
Valas	54.234	61.456	81.123	103.013	105.067	101.731	106.895	100.935	104.337	100.296	103.355	100.206	108.989	104.188	114.781	114.494	112.395	110.789	*- Foreign Exchange*
Giro	23.377	24.865	28.329	36.090	41.763	46.561	48.091	42.618	46.577	42.047	44.791	41.566	48.167	46.192	56.207	52.253	52.613	48.421	*Demand Deposits*
Deposito	30.818	36.559	45.395	57.236	51.429	43.135	46.391	46.007	45.788	45.510	45.923	46.370	48.520	45.404	46.216	50.161	46.879	49.255	*Times Deposits*
Tabungan	38	33	7.399	9.687	11.876	12.036	12.414	12.310	11.972	12.739	12.641	12.270	12.301	12.592	12.358	12.080	12.903	13.113	*Savings Deposits*
b. Kewajiban kpd BI	6.493	5.881	5.446	4.409	4.222	4.263	4.269	4.228	4.261	4.253	4.308	4.223	4.481	4.237	4.318	4.034	3.890	4.063	*b. Liabilities owed to BI*
c. Antar Bank	33.422	41.998	52.023	45.539	32.571	35.689	37.840	34.360	39.919	41.092	44.459	44.495	51.961	48.787	55.566	61.386	62.087	57.962	*c. Inter-Bank*
d. Surat Berharga	9.379	9.259	5.631	5.043	5.813	5.770	5.751	5.732	5.513	6.804	6.066	6.082	6.052	6.041	6.033	6.085	6.074	6.046	*d. Securities*
e. Pinjaman yang Diterima	6.750	6.714	3.880	15.886	18.096	15.868	17.549	17.515	18.008	19.769	13.980	19.739	17.634	19.973	15.527	12.453	10.008	11.575	*e. Loans received*
Rupiah	4.482	4.118	3.618	8.629	8.274	8.226	8.776	8.005	8.148	9.053	8.542	8.503	8.332	8.460	8.452	8.271	8.265	8.188	*- Rupiah*
Valas	2.268	2.595	262	7.257	9.822	7.642	8.773	9.509	9.860	10.716	5.438	11.236	9.301	11.513	7.075	4.182	1.743	3.386	*- Foreign Exchange*
f. Kewajiban Lainnya	5.366	7.578	7.174	7.324	6.873	9.235	6.383	6.932	7.255	14.717	8.754	12.343	12.125	10.187	10.872	10.376	10.267	10.900	*f. Other Liabilities*
g. Setoran Jaminan	1.645	2.391	2.838	3.401	2.341	1.899	1.883	1.899	1.743	1.763	1.810	1.797	2.074	2.352	2.342	2.615	2.196	2.218	*g. Guarantee Deposits*
Beberapa Komponen Modal																			***Components of Capital***
a. Modal Disetor	27.751	28.572	29.965	28.179	30.077	31.265	31.293	31.293	31.293	31.293	31.293	31.293	31.293	31.301	31.307	31.307	31.307	31.307	*a. paid in Capital*
b. Cadangan	8.097	10.837	12.363	12.402	13.567	13.567	13.549	13.606	14.436	15.520	15.520	15.520	15.520	15.520	15.520	15.590	15.590	15.590	*b. Reserves*
c. L/R tahun berjalan	9.644	13.332	13.159	18.050	22.766	5.080	8.185	10.791	12.853	16.619	18.291	20.806	24.369	26.984	29.476	32.659	3.657	8.360	*c. Current Earnings(Profit/Loss)*
d. L/R tahun lalu	(12.107)	(10.772)	7.508	14.300	24.050	50.567	53.291	49.218	44.893	40.210	40.265	40.265	40.265	39.748	40.234	40.295	74.379	75.455	*d. Retained Earnings(Profit/Loss)*
e. Perkiraan tambahan modal	13.145	15.864	11.961	15.398	25.375	34.524	34.916	35.016	34.884	34.575	34.867	34.785	34.474	34.853	34.910	35.243	36.041	35.729	*e. Estimates of Additional paid in*
f. Modal pinjaman	13.844	13.908	-	-	61	87	63	213	63	63	63	63	212	56	60	199	199	199	*f. Loan Capital*

Ket: [1] Lihat Penjelasan hal iv
[r] revisi

Note: [1] *see explanation page iv*
[r] *revised*

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	658.890	667.299	683.806	712.896	719.216	735.607	750.151	751.879	766.750	779.412	766.960	769.774	795.041	813.321	834.671	857.257	853.228	868.005	*a. Credit*
- Kepada Pihak Ketiga	656.897	665.361	681.752	710.769	717.161	733.460	748.038	749.689	764.543	776.833	764.685	767.507	792.719	811.030	832.330	854.674	850.583	865.367	*- To Third Party*
Rupiah	579.990	586.286	598.490	625.300	636.414	645.197	656.030	660.404	671.863	684.620	675.047	679.443	702.232	714.576	734.768	754.487	757.712	770.143	*Rupiah*
Valas	76.907	79.075	83.262	85.469	80.748	88.263	92.008	89.285	92.680	92.213	89.639	88.065	90.487	96.454	97.562	100.187	92.871	95.224	*Foreign Exchange*
- Kepada Bank Lain	1.993	1.938	2.053	2.128	2.054	2.147	2.112	2.190	2.207	2.579	2.275	2.267	2.322	2.291	2.341	2.583	2.645	2.638	*- Inter Bank Credit*
Rupiah	1.641	1.588	1.650	1.795	1.733	1.807	1.799	1.830	1.843	2.259	2.064	2.056	2.113	2.089	2.145	2.400	2.451	2.453	*Rupiah*
Valas	353	350	404	332	322	340	314	360	364	321	211	211	209	202	197	183	193	185	*Foreign Exchange*
b. Penempatan pada Bank Lain	47.227	40.849	39.529	27.818	30.303	28.459	42.191	40.185	47.251	45.440	47.284	44.981	53.577	53.195	58.671	52.640	55.899	57.416	*b. Interbank Placement*
- Giro	16.906	15.307	19.718	12.065	16.218	13.552	18.455	18.309	24.644	19.184	23.213	17.581	19.927	18.851	26.191	23.629	27.146	27.328	*- Current Account*
- Inter Bank Call Money	24.755	19.722	14.268	11.199	9.769	11.341	20.343	18.594	18.835	21.952	19.696	23.141	28.494	26.249	25.026	23.585	23.367	24.330	*- Inter Bank Call Money*
- Deposito Berjangka	5.533	5.819	5.527	4.552	4.099	3.439	3.393	3.281	3.771	4.304	4.374	4.259	5.156	7.510	7.267	5.425	5.386	5.758	*- Time Deposits*
- Lainnya	33	0	16	1	217	126	0	0	0	1	0	0	-	585	188	0	0	0	*- Others*
c. Penempatan pada Bank Indonesia	135.258	124.332	135.946	135.016	139.835	128.090	140.696	170.604	149.386	235.855	207.594	174.592	171.616	171.494	177.335	187.228	177.200	174.872	*c. Placement to Bank Indonesia*
- Giro	66.655	70.059	68.750	75.316	76.060	76.385	77.029	77.989	80.941	84.814	91.273	87.556	85.540	85.305	91.125	87.759	88.299	91.174	*- Current Account*
- Fine Tune Operation (FTO)	31.949	30.585	30.839	33.426	24.679	21.004	27.066	22.949	16.870	14.936	31.013	33.589	27.623	29.054	40.671	43.970	58.292	46.474	*- Fine Tune Operation (FTO)*
- Fasbi	27.532	23.304	33.797	24.323	35.200	28.401	35.694	65.095	49.394	89.693	78.447	50.545	50.011	48.880	41.300	50.039	27.039	35.124	*- Fasbi*
- Lainnya	9.121	384	2.560	1.950	3.897	2.299	907	4.571	2.181	46.412	6.861	2.902	8.443	8.255	4.239	5.460	3.570	2.100	*- Others*
d. Surat Berharga	188.336	187.810	185.744	186.191	185.056	174.097	176.208	176.084	177.919	179.034	176.466	182.774	182.462	188.551	191.529	188.810	186.835	188.200	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	31.088	32.972	26.449	25.149	23.591	19.905	19.136	15.925	14.367	16.592	13.339	11.997	13.027	14.232	15.219	14.212	14.640	17.251	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	424	115	80	204	59	-	2.150	3.118	3.345	3.009	328	1.061	497	1.346	799	937	740	1.512	*- Treasury Bills*
- Obligasi	138.938	136.782	140.578	141.309	139.868	135.201	135.068	139.686	139.227	138.685	141.183	146.983	145.355	148.254	149.147	148.351	146.759	146.914	*- Bonds*
- Lainnya	17.885	17.941	18.638	19.529	21.538	18.990	19.854	17.355	20.980	20.747	21.616	22.732	23.584	24.719	26.363	25.310	24.695	22.524	*- Others*
e. Penyertaan	7.505	7.624	7.712	7.838	7.947	8.053	8.090	8.306	8.391	8.901	8.847	8.876	6.108	6.074	6.112	6.129	6.169	6.172	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	34.837	35.718	36.516	37.537	38.171	38.683	38.238	38.332	37.950	36.728	39.302	38.211	37.690	37.670	37.932	37.843	37.946	38.139	*f. Impairment on Financial Assets*
- Kredit yang diberikan	32.574	33.416	33.940	35.356	35.987	36.864	36.500	36.608	36.192	34.982	37.589	36.492	35.947	35.959	36.194	36.107	36.314	36.479	*- Credit*
- Surat Berharga	444	492	571	342	338	330	298	299	303	281	277	286	204	196	181	222	136	136	*- Securities*
- Lainnya	1.819	1.810	2.005	1.840	1.846	1.489	1.441	1.425	1.455	1.465	1.437	1.434	1.539	1.515	1.557	1.515	1.495	1.524	*- Others*
g. Tagihan Spot dan Derivatif	434	568	417	337	215	194	388	220	188	200	352	300	173	93	348	173	253	150	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	26.472	22.460	19.371	25.066	21.773	22.658	27.958	27.593	41.059	45.282	47.740	39.860	40.647	40.344	47.833	48.456	41.629	30.307	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	845.763	833.443	847.258	869.061	876.413	871.186	899.322	926.133	937.971	1.039.257	995.381	960.609	976.682	983.288	1.028.702	1.048.512	1.035.025	1.044.060	*a. Third Party Funds*
Rupiah	738.868	732.508	742.921	768.765	773.058	770.980	790.333	821.945	823.190	924.763	882.986	849.821	860.242	872.104	901.813	914.765	898.238	904.599	*Rupiah*
Giro	116.001	114.651	117.332	130.138	135.285	121.017	134.819	148.019	141.462	190.610	165.622	136.526	141.961	141.294	173.519	174.777	169.505	165.191	*Current Account*
Tabungan	297.814	298.128	304.089	313.420	314.094	328.558	331.513	332.973	344.632	383.291	369.189	367.728	368.116	373.876	382.415	398.238	397.082	405.953	*Savings Account*
Simpanan Berjangka	325.054	319.730	321.500	325.208	323.679	321.405	324.000	340.953	337.096	350.862	348.175	345.566	350.164	356.934	345.879	341.750	331.651	333.455	*Time Deposits*
Valas	106.895	100.935	104.337	100.296	103.355	100.206	108.989	104.188	114.781	114.494	112.395	110.789	116.440	111.184	126.890	133.748	136.786	139.461	*Foreign Exchange*
Giro	48.091	42.618	46.577	42.047	44.791	41.566	48.167	46.192	56.207	52.253	52.613	48.421	52.524	50.852	54.633	59.545	57.968	61.252	*Current Account*
Tabungan	12.414	12.310	11.972	12.739	12.641	12.270	12.301	12.592	12.358	12.080	12.903	13.113	13.505	13.548	13.193	13.631	13.706	14.148	*Savings Account*
Simpanan Berjangka	46.391	46.007	45.788	45.510	45.923	46.370	48.520	45.404	46.216	50.161	46.879	49.255	50.411	46.783	59.064	60.571	65.112	64.061	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	1.981	1.956	1.997	2.000	2.077	1.974	2.021	1.991	2.054	1.944	1.822	1.855	1.690	1.682	1.718	1.670	1.665	1.606	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	21.844	19.403	24.939	25.807	26.873	26.361	26.392	23.234	22.244	24.024	26.106	24.231	33.677	37.584	37.029	40.511	33.912	36.532	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	5.140	5.141	5.141	6.437	5.438	5.438	5.438	5.439	5.439	5.439	5.439	5.439	5.439	9.980	9.785	11.778	11.805	11.851	*d. Issued Securities*
e. Pinjaman yang Diterima	18.114	17.433	18.141	21.584	18.133	23.094	28.080	29.208	32.569	34.253	31.323	31.659	33.196	37.251	36.327	33.499	35.036	36.952	*e. Loans received*
Rupiah	2.985	2.522	2.514	3.419	2.909	2.887	2.865	2.853	2.845	4.797	4.792	4.741	5.204	5.204	5.191	5.727	5.521	5.506	*Rupiah*
Valas	15.130	14.910	15.627	18.165	15.224	20.207	25.214	26.355	29.724	29.455	26.532	26.919	27.992	32.047	31.135	27.772	29.515	31.445	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	623	659	1.188	420	387	380	897	667	892	724	620	513	584	580	1.157	844	812	790	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	13.953	13.564	12.696	13.205	13.833	17.890	18.351	17.780	18.069	16.789	16.431	16.074	16.284	18.085	20.964	22.698	21.174	18.975	*g. Other Liabilities*
h. Setoran Jaminan	1.883	1.899	1.743	1.763	1.810	1.797	2.074	2.352	2.342	2.615	2.196	2.218	2.212	2.144	2.246	2.277	2.297	2.373	*h. Margin Deposits*
Beberapa komponen modal																		-	***Components of Capital***
a. Modal Disetor	31.293	31.293	31.293	31.293	31.293	31.293	31.293	31.301	31.307	31.307	31.307	31.307	31.308	31.308	31.308	31.311	31.311	31.311	*a. Paid In Capital*
b. Cadangan	13.549	13.606	14.436	15.520	15.520	15.520	15.520	15.520	15.520	15.590	15.590	15.590	15.521	17.542	17.688	17.693	17.693	17.693	*b. Reserves*
c. L/R Tahun lalu *	53.291	49.218	44.893	40.210	40.265	40.265	40.265	39.748	40.234	40.295	74.379	75.455	71.777	65.209	61.384	61.322	61.379	61.379	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak **	8.185	10.791	12.853	16.619	18.291	20.806	24.369	26.984	29.476	32.659	3.062	6.688	9.127	12.075	15.215	19.025	22.394	25.565	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	34.978	35.079	34.947	34.638	34.930	34.848	34.994	34.909	34.970	35.303	36.101	35.789	35.525	35.723	35.165	35.479	36.140	35.625	*e. Additional Paid In Capital*
f. Modal Pinjaman	8.192	8.180	8.180	8.182	8.177	8.161	8.166	8.157	8.163	7.993	7.989	7.973	7.975	7.966	7.970	7.840	7.838	7.823	*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

[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

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit [1)]	315.256	407.742	524.295	555.617	718.639	728.002	741.401	756.128	774.377	798.019	804.203	830.444	854.915	870.482	887.709	922.541	914.763	921.643	*a. Credit [1)]*
Rupiah	276.768	351.351	452.613	492.045	630.777	637.778	648.321	660.297	677.944	695.965	702.339	723.762	743.538	756.733	770.063	801.969	796.268	802.325	*Rupiah*
Valas	38.488	56.390	71.682	63.573	87.863	90.224	93.080	95.831	96.432	102.055	101.864	106.681	111.377	113.749	117.646	120.572	118.495	119.319	*Foreign Exchange*
b. Antar Bank	45.908	37.716	57.016	58.649	67.057	65.861	60.455	59.298	52.560	52.180	50.966	52.170	54.697	49.796	50.702	60.255	57.728	58.308	*b. Inter-Bank*
Giro	3.514	3.191	21.825	23.580	11.341	12.311	10.469	10.820	10.066	10.062	10.855	10.780	8.333	10.022	12.048	13.822	14.568	16.093	*Demand Deposit*
Inter Bank	23.795	16.692	16.350	17.242	36.125	32.615	29.944	28.572	24.213	23.396	22.514	22.175	27.689	21.558	20.645	24.020	20.017	18.918	*Call Money*
Deposito	3.887	2.783	5.355	4.842	4.662	5.384	5.041	4.120	3.095	3.388	2.126	2.205	2.090	2.410	2.431	3.200	3.162	3.232	*Times Deposits*
Lainnya	14.712	15.050	13.486	12.986	14.929	15.552	15.002	15.786	15.187	15.335	15.472	17.009	16.584	15.806	15.578	19.214	19.981	20.065	*Others*
c. Penempatan di BI	133.141	146.616	116.730	173.090	248.452	254.173	261.414	259.044	262.477	262.185	282.879	267.989	280.180	276.439	285.158	303.512	312.403	318.420	*c. Placements at BI*
Giro	49.313	54.966	32.354	42.473	69.835	74.654	84.431	87.024	87.824	92.270	93.035	98.291	97.554	96.724	99.040	101.459	104.436	103.884	*Demand Deposit*
SBI	79.344	83.476	73.834	118.589	63.955	62.684	69.585	61.498	50.863	53.444	54.436	53.123	52.324	54.739	59.673	57.499	55.417	46.819	*Bank Indonesia Certificates (SBI)*
Call Money	4.484	8.148	6.909	6.583	89.300	91.740	80.488	71.491	80.950	73.683	90.371	72.117	89.845	79.352	75.556	85.585	95.480	101.886	*Call Money*
Lainnya	-	26	3.633	5.444	25.363	25.094	26.910	39.031	42.840	42.788	45.037	44.458	40.457	45.623	50.889	58.969	57.069	65.831	*Others*
d. Surat Berharga (tidak termasuk obligasi rekap)	29.702	55.471	59.650	69.002	68.885	73.337	79.216	79.876	78.051	75.735	69.828	69.873	70.106	70.727	73.838	73.244	73.876	76.828	*d. Securities (not including recapitalization bonds)*
e. Penyertaan	2.979	3.613	4.681	7.888	9.930	10.339	10.429	9.723	9.794	9.986	10.343	10.518	10.791	11.240	11.498	7.919	8.002	6.446	*e. Equity Participation*
f. Tagihan Lainnya	8.620	10.892	17.401	14.500	16.700	16.521	16.935	18.465	18.559	18.421	19.792	19.863	19.850	21.571	22.170	23.364	23.400	24.858	*f. Other Claims*
Sumber Dana																			***Source of Funds***
a. DPK	525.177	606.932	701.710	781.072	975.308	977.251	1.001.422	1.004.067	1.021.827	1.031.629	1.052.110	1.066.147	1.082.802	1.095.158	1.122.451	1.174.957	1.177.919	1.187.610	*a. Third Party Funds*
Rupiah	455.098	528.154	597.459	668.798	835.532	833.695	852.469	860.052	882.295	890.992	906.919	925.005	939.601	945.176	971.114	1.021.904	1.017.849	1.025.655	*- Rupiah*
Giro	68.884	91.502	89.607	104.102	133.895	135.672	135.906	134.490	149.603	149.675	143.782	144.942	145.426	149.190	156.242	166.328	166.893	165.127	*Demand Deposits*
Deposito	244.890	252.222	309.732	326.063	407.603	401.156	412.373	412.962	418.794	425.822	444.188	454.530	460.235	461.223	469.303	491.864	487.205	489.103	*Times Deposits*
Tabungan	141.324	184.429	198.120	238.632	294.034	296.867	304.191	312.600	313.897	315.495	318.948	325.533	333.940	334.762	345.569	363.712	363.751	371.425	*Savings Deposits*
Valas	70.079	78.778	104.251	112.274	139.777	143.556	148.953	144.016	139.532	140.637	145.192	141.142	143.201	149.982	151.337	153.053	160.071	161.955	*- Foreign Exchange*
Giro	35.216	36.676	47.875	49.827	61.322	62.858	65.141	61.137	58.958	59.014	61.181	56.836	57.645	60.474	58.650	59.043	62.926	62.645	*Demand Deposits*
Deposito	34.845	42.082	51.326	46.729	56.435	57.906	60.367	57.789	56.396	57.893	59.375	60.828	61.208	64.386	68.517	69.555	71.596	74.351	*Times Deposits*
Tabungan	17	21	5.051	15.718	22.020	22.791	23.445	25.090	24.178	23.730	24.636	23.478	24.348	25.122	24.171	24.455	25.549	24.959	*Savings Deposits*
b. Kewajiban kpd BI	4.151	3.109	3.910	2.780	1.860	1.948	1.792	1.772	3.687	1.226	1.205	1.193	1.182	1.087	1.016	1.035	1.097	1.006	*b. Liabilities owed to BI*
c. Antar Bank	40.308	49.041	48.388	37.640	53.688	53.980	50.995	53.648	48.388	56.513	55.676	60.626	66.593	60.257	60.880	73.540	63.108	64.296	*c. Inter-Bank*
d. Surat Berharga	2.537	4.768	5.383	6.415	5.538	7.490	7.479	7.503	8.092	9.292	7.313	5.018	4.761	4.771	4.783	7.936	7.750	7.470	*d. Securities*
e. Pinjaman yang Diterima	5.168	6.455	7.683	3.980	9.360	9.555	9.572	9.615	9.680	10.076	11.873	14.544	15.010	15.499	15.513	15.764	14.897	15.374	*e. Loans received*
Rupiah	1.576	2.754	3.391	2.815	8.164	8.161	8.374	8.436	8.505	8.895	10.705	13.200	13.625	14.104	14.024	13.517	13.661	14.133	*- Rupiah*
Valas	3.592	3.701	4.292	1.165	1.197	1.393	1.198	1.179	1.175	1.180	1.168	1.344	1.385	1.395	1.490	2.248	1.236	1.241	*- Foreign Exchange*
f. Kewajiban Lainnya	6.268	6.338	9.834	7.190	4.223	8.654	5.565	6.277	6.242	6.602	5.592	5.967	5.757	6.340	5.793	5.637	6.563	7.348	*f. Other Liabilities*
g. Setoran Jaminan	749	886	794	1.022	1.147	981	984	1.283	1.411	1.453	1.371	1.379	1.288	1.367	1.380	1.441	1.376	1.453	*g. Guarantee Deposits*
Beberapa Komponen Modal																			***Components of Capital***
a. Modal Disetor	24.524	25.523	27.969	36.846	40.155	40.526	41.558	41.560	41.626	42.099	42.140	42.140	42.746	42.746	42.771	43.071	43.071	43.071	*a. paid in Capital*
b. Cadangan	3.332	4.646	5.186	6.047	7.170	7.170	7.200	7.207	7.292	9.130	9.139	9.139	9.139	9.139	9.139	9.139	9.143	9.139	*b. Reserves*
c. L/R tahun berjalan	9.822	11.735	4.809	14.205	20.559	3.350	5.589	7.394	9.838	12.316	14.804	16.761	19.410	21.748	23.791	24.955	2.476	4.621	*c. Current Earnings(Profit/Loss)*
d. L/R tahun lalu	(925)	4.468	14.948	21.284	31.038	52.096	50.427	50.302	49.860	44.135	44.073	44.043	44.043	44.043	43.811	41.063	65.858	64.318	*d. Retained Earnings(Profit/Loss)*
e. Perkiraan tambahan modal	28.197	28.848	26.893	25.660	32.225	35.401	34.947	35.284	35.236	36.616	36.636	36.597	40.539	40.965	40.761	41.132	41.484	41.255	*e. Estimates of Additional paid in*
f. Modal pinjaman	229	150	-	224	50	-	-	-	-	-	25	25	25	25	-	500	500	500	*f. Loan Capital*

Ket: [1)] Lihat Penjelasan hal iv

Note: [1)] see explanation page iv

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	745.726	760.636	778.969	802.800	809.115	835.667	860.622	876.201	893.544	930.326	922.313	929.175	956.947	978.185	1.004.527	1.034.281	1.041.452	1.055.817	*a. Credit*
- Kepada Pihak Ketiga	741.401	756.128	774.377	798.019	804.203	830.444	854.915	870.482	887.709	922.541	914.763	921.629	949.216	970.465	996.625	1.026.096	1.033.109	1.047.497	*- To Third Party*
Rupiah	648.321	660.297	677.944	695.965	702.339	723.762	743.538	756.733	770.063	801.969	796.268	802.395	824.314	842.582	864.146	894.247	903.110	915.365	*Rupiah*
Valas	93.080	95.831	96.432	102.055	101.864	106.681	111.377	113.749	117.646	120.572	118.495	119.235	124.902	127.883	132.479	131.849	129.999	132.132	*Foreign Exchange*
- Kepada Bank Lain	4.325	4.508	4.592	4.781	4.912	5.223	5.707	5.719	5.835	7.785	7.550	7.546	7.731	7.720	7.902	8.185	8.343	8.319	*- Inter Bank Credit*
Rupiah	2.583	2.795	2.885	3.066	3.085	3.116	3.131	3.125	3.193	5.130	4.943	4.930	5.067	5.043	5.160	5.492	5.650	5.839	*Rupiah*
Valas	1.742	1.713	1.707	1.715	1.827	2.108	2.575	2.594	2.642	2.655	2.607	2.616	2.664	2.677	2.741	2.692	2.693	2.481	*Foreign Exchange*
b. Penempatan pada Bank Lain	46.162	44.315	38.136	37.621	36.319	36.349	38.925	34.650	35.781	42.240	39.038	39.508	34.071	32.783	36.086	51.359	53.074	39.947	*b. Interbank Placement*
- Giro	10.469	10.820	10.066	10.062	10.855	10.780	8.333	10.022	12.048	13.822	14.568	16.093	12.702	11.632	12.607	16.943	20.777	13.044	*- Current Account*
- Inter Bank Call Money	29.944	28.572	24.213	23.396	22.514	22.175	27.689	21.558	20.645	24.020	20.017	18.918	16.851	17.503	19.593	30.676	28.310	22.146	*- Inter Bank Call Money*
- Deposito Berjangka	5.041	4.120	3.095	3.388	2.126	2.205	2.090	2.410	2.431	3.200	3.162	3.232	3.034	2.289	2.541	2.501	2.975	3.673	*- Time Deposits*
- Lainnya	709	803	763	776	824	1.189	812	660	657	1.199	1.291	1.265	1.485	1.359	1.345	1.240	1.012	1.084	*- Others*
c. Penempatan pada Bank Indonesia	186.945	191.735	208.907	200.083	217.116	199.108	216.171	201.263	195.564	213.648	218.781	226.516	207.759	177.777	179.111	167.825	173.063	178.080	*c. Placement to Bank Indonesia*
- Giro	84.431	87.024	87.824	92.270	93.035	98.291	97.554	96.724	99.040	101.459	104.436	103.884	105.623	104.873	105.260	105.979	107.047	108.485	*- Current Account*
- Fine Tune Operation (FTO)	56.391	55.640	61.560	51.892	58.700	45.073	60.971	53.080	47.653	50.504	50.820	46.871	29.000	33.567	47.052	29.283	35.175	33.045	*- Fine Tune Operation (FTO)*
- Fasbi	24.097	15.851	19.390	21.791	31.671	27.044	28.875	26.272	27.902	35.081	44.660	55.015	57.943	31.844	17.875	20.912	19.528	25.940	*- Fasbi*
- Lainnya	22.026	33.220	40.133	34.130	33.709	28.700	28.772	25.186	20.969	26.604	18.865	20.747	15.192	7.493	8.924	11.651	11.313	10.609	*- Others*
d. Surat Berharga	174.265	162.717	155.445	154.393	152.910	150.338	148.549	151.135	158.468	155.074	153.610	149.554	153.690	155.795	156.145	159.962	152.462	156.249	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	69.585	61.498	50.863	53.444	54.436	53.123	52.324	54.739	59.673	57.499	55.417	46.819	45.471	42.762	41.717	41.798	36.763	37.942	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	840	1.005	65	6	6	8	1.005	1.168	1.182	759	721	820	1.161	702	1.263	1.170	700	1.420	*- Treasury Bills*
- Obligasi	86.263	82.024	86.666	82.203	79.966	77.115	76.126	76.365	78.189	77.339	78.762	82.277	85.389	90.707	91.881	94.724	93.018	95.372	*- Bonds*
- Lainnya	17.577	18.190	17.851	18.741	18.502	20.093	19.094	18.862	19.423	19.476	18.711	19.638	21.669	21.624	21.283	22.270	21.982	21.514	*- Others*
e. Penyertaan	11.293	10.719	10.793	11.267	11.627	11.803	12.079	12.529	12.739	9.160	9.245	7.715	7.034	7.037	7.050	7.116	7.136	7.149	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	23.936	24.064	23.697	22.978	23.020	22.890	22.675	22.714	23.049	22.677	22.461	22.757	22.792	23.159	23.525	23.283	23.568	23.964	*f. Impairment on Financial Assets*
- Kredit yang diberikan	724.515	23.927	19.906	19.288	19.439	19.470	19.214	19.177	25.072	19.675	19.353	19.833	19.417	19.716	20.462	20.165	20.510	20.855	*- Credit*
- Surat Berharga	2.227	2.190	2.196	2.183	2.178	2.035	2.082	1.955	2.041	1.462	1.491	1.672	1.799	1.868	1.902	1.893	3.231	1.966	*- Securities*
- Lainnya	(702.805)	(2.053)	1.595	1.507	1.403	1.384	1.379	1.582	(4.064)	1.541	1.616	1.252	1.576	1.576	1.161	1.225	(172)	1.143	*- Others*
g. Tagihan Spot dan Derivatif	1.177	1.340	1.278	1.143	1.182	1.091	1.393	1.297	1.372	1.208	1.346	1.287	1.227	1.154	1.580	1.595	1.479	1.445	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	31.671	33.089	23.543	29.828	29.033	34.157	29.651	39.542	49.854	54.957	60.247	68.137	79.105	80.869	76.387	68.824	65.418	65.402	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	1.001.422	1.004.067	1.021.827	1.031.629	1.052.110	1.066.147	1.082.802	1.095.158	1.122.451	1.174.957	1.177.919	1.187.582	1.195.653	1.192.073	1.207.976	1.235.649	1.250.280	1.266.392	*a. Third Party Funds*
Rupiah	852.469	860.052	882.295	890.992	906.919	925.005	939.601	945.176	971.114	1.021.904	1.017.849	1.025.619	1.032.029	1.027.752	1.041.680	1.062.033	1.073.848	1.096.356	*Rupiah*
Giro	135.906	134.490	149.603	149.675	143.782	144.942	145.426	149.190	156.242	166.328	166.893	165.102	168.809	173.015	175.044	179.124	181.851	179.175	*Current Account*
Tabungan	304.191	312.600	313.897	315.495	318.948	325.533	333.940	334.762	345.569	363.712	363.751	371.437	374.505	377.948	381.404	386.535	390.657	407.184	*Savings Account*
Simpanan Berjangka	412.373	412.962	418.794	425.822	444.188	454.530	460.235	461.223	469.303	491.864	487.205	489.080	488.716	476.789	485.233	496.375	501.340	509.997	*Time Deposits*
Valas	148.953	144.016	139.532	140.637	145.192	141.142	143.201	149.982	151.337	153.053	160.071	161.963	163.624	164.321	166.296	173.616	176.432	170.035	*Foreign Exchange*
Giro	65.141	61.137	58.958	59.014	61.181	56.836	57.645	60.474	58.650	59.043	62.926	62.654	62.870	60.721	63.495	64.909	65.797	63.515	*Current Account*
Tabungan	23.445	25.090	24.178	23.730	24.636	23.478	24.348	25.122	24.171	24.455	25.549	24.959	25.413	25.593	25.293	28.098	28.790	25.850	*Savings Account*
Simpanan Berjangka	60.367	57.789	56.396	57.893	59.375	60.828	61.208	64.386	68.517	69.555	71.596	74.350	75.341	78.006	77.507	80.609	81.845	80.671	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	374	354	346	308	288	276	259	231	199	190	164	157	182	134	134	122	121	106	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	24.334	26.802	25.757	30.987	28.419	31.300	35.450	28.581	28.955	35.002	29.489	30.829	39.399	36.150	41.426	42.888	35.661	32.578	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	10.499	10.542	12.072	12.315	10.552	7.928	8.153	8.151	8.162	12.928	12.834	12.181	13.444	10.954	10.517	10.544	9.857	9.876	*d. Issued Securities*
e. Pinjaman yang Diterima	6.168	6.159	6.472	6.864	8.532	10.666	12.703	12.546	12.327	12.587	11.751	11.262	10.602	11.483	12.002	12.363	11.879	10.895	*e. Loans received*
Rupiah	2.072	2.042	2.055	1.791	1.783	1.780	2.078	2.377	2.377	2.460	2.589	2.590	2.466	2.653	2.625	2.729	2.718	2.703	*Rupiah*
Valas	4.096	4.117	4.417	5.072	6.749	8.886	10.625	10.169	9.950	10.127	9.162	8.671	8.136	8.831	9.377	9.633	9.161	8.192	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	589	839	826	617	784	658	778	635	866	659	688	597	509	470	952	718	648	859	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	17.137	17.370	13.902	13.827	13.719	14.150	13.976	15.334	17.255	23.046	18.390	19.439	21.803	22.309	26.588	25.333	24.746	22.486	*g. Other Liabilities*
h. Setoran Jaminan	984	1.283	1.411	1.453	1.371	1.379	1.288	1.367	1.380	1.441	1.376	1.453	1.527	1.628	1.633	1.640	1.592	1.627	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	41.558	41.560	41.626	42.099	42.140	42.140	42.746	42.746	42.771	43.071	43.071	43.071	43.071	43.072	43.572	43.787	43.908	43.934	*a. Paid In Capital*
b. Cadangan	7.200	7.207	7.292	9.130	9.139	9.139	9.139	9.139	9.139	9.139	9.143	9.139	8.812	10.508	10.646	10.990	10.994	11.000	*b. Reserves*
c. L/R Tahun lalu *	50.427	50.302	49.860	44.135	44.073	44.043	44.043	44.043	43.811	41.063	65.858	64.318	62.774	61.042	60.921	58.589	58.581	58.492	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak **	5.589	7.394	9.838	12.316	14.804	16.761	19.410	21.748	23.791	24.955	2.476	4.621	6.761	8.904	12.459	16.005	18.482	20.697	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	34.947	35.284	35.236	36.616	36.661	36.622	40.564	40.990	40.761	41.632	41.984	41.755	41.510	41.480	40.219	42.100	42.640	42.994	*e. Additional Paid In Capital*
f. Modal Pinjaman	12.167	12.142	12.130	13.131	14.844	17.298	17.367	17.313	15.623	15.185	15.251	15.768	15.770	17.264	17.284	17.285	17.990	17.995	*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

[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

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit [1)]	19.114	23.863	27.122	35.700	48.757	50.450	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	68.749	69.998	*a. Credit [1)]*
Rupiah	19.114	23.863	27.122	35.700	48.757	50.450	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	68.749	69.998	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Antar Bank	1.509	1.604	1.238	2.399	4.266	2.604	2.513	2.687	2.559	4.138	3.029	3.676	3.873	3.772	3.647	4.926	3.507	3.307	*b. Inter-Bank*
Giro	297	440	121	92	111	135	77	88	72	99	101	108	93	116	115	80	95	74	*Demand Deposit*
Inter Bank	720	556	205	1.322	2.290	665	678	759	677	1.855	880	1.100	1.238	1.059	795	1.358	585	361	*Call Money*
Deposito	25	59	28	128	369	280	212	280	190	384	446	710	780	804	715	1.192	598	647	*Times Deposits*
Lainnya	467	549	884	857	1.497	1.524	1.545	1.560	1.621	1.800	1.601	1.758	1.761	1.793	2.022	2.296	2.228	2.225	*Others*
c. Penempatan di BI	5.558	9.238	8.503	10.053	17.105	16.363	18.144	18.008	17.941	18.757	19.944	19.588	21.115	21.830	21.082	24.341	24.333	23.785	*c. Placements at BI*
Giro	1.666	2.021	1.678	2.193	4.935	4.800	5.052	4.995	5.244	5.263	5.667	5.734	6.062	6.203	6.368	6.604	7.055	6.930	*Demand Deposit*
SBI	3.172	6.352	5.393	6.321	2.982	3.356	3.636	4.166	2.358	2.672	2.842	2.995	3.013	3.263	3.447	3.866	4.509	3.752	*Bank Indonesia Certificates (SBI)*
Call Money	713	621	807	975	7.536	6.772	7.952	7.495	8.817	9.340	9.779	9.762	10.230	10.832	9.541	10.866	11.198	11.698	*Call Money*
Lainnya	6	243	625	564	1.652	1.436	1.504	1.352	1.522	1.483	1.656	1.098	1.811	1.532	1.726	3.005	1.571	1.404	*Others*
d. Surat Berharga (tidak termasuk obligasi rekap)	1.100	1.521	2.812	4.528	4.768	3.994	4.021	3.351	3.602	3.539	3.567	3.512	3.754	3.752	4.196	4.463	4.632	5.269	*d. Securities (not including recapitalization bonds)*
e. Penyertaan	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*e. Equity Participation*
f. Tagihan Lainnya	52	187	61	74	376	384	358	339	333	331	312	348	341	335	253	255	341	359	*f. Other Claims*
Sumber Dana																			***Source of Funds***
a. DPK	24.423	30.491	33.213	43.980	58.950	57.536	60.121	60.857	62.696	65.393	68.244	70.184	73.398	75.789	77.350	83.095	83.690	83.662	*a. Third Party Funds*
Rupiah	24.423	30.491	33.213	43.979	58.950	57.536	60.121	60.857	62.696	65.393	68.244	70.184	73.398	75.789	77.350	83.095	83.690	83.662	*- Rupiah*
Giro	1.811	2.195	1.779	2.183	2.745	2.618	2.686	2.691	2.908	2.864	2.914	2.867	3.085	2.917	3.107	3.634	2.969	3.082	*Demand Deposits*
Deposito	20.234	25.103	28.059	37.635	50.026	48.255	50.517	51.193	52.445	54.767	57.095	59.171	61.274	63.441	64.409	69.180	69.924	70.107	*Times Deposits*
Tabungan	2.379	3.194	3.375	4.161	6.178	6.662	6.919	6.973	7.344	7.762	8.236	8.146	9.039	9.431	9.834	10.281	10.796	10.473	*Savings Deposits*
Valas	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Giro	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Demand Deposits*
Deposito	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Times Deposits*
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Savings Deposits*
b. Kewajiban kpd BI	20	17	388	67	4	3	3	2	2	2	1	1	1	1	0	0	0	-	*b. Liabilities owed to BI*
c. Antar Bank	802	2.017	1.088	2.272	2.458	2.318	2.488	2.011	1.941	2.443	1.316	2.162	2.323	1.815	2.229	3.178	1.895	2.835	*c. Inter-Bank*
d. Surat Berharga	-	309	301	1.021	3.433	3.430	3.410	3.411	3.411	3.910	3.907	3.907	3.908	3.911	3.912	3.888	3.888	3.889	*d. Securities*
e. Pinjaman yang Diterima	59	62	76	128	306	303	888	884	883	885	884	908	937	1.000	998	997	995	994	*e. Loans received*
Rupiah	59	62	76	128	306	303	888	884	883	885	884	908	937	1.000	998	997	995	994	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
f. Kewajiban Lainnya	161	226	244	311	203	282	193	184	165	212	224	261	209	222	248	283	257	250	*f. Other Liabilities*
g. Setoran Jaminan	26	6	8	6	9	8	8	9	8	9	8	8	8	9	9	10	7	7	*g. Guarantee Deposits*
Beberapa Komponen Modal																			***Components of Capital***
a. Modal Disetor	2.258	3.042	3.693	4.295	6.931	6.983	6.987	6.602	7.200	7.200	6.277	6.338	6.338	6.666	6.731	6.837	6.737	7.087	*a. paid in Capital*
b. Cadangan	194	200	217	254	225	230	241	244	250	252	261	261	261	261	261	261	267	272	*b. Reserves*
c. L/R tahun berjalan	399	765	604	360	502	241	421	578	694	826	972	1.103	1.293	1.506	1.678	1.785	199	390	*c. Current Earnings(Profit/Loss)*
d. L/R tahun lalu	677	921	1.332	1.503	1.742	2.189	2.119	2.438	2.034	2.012	2.698	2.701	2.701	2.701	2.701	2.776	4.576	4.596	*d. Retained Earnings(Profit/Loss)*
e. Perkiraan tambahan modal	46	47	(1)	89	1.368	1.318	1.360	1.389	1.397	1.401	1.425	1.412	1.410	1.450	1.439	1.467	1.552	1.517	*e. Estimates of Additional paid in*
f. Modal pinjaman	87	256	459	444	281	220	381	208	249	673	697	847	847	830	764	826	934	584	*f. Loan Capital*

Ket: [1)] Lihat Penjelasan hal iv

Note: [1)] see explanation page iv

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	52.150	53.342	54.941	56.740	58.293	61.030	62.585	64.529	66.432	68.685	69.294	70.561	72.235	73.706	75.516	78.480	80.773	82.440	*a. Credit*
- Kepada Pihak Ketiga	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	68.749	69.998	71.655	73.069	74.836	77.753	80.016	81.651	*- To Third Party*
Rupiah	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	68.749	69.998	71.655	73.069	74.836	77.753	80.016	81.651	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Kepada Bank Lain	277	292	334	360	384	415	461	518	525	542	545	563	580	637	680	728	757	789	*- Inter Bank Credit*
Rupiah	277	292	334	360	384	415	461	518	525	542	545	563	580	637	680	728	757	789	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	1.244	1.407	1.217	2.654	1.718	2.247	2.409	2.257	1.939	2.946	1.562	1.370	1.908	1.437	1.315	2.476	1.924	1.796	*b. Interbank Placement*
- Giro	77	88	72	99	101	108	93	116	115	80	95	74	107	107	112	120	116	107	*- Current Account*
- Inter Bank Call Money	678	759	677	1.855	880	1.100	1.238	1.059	795	1.358	585	361	980	695	575	1.365	873	560	*- Inter Bank Call Money*
- Deposito Berjangka	212	280	190	384	446	710	780	804	715	1.192	598	647	523	352	357	707	658	835	*- Time Deposits*
- Lainnya	277	279	278	316	291	328	297	277	314	316	284	287	298	283	272	283	277	295	*- Others*
c. Penempatan pada Bank Indonesia	14.483	14.077	15.583	16.086	17.010	16.405	17.979	18.431	17.559	20.254	19.720	19.907	19.281	20.000	17.394	18.796	17.763	18.184	*c. Placement to Bank Indonesia*
- Giro	5.052	4.995	5.244	5.263	5.667	5.734	6.062	6.203	6.368	6.604	7.055	6.930	7.096	7.263	7.397	7.239	7.327	7.612	*- Current Account*
- Fine Tune Operation (FTO)	5.972	5.498	7.092	5.533	6.343	5.736	6.937	5.816	6.319	5.783	5.785	6.160	4.920	4.468	4.524	4.252	5.560	3.837	*- Fine Tune Operation (FTO)*
- Fasbi	1.980	1.997	1.725	3.807	3.435	4.013	3.292	5.016	3.222	5.082	5.413	5.537	6.131	7.104	4.131	5.868	3.700	5.278	*- Fasbi*
- Lainnya	1.479	1.587	1.522	1.483	1.564	921	1.688	1.396	1.650	2.784	1.467	1.279	1.134	1.165	1.341	1.438	1.176	1.457	*- Others*
d. Surat Berharga	8.486	8.349	6.786	7.173	7.181	7.366	7.616	7.858	8.669	9.608	10.383	10.233	10.177	10.172	10.543	9.988	10.006	9.938	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	3.636	4.166	2.358	2.672	2.842	2.995	3.013	3.263	3.447	3.866	4.509	3.752	3.642	3.551	3.543	3.470	3.587	3.257	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Treasury Bills*
- Obligasi	3.738	3.422	3.270	3.437	3.311	3.273	3.513	3.570	3.776	3.936	4.272	4.768	4.615	4.623	4.833	4.558	4.537	4.808	*- Bonds*
- Lainnya	1.112	761	1.157	1.064	1.027	1.099	1.089	1.024	1.446	1.806	1.603	1.712	1.920	1.998	2.167	1.960	1.883	1.873	*- Others*
e. Penyertaan	143	143	143	143	144	144	144	147	146	148	148	153	144	149	147	140	142	136	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.210	1.203	1.197	1.177	1.194	1.196	1.193	1.215	1.215	1.166	1.189	1.284	1.272	1.290	1.321	1.335	1.362	1.433	*f. Impairment on Financial Assets*
- Kredit yang diberikan	1.168	1.161	1.154	1.165	1.172	1.176	1.176	1.194	1.195	1.146	1.170	1.263	1.250	1.272	1.296	1.311	1.341	1.410	*- Credit*
- Surat Berharga	29	29	30	9	8	7	6	6	6	7	7	8	9	8	13	9	7	7	*- Securities*
- Lainnya	13	13	13	3	13	13	11	15	14	12	12	13	14	10	12	15	14	16	*- Others*
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	29	5	5	5	92	189	123	136	76	221	192	217	703	1.325	1.499	968	573	2.731	*h. Other claims*
Sumber Dana																		-	***Source of Funds***
a. Dana Pihak Ketiga	60.121	60.857	62.696	65.393	68.244	70.184	73.398	75.789	77.350	83.095	83.690	83.662	85.619	88.371	87.139	90.365	90.811	93.116	*a. Third Party Funds*
Rupiah	60.121	60.857	62.696	65.393	68.244	70.184	73.398	75.789	77.350	83.095	83.690	83.662	85.619	88.371	87.139	90.365	90.811	93.116	*Rupiah*
Giro	2.686	2.691	2.908	2.864	2.914	2.867	3.085	2.917	3.107	3.634	2.969	3.082	3.439	3.547	3.537	3.645	3.551	3.524	*Current Account*
Tabungan	6.919	6.973	7.344	7.762	8.236	8.146	9.039	9.431	9.834	10.281	10.796	10.473	10.664	11.422	11.253	12.403	11.889	12.103	*Savings Account*
Simpanan Berjangka	50.517	51.193	52.445	54.767	57.095	59.171	61.274	63.441	64.409	69.180	69.924	70.107	71.516	73.402	72.350	74.317	75.370	77.489	*Time Deposits*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Current Account*
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Savings Account*
Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	3	2	2	2	1	1	1	1	0	0	0	-	-	-	-	-	-	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	2.247	1.769	1.734	2.251	1.125	2.006	2.170	1.676	2.090	3.017	1.735	2.674	2.885	2.548	2.920	3.589	3.093	3.209	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	3.531	3.531	3.532	4.031	4.027	4.028	4.028	4.031	4.032	4.032	4.032	4.033	3.634	3.634	3.635	4.129	4.129	5.380	*d. Issued Securities*
e. Pinjaman yang Diterima	965	959	926	915	914	938	937	1.000	998	997	995	994	853	861	856	904	895	894	*e. Loans received*
Rupiah	965	959	926	915	914	938	937	1.000	998	997	995	994	853	861	856	904	895	894	*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)	-	-	-	0	-	-	-	-	-	-	-	1	59	59	59	59	59	59	*g. Other Liabilities*
h. Setoran Jaminan	8	9	8	9	8	8	8	9	9	10	7	7	6	7	6	6	7	8	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	6.987	6.602	7.200	7.200	6.277	6.338	6.338	6.666	6.731	6.837	6.737	7.087	7.138	7.154	7.214	7.231	7.260	7.260	*a. Paid In Capital*
b. Cadangan	241	244	250	252	261	261	261	261	261	261	267	272	278	279	289	250	257	257	*b. Reserves*
c. L/R Tahun lalu *	2.119	2.438	2.034	2.012	2.698	2.701	2.701	2.701	2.701	2.776	4.576	4.596	4.430	4.338	4.345	4.384	4.335	4.335	*c. Retained Earnings (Profit/Loss)* [1]
d. L/R Tahun berjalan sesudah pajak **	421	578	694	826	972	1.103	1.293	1.506	1.678	1.785	199	390	599	823	1.076	1.283	1.524	1.751	*d. Current Earnings (Profit /Loss)* [2]
e. Tambahan modal disetor	1.742	1.719	1.645	2.074	2.122	2.259	2.257	2.280	2.203	2.292	2.486	2.101	2.300	2.363	2.348	2.409	2.602	2.530	*e. Additional Paid In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	*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

[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

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit [1)]	55.955	71.881	96.385	120.754	143.707	145.945	149.427	152.882	156.810	161.654	164.753	167.632	170.352	173.415	176.645	175.702	174.872	177.886	*a. Credit [1)]*
Rupiah	55.919	71.529	95.751	120.244	143.174	145.459	148.860	152.328	156.345	160.929	164.003	166.879	169.425	172.474	175.637	174.668	173.816	176.833	*Rupiah*
Valas	36	351	635	510	534	486	567	553	465	725	750	753	927	941	1.007	1.034	1.056	1.052	*Foreign Exchange*
b. Antar Bank	21.139	14.786	19.517	22.312	29.634	28.506	28.672	28.093	31.417	32.221	31.322	32.410	36.797	30.792	33.418	37.963	31.599	34.265	*b. Inter-Bank*
Giro	1.191	2.332	734	970	1.299	2.145	1.698	1.582	1.627	900	2.563	2.010	2.328	1.437	1.337	1.410	2.374	1.644	*Demand Deposit*
Inter Bank	6.042	4.285	5.923	8.392	8.952	9.568	7.421	7.407	8.463	8.752	8.721	9.785	8.474	6.266	7.383	10.697	4.715	6.251	*Call Money*
Deposito	12.018	6.400	11.216	11.434	15.992	13.095	16.098	16.254	18.117	19.456	16.525	16.910	22.188	19.276	20.669	21.368	20.092	22.131	*Times Deposits*
Lainnya	1.888	1.769	1.645	1.516	3.391	3.698	3.455	2.849	3.210	3.113	3.514	3.705	3.808	3.813	4.029	4.487	4.418	4.239	*Others*
c. Penempatan di BI	69.589	62.827	45.986	32.609	47.372	68.004	72.238	69.176	71.568	76.464	76.145	66.467	82.041	79.859	79.850	66.726	78.041	85.880	*c. Placements at BI*
Giro	14.196	20.972	8.677	8.793	16.269	15.536	18.366	18.996	19.847	19.670	21.157	20.462	20.160	22.221	21.260	22.898	21.904	21.078	*Demand Deposit*
SBI	43.115	34.842	26.260	10.645	5.411	6.995	7.554	8.294	8.055	7.619	7.432	7.121	5.843	7.615	7.726	8.130	7.533	6.107	*Bank Indonesia Certificates (SBI)*
Call Money	4.973	4.000	4.709	6.191	14.763	29.131	31.794	24.516	26.665	28.573	28.103	18.600	35.976	26.484	28.514	14.836	34.178	43.486	*Call Money*
Lainnya	7.304	3.014	6.340	6.980	10.930	16.341	14.523	17.370	17.001	20.601	19.453	20.285	20.062	23.539	22.350	20.862	14.426	15.209	*Others*
d. Surat Berharga (tidak termasuk obligasi rekap)	3.654	9.503	10.212	9.750	3.359	3.530	3.038	4.669	5.408	3.038	2.754	2.692	2.949	3.480	3.763	3.217	3.719	5.710	*d. Securities (not including recapitalization bonds)*
e. Penyertaan	13	34	34	36	36	36	36	36	36	36	36	46	46	46	46	46	46	46	*e. Equity Participation*
f. Tagihan Lainnya	9	24	341	434	490	509	492	509	580	612	861	704	795	915	1.975	2.049	1.493	978	*f. Other Claims*
Sumber Dana																			***Source of Funds***
a. DPK	129.141	134.287	143.262	152.251	183.624	210.593	216.693	219.317	229.398	237.031	236.777	222.857	252.118	248.307	252.276	235.265	247.621	263.103	*a. Third Party Funds*
Rupiah	129.065	134.077	143.027	151.425	182.685	209.446	215.793	218.577	228.685	236.188	235.625	221.571	250.746	247.307	251.284	234.097	245.868	261.997	*- Rupiah*
Giro	74.692	69.123	70.653	63.553	61.725	87.860	89.039	89.689	94.808	99.843	94.420	76.146	104.596	99.672	103.257	88.033	96.327	104.244	*Demand Deposits*
Deposito	29.365	31.750	34.877	44.148	67.365	75.939	81.876	83.266	87.788	89.799	91.721	92.521	95.448	95.559	93.571	78.734	88.125	100.485	*Times Deposits*
Tabungan	25.008	33.205	37.497	43.724	53.595	45.647	44.878	45.622	46.088	46.545	49.484	52.904	50.703	52.077	54.456	67.329	61.416	57.268	*Savings Deposits*
Valas	75	209	235	826	939	1.147	900	740	712	844	1.151	1.286	1.372	1.000	992	1.169	1.753	1.106	*- Foreign Exchange*
Giro	31	167	93	294	471	392	384	334	295	390	367	316	448	169	304	362	973	285	*Demand Deposits*
Deposito	44	42	138	525	450	731	494	387	400	437	769	954	906	814	668	787	763	804	*Times Deposits*
Tabungan	-	1	4	7	19	24	21	19	18	16	15	16	17	16	20	20	17	17	*Savings Deposits*
b. Kewajiban kpd BI	144	99	882	41	19	19	17	17	17	14	13	13	11	11	10	9	9	8	*b. Liabilities owed to BI*
c. Antar Bank	4.307	5.733	10.092	13.084	14.823	8.013	8.791	7.626	9.162	10.048	10.590	10.651	10.740	9.932	11.457	15.760	9.695	8.959	*c. Inter-Bank*
d. Surat Berharga	3.026	2.997	2.887	2.340	2.126	4.221	4.220	4.227	4.740	5.015	6.319	6.339	6.325	5.946	5.947	5.197	5.736	5.634	*d. Securities*
e. Pinjaman yang Diterima	905	1.089	1.310	1.559	1.561	1.535	1.533	1.525	1.501	1.770	1.767	1.763	1.738	2.104	2.085	3.216	2.680	2.689	*e. Loans received*
Rupiah	905	1.089	1.310	1.559	1.561	1.535	1.533	1.525	1.501	1.770	1.767	1.763	1.738	2.104	2.085	3.216	2.680	2.689	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
f. Kewajiban Lainnya	5.871	6.812	4.627	4.453	1.781	532	603	604	539	673	745	1.237	819	696	781	3.025	960	812	*f. Other Liabilities*
g. Setoran Jaminan	232	466	543	554	407	266	252	254	250	206	210	224	238	255	253	394	307	258	*g. Guarantee Deposits*
Beberapa Komponen Modal																			***Components of Capital***
a. Modal Disetor	7.136	8.979	9.903	11.501	13.200	13.225	13.550	13.646	13.757	13.985	14.064	14.121	14.215	14.278	14.298	14.528	14.857	15.077	*a. paid in Capital*
b. Cadangan	1.782	2.367	3.072	4.190	5.570	5.538	6.011	6.566	7.356	7.642	7.686	7.729	7.728	7.746	7.719	7.773	7.786	7.822	*b. Reserves*
c. L/R tahun berjalan	3.908	4.530	5.751	6.488	7.511	1.320	2.142	2.776	3.420	4.141	4.836	5.249	6.169	6.901	7.636	7.954	887	1.583	*c. Current Earnings(Profit/Loss)*
d. L/R tahun lalu	(68)	(75)	22	4	63	8.481	6.160	4.299	1.262	613	189	62	62	76	133	255	8.968	9.017	*d. Retained Earnings(Profit/Loss)*
e. Perkiraan tambahan modal	51	28	(200)	36	1.016	946	968	989	995	1.006	987	989	990	1.010	994	1.054	1.072	1.055	*e. Estimates of Additional paid in*
f. Modal pinjaman	331	220	206	372	615	643	402	508	459	575	572	521	479	398	783	1.147	840	855	*f. Loan Capital*

Ket: [1)] Lihat Penjelasan hal iv
[r)] revisi

[1)] see explanation page iv
[r)] revised

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	149.563	152.984	156.917	161.776	164.869	167.760	170.468	173.559	176.784	175.839	175.012	178.013	182.422	186.939	192.413	198.908	202.847	205.239	*a. Credit*
- Kepada Pihak Ketiga	149.427	152.882	156.810	161.654	164.753	167.632	170.352	173.415	176.645	175.702	174.872	177.881	182.268	186.736	192.197	198.634	202.561	204.939	*- To Third Party*
Rupiah	148.860	152.328	156.345	160.929	164.003	166.879	169.425	172.474	175.637	174.668	173.816	176.829	181.102	185.583	190.961	197.281	201.196	203.595	*Rupiah*
Valas	567	553	465	725	750	753	927	941	1.007	1.034	1.056	1.052	1.166	1.154	1.236	1.353	1.365	1.344	*Foreign Exchange*
- Kepada Bank Lain	136	102	107	122	116	128	116	144	139	137	140	132	154	203	216	274	286	299	*- Inter Bank Credit*
Rupiah	136	102	107	122	116	128	116	144	139	137	140	132	154	203	216	274	286	299	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	25.567	25.524	28.541	29.424	28.176	29.299	33.583	27.600	30.075	34.116	27.907	30.537	42.700	41.505	48.087	52.518	43.958	40.512	*b. Interbank Placement*
- Giro	1.698	1.582	1.627	900	2.563	2.010	2.328	1.437	1.337	1.410	2.374	1.644	1.761	4.144	1.769	1.816	1.803	1.222	*- Current Account*
- Inter Bank Call Money	7.421	7.407	8.463	8.752	8.721	9.785	8.474	6.266	7.383	10.697	4.715	6.251	10.205	6.943	11.366	17.162	13.351	11.617	*- Inter Bank Call Money*
- Deposito Berjangka	16.098	16.254	18.117	19.456	16.525	16.910	22.188	19.276	20.669	21.368	20.092	22.131	30.187	29.863	34.383	33.029	28.266	27.137	*- Time Deposits*
- Lainnya	350	281	334	316	367	593	594	621	685	640	726	511	546	556	569	511	538	536	*- Others*
c. Penempatan pada Bank Indonesia	58.183	55.260	57.552	61.811	58.906	44.303	64.106	53.925	56.199	44.938	59.032	69.088	82.709	81.913	66.037	62.002	66.003	51.667	*c. Placement to Bank Indonesia*
- Giro	18.366	18.996	19.847	19.670	21.157	20.462	20.160	22.221	21.260	22.898	21.904	21.078	23.667	28.335	28.023	29.339	29.037	26.557	*- Current Account*
- Fine Tune Operation (FTO)	3.747	3.449	4.150	3.932	1.930	399	455	589	815	318	5.252	3.748	1.830	2.101	12.878	5.521	18.474	5.250	*- Fine Tune Operation (FTO)*
- Fasbi	28.047	21.067	22.515	24.641	26.173	18.200	35.521	25.895	27.699	14.518	28.926	39.738	52.555	47.822	21.737	24.929	13.888	18.882	*- Fasbi*
- Lainnya	8.023	11.748	11.040	13.568	9.646	5.242	7.970	5.220	6.425	7.205	2.950	4.525	4.657	3.655	3.398	2.213	4.605	978	*- Others*
d. Surat Berharga	12.154	14.476	15.072	12.360	12.243	11.778	10.907	13.119	13.656	14.139	13.995	14.509	16.758	17.678	20.545	22.609	20.588	23.050	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	7.554	8.294	8.055	7.619	7.432	7.121	5.843	7.615	7.726	8.130	7.533	6.107	7.844	8.099	9.309	10.120	9.208	9.963	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	-	3	-	-	-	-	-	-	-	-	-	-	-	160	-	-	-	-	*- Treasury Bills*
- Obligasi	4.241	3.678	3.621	3.649	3.802	3.923	4.207	4.562	4.910	4.640	4.987	6.800	7.284	7.975	9.844	10.852	9.629	11.361	*- Bonds*
- Lainnya	358	2.502	3.396	1.092	1.009	734	857	942	1.020	1.368	1.475	1.603	1.630	1.444	1.392	1.637	1.751	1.726	*- Others*
e. Penyertaan	568	564	564	563	565	575	575	574	574	574	575	575	573	578	579	579	680	680	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.996	4.177	4.193	4.153	4.256	4.392	4.310	4.389	4.388	3.181	3.209	3.152	3.159	3.331	3.408	3.506	3.654	3.670	*f. Impairment on Financial Assets*
- Kredit yang diberikan	3.833	3.980	4.074	4.040	4.136	4.280	4.195	4.270	4.223	3.112	3.151	3.169	3.148	3.448	3.520	3.491	3.656	3.677	*- Credit*
- Surat Berharga	16	17	16	16	17	17	17	15	10	17	15	14	14	13	13	13	14	13	*- Securities*
- Lainnya	147	180	102	98	103	96	97	105	155	51	44	(31)	(3)	(130)	(125)	2	(16)	(20)	*- Others*
g. Tagihan Spot dan Derivatif	-	0	-	-	0	0	-	0	0	-	0	0	-	0	2	-	1	0	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	7.024	5.610	6.248	7.101	9.923	15.054	12.208	18.462	17.093	15.139	12.276	10.955	11.927	15.014	12.610	13.409	12.017	15.351	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	216.693	219.317	229.398	237.031	236.777	222.857	252.118	248.307	252.276	235.265	247.621	263.103	294.986	303.670	300.782	310.028	307.036	297.228	*a. Third Party Funds*
Rupiah	215.793	218.577	228.685	236.188	235.625	221.571	250.746	247.307	251.284	234.097	245.868	261.997	293.985	302.381	299.483	309.026	306.131	296.268	*Rupiah*
Giro	89.039	89.689	94.808	99.843	94.420	76.146	104.596	99.672	103.257	88.033	96.327	104.244	126.641	124.625	119.931	128.356	121.124	114.856	*Current Account*
Tabungan	44.878	45.622	46.088	46.545	49.484	52.904	50.703	52.077	54.456	67.329	61.416	57.268	56.106	60.071	59.771	60.967	64.088	63.027	*Savings Account*
Simpanan Berjangka	81.876	83.266	87.788	89.799	91.721	92.521	95.448	95.559	93.571	78.734	88.125	100.485	111.238	117.685	119.781	119.703	120.919	118.384	*Time Deposits*
Valas	900	740	712	844	1.151	1.286	1.372	1.000	992	1.169	1.753	1.106	1.001	1.290	1.299	1.002	906	960	*Foreign Exchange*
Giro	384	334	295	390	367	316	448	169	304	362	973	285	215	229	243	248	189	210	*Current Account*
Tabungan	21	19	18	16	15	16	17	16	20	20	17	17	19	18	19	20	19	23	*Savings Account*
Simpanan Berjangka	494	387	400	437	769	954	906	814	668	787	763	804	767	1.043	1.036	735	697	727	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	17	17	17	14	13	13	11	11	10	9	9	8	8	8	8	7	6	6	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	7.310	6.106	7.691	8.291	8.250	8.249	8.417	7.613	9.186	13.337	7.096	6.164	6.828	5.605	6.374	6.268	5.713	5.456	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	5.534	5.565	6.035	6.569	8.468	8.552	8.468	8.069	8.070	7.289	8.007	8.058	8.018	8.019	8.020	8.069	7.687	7.938	*d. Issued Securities*
e. Pinjaman yang Diterima	1.367	1.352	1.325	1.314	1.307	1.302	1.274	1.263	1.258	2.465	1.936	1.937	1.894	1.882	1.879	1.833	1.824	1.821	*e. Loans received*
Rupiah	1.367	1.352	1.325	1.314	1.307	1.302	1.274	1.263	1.258	2.465	1.936	1.937	1.894	1.882	1.879	1.833	1.824	1.821	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-	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)	5	4	7	6	3	3	3	17	58	79	115	125	157	159	160	154	101	107	*g. Other Liabilities*
h. Setoran Jaminan	252	254	250	206	210	224	238	255	253	394	307	258	241	237	241	233	234	245	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	13.550	13.646	13.757	13.985	14.064	14.121	14.215	14.278	14.298	14.528	14.857	15.077	15.946	15.994	17.564	18.037	18.785	18.839	*a. Paid In Capital*
b. Cadangan	6.011	6.566	7.356	7.642	7.686	7.729	7.728	7.746	7.719	7.773	7.786	7.822	8.448	8.622	7.891	8.238	8.396	8.432	*b. Reserves*
c. L/R Tahun lalu *	6.160	4.299	1.262	613	189	62	62	76	133	255	8.968	9.017	5.878	4.483	2.704	1.109	468	401	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak **	2.142	2.776	3.420	4.141	4.836	5.249	6.169	6.901	7.636	7.954	887	1.583	2.321	3.042	3.769	4.557	5.338	6.027	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	1.359	1.488	1.444	1.602	1.549	1.500	1.459	1.398	1.767	2.190	1.902	1.900	1.734	1.812	1.670	1.370	1.996	2.027	*e. Additional Paid In Capital*
f. Modal Pinjaman	334	334	334	634	634	633	633	1.031	1.031	1.112	1.112	1.113	1.103	1.103	1.103	1.328	1.328	1.328	*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

[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

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit [1)]	40.833	58.520	75.849	80.977	99.020	94.606	96.821	97.360	100.362	103.579	104.378	109.307	111.733	115.938	120.398	120.389	122.976	124.746	*a. Credit [1)]*
Rupiah	18.166	23.634	33.360	43.962	50.311	49.664	50.348	50.553	52.020	52.835	52.238	54.653	55.546	56.300	57.193	57.276	58.822	60.295	*Rupiah*
Valas	22.667	34.886	42.489	37.015	48.709	44.943	46.473	46.806	48.342	50.744	52.140	54.654	56.188	59.639	63.205	63.113	64.155	64.451	*Foreign Exchange*
b. Antar Bank	6.901	7.137	14.821	16.828	12.144	16.346	14.406	13.503	12.526	11.945	10.034	11.526	11.664	12.434	11.880	15.172	13.289	16.277	*b. Inter-Bank*
Giro	639	803	3.727	5.348	2.748	4.475	3.497	4.072	3.073	3.171	2.497	3.138	3.012	3.463	3.654	6.202	4.766	4.444	*Demand Deposit*
Inter Bank	4.910	4.569	7.212	9.495	5.679	7.470	6.629	4.767	4.795	4.999	3.197	4.542	4.655	5.250	4.077	4.461	4.077	6.595	*Call Money*
Deposito	162	-	109	114	202	198	195	192	191	192	289	291	301	303	311	436	188	407	*Times Deposits*
Lainnya	1.190	1.765	3.773	1.871	3.515	4.204	4.085	4.472	4.467	3.583	4.051	3.554	3.697	3.418	3.838	4.074	4.258	4.831	*Others*
c. Penempatan di BI	10.266	16.566	15.687	23.781	24.116	22.481	26.438	23.810	25.630	26.669	29.666	25.325	25.354	27.942	27.392	29.434	33.263	31.087	*c. Placements at BI*
Giro	2.139	3.686	2.724	3.538	5.840	7.877	8.501	7.902	8.769	10.425	10.462	10.893	11.237	10.918	11.417	12.529	12.051	12.975	*Demand Deposit*
SBI	7.023	11.830	10.384	17.909	9.585	7.228	8.123	7.648	5.824	5.569	5.773	5.170	5.521	6.455	6.904	7.213	6.982	6.041	*Bank Indonesia Certificates (SBI)*
Call Money	1.082	296	1.542	2.110	6.994	6.147	8.028	6.531	8.572	8.692	11.721	7.999	7.433	9.337	8.043	8.364	12.334	9.654	*Call Money*
Lainnya	22	755	1.037	224	1.697	1.229	1.786	1.729	2.465	1.983	1.710	1.263	1.163	1.232	1.028	1.328	1.897	2.417	*Others*
d. Surat Berharga (tidak termasuk obligasi rekap)	2.073	3.262	3.726	5.907	5.792	5.567	4.287	4.667	5.498	5.164	3.679	4.272	6.884	4.344	7.090	5.080	5.081	6.381	*d. Securities (not including recapitalization bonds)*
e. Penyertaan	36	37	40	73	109	109	111	111	111	111	111	111	111	111	112	112	112	110	*e. Equity Participation*
f. Tagihan Lainnya	2.328	2.523	4.727	4.117	4.816	4.497	5.033	5.156	5.403	6.140	6.527	6.956	6.224	6.641	6.933	6.783	6.700	7.060	*f. Other Claims*
Sumber Dana																			***Source of Funds***
a. DPK	35.927	54.934	76.902	94.761	98.161	96.183	97.746	95.698	98.794	100.610	98.768	99.384	100.932	104.593	108.890	110.865	116.319	118.505	*a. Third Party Funds*
Rupiah	16.112	26.779	37.691	54.321	54.292	51.438	52.440	52.396	55.296	56.622	55.906	55.234	56.312	58.180	61.665	61.217	64.952	65.702	*- Rupiah*
Giro	2.715	4.112	4.976	7.136	7.984	8.228	8.583	7.868	8.380	8.498	8.401	8.278	9.172	9.195	11.090	9.404	10.355	11.580	*Demand Deposits*
Deposito	12.173	21.197	29.691	43.203	40.151	37.065	37.848	38.299	40.331	41.242	39.784	39.945	39.721	41.339	42.620	43.504	46.147	45.628	*Times Deposits*
Tabungan	1.224	1.471	3.023	3.983	6.156	6.145	6.009	6.230	6.586	6.881	7.720	7.012	7.418	7.646	7.955	8.310	8.451	8.494	*Savings Deposits*
Valas	19.815	28.154	39.211	40.440	43.869	44.745	45.306	43.301	43.498	43.988	42.863	44.150	44.620	46.412	47.226	49.647	51.366	52.802	*- Foreign Exchange*
Giro	7.410	9.155	13.896	14.336	14.295	14.880	14.492	14.041	14.639	15.151	12.799	13.235	13.785	14.964	15.657	15.797	16.186	16.360	*Demand Deposits*
Deposito	12.405	18.999	25.315	22.668	21.223	21.568	22.440	20.802	20.653	19.999	21.153	21.654	21.659	22.201	21.558	23.749	24.870	26.846	*Times Deposits*
Tabungan	-	-	0	3.436	8.351	8.297	8.374	8.458	8.206	8.838	8.911	9.262	9.177	9.247	10.010	10.101	10.310	9.596	*Savings Deposits*
b. Kewajiban kpd BI	-	-	0	0	0	0	0	0	0	0	0	0	9	5	1	7	269	47	*b. Liabilities owed to BI*
c. Antar Bank	14.048	17.644	18.292	16.119	24.873	22.500	24.071	22.969	25.357	26.427	28.744	30.739	33.438	34.921	35.756	37.608	35.731	37.811	*c. Inter-Bank*
d. Surat Berharga	-	-	99	99	248	248	248	148	148	148	148	148	148	148	149	149	149	149	*d. Securities*
e. Pinjaman yang Diterima	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	*e. Loans received*
Rupiah	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
f. Kewajiban Lainnya	416	588	2.411	835	628	747	761	736	698	631	718	585	829	600	942	775	630	536	*f. Other Liabilities*
g. Setoran Jaminan	175	134	91	143	102	112	132	99	81	89	54	65	68	97	114	56	37	40	*g. Guarantee Deposits*
Beberapa Komponen Modal																			***Components of Capital***
a. Modal Disetor	8.002	9.434	10.673	11.650	11.324	10.749	12.121	12.121	12.121	11.316	11.316	11.551	11.551	13.151	13.151	13.151	13.600	13.600	*a. paid in Capital*
b. Cadangan	592	646	927	1.160	1.314	1.304	1.281	1.294	1.324	1.442	1.445	1.445	1.444	1.445	1.444	1.445	1.447	1.446	*b. Reserves*
c. L/R tahun berjalan	1.561	1.656	2.026	2.129	2.063	364	604	800	920	1.120	1.167	1.378	1.696	2.051	2.219	2.434	348	580	*c. Current Earnings(Profit/Loss)*
d. L/R tahun lalu	1.786	3.579	4.920	6.900	7.468	9.076	9.095	9.020	9.052	9.573	9.580	9.578	9.571	9.580	9.580	9.774	12.251	12.243	*d. Retained Earnings(Profit/Loss)*
e. Perkiraan tambahan modal	(400)	(343)	(487)	(369)	(348)	(378)	233	268	270	285	293	288	279	289	280	286	322	302	*e. Estimates of Additional paid in*
f. Modal pinjaman	456	329	382	329	1.948	3.727	2.190	1.740	1.740	2.875	2.875	2.640	2.640	1.040	1.489	1.489	1.040	1.040	*f. Loan Capital*

Ket: [1)] Lihat Penjelasan hal iv

Note: [1)] see explanation page iv

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	96.827	97.367	100.369	103.587	104.387	109.315	111.739	115.946	120.405	120.394	122.982	124.748	128.464	131.755	136.400	140.788	143.784	147.631	*a. Credit*
- Kepada Pihak Ketiga	96.821	97.360	100.362	103.579	104.378	109.307	111.733	115.938	120.398	120.389	122.976	124.746	128.457	131.747	136.393	140.784	143.778	147.628	*- To Third Party*
Rupiah	50.348	50.553	52.020	52.835	52.238	54.653	55.546	56.300	57.193	57.276	58.822	60.295	61.635	63.898	65.825	69.703	72.653	75.820	*Rupiah*
Valas	46.473	46.806	48.342	50.744	52.140	54.654	56.188	59.639	63.205	63.113	64.155	64.451	66.821	67.848	70.568	71.081	71.125	71.809	*Foreign Exchange*
- Kepada Bank Lain	6	7	7	8	9	8	6	8	7	5	6	2	8	9	7	5	6	3	*- Inter Bank Credit*
Rupiah	6	7	7	8	9	8	6	8	7	5	6	2	8	9	7	5	6	3	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	10.380	9.048	8.141	8.372	5.996	7.988	7.990	9.028	8.050	11.115	9.039	11.450	10.527	13.048	11.517	8.733	11.263	10.893	*b. Interbank Placement*
- Giro	3.497	4.072	3.073	3.171	2.497	3.138	3.012	3.463	3.654	6.202	4.766	4.444	3.845	5.863	4.629	4.630	5.080	5.729	*- Current Account*
- Inter Bank Call Money	6.629	4.767	4.795	4.999	3.197	4.542	4.655	5.250	4.077	4.461	4.077	6.595	6.218	6.933	6.462	3.673	5.919	4.894	*- Inter Bank Call Money*
- Deposito Berjangka	195	192	191	192	289	291	301	303	311	436	188	407	412	248	422	364	255	257	*- Time Deposits*
- Lainnya	58	17	82	10	13	16	23	12	8	17	8	4	52	3	4	66	8	13	*- Others*
c. Penempatan pada Bank Indonesia	18.315	16.136	19.763	20.857	23.615	19.878	19.419	20.962	20.103	21.493	24.947	23.138	24.339	21.416	20.989	18.210	17.850	19.152	*c. Placement to Bank Indonesia*
- Giro	8.501	7.902	8.769	10.425	10.462	10.893	11.237	10.918	11.417	12.529	12.051	12.975	13.433	12.686	13.491	13.746	13.415	13.783	*- Current Account*
- Fine Tune Operation (FTO)	5.106	4.221	5.808	4.864	5.759	4.820	5.047	3.581	3.339	2.862	1.861	1.328	929	1.051	2.401	1.735	1.944	1.960	*- Fine Tune Operation (FTO)*
- Fasbi	2.922	2.311	2.764	3.828	5.962	3.180	2.386	5.756	4.704	5.501	10.474	8.325	9.559	7.264	4.612	2.309	2.171	3.035	*- Fasbi*
- Lainnya	1.786	1.703	2.422	1.741	1.431	985	749	707	643	600	562	509	418	415	484	420	320	373	*- Others*
d. Surat Berharga	16.193	16.388	15.404	14.446	13.343	12.659	16.178	14.275	17.937	16.177	16.055	16.996	18.480	17.767	19.021	19.253	17.822	17.721	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	8.123	7.648	5.824	5.569	5.773	5.170	5.521	6.455	6.904	7.213	6.982	6.041	7.004	7.359	7.686	6.882	6.074	5.547	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	7	11	17	190	130	3	1.028	2	1.282	75	130	589	958	97	375	785	72	337	*- Treasury Bills*
- Obligasi	6.563	6.663	5.593	6.805	5.528	5.481	7.599	5.898	7.601	6.526	6.502	7.228	7.301	7.114	7.875	8.484	8.250	8.476	*- Bonds*
- Lainnya	1.500	2.066	3.970	1.881	1.913	2.005	2.030	1.920	2.150	2.363	2.442	3.139	3.217	3.197	3.085	3.102	3.427	3.361	*- Others*
e. Penyertaan	111	111	111	111	111	111	111	111	112	112	112	110	81	81	81	81	81	81	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.183	2.165	2.215	2.280	2.479	2.494	2.537	2.582	2.649	2.489	2.353	2.359	2.359	2.328	2.321	2.366	2.366	2.470	*f. Impairment on Financial Assets*
- Kredit yang diberikan	2.081	2.057	2.105	2.169	2.315	2.341	2.390	2.440	2.490	2.332	2.238	2.226	2.215	2.187	2.179	2.234	2.236	2.358	*- Credit*
- Surat Berharga	2	5	6	6	6	6	7	6	5	5	2	4	3	3	3	3	3	5	*- Securities*
- Lainnya	100	102	104	106	159	148	140	136	154	151	113	129	141	138	139	129	126	107	*- Others*
g. Tagihan Spot dan Derivatif	1.042	1.284	1.557	1.231	1.495	1.543	1.357	1.168	1.234	1.125	1.182	1.081	1.018	1.028	1.557	1.506	1.494	1.521	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	5.053	5.147	5.085	5.845	6.255	6.461	6.208	6.681	7.012	7.206	7.611	8.515	8.328	8.637	9.301	8.084	8.149	6.784	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	97.746	95.698	98.794	100.610	98.768	99.384	100.932	104.593	108.890	110.865	116.319	118.505	121.530	126.129	129.341	123.685	125.177	129.582	*a. Third Party Funds*
Rupiah	52.440	52.396	55.296	56.622	55.906	55.234	56.312	58.180	61.665	61.217	64.952	65.702	68.101	69.330	69.078	63.993	65.659	67.095	*Rupiah*
Giro	8.583	7.868	8.380	8.498	8.401	8.278	9.172	9.195	11.090	9.404	10.355	11.580	10.447	11.317	11.673	11.357	11.915	11.817	*Current Account*
Tabungan	6.009	6.230	6.586	6.881	7.720	7.012	7.418	7.646	7.955	8.310	8.451	8.494	8.704	8.926	8.153	8.110	8.503	8.580	*Savings Account*
Simpanan Berjangka	37.848	38.299	40.331	41.242	39.784	39.945	39.721	41.339	42.620	43.504	46.147	45.628	48.950	49.087	49.252	44.525	45.241	46.697	*Time Deposits*
Valas	45.306	43.301	43.498	43.988	42.863	44.150	44.620	46.412	47.226	49.647	51.366	52.802	53.429	56.799	60.263	59.692	59.518	62.488	*Foreign Exchange*
Giro	14.492	14.041	14.639	15.151	12.799	13.235	13.785	14.964	15.657	15.797	16.186	16.360	15.221	16.125	19.142	20.608	20.633	21.391	*Current Account*
Tabungan	8.374	8.458	8.206	8.838	8.911	9.262	9.177	9.247	10.010	10.101	10.310	9.596	10.223	10.350	10.660	10.736	10.750	11.071	*Savings Account*
Simpanan Berjangka	22.440	20.802	20.653	19.999	21.153	21.654	21.659	22.201	21.558	23.749	24.870	26.846	27.985	30.324	30.460	28.349	28.135	30.026	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	252	45	345	404	63	159	49	173	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	10.038	8.493	8.898	7.542	9.073	8.747	9.046	9.131	8.428	8.673	7.221	9.350	10.355	8.447	9.163	12.727	12.300	12.114	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	396	296	296	297	297	297	297	297	795	795	795	795	795	795	795	796	1.095	1.095	*d. Issued Securities*
e. Pinjaman yang Diterima	8.216	8.496	9.867	12.052	12.418	14.422	16.874	17.972	18.365	20.229	19.757	19.343	20.176	20.018	20.906	20.425	22.620	22.408	*e. Loans received*
Rupiah	298	299	299	601	599	599	400	399	399	700	400	650	551	351	351	551	551	451	*Rupiah*
Valas	7.918	8.197	9.567	11.451	11.819	13.823	16.474	17.573	17.966	19.529	19.357	18.693	19.624	19.666	20.555	19.874	22.069	21.957	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	905	1.140	1.397	1.048	1.356	1.392	1.298	954	1.172	977	910	915	813	811	1.385	1.144	1.099	1.160	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	3.629	3.554	3.893	4.482	4.735	4.982	4.808	5.175	5.808	5.733	5.643	5.953	6.104	5.838	6.400	5.873	6.287	5.285	*g. Other Liabilities*
h. Setoran Jaminan	132	99	81	89	54	65	68	97	114	56	37	40	74	44	56	44	79	185	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	12.121	12.121	12.121	11.316	11.316	11.551	11.551	13.151	13.151	13.151	13.600	13.600	13.600	13.600	14.640	14.640	14.640	14.640	*a. Paid In Capital*
b. Cadangan	1.281	1.294	1.324	1.442	1.445	1.445	1.444	1.445	1.444	1.445	1.447	1.446	1.453	1.453	1.451	1.685	1.687	1.683	*b. Reserves*
c. L/R Tahun lalu *	9.095	9.020	9.052	9.573	9.580	9.578	9.571	9.580	9.580	9.774	12.251	12.243	12.162	12.138	12.046	11.723	11.657	11.657	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak **	604	800	920	1.120	1.167	1.378	1.696	2.051	2.219	2.434	348	580	774	1.096	1.477	1.770	2.064	2.281	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	2.423	2.008	2.010	3.160	3.168	2.928	2.919	1.329	1.769	1.775	1.362	1.342	1.334	1.332	264	265	266	246	*e. Additional Paid In Capital*
f. Modal Pinjaman	1.382	1.360	1.344	1.351	1.338	1.344	1.736	1.748	1.788	1.779	1.764	1.770	1.795	1.804	1.833	1.832	1.842	1.859	*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

[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

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit [1)]	73.230	83.856	113.372	100.011	113.004	117.054	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	138.261	141.249	*a. Credit [1)]*
Rupiah	36.951	39.171	49.420	49.846	50.348	51.307	51.114	50.142	51.342	48.631	51.359	53.804	52.612	52.152	51.958	52.277	52.386	55.519	*Rupiah*
Valas	36.279	44.685	63.952	50.165	62.656	65.747	67.313	68.616	70.215	71.695	73.835	76.352	79.485	80.470	83.796	84.209	85.874	85.730	*Foreign Exchange*
b. Antar Bank	33.770	37.246	59.163	61.885	43.223	43.457	42.197	39.390	38.841	35.601	33.858	33.385	36.156	35.630	40.281	39.544	39.562	39.344	*b. Inter-Bank*
Giro	704	1.280	1.465	2.524	1.923	2.215	1.940	2.536	3.615	2.185	2.014	2.992	2.063	2.133	2.613	3.371	2.994	2.564	*Demand Deposit*
Inter Bank	18.075	17.040	25.350	34.882	19.328	18.589	17.703	16.171	15.315	13.617	10.097	8.146	13.830	12.261	15.546	13.494	12.838	14.099	*Call Money*
Deposito	-	5	-	-	-	176	174	171	171	173	170	171	176	177	182	181	180	180	*Times Deposits*
Lainnya	14.992	18.921	32.348	24.479	21.972	22.477	22.380	20.511	19.741	19.627	21.577	22.077	20.087	21.059	21.940	22.497	23.550	22.500	*Others*
c. Penempatan di BI	23.157	31.195	20.437	22.505	42.290	42.984	48.997	49.663	56.656	66.192	61.833	58.564	61.227	60.584	58.428	59.150	62.674	63.315	*c. Placements at BI*
Giro	6.187	7.808	4.735	4.550	7.920	10.219	11.427	11.630	12.601	15.829	14.199	16.145	15.602	15.318	16.035	16.750	16.445	17.003	*Demand Deposit*
SBI	16.654	21.163	13.885	16.332	26.011	17.507	19.770	18.995	17.899	20.862	20.504	19.046	21.700	23.339	26.482	24.682	19.864	21.455	*Bank Indonesia Certificates (SBI)*
Call Money	315	1.904	1.817	1.064	7.914	13.315	14.103	15.356	22.342	23.000	18.933	14.331	3.299	5.750	3.875	2.938	23.273	18.231	*Call Money*
Lainnya	-	320	0	559	445	1.942	3.697	3.682	3.814	6.501	8.197	9.042	20.626	16.176	12.036	14.780	3.092	6.626	*Others*
d. Surat Berharga (tidak termasuk obligasi rekap)	8.367	8.633	8.709	10.350	7.002	9.494	9.393	8.010	9.193	8.457	7.977	12.210	21.589	17.451	18.346	16.781	15.945	18.989	*d. Securities (not including recapitalization bonds)*
e. Penyertaan	23	12	29	13	19	20	20	19	19	19	19	19	19	19	19	18	18	18	*e. Equity Participation*
f. Tagihan Lainnya	4.462	4.837	14.157	6.987	7.605	7.781	8.601	10.668	10.566	11.430	10.452	10.633	10.177	9.721	9.408	9.402	9.935	10.139	*f. Other Claims*
Sumber Dana																			***Source of Funds***
a. DPK	92.040	113.182	128.377	117.594	124.376	127.249	129.612	126.831	137.207	134.288	131.771	130.140	136.290	137.303	145.804	141.473	149.642	150.454	*a. Third Party Funds*
Rupiah	42.586	55.743	60.349	57.731	65.722	64.275	69.074	65.408	77.415	75.020	69.718	70.276	73.035	71.546	74.847	73.399	77.624	79.819	*- Rupiah*
Giro	12.515	20.655	17.290	19.242	24.689	24.624	25.051	24.098	33.395	34.448	26.775	25.605	28.796	27.653	29.468	27.683	31.940	34.142	*Demand Deposits*
Deposito	26.629	31.398	38.405	32.267	34.265	33.119	37.294	34.201	37.151	33.786	35.615	37.803	37.216	36.674	38.396	38.522	37.855	36.683	*Times Deposits*
Tabungan	3.442	3.690	4.654	6.222	6.768	6.531	6.728	7.109	6.869	6.786	7.329	6.868	7.023	7.218	6.983	7.195	7.829	8.994	*Savings Deposits*
Valas	49.455	57.438	68.028	59.864	58.653	62.975	60.538	61.423	59.791	59.268	62.052	59.864	63.255	65.758	70.956	68.074	72.018	70.635	*- Foreign Exchange*
Giro	22.412	25.353	32.064	32.612	34.197	37.554	35.419	36.667	34.334	34.928	36.562	33.395	34.618	38.020	41.015	39.498	41.812	41.754	*Demand Deposits*
Deposito	27.042	28.045	26.547	16.270	12.187	13.263	13.180	12.801	13.946	12.873	14.022	14.827	17.107	16.141	18.264	17.050	18.362	16.998	*Times Deposits*
Tabungan	-	4.040	9.417	10.982	12.270	12.157	11.939	11.955	11.511	11.466	11.468	11.641	11.530	11.596	11.677	11.526	11.843	11.883	*Savings Deposits*
b. Kewajiban kpd BI	-	-	648	731	2	52	80	110	123	124	392	447	30	54	88	60	59	30	*b. Liabilities owed to BI*
c. Antar Bank	26.566	21.357	28.764	19.890	24.332	26.703	26.421	25.829	24.008	25.330	23.804	27.771	35.446	30.851	28.756	29.766	22.334	27.795	*c. Inter-Bank*
d. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Securities*
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loans received*
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
f. Kewajiban Lainnya	1.832	3.350	10.374	2.759	939	958	911	1.064	850	882	1.023	1.155	2.130	1.423	2.411	1.758	1.509	1.300	*f. Other Liabilities*
g. Setoran Jaminan	440	809	947	851	752	494	524	520	493	551	535	499	546	499	488	498	460	482	*g. Guarantee Deposits*
Beberapa Komponen Modal																			***Components of Capital***
a. Modal Disetor	3.376	3.376	4.080	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	*a. paid in Capital*
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Reserves*
c. L/R tahun berjalan	3.000	2.998	4.257	3.983	3.907	681	1.378	1.604	1.819	2.074	2.327	2.944	3.811	4.413	4.646	5.289	986	1.657	*c. Current Earnings(Profit/Loss)*
d. L/R tahun lalu	3.757	3.614	6.616	8.814	10.670	14.532	14.048	13.814	13.450	13.497	12.758	12.704	12.704	12.289	12.289	12.503	17.699	17.766	*d. Retained Earnings(Profit/Loss)*
e. Perkiraan tambahan modal	1.210	970	(352)	144	108	32	47	84	51	62	94	68	52	113	118	173	285	199	*e. Estimates of Additional paid in*
f. Modal pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Loan Capital*

Ket: [1)] Lihat Penjelasan hal iv

[1)] see explanation page iv

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	121.303	121.510	123.941	123.587	129.071	134.873	136.359	137.730	140.996	141.882	143.696	145.673	147.613	150.305	160.130	160.667	165.750	168.857	*a. Credit*
- Kepada Pihak Ketiga	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	138.261	141.249	141.860	144.162	153.764	154.916	160.064	163.569	*- To Third Party*
Rupiah	51.114	50.142	51.342	48.631	51.359	53.804	52.612	52.152	51.958	52.277	52.386	55.519	53.515	55.490	58.370	57.722	59.863	63.465	*Rupiah*
Valas	67.313	68.616	70.215	71.695	73.835	76.352	79.485	80.470	83.796	84.209	85.874	85.730	88.345	88.672	95.394	97.194	100.201	100.104	*Foreign Exchange*
- Kepada Bank Lain	2.876	2.753	2.384	3.260	3.877	4.717	4.261	5.108	5.241	5.396	5.435	4.424	5.754	6.143	6.366	5.751	5.686	5.288	*- Inter Bank Credit*
Rupiah	43	50	15	104	134	531	531	531	530	529	528	527	526	525	524	523	523	122	*Rupiah*
Valas	2.833	2.702	2.369	3.156	3.743	4.186	3.730	4.577	4.711	4.867	4.907	3.897	5.227	5.618	5.841	5.227	5.164	5.167	*Foreign Exchange*
b. Penempatan pada Bank Lain	19.818	18.881	19.102	15.982	12.290	11.317	16.077	14.579	18.345	17.048	16.015	16.861	14.892	17.247	18.269	20.603	22.598	21.446	*b. Interbank Placement*
- Giro	1.940	2.536	3.615	2.185	2.014	2.992	2.063	2.133	2.613	3.371	2.994	2.564	2.452	2.461	1.914	3.239	3.461	3.395	*- Current Account*
- Inter Bank Call Money	17.703	16.171	15.315	13.617	10.097	8.146	13.830	12.261	15.546	13.494	12.838	14.099	12.240	14.583	16.087	17.095	18.867	17.778	*- Inter Bank Call Money*
- Deposito Berjangka	174	171	171	173	170	171	176	177	182	181	180	180	183	184	188	188	189	191	*- Time Deposits*
- Lainnya	1	2	1	8	9	9	8	9	4	1	3	18	18	18	81	81	81	83	*- Others*
c. Penempatan pada Bank Indonesia	28.031	29.861	37.835	42.235	37.002	35.157	33.000	33.558	31.748	31.595	40.365	37.343	37.510	33.297	32.054	28.560	27.381	31.021	*c. Placement to Bank Indonesia*
- Giro	11.427	11.630	12.601	15.829	14.199	16.145	15.602	15.318	16.035	16.750	16.445	17.003	17.553	16.675	16.703	16.604	16.404	17.154	*- Current Account*
- Fine Tune Operation (FTO)	560	502	386	329	407	237	223	179	45	299	12.337	12.203	9.423	8.878	8.363	8.239	7.832	7.960	*- Fine Tune Operation (FTO)*
- Fasbi	13.543	14.854	21.956	22.671	18.527	14.094	3.077	5.571	3.830	2.639	10.935	6.027	9.519	6.587	6.512	3.192	2.559	5.045	*- Fasbi*
- Lainnya	2.501	2.875	2.892	3.406	3.870	4.681	14.099	12.489	11.838	11.908	647	2.109	1.015	1.156	476	526	587	862	*- Others*
d. Surat Berharga	38.413	36.010	36.932	38.727	38.004	41.240	52.835	50.440	57.349	53.009	47.846	51.525	49.822	49.966	50.773	48.805	56.262	46.904	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	19.770	18.995	17.899	20.862	20.504	19.046	21.700	23.339	26.482	24.682	19.864	21.455	20.885	17.887	19.153	15.238	13.307	9.798	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	1.428	41	130	107	20	31	949	221	352	630	209	1.119	767	1.999	1.144	1.160	2.481	1.896	*- Treasury Bills*
- Obligasi	8.312	8.111	9.600	8.358	7.058	12.175	21.410	18.341	21.233	18.962	18.707	18.572	17.125	17.916	18.900	20.264	27.212	22.251	*- Bonds*
- Lainnya	8.904	8.862	9.302	9.400	10.424	9.987	8.776	8.538	9.281	8.734	9.067	10.379	11.045	12.164	11.576	12.144	13.262	12.959	*- Others*
e. Penyertaan	20	19	19	19	19	19	19	19	19	18	18	18	18	18	18	12	12	12	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	4.598	4.567	4.767	4.833	4.452	4.561	4.672	4.481	4.428	3.910	3.792	3.819	3.878	4.021	4.217	3.800	3.930	3.841	*f. Impairment on Financial Assets*
- Kredit yang diberikan	3.260	3.277	3.497	3.562	3.600	3.711	3.810	3.818	3.761	3.247	3.129	3.163	3.211	3.343	3.540	3.212	3.341	3.273	*- Credit*
- Surat Berharga	5	8	8	8	8	10	11	9	10	11	11	11	10	11	11	11	11	11	*- Securities*
- Lainnya	1.332	1.282	1.262	1.263	844	841	850	654	656	652	652	645	656	667	666	577	578	557	*- Others*
g. Tagihan Spot dan Derivatif	6.711	8.059	7.872	7.033	8.150	7.888	5.873	5.729	5.459	4.926	5.862	5.252	4.559	4.236	5.651	4.743	4.494	4.254	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	11.529	10.195	9.497	12.534	13.079	14.365	16.838	14.148	10.075	13.434	12.961	15.952	15.311	15.886	16.279	14.415	12.720	11.130	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	129.612	126.831	137.207	134.288	131.771	130.140	136.290	137.303	145.804	141.473	149.642	150.454	151.505	147.830	155.017	147.593	153.088	153.673	*a. Third Party Funds*
Rupiah	69.074	65.408	77.415	75.020	69.718	70.276	73.035	71.546	74.847	73.399	77.624	79.819	80.256	79.380	84.844	76.490	77.228	77.126	*Rupiah*
Giro	25.051	24.098	33.395	34.448	26.775	25.605	28.796	27.653	29.468	27.683	31.940	34.142	31.857	33.568	34.646	33.401	32.700	31.396	*Current Account*
Tabungan	6.728	7.109	6.869	6.786	7.329	6.868	7.023	7.218	6.983	7.195	7.829	8.994	9.587	9.753	9.495	8.679	9.005	8.543	*Savings Account*
Simpanan Berjangka	37.294	34.201	37.151	33.786	35.615	37.803	37.216	36.674	38.396	38.522	37.855	36.683	38.811	36.059	40.703	34.410	35.523	37.187	*Time Deposits*
Valas	60.538	61.423	59.791	59.268	62.052	59.864	63.255	65.758	70.956	68.074	72.018	70.635	71.249	68.450	70.173	71.103	75.860	76.546	*Foreign Exchange*
Giro	35.419	36.667	34.334	34.928	36.562	33.395	34.618	38.020	41.015	39.498	41.812	41.754	42.052	40.496	44.440	42.293	43.813	44.061	*Current Account*
Tabungan	11.939	11.955	11.511	11.466	11.468	11.641	11.530	11.596	11.677	11.526	11.843	11.883	12.086	11.954	11.577	11.785	13.865	14.068	*Savings Account*
Simpanan Berjangka	13.180	12.801	13.946	12.873	14.022	14.827	17.107	16.141	18.264	17.050	18.362	16.998	17.112	16.000	14.156	17.025	18.183	18.417	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	-	-	-	-	392	447	-	-	86	49	-	-	-	-	168	-	0	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	17.219	17.261	15.438	17.070	15.467	19.699	25.393	20.637	19.339	20.499	12.766	18.050	13.141	18.587	17.596	21.378	27.108	20.605	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	1.755	1.755	1.755	1.755	2.000	2.000	2.000	2.000	2.000	2.061	2.061	2.061	1.755	1.755	1.755	1.755	1.755	1.755	*d. Issued Securities*
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loans received*
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	3.808	4.315	4.013	3.644	3.717	3.702	5.439	4.247	5.767	4.686	4.408	3.823	3.767	3.716	7.628	5.533	5.144	5.542	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	4.316	3.348	3.509	3.547	3.328	3.091	4.212	5.000	3.626	3.938	4.160	4.720	5.460	4.851	5.076	4.973	5.879	4.980	*g. Other Liabilities*
h. Setoran Jaminan	524	520	493	551	535	499	546	499	488	498	460	482	709	564	577	456	420	433	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	4.289	4.289	4.289	4.289	4.289	*a. Paid In Capital*
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Reserves*
c. L/R Tahun lalu *	14.048	13.814	13.450	13.497	12.758	12.704	12.704	12.289	12.289	12.503	17.699	17.766	17.444	17.029	16.978	16.947	16.473	16.473	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak **	1.378	1.604	1.819	2.074	2.327	2.944	3.811	4.413	4.646	5.289	986	1.657	2.031	2.145	2.359	3.092	3.085	3.400	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	47	84	51	62	94	68	52	113	118	173	285	199	107	73	1	41	58	0	*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

[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

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb[r)]	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan[r)]	Feb	
A. Pendapatan operasional	**212.499**	**219.653**	**262.061**	**298.180**	**350.873**	**68.865**	**94.909**	**125.882**	**155.305**	**186.451**	**219.415**	**252.429**	**287.634**	**322.288**	**357.094**	**390.779**	**41.154**	**73.662**	***A. Operations Income***
1 Pendapatan bunga/bagi hasil/margin	174.463	176.036	201.775	233.750	251.562	45.624	71.138	94.100	117.210	141.635	167.632	193.371	219.912	245.964	270.999	298.261	28.626	51.748	*1. Income from interest/profit sharing/margin*
Penduduk	170.252	170.714	198.874	231.797	250.478	45.454	70.912	93.804	116.845	141.195	167.118	192.809	219.277	245.183	270.154	297.323	28.535	51.545	*Citizens*
a. Dari Bank Indonesia	18.095	17.874	16.129	18.117	16.980	3.865	5.763	7.600	9.582	11.541	13.545	15.547	17.370	19.226	20.964	24.021	2.017	3.724	*a. From Bank Indonesia*
b. Dari bank-bank lain	9.541	8.567	9.005	7.477	5.700	1.236	1.867	2.541	3.250	4.016	5.143	5.587	6.194	7.155	7.485	7.052	629	1.180	*b. From other banks*
c. Dari pihak ketiga bukan bank	142.616	144.272	173.739	206.203	227.798	40.354	63.282	83.663	104.014	125.639	148.430	171.675	195.713	218.802	241.706	266.250	25.889	46.642	*c. From Third Party non Banks*
Surat berharga	37.247	29.685	29.567	29.372	22.110	3.426	5.059	6.732	8.345	10.036	11.378	12.843	14.291	15.770	17.231	18.712	1.527	2.848	*Securities*
Kredit yang diberikan	104.794	113.813	142.927	175.504	203.844	36.609	57.726	76.224	94.854	114.655	135.900	157.416	179.808	201.381	222.623	245.548	24.087	43.423	*Credit disbursed*
Lainnya	575	774	1.245	1.328	1.844	318	497	707	815	947	1.152	1.416	1.614	1.651	1.852	1.989	275	371	*Others*
Bukan penduduk	4.211	5.323	2.901	1.953	1.083	170	225	296	365	440	514	562	635	781	845	938	91	203	*Non-citizens*
a. Kantor Pusat/Cabang sendiri di luar	968	987	766	679	28	7	10	12	17	17	17	17	21	23	25	21	0	7	*a. Head/Branch Offices outside of Indonesia*
b. Dari bank-bank lain	2.576	2.438	1.421	605	630	86	132	176	212	255	292	332	371	417	448	484	37	90	*b. From other banks*
c. Dari pihak ketiga bukan bank	667	1.898	714	669	425	76	83	108	135	168	205	212	243	342	373	433	54	105	*c. From Third Party non Banks*
Surat berharga	477	1.592	340	396	239	40	38	47	57	76	92	85	94	99	115	141	9	20	*Securities*
Kredit yang diberikan	159	258	264	185	174	35	45	61	78	92	113	127	149	229	258	292	43	82	*Credit disbursed*
Lainnya	31	48	110	88	12	1	0	0	0	0	0	0	0	14	0	0	2	3	*Others*
2 Kenaikan nilai surat berharga	4.545	2.670	2.090	2.761	8.482	7.736	2.828	3.802	4.608	5.643	7.024	8.129	9.504	11.048	12.137	12.612	1.969	4.232	*2. Increase in the value of securities*
3 Keuntungan Transaksi valuta asing/derivatif	11.755	13.142	26.748	24.390	48.300	7.207	8.754	11.529	13.740	14.853	16.652	18.962	22.542	25.114	29.628	30.118	6.629	10.167	*3. Profit from foreign exchange transactions/derivatives*
4 Deviden, komisi/provisi/fee	15.730	20.145	24.911	27.852	31.906	5.054	8.007	10.809	13.452	16.564	18.590	21.525	24.267	27.084	29.864	32.379	2.660	5.224	*4. Div*
5 Lainnya	6.051	7.659	6.537	9.427	10.623	3.244	4.183	5.642	6.295	7.755	9.517	10.442	11.409	13.077	14.465	17.410	1.269	2.292	*5. Others*
B. Beban operasional	**184.826**	**184.617**	**232.170**	**258.311**	**302.549**	**59.357**	**80.768**	**106.466**	**131.315**	**160.370**	**191.935**	**225.530**	**250.863**	**278.876**	**307.383**	**334.322**	**39.105**	**63.273**	***B. Operations Expenses***
1 Beban bunga/bagi hasil	91.374	79.627	88.813	104.496	101.777	19.548	29.229	38.491	48.316	58.042	68.818	78.967	88.717	98.971	109.067	119.408	11.963	21.072	*1. Interest/profit sharing charges*
Penduduk	88.449	76.126	85.155	101.776	99.957	17.987	27.438	36.696	46.489	56.320	67.066	77.219	86.910	97.100	107.147	117.527	10.161	19.261	*Citizens*
a. Kepada Bank Indonesia	437	456	453	535	702	103	153	202	254	314	363	410	456	502	550	606	52	102	*a. At Bank Indonesia*
b. Kepada bank-bank lain	5.568	4.964	5.341	3.924	4.528	833	1.282	1.683	2.129	2.564	2.928	3.282	3.706	4.157	4.539	4.925	399	713	*b. At other banks*
c. Kepada pihak ketiga bukan bank	82.444	70.706	79.361	97.316	94.727	17.051	26.004	34.811	44.106	53.443	63.775	73.527	82.748	92.441	102.058	111.996	9.709	18.446	*c. At third party non-banks*
Giro	7.536	8.392	9.225	9.754	9.266	1.620	2.461	3.226	4.034	4.910	5.839	6.714	7.608	8.494	9.386	10.359	1.045	1.972	*Demand Deposit*
Simpanan berjangka	58.061	45.905	51.975	68.845	59.734	10.696	16.396	22.038	27.973	33.748	39.841	46.018	52.103	58.442	64.641	70.938	6.377	12.195	*Time deposits*
Tabungan	12.991	12.536	14.089	15.254	16.648	3.066	4.692	6.275	7.927	9.605	11.246	12.941	14.584	16.223	17.858	19.575	1.729	3.229	*Savings Deposit*
Pinjaman yang diterima	577	551	587	689	5.196	881	1.394	1.865	2.356	2.959	4.237	4.629	4.740	5.163	5.633	5.982	103	160	*Loans received*
Surat berharga	2.710	2.735	2.299	1.884	2.814	641	800	1.065	1.371	1.673	1.980	2.370	2.747	3.066	3.363	3.744	289	583	*Securities*
Lainnya	569	587	1.185	890	1.070	147	261	341	445	548	633	855	967	1.053	1.178	1.398	168	306	*Others*
Bukan penduduk	2.919	3.495	3.597	2.700	1.098	186	266	340	428	515	604	633	725	826	925	919	127	235	*Non-Citizens*
a. Kantor Pusat/Cabang sendiri di luar	1.505	1.413	1.394	1.174	354	52	77	98	126	154	182	211	244	281	320	373	54	100	*a. Head/Branch Offices outside of Indonesia*
b. Kepada bank-bank lain	875	1.304	1.411	1.062	514	79	106	134	168	202	239	280	323	372	418	344	54	98	*b. At other banks*
c. Kepada pihak ketiga bukan bank	539	778	792	464	229	55	82	107	135	158	182	142	158	174	187	203	19	37	*c. At third party non-banks*
Giro	26	43	31	15	17	5	8	11	14	17	21	24	28	31	33	35	4	7	*Demand Deposit*
Simpanan berjangka	122	70	166	88	88	12	18	25	32	38	43	54	62	67	73	79	10	21	*Time deposits*
Tabungan	8	7	8	18	9	2	3	4	5	6	7	8	9	11	11	13	1	2	*Savings Deposit*
Pinjaman yang diterima	102	408	476	273	83	10	16	21	27	31	35	38	41	45	49	53	2	4	*Loans received*
Surat berharga	68	31	66	19	5	4	6	7	10	12	15	17	18	19	21	22	1	2	*Securities*
Lainnya	214	220	44	52	26	22	31	39	48	54	63	0	0	0	0	0	0	0	*Others*
Koreksi atas pendapatan bunga	5	6	61	20	722	1.375	1.525	1.454	1.399	1.207	1.148	1.114	1.082	1.044	995	962	1.676	1.576	*Corrections to interest income*
2 Kerugian transaksi valas/derivatif	9.745	10.966	20.146	18.234	44.614	6.835	7.944	10.532	12.485	13.420	17.819	17.095	20.102	21.819	26.196	26.191	5.817	8.892	*2. Losses on foreign exchange transactions / derivatives*
3 Komisi/provisi	989	1.268	1.791	1.834	3.479	403	644	797	1.011	1.536	2.230	2.583	2.835	3.209	3.424	3.749	197	626	*3. Commissions/provisions*
4 Penyusutan/amortisasi/penghapusan	29.596	29.285	44.925	50.860	57.268	9.058	16.781	20.548	24.249	31.755	38.142	51.604	54.971	60.096	63.196	64.472	9.737	12.395	*4. Depreciation/amortizations/write-offs*
5 Lainnya	53.122	63.472	76.496	82.886	95.410	23.513	26.169	36.098	45.253	55.617	64.925	75.280	84.238	94.781	105.500	120.502	11.390	20.289	*5. Others*
C. Laba Operasional	**27.719**	**35.035**	**29.891**	**39.869**	**48.325**	**9.508**	**14.142**	**19.416**	**23.990**	**26.081**	**27.480**	**26.900**	**36.771**	**43.411**	**49.711**	**56.457**	**2.049**	**10.389**	***C. Operations Profit***
D. Pendapatan non-operasional	**77.669**	**72.003**	**83.797**	**104.504**	**100.948**	**24.100**	**37.523**	**57.546**	**68.366**	**70.767**	**89.841**	**96.657**	**104.496**	**120.215**	**119.812**	**130.071**	**16.391**	**24.700**	***D. Non-Operations Income***
E. Beban non operasional	**64.832**	**57.180**	**65.531**	**82.589**	**73.218**	**19.480**	**28.828**	**47.062**	**55.023**	**50.276**	**63.796**	**62.361**	**68.869**	**82.639**	**80.525**	**89.392**	**8.538**	**15.452**	***E. Non-Operations Expenses***
F. Laba non operasional	**12.837**	**14.823**	**18.267**	**21.915**	**27.730**	**4.619**	**8.696**	**10.485**	**13.343**	**20.491**	**26.045**	**34.296**	**35.627**	**37.577**	**39.287**	**40.679**	**7.853**	**9.248**	***F. Non-Operations Profit***
G. Laba tahun berjalan	**40.555**	**49.859**	**48.158**	**61.784**	**76.140**	**14.118**	**22.887**	**30.050**	**37.303**	**46.689**	**53.614**	**61.217**	**72.533**	**81.192**	**89.060**	**97.068**	**9.902**	**19.637**	***G. Current profit***
H. Laba (setelah taksiran pajak penghasilan)	**28.334**	**35.015**	**30.606**	**45.215**	**57.309**	**11.037**	**18.319**	**23.944**	**29.544**	**37.096**	**42.397**	**48.240**	**56.748**	**63.603**	**69.446**	**75.077**	**7.922**	**15.513**	***H. Profit (after calculation of income taxes)***

Ket : [r)] Revisi
*) Angka Sementara

Note : [r)] Revised
**) Temporary Figures*

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	88.102	117.093	146.307	176.981	209.393	234.871	268.080	307.308	329.612	364.339	35.763	63.435	92.329	124.665	156.634	189.405	222.219	254.854	*1. Interest Income*
a. Dari Bank Indonesia	3.478	4.548	5.800	7.030	8.323	9.565	10.715	11.875	12.876	15.019	1.309	2.378	3.407	4.260	5.075	5.757	6.456	7.050	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	1.355	1.840	2.399	2.996	3.590	4.044	4.582	5.067	5.487	4.882	398	684	969	1.272	1.622	2.022	2.430	2.836	*b. From interbank placement*
c. Dari surat berharga	7.618	10.134	12.546	15.036	17.594	19.355	21.713	24.233	26.161	28.582	2.281	4.276	6.282	8.341	10.410	12.355	14.493	16.455	*c. From securities*
d. Dari Kredit yang diberikan	57.948	76.538	95.204	115.070	136.416	157.380	180.493	202.217	223.530	246.545	25.707	44.664	64.489	88.029	110.570	133.603	157.104	180.849	*d. From credit*
- kepada pihak ketiga bukan bank	57.766	76.298	94.911	114.716	136.003	156.909	179.954	201.610	222.861	245.807	25.627	44.510	64.258	87.715	110.179	133.133	156.549	180.208	*- To Third Party non Bank*
- kepada bank lain	182	240	293	354	413	471	539	607	669	738	80	154	231	314	391	471	555	640	*- To other Bank*
e. Lainnya	17.703	24.034	30.358	36.848	43.469	44.527	50.577	63.916	61.558	69.312	6.068	11.434	17.183	22.764	28.958	35.668	41.736	47.664	*e Others*
2. Beban Bunga	46.193	61.513	77.434	93.411	110.584	121.209	136.899	160.320	167.682	185.619	19.796	34.144	46.689	61.506	76.579	91.672	106.838	121.855	*2. Interest Expenses*
a. Kepada Bank Indonesia	149	198	250	301	349	395	441	487	534	591	49	97	146	196	252	302	353	410	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	674	888	1.137	1.393	1.657	1.856	2.146	2.407	2.619	2.816	204	346	513	674	889	1.128	1.401	1.668	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	23.578	31.579	39.985	48.323	56.996	65.760	74.393	83.268	92.001	101.000	9.165	17.427	25.983	34.144	42.457	50.453	58.691	66.905	*c. Third Party non Bank*
- Giro	2.469	3.237	4.048	4.927	5.859	6.739	7.636	8.525	9.419	10.395	1.049	1.980	2.869	3.774	4.745	5.701	6.703	7.661	*- Current Account*
- Tabungan	4.695	6.279	7.932	9.611	11.253	12.950	14.593	16.234	17.870	19.588	1.730	3.231	4.775	6.259	7.776	9.278	10.807	12.309	*- Saving Account*
- Simpanan Berjangka	16.414	22.063	28.005	33.785	39.884	46.071	52.164	58.509	64.713	71.018	6.386	12.216	18.339	24.110	29.937	35.474	41.182	46.935	*- Time deposits*
d. Surat Berharga	984	1.316	1.689	2.068	2.445	2.907	3.354	3.744	4.111	4.561	365	735	1.116	1.822	2.242	2.623	3.025	3.436	*d. Securities*
e. Pinjaman yang diterima	1.676	2.234	2.808	3.508	4.885	5.301	5.510	6.029	6.597	6.945	2.342	2.746	587	919	1.031	1.238	1.447	1.665	*e. Loans received*
f. Lainnya	17.607	23.844	30.166	36.611	43.105	43.876	49.973	63.341	60.825	68.744	5.995	11.217	16.781	22.228	28.289	34.818	40.856	46.772	*f. Others*
g. Koreksi atas pendapatan bunga	1.525	1.454	1.399	1.207	1.147	1.114	1.082	1.044	995	962	1.676	1.576	1.563	1.523	1.418	1.111	1.064	1.000	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**41908**	**55580**	**68.872**	**83.569**	**98.808**	**113.662**	**131.181**	**146.988**	**161.930**	**178.720**	**15.967**	**29.291**	**45.640**	**63.159**	**80.055**	**104.689**	**115.381**	**132.999**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			*C. Other Operating Income and Expenses*
1. Pendapatan Operasional Selain Bunga	32588	41614	49.313	58.790	67.715	83.175	95.527	106.109	117.501	125.876	28.331	39.891	37.793	47.182	62.924	67.202	79.563	83.244	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2828	3802	4.608	5.643	7.024	8.129	9.504	11.048	12.137	12.612	1.969	4.232	4.560	5.058	5.383	6.488	7.663	7.930	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	5	5	4	8	6	5	6	4	16	213	6	5	17	17	16	15	16	18	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	2	1	1	1	2	4	3	4	4	5	2	2	1	5	3	4	8	9	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	8438	11044	11.870	14.190	15.870	15.870	21.246	23.659	28.019	28.337	6.205	9.575	9.042	12.733	15.261	17.838	23.805	21.547	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	8431	11443	14.245	17.579	19.799	22.661	25.591	28.712	31.630	34.332	2.853	5.502	8.067	11.071	15.065	18.739	22.213	25.271	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	12884	15319	18.585	21.369	25.014	36.506	39.177	42.682	45.695	50.377	17.296	20.575	15.379	17.667	26.324	23.102	25.858	28.468	*f Others*
2. Beban Operasional Selain Beban Bunga	51540	68031	82.029	102.375	123.200	144.356	161.919	180.327	198.782	215.336	41.778	58.924	57.138	75.702	98.664	109.102	129.902	142.930	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2101	2679	2.978	3.493	4.152	4.761	5.305	6.156	7.215	7.222	937	2.618	2.735	3.137	3.686	4.507	5.092	5.436	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	236	237	238	242	273	348	348	348	350	349	-	-	1	1	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	6	7	11	10	365	363	365	368	371	365	2	7	9	8	16	9	6	6	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	7942	10532	11.462	13.420	17.820	15.167	19.986	21.819	26.196	26.191	5.882	8.892	8.234	11.421	13.492	15.228	19.698	17.104	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	16434	20006	23.469	30.684	37.086	50.504	53.627	58.988	61.807	63.840	25.131	27.659	15.975	20.331	30.206	27.710	32.015	35.548	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	695	854	1.055	1.576	2.264	2.595	2.869	3.251	3.462	3.792	300	626	596	838	1.092	1.313	1.507	1.858	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	24126	33716	42.816	52.950	61.240	70.618	79.419	89.397	99.381	113.577	9.526	19.122	29.586	39.964	50.169	60.332	71.583	82.978	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**22.992**	**29.163**	**36.157**	**39.984**	**43.323**	**52.480**	**64.788**	**72.769**	**80.647**	**89.259**	**2.520**	**10.258**	**26.294**	**34.639**	**44.316**	**55.833**	**65.042**	**73.313**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**11.772**	**24.955**	**27.016**	**21.577**	**32.302**	**28.694**	**28.533**	**29.358**	**30.037**	**30.696**	**25.218**	**19.347**	**5.328**	**6.749**	**9.250**	**10.669**	**12.502**	**14.375**	***E. Non Operational Income***
F. Beban non - operasional	**11.877**	**24.068**	**25.870**	**14.872**	**22.011**	**19.957**	**20.788**	**20.935**	**21.624**	**22.888**	**17.837**	**9.967**	**4.180**	**5.488**	**7.124**	**8.330**	**9.806**	**11.193**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(105)**	**887**	**1.146**	**6.705**	**10.291**	**8.737**	**7.745**	**8.423**	**8.413**	**7.808**	**7.381**	**9.380**	**1.148**	**1.261**	**2.126**	**2.339**	**2.696**	**3.181**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**22.887**	**30.050**	**37.303**	**46.689**	**53.614**	**61.217**	**72.533**	**81.192**	**89.060**	**97.067**	**9.901**	**19.638**	**27.442**	**35.900**	**46.442**	**58.172**	**67.738**	**76.494**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**(17)**	**(25)**	**(30)**	**(40)**	**(50)**	**(59)**	**(71)**	**(81)**	**(90)**	**40.391**	**(11)**	**(16)**	**(24)**	**(27)**	**(37)**	**(44)**	**(48)**	**(56)**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**(95)**	**(57)**	**(24)**	**(24)**	**339**	**351**	**384**	**547**	**669**	**41.719**	**(10)**	**1**	**60**	**285**	**243**	**231**	**584**	**588**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak	**18.319**	**23.944**	**29.544**	**37.096**	**42.397**	**48.240**	**56.748**	**63.603**	**69.446**	**75.077**	**7.922**	**15.513**	**21.614**	**28.085**	**36.355**	**45.732**	**52.887**	**59.721**	***K. Profit/Loss After Estimation of tax***

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan[r)]	Feb	
A. Pendapatan operasional	**74.585**	**74.745**	**85.799**	**102.480**	**119.152**	**23.631**	**36.601**	**47.719**	**57.585**	**70.345**	**82.028**	**94.424**	**107.314**	**120.173**	**132.977**	**146.022**	**14.762**	**24.572**	***A. Operations Income***
1 Pendapatan bunga/bagi hasil/margin	65.869	65.677	73.708	87.974	97.982	17.967	29.085	37.614	45.620	55.145	65.723	75.845	86.537	96.632	105.614	116.185	11.689	19.458	*1. Income from interest/profit sharing/margin*
Penduduk	64.455	62.980	72.327	87.054	97.574	17.886	28.996	37.499	45.476	54.972	65.525	75.646	86.310	96.373	105.340	115.875	11.658	19.380	*Citizens*
a. Dari Bank Indonesia	4.660	3.107	3.400	3.178	2.996	851	1.176	1.455	1.703	1.956	2.217	2.494	2.707	2.937	3.183	4.730	492	892	*a. From Bank Indonesia*
b. Dari bank-bank lain	3.905	3.212	3.111	2.859	1.296	436	639	886	1.197	1.521	2.234	2.220	2.358	2.882	2.830	1.990	206	374	*b. From other banks*
c. Dari pihak ketiga bukan bank	55.890	56.660	65.816	81.018	93.283	16.598	27.182	35.159	42.576	51.495	61.074	70.933	81.245	90.555	99.327	109.155	10.960	18.114	*c. From Third Party non Banks*
Surat berharga	19.736	15.804	14.869	14.854	12.498	1.992	2.870	3.793	4.666	5.675	6.343	7.145	7.931	8.712	9.510	10.185	822	1.481	*Securities*
Kredit yang diberikan	36.047	40.663	50.682	65.901	80.192	14.536	24.218	31.234	37.753	45.635	54.484	63.408	72.904	81.368	89.293	98.418	10.049	16.508	*Credit disbursed*
Lainnya	107	192	264	263	593	71	93	131	156	185	247	380	411	474	525	552	89	126	*Others*
Bukan penduduk	1.414	2.697	1.381	920	408	80	88	115	145	173	199	199	227	258	274	310	31	78	*Non-citizens*
a. Kantor Pusat/Cabang sendiri di luar	714	700	557	287	1	1	1	1	4	2	0	0	3	4	6	1	0	0	*a. Head/Branch Offices outside of Indonesia*
b. Dari bank-bank lain	355	428	427	216	143	24	36	48	59	71	82	93	103	111	119	127	10	39	*b. From other banks*
c. Dari pihak ketiga bukan bank	345	1.569	398	417	264	56	52	66	81	100	117	107	121	143	148	182	21	40	*c. From Third Party non Banks*
Surat berharga	156	1.281	116	149	133	28	20	22	27	38	42	26	27	22	30	48	2	6	*Securities*
Kredit yang diberikan	158	240	262	182	120	27	32	44	55	63	75	80	94	106	118	133	17	30	*Credit disbursed*
Lainnya	31	48	20	86	12	1	0	0	0	0	0	0	0	14	0	0	2	3	*Others*
2 Kenaikan nilai surat berharga	1.184	197	107	518	1.290	597	1.624	2.116	2.732	3.482	4.020	4.837	5.689	6.383	6.936	7.029	835	1.793	*2. Increase in the value of securities*
3 Keuntungan Transaksi valuta asing/derivatif	902	554	1.472	1.319	3.006	1.024	413	643	829	1.334	686	811	860	1.151	2.837	2.868	719	457	*3. Profit from foreign exchange transactions /*
4 Deviden, komisi/provisi/fee	4.815	6.460	8.544	10.128	13.075	1.951	3.042	4.132	5.270	6.484	6.805	7.837	8.889	9.933	10.943	12.264	1.020	2.028	*4. Dividends, commissions, provisions/fees*
5 Lainnya	1.815	1.857	1.968	2.541	3.798	2.093	2.438	3.215	3.133	3.901	4.794	5.093	5.339	6.074	6.647	7.675	499	836	*5. Others*
B. Beban operasional	**72.383**	**67.776**	**77.148**	**94.645**	**105.127**	**19.971**	**32.182**	**41.461**	**50.427**	**64.734**	**78.867**	**95.442**	**103.648**	**115.056**	**124.966**	**134.247**	**16.816**	**22.491**	***B. Operations Expenses***
1 Beban bunga/bagi hasil	34.318	28.253	30.054	38.534	39.240	8.202	11.789	15.102	18.642	22.088	26.443	30.004	33.174	36.663	40.154	43.723	4.999	7.848	*1. Interest/profit sharing charges*
Penduduk	33.026	26.887	28.814	37.697	38.329	6.792	10.224	13.609	17.192	20.820	25.224	28.807	31.999	35.516	39.046	42.639	3.312	6.248	*Citizens*
a. Kepada Bank Indonesia	203	181	133	92	459	75	113	150	188	226	263	300	337	374	412	454	40	80	*a. At Bank Indonesia*
b. Kepada bank-bank lain	1.575	1.090	1.289	1.131	1.281	218	325	427	572	700	840	878	970	1.046	1.155	1.242	101	191	*b. At other banks*
c. Kepada pihak ketiga bukan bank	31.248	25.617	27.392	36.474	36.589	6.499	9.787	13.031	16.432	19.894	24.121	27.629	30.691	34.096	37.480	40.944	3.171	5.977	*c. At third party non-banks*
Giro	2.648	2.771	3.176	4.124	3.524	632	942	1.173	1.419	1.700	2.016	2.333	2.646	2.942	3.262	3.619	428	798	*Demand Deposit*
Simpanan berjangka	20.942	15.426	16.060	24.529	20.440	3.515	5.372	7.221	9.130	10.986	12.920	14.825	16.695	18.649	20.551	22.490	1.942	3.726	*Time deposits*
Tabungan	5.993	5.704	6.351	6.639	6.790	1.232	1.891	2.522	3.185	3.821	4.458	5.133	5.781	6.431	7.067	7.742	651	1.213	*Savings Deposit*
Pinjaman yang diterima	303	363	392	436	4.940	799	1.258	1.683	2.128	2.676	3.902	4.249	4.304	4.682	5.107	5.405	58	74	*Loans received*
Surat berharga	1.247	1.154	852	503	670	289	269	351	459	576	660	825	971	1.060	1.130	1.257	55	110	*Securities*
Lainnya	115	198	563	244	225	32	55	79	110	136	165	264	294	332	363	432	36	57	*Others*
Bukan penduduk	1.288	1.365	1.239	836	205	37	43	43	54	65	75	87	97	107	116	125	13	25	*Non-Citizens*
a. Kantor Pusat/Cabang sendiri di luar	619	626	622	364	38	4	6	0	1	2	1	1	0	0	2	0	0	0	*a. Head/Branch Offices outside of Indonesia*
b. Kepada bank-bank lain	326	478	495	394	150	31	34	39	47	57	67	77	88	97	105	114	11	21	*b. At other banks*
c. Kepada pihak ketiga bukan bank	343	262	122	79	17	2	3	4	6	7	7	8	9	9	9	11	2	3	*c. At third party non-banks*
Giro	3	2	2	1	1	0	0	0	0	0	0	0	0	1	0	0	0	0	*Demand Deposit*
Simpanan berjangka	47	16	14	12	15	2	3	3	5	6	7	7	8	7	8	10	2	3	*Time deposits*
Tabungan	-	-	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	*Savings Deposit*
Pinjaman yang diterima	36	31	20	21	1	0	0	0	0	0	0	0	0	0	1	1	0	0	*Loans received*
Surat berharga	47	30	57	17	1	-	-	-	-	-	-	-	-	-	-	-	-	-	*Securities*
Lainnya	209	182	30	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Others*
Koreksi atas pendapatan bunga	4	-	0	0	706	1.372	1.521	1.451	1.395	1.203	1.144	1.111	1.078	1.040	992	958	1.674	1.576	*Corrections to interest income*
2 Kerugian transaksi valas/derivatif	179	233	680	831	2.236	1.178	453	661	794	1.290	3.442	813	1.054	1.197	2.925	2.882	526	279	*2. Losses on foreign exchange transactions / derivatives*
3 Komisi/provisi	250	271	424	512	1.866	116	201	245	323	707	1.267	1.436	1.573	1.812	1.903	2.092	60	355	*3. Commissions/provisions*
4 Penyusutan/amortisasi/penghapusan	18.239	16.846	20.683	26.669	29.258	4.743	10.733	12.452	14.206	19.828	24.201	35.612	37.395	40.656	41.505	40.238	6.372	7.292	*4. Depreciation/amortizations/write-offs*
5 Lainnya	19.397	22.174	25.308	28.100	32.527	5.732	9.006	13.000	16.463	20.820	23.514	27.576	30.453	34.727	38.479	45.313	4.858	6.717	*5. Others*
C. Laba Operasional	**2.202**	**6.969**	**8.651**	**7.835**	**14.025**	**3.660**	**4.418**	**6.258**	**7.158**	**5.611**	**3.161**	**(1.018)**	**3.666**	**5.117**	**8.011**	**11.774**	**(2.054)**	**2.082**	***C. Operations Profit***
D. Pendapatan non-operasional	**16.208**	**12.684**	**13.675**	**18.816**	**25.470**	**9.312**	**15.202**	**26.477**	**29.506**	**22.686**	**34.891**	**39.587**	**40.235**	**41.522**	**40.740**	**42.217**	**7.413**	**9.077**	***D. Non-Operations Income***
E. Beban non operasional	**5.634**	**1.767**	**2.346**	**3.393**	**9.591**	**6.422**	**9.334**	**19.210**	**20.414**	**7.513**	**15.234**	**12.409**	**12.902**	**12.388**	**11.206**	**12.494**	**1.702**	**2.798**	***E. Non-Operations Expenses***
F. Laba non operasional	**10.574**	**10.918**	**11.328**	**15.423**	**15.879**	**2.890**	**5.867**	**7.266**	**9.091**	**15.173**	**19.655**	**27.177**	**27.333**	**29.134**	**29.534**	**29.723**	**5.711**	**6.279**	***F. Non-Operations Profit***
G. Laba tahun berjalan	**12.776**	**17.887**	**19.979**	**23.258**	**30.003**	**6.548**	**10.302**	**13.547**	**16.253**	**20.808**	**22.820**	**26.175**	**31.016**	**34.287**	**37.565**	**41.513**	**3.657**	**8.360**	***G. Current profit***
H. Laba (setelah taksiran pajak penghasilan)	**9.644**	**13.332**	**13.159**	**18.050**	**22.766**	**5.080**	**8.185**	**10.791**	**12.853**	**16.619**	**18.291**	**20.806**	**24.369**	**26.984**	**29.476**	**32.659**	**3.062**	**6.688**	***H. Profit (after calculation of income taxes)***

Ket : [r)] Revisi
*) Angka Sementara

Note : [r)] Revised
**) Temporary Figures*

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	30.044	38.854	47.212	57.212	68.108	78.535	89.525	99.964	108.342	120.468	13.441	21.138	28.557	39.638	49.169	59.081	68.942	78.624	*1. Interest Income*
a. Dari Bank Indonesia	673	801	899	1.014	1.133	1.247	1.379	1.518	1.681	2.977	411	716	980	1.227	1.520	1.739	1.966	2.154	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	582	804	1.084	1.384	1.651	1.808	2.038	2.248	2.463	1.586	148	261	343	422	521	624	732	838	*b. From interbank placement*
c. Dari surat berharga	3.441	4.541	5.596	6.775	8.031	8.808	9.577	10.749	11.366	12.335	952	1.773	2.582	3.382	4.160	4.995	5.922	6.692	*c. From securities*
d. Dari Kredit yang diberikan	24.294	31.336	37.881	45.784	54.658	63.600	73.130	81.624	89.574	98.731	11.454	17.523	23.372	32.814	40.688	48.965	57.051	65.302	*d. From credit*
- kepada pihak ketiga bukan bank	24.250	31.278	37.808	45.698	54.556	63.486	72.997	81.475	89.411	98.549	11.432	17.482	23.315	32.734	40.589	48.847	56.914	65.143	*- To Third Party non Bank*
- kepada bank lain	44	58	73	86	102	114	133	149	163	182	22	41	57	79	99	118	136	159	*- To other Bank*
e. Lainnya	1.053	1.372	1.751	2.255	2.635	3.072	3.401	3.825	3.259	4.839	475	866	1.281	1.793	2.280	2.759	3.272	3.638	*e Others*
2. Beban Bunga	12.734	16.330	20.221	24.139	28.808	32.671	36.141	39.973	42.856	47.976	7.483	10.942	11.841	15.526	18.751	21.688	24.957	28.072	*2. Interest Expenses*
a. Kepada Bank Indonesia	113	150	188	226	263	300	337	374	412	454	40	80	121	161	209	249	291	339	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	145	188	237	288	349	392	421	446	494	501	23	44	69	101	152	201	252	298	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	8.208	10.921	13.740	16.513	19.400	22.299	25.130	28.031	30.889	33.861	3.023	5.740	8.368	10.903	13.548	16.037	18.549	21.038	*c. Third Party non Bank*
- Giro	943	1.173	1.419	1.700	2.016	2.333	2.646	2.942	3.263	3.619	428	798	1.076	1.349	1.696	2.018	2.361	2.697	*- Current Account*
- Tabungan	1.891	2.523	3.185	3.821	4.458	5.134	5.781	6.432	7.068	7.742	651	1.213	1.758	2.302	2.844	3.387	3.918	4.454	*- Saving Account*
- Simpanan Berjangka	5.375	7.225	9.136	10.991	12.926	14.832	16.703	18.657	20.559	22.500	1.944	3.729	5.534	7.252	9.007	10.631	12.270	13.887	*- Time deposits*
d. Surat Berharga	269	351	459	576	660	825	971	1.060	1.130	1.257	55	110	164	551	614	704	791	882	*d. Securities*
e. Pinjaman yang diterima	1.403	1.867	2.349	2.949	4.226	4.541	4.635	5.046	5.512	5.868	2.245	2.558	293	521	554	634	741	857	*e. Loans received*
f. Lainnya	1.075	1.402	1.853	2.384	2.766	3.203	3.569	3.976	3.428	5.077	423	834	1.265	1.767	2.257	2.753	3.270	3.658	*f. Others*
g. Koreksi atas pendapatan bunga	1.521	1.451	1.395	1.203	1.144	1.111	1.078	1.040	991	958	1.674	1.576	1.563	1.522	1.418	1.111	1.064	1.000	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**17.310**	**22.524**	**26.991**	**33.073**	**39.300**	**45.864**	**53.384**	**59.991**	**65.486**	**72.492**	**5.958**	**10.196**	**16.716**	**24.112**	**30.418**	**37.393**	**43.985**	**50.552**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			*C. Other Operating Income and Expenses*
1. Pendapatan Operasional Selain Bunga	13.816	16.893	20.419	24.447	26.557	38.786	42.239	45.993	50.749	54.376	16.610	20.267	15.545	18.443	28.245	25.232	29.695	33.173	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.624	2.116	2.732	3.482	4.020	4.837	5.689	6.383	6.936	7.029	835	1.793	2.097	2.376	2.608	3.463	4.373	4.613	*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	258	398	283	1.020	310	404	498	743	2.390	2.357	642	315	611	959	1.405	1.778	2.236	2.616	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	3.271	4.502	5.718	7.082	7.506	8.551	9.637	10.917	11.992	13.421	1.196	2.275	3.115	4.385	5.582	6.849	8.375	9.667	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	8.663	9.877	11.686	12.863	14.721	24.994	26.415	27.950	29.431	31.569	13.937	15.884	9.526	10.481	18.345	12.793	14.711	16.277	*f Others*
2. Beban Operasional Selain Beban Bunga	20.400	26.367	31.796	42.670	52.450	65.472	70.405	78.512	84.958	90.671	26.318	31.347	21.457	27.983	40.503	39.937	47.238	53.427	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.334	1.848	2.312	2.712	3.203	4.011	4.366	4.998	5.483	5.470	730	1.634	1.720	1.974	2.086	2.979	3.732	3.782	*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	453	661	794	1.290	3.442	813	938	1.197	2.925	2.882	591	279	610	971	1.467	1.808	1.886	2.113	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	10.727	12.326	13.922	19.231	23.591	34.987	36.759	40.033	40.554	40.136	21.693	22.555	8.754	10.971	19.327	14.223	16.755	18.315	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	252	301	366	748	1.300	1.467	1.606	1.853	1.941	2.134	160	355	194	290	385	427	469	647	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi																			*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	7.634	11.231	14.402	18.689	20.914	24.194	26.736	30.431	34.055	40.049	3.144	6.524	10.177	13.775	17.235	20.498	24.396	28.569	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**10.725**	**13.051**	**15.613**	**14.850**	**13.408**	**19.179**	**25.218**	**27.472**	**31.276**	**36.197**	**(3.750)**	**(884)**	**10.804**	**14.571**	**18.160**	**22.688**	**26.442**	**30.299**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**7.968**	**18.474**	**19.466**	**11.399**	**22.258**	**16.711**	**15.813**	**15.781**	**14.657**	**13.418**	**23.652**	**16.455**	**884**	**802**	**1.229**	**1.387**	**1.605**	**1.880**	***E. Non Operational Income***
F. Beban non - operasional	**8.392**	**17.978**	**18.827**	**5.442**	**12.846**	**9.714**	**10.015**	**8.966**	**8.368**	**8.102**	**16.236**	**7.192**	**53**	**87**	**149**	**162**	**187**	**202**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(424)**	**496**	**639**	**5.957**	**9.412**	**6.997**	**5.798**	**6.815**	**6.289**	**5.316**	**7.416**	**9.263**	**831**	**715**	**1.080**	**1.225**	**1.418**	**1.679**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**10.301**	**13.547**	**16.252**	**20.807**	**22.820**	**26.176**	**31.016**	**34.287**	**37.565**	**41.513**	**3.666**	**8.379**	**11.634**	**15.286**	**19.240**	**23.913**	**27.860**	**31.978**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**15.441**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**15.441**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak	**8.185**	**10.791**	**12.853**	**16.619**	**18.291**	**20.806**	**24.369**	**26.984**	**29.476**	**32.659**	**3.062**	**6.688**	**9.127**	**12.075**	**15.215**	**19.025**	**22.394**	**25.565**	***K. Profit/Loss After Estimation of tax***

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan[r)]	Feb	
A. Pendapatan operasional	**79.491**	**81.770**	**97.989**	**115.378**	**138.422**	**21.165**	**32.071**	**43.230**	**54.550**	**65.873**	**77.728**	**89.503**	**101.994**	**114.071**	**126.321**	**139.515**	**13.066**	**26.241**	***A. Operations Income***
1 Pendapatan bunga/bagi hasil/margin	68.289	67.208	78.054	90.783	93.499	17.454	26.378	35.444	44.876	54.116	63.769	73.541	83.299	93.109	103.034	113.418	10.463	20.300	*1. Income from interest/profit sharing/margin*
Penduduk	66.617	65.656	77.269	89.960	93.158	17.412	26.316	35.362	44.773	53.992	63.619	73.367	83.103	92.885	102.793	113.158	10.445	20.258	*Citizens*
a. Dari Bank Indonesia	6.202	7.737	5.545	8.696	8.087	1.967	2.912	3.892	4.919	5.910	6.967	8.012	9.006	9.980	10.901	11.804	953	1.774	*a. From Bank Indonesia*
b. Dari bank-bank lain	2.056	1.920	2.062	1.457	1.531	286	433	563	696	848	1.017	1.174	1.325	1.487	1.644	1.823	181	329	*b. From other banks*
c. Dari pihak ketiga bukan bank	58.358	55.999	69.663	79.807	83.540	15.160	22.971	30.907	39.157	47.234	55.636	64.182	72.772	81.418	90.247	99.531	9.311	18.155	*c. From Third Party non Banks*
Surat berharga	14.282	11.084	11.125	10.552	7.092	1.133	1.760	2.365	2.984	3.547	4.093	4.629	5.147	5.643	6.116	6.638	519	1.011	*Securities*
Kredit yang diberikan	43.748	44.582	57.961	68.429	75.456	13.846	20.921	28.156	35.696	43.117	50.888	58.808	66.768	74.991	83.236	91.926	8.702	16.983	*Credit disbursed*
Lainnya	327	333	577	826	992	181	290	386	478	569	654	744	857	784	895	968	90	161	*Others*
Bukan penduduk	1.672	1.551	785	823	341	41	63	82	103	124	150	174	196	224	241	259	18	42	*Non-citizens*
a. Kantor Pusat/Cabang sendiri di luar	204	198	122	380	0	-	-	-	-	-	-	-	-	-	-	-	-	6	*a. Head/Branch Offices outside of Indonesia*
b. Dari bank-bank lain	1.176	1.061	450	210	239	30	45	59	74	88	99	113	127	145	152	161	9	18	*b. From other banks*
c. Dari pihak ketiga bukan bank	293	293	214	234	102	12	17	23	29	37	50	60	70	79	89	99	9	18	*c. From Third Party non Banks*
Surat berharga	292	292	213	233	101	12	17	23	28	35	45	52	58	65	71	77	4	9	*Securities*
Kredit yang diberikan	-	-	-	0	0	-	0	0	1	2	5	8	11	15	18	22	4	9	*Credit disbursed*
Lainnya	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	*Others*
2 Kenaikan nilai surat berharga	808	877	637	554	3.812	273	412	577	751	841	1.270	1.492	1.663	1.834	1.945	2.038	283	809	*2. Increase in the value of securities*
3 Keuntungan Transaksi valuta asing/derivatif	1.161	1.986	6.561	8.759	25.025	749	1.024	1.459	1.631	1.966	2.059	2.253	3.180	3.443	3.986	4.718	847	2.330	*3. Profit from foreign exchange transactions /*
4 Deviden, komisi/provisi/fee	6.288	7.845	9.921	10.489	11.273	1.881	3.035	4.034	5.026	6.234	7.298	8.503	9.637	10.764	11.853	12.275	974	1.830	*4. Dividends, commissions, provisions/fees*
5 Lainnya	2.991	3.853	2.815	4.793	4.814	809	1.221	1.715	2.266	2.715	3.332	3.714	4.214	4.921	5.504	7.066	499	972	*5. Others*
B. Beban operasional	**65.603**	**66.931**	**91.874**	**99.540**	**118.530**	**17.947**	**26.970**	**36.029**	**44.714**	**53.611**	**62.595**	**72.454**	**81.933**	**91.309**	**101.231**	**113.046**	**11.467**	**22.266**	***B. Operations Expenses***
1 Beban bunga/bagi hasil	38.026	32.811	38.394	43.464	40.011	7.586	11.562	15.494	19.589	23.689	27.921	32.241	36.511	40.875	45.191	49.537	4.607	8.732	*1. Interest/profit sharing charges*
Penduduk	37.491	31.743	37.052	42.299	39.593	7.514	11.459	15.361	19.424	23.497	27.699	32.059	36.306	40.642	44.931	49.373	4.580	8.689	*Citizens*
a. Kepada Bank Indonesia	210	245	266	238	236	24	36	47	60	82	93	103	110	118	126	138	8	15	*a. At Bank Indonesia*
b. Kepada bank-bank lain	1.635	1.656	1.941	1.072	1.387	301	458	608	762	914	1.067	1.232	1.382	1.567	1.690	1.848	166	286	*b. At other banks*
c. Kepada pihak ketiga bukan bank	35.645	29.842	34.845	40.989	37.969	7.189	10.966	14.707	18.602	22.501	26.539	30.724	34.814	38.957	43.116	47.386	4.406	8.388	*c. At third party non-banks*
Giro	2.239	2.641	2.848	2.698	2.999	563	840	1.115	1.402	1.707	2.021	2.335	2.653	2.959	3.269	3.611	344	655	*Demand Deposit*
Simpanan berjangka	26.258	20.340	24.231	29.728	24.969	4.752	7.261	9.748	12.331	14.863	17.559	20.339	23.082	25.935	28.750	31.608	2.939	5.600	*Time deposits*
Tabungan	5.912	5.628	6.181	6.948	7.960	1.476	2.266	3.041	3.845	4.700	5.509	6.331	7.128	7.912	8.698	9.502	837	1.574	*Savings Deposit*
Pinjaman yang diterima	158	118	124	171	175	73	109	146	182	217	257	289	326	361	396	425	32	62	*Loans received*
Surat berharga	861	905	1.131	1.037	1.340	255	383	515	662	788	932	1.068	1.227	1.375	1.521	1.685	161	320	*Securities*
Lainnya	217	211	331	407	526	70	106	143	181	227	261	361	399	415	481	556	93	177	*Others*
Bukan penduduk	535	1.063	1.283	1.147	407	69	100	129	161	189	219	179	201	230	256	160	26	43	*Non-Citizens*
a. Kantor Pusat/Cabang sendiri di luar	208	214	220	376	37	3	3	3	4	4	4	5	6	6	7	8	1	2	*a. Head/Branch Offices outside of Indonesia*
b. Kepada bank-bank lain	199	410	557	471	235	26	39	50	63	75	88	101	116	136	154	48	19	29	*b. At other banks*
c. Kepada pihak ketiga bukan bank	127	438	506	299	136	40	58	76	95	110	127	73	80	88	96	104	7	13	*c. At third party non-banks*
Giro	5	5	3	2	2	0	1	1	1	1	1	1	2	2	2	2	0	0	*Demand Deposit*
Simpanan berjangka	29	15	18	21	14	3	5	7	8	10	11	13	15	16	18	20	2	4	*Time deposits*
Tabungan	5	4	4	16	7	2	2	3	4	5	6	6	7	8	9	10	1	2	*Savings Deposit*
Pinjaman yang diterima	66	378	457	252	83	9	14	19	24	28	32	35	38	42	45	50	2	4	*Loans received*
Surat berharga	21	1	10	2	4	4	6	7	10	12	15	17	18	19	21	22	1	2	*Securities*
Lainnya	2	35	14	7	26	22	31	39	48	54	62	0	-	0	0	0	0	0	*Others*
Koreksi atas pendapatan bunga	1	5	59	18	11	3	3	3	3	3	3	3	3	3	3	3	1	-	*Corrections to interest income*
2 Kerugian transaksi valas/derivatif	921	1.624	5.389	6.941	24.409	598	842	1.185	1.299	1.479	1.500	1.633	2.227	2.304	2.710	3.260	668	2.005	*2. Losses on foreign exchange transactions / derivatives*
3 Komisi/provisi	236	349	389	488	629	131	190	218	270	334	391	448	499	547	594	647	60	111	*3. Commissions/provisions*
4 Penyusutan/amortisasi/penghapusan	6.404	7.816	17.806	16.701	17.185	2.911	4.006	5.171	6.154	7.255	8.320	9.789	10.726	11.877	13.120	15.444	2.111	3.352	*4. Depreciation/amortizations/write-offs*
5 Lainnya	20.016	24.331	29.896	31.945	36.296	6.721	10.370	13.961	17.402	20.853	24.463	28.344	31.970	35.706	39.616	44.158	4.021	8.065	*5. Others*
C. Laba Operasional	**13.933**	**14.839**	**6.115**	**15.838**	**19.892**	**3.218**	**5.101**	**7.201**	**9.836**	**12.261**	**15.133**	**17.049**	**20.062**	**22.762**	**25.091**	**26.469**	**1.599**	**3.975**	***C. Operations Profit***
D. Pendapatan non-operasional	**51.091**	**48.138**	**53.697**	**63.326**	**53.945**	**10.749**	**16.084**	**22.561**	**28.843**	**35.064**	**39.107**	**39.382**	**44.264**	**56.607**	**54.095**	**60.180**	**5.967**	**10.407**	***D. Non-Operations Income***
E. Beban non operasional	**50.986**	**45.936**	**49.735**	**59.548**	**47.023**	**9.739**	**14.288**	**20.690**	**26.410**	**32.091**	**35.926**	**35.655**	**40.255**	**52.405**	**49.718**	**55.116**	**4.467**	**8.546**	***E. Non-Operations Expenses***
F. Laba non operasional	**105**	**2.202**	**3.962**	**3.778**	**6.922**	**1.010**	**1.796**	**1.871**	**2.433**	**2.973**	**3.181**	**3.727**	**4.009**	**4.203**	**4.377**	**5.064**	**1.500**	**1.861**	***F. Non-Operations Profit***
G. Laba tahun berjalan	**14.038**	**17.040**	**10.076**	**19.616**	**26.875**	**4.230**	**6.944**	**9.216**	**12.274**	**15.379**	**18.460**	**20.934**	**24.231**	**27.129**	**29.639**	**31.601**	**3.107**	**5.846**	***G. Current profit***
H. Laba (setelah taksiran pajak penghasilan)	**9.822**	**11.735**	**4.809**	**14.205**	**20.559**	**3.350**	**5.589**	**7.394**	**9.838**	**12.316**	**14.804**	**16.761**	**19.410**	**21.748**	**23.791**	**24.955**	**2.476**	**4.621**	***H. Profit (after calculation of income taxes)***

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	37.930	51.184	64.755	78.069	92.005	100.398	113.757	134.542	140.478	154.776	13.794	26.470	39.953	53.038	66.709	80.163	94.001	107.941	*1. Interest Income*
a. Dari Bank Indonesia	1.802	2.397	3.082	3.757	4.479	5.191	5.859	6.511	7.070	7.612	595	1.083	1.544	1.840	2.117	2.363	2.606	2.847	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	223	292	353	432	522	605	686	762	827	899	69	114	155	199	248	310	393	472	*b. From interbank placement*
c. Dari surat berharga	2.964	3.960	4.936	5.824	6.709	7.580	8.410	9.224	10.016	10.851	816	1.570	2.339	3.152	3.974	4.773	5.512	6.285	*c. From securities*
d. Dari Kredit yang diberikan	21.026	28.283	35.854	43.305	51.138	59.096	67.099	75.368	83.638	92.359	8.829	17.147	26.008	34.862	44.011	53.364	62.994	72.688	*d. From credit*
- kepada pihak ketiga bukan bank	20.919	28.142	35.678	43.093	50.888	58.809	66.775	75.005	83.241	91.919	8.781	17.053	25.864	34.670	43.773	53.078	62.657	72.300	*- To Third Party non Bank*
- kepada bank lain	107	141	176	212	250	287	324	363	397	440	48	94	145	193	238	286	337	388	*- To other Bank*
e. Lainnya	11.915	16.252	20.531	24.750	29.157	27.925	31.703	42.677	38.928	43.055	3.485	6.556	9.907	12.985	16.359	19.354	22.496	25.647	*e Others*
2. Beban Bunga	23.117	31.247	39.483	47.652	56.164	59.104	66.971	82.303	82.626	91.041	7.882	14.872	22.265	29.101	36.298	43.143	50.253	57.458	*2. Interest Expenses*
a. Kepada Bank Indonesia	35	46	59	72	82	90	98	106	113	126	8	15	23	31	38	46	54	61	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	268	352	446	549	650	761	856	985	1.058	1.153	93	160	242	316	403	514	635	751	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	10.375	13.914	17.591	21.285	25.106	29.026	32.886	36.833	40.747	44.753	4.124	7.835	11.717	15.302	18.903	22.443	26.137	29.867	*c. Third Party non Bank*
- Giro	840	1.116	1.403	1.708	2.022	2.337	2.654	2.961	3.272	3.613	344	655	973	1.275	1.590	1.907	2.241	2.572	*- Current Account*
- Tabungan	2.268	3.044	3.849	4.705	5.514	6.337	7.135	7.920	8.707	9.512	838	1.576	2.371	3.126	3.899	4.659	5.459	6.238	*- Saving Account*
- Simpanan Berjangka	7.266	9.754	12.339	14.872	17.570	20.352	23.096	25.952	28.768	31.628	2.942	5.604	8.373	10.902	13.413	15.877	18.437	21.056	*- Time deposits*
d. Surat Berharga	476	637	815	981	1.156	1.323	1.510	1.686	1.861	2.057	202	401	611	819	1.031	1.236	1.429	1.621	*d. Securities*
e. Pinjaman yang diterima	171	227	283	337	397	450	509	568	623	553	48	93	140	186	238	285	336	383	*e. Loans received*
f. Lainnya	11.789	16.068	20.286	24.425	28.770	27.451	31.109	42.122	38.221	42.396	3.406	6.368	9.531	12.447	15.684	18.619	21.662	24.775	*f. Others*
g. Koreksi atas pendapatan bunga	3	3	3	3	3	3	3	3	3	3	1	-	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**14.813**	**19.937**	**25.272**	**30.417**	**35.841**	**41.294**	**46.786**	**52.239**	**57.852**	**63.735**	**5.912**	**11.598**	**17.688**	**23.937**	**30.411**	**37.021**	**43.748**	**50.483**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			*C. Other Operating Income and Expenses*
1. Pendapatan Operasional Selain Bunga	7.446	9.761	12.040	14.721	17.185	19.657	22.356	25.092	27.550	30.950	4.036	7.765	9.182	11.565	14.594	18.446	25.572	23.039	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	412	577	751	841	1.270	1.492	1.663	1.834	1.945	2.038	283	809	852	959	987	1.052	1.245	1.280	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	196	-	-	-	-	-	0	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	2	1	1	1	2	4	3	4	4	5	2	2	1	5	3	4	8	9	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	891	1.272	1.393	1.693	1.734	1.896	2.352	2.518	2.977	3.628	741	2.144	1.148	1.571	2.351	2.650	7.974	3.721	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	3.228	4.296	5.365	6.648	7.801	8.993	10.208	11.402	12.563	13.048	990	1.860	2.890	3.889	5.797	7.532	8.750	9.763	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	2.913	3.615	4.530	5.538	6.378	7.272	8.130	9.334	10.061	12.035	2.020	2.950	4.035	4.843	5.012	6.682	7.595	8.265	*f Others*
2. Beban Operasional Selain Beban Bunga	15.404	20.539	25.135	29.906	34.697	40.240	45.230	50.493	56.121	63.557	6.876	13.551	18.427	24.378	29.755	35.872	46.452	47.832	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian	145	115	115	115	115	135	203	209	264	320	71	163	181	249	328	292	288	370	*a. Decrease in fair value and losses form*
penjualan surat berharga	231	231	231	232	273	348	348	348	348	348	-	-	-	-	-	-	-	-	*sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	6	7	11	10	8	5	8	10	13	7	2	3	4	4	16	9	6	6	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	842	1.185	1.299	1.479	1.500	1.633	2.227	2.304	2.710	3.260	668	2.005	993	1.384	2.005	2.153	6.836	2.519	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	3.675	4.775	5.680	6.864	7.907	9.358	10.055	11.430	12.728	14.940	2.098	3.352	4.939	6.245	6.849	8.776	10.231	11.499	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	190	218	270	334	391	448	499	547	594	647	62	111	160	200	257	312	369	430	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi																			*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	10.315	14.008	17.529	20.872	24.503	28.313	31.890	35.645	39.464	44.035	3.975	7.917	12.150	16.296	20.300	24.329	28.723	33.008	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**6.891**	**9.158**	**12.178**	**15.231**	**18.329**	**20.710**	**23.911**	**26.837**	**29.281**	**31.129**	**3.072**	**5.812**	**8.443**	**11.124**	**15.250**	**19.595**	**22.867**	**25.690**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**2.779**	**4.976**	**6.578**	**8.233**	**7.787**	**8.981**	**10.074**	**11.208**	**12.536**	**13.936**	**1.281**	**2.499**	**3.784**	**5.118**	**6.743**	**7.801**	**9.106**	**10.496**	***E. Non Operational Income***
F. Beban non - operasional	**2.726**	**4.918**	**6.483**	**8.084**	**7.655**	**8.757**	**9.754**	**10.916**	**12.177**	**13.463**	**1.246**	**2.465**	**3.642**	**4.919**	**6.368**	**7.389**	**8.652**	**9.978**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**53**	**58**	**95**	**149**	**132**	**224**	**320**	**292**	**359**	**473**	**35**	**34**	**142**	**199**	**375**	**412**	**454**	**518**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**6.944**	**9.216**	**12.273**	**15.380**	**18.461**	**20.934**	**24.231**	**27.129**	**29.640**	**31.602**	**3.107**	**5.846**	**8.585**	**11.323**	**15.625**	**20.007**	**23.322**	**26.207**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**19.567**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**19.685**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak	**5.589**	**7.394**	**9.838**	**12.316**	**14.804**	**16.761**	**19.410**	**21.748**	**23.791**	**24.955**	**2.476**	**4.621**	**6.761**	**8.904**	**12.459**	**16.005**	**18.482**	**20.697**	***K. Profit/Loss After Estimation of tax***

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan[1)]	Feb	
A. Pendapatan operasional	**4.178**	**5.227**	**5.854**	**7.689**	**10.395**	**1.905**	**2.938**	**3.941**	**5.040**	**6.092**	**7.200**	**8.385**	**9.601**	**10.938**	**12.335**	**13.746**	**1.384**	**2.740**	***A. Operations Income***
1 Pendapatan bunga/bagi hasil/margin	3.823	4.597	5.367	6.912	9.597	1.825	2.790	3.739	4.792	5.809	6.860	7.981	9.138	10.386	11.712	13.017	1.311	2.589	*1. Income from interest/profit sharing/margin*
Penduduk	3.823	4.597	5.367	6.912	9.597	1.825	2.790	3.739	4.792	5.809	6.860	7.981	9.138	10.386	11.712	13.017	1.311	2.589	*Citizens*
a. Dari Bank Indonesia	294	303	455	540	544	122	189	259	334	403	471	549	626	707	782	858	81	147	*a. From Bank Indonesia*
b. Dari bank-bank lain	133	112	134	101	147	36	52	68	86	103	124	145	169	193	216	244	26	50	*b. From other banks*
c. Dari pihak ketiga bukan bank	3.395	4.181	4.778	6.271	8.906	1.668	2.549	3.412	4.373	5.303	6.264	7.287	8.343	9.487	10.713	11.914	1.204	2.392	*c. From Third Party non Banks*
Surat berharga	217	177	263	377	357	53	76	88	117	136	158	177	198	217	237	259	23	45	*Securities*
Kredit yang diberikan	3.174	4.004	4.490	5.881	8.452	1.585	2.411	3.244	4.157	5.050	5.965	6.943	7.945	9.033	10.204	11.353	1.151	2.297	*Credit disbursed*
Lainnya	4	1	25	13	97	29	61	80	99	117	141	167	200	236	272	302	30	49	*Others*
Bukan penduduk	-	-	-	0	-	-	-	-	-	-	-	-	-	0	-	-	-	-	*Non-citizens*
a. Kantor Pusat/Cabang sendiri di luar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Head/Branch Offices outside of Indonesia*
b. Dari bank-bank lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. From other banks*
c. Dari pihak ketiga bukan bank	-	-	-	0	-	-	-	-	-	-	-	-	-	0	-	-	-	-	*c. From Third Party non Banks*
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Securities*
Kredit yang diberikan	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	*Others*
2 Kenaikan nilai surat berharga	18	12	1	11	414	25	44	47	57	60	75	95	111	139	148	159	21	42	*2. Increase in the value of securities*
3 Keuntungan Transaksi valuta asing/derivatif	1	1	1	1	1	0	0	0	0	1	1	1	1	1	1	1	0	0	*3. Profit from foreign exchange transactions /*
4 Deviden, komisi/provisi/fee	92	122	117	121	117	13	27	48	57	58	63	72	81	99	116	145	13	26	*4. Dividends, commissions, provisions/fees*
5 Lainnya	245	495	367	645	267	42	77	106	134	164	202	236	270	313	358	423	39	82	*5. Others*
B. Beban operasional	**3.854**	**4.369**	**5.078**	**7.307**	**9.500**	**1.748**	**2.575**	**3.405**	**4.362**	**5.316**	**6.244**	**7.252**	**8.258**	**9.319**	**10.480**	**11.798**	**1.168**	**2.293**	***B. Operations Expenses***
1 Beban bunga/bagi hasil	2.311	2.264	2.855	3.599	4.308	848	1.289	1.691	2.206	2.663	3.158	3.667	4.183	4.735	5.282	5.858	596	1.136	*1. Interest/profit sharing charges*
Penduduk	2.311	2.255	2.850	3.599	4.305	846	1.287	1.689	2.202	2.659	3.154	3.662	4.178	4.730	5.276	5.853	596	1.136	*Citizens*
a. Kepada Bank Indonesia	2	2	6	8	2	0	0	0	0	0	0	0	0	0	0	0	0	0	*a. At Bank Indonesia*
b. Kepada bank-bank lain	48	66	94	107	133	24	35	47	60	72	83	92	105	117	127	141	13	23	*b. At other banks*
c. Kepada pihak ketiga bukan bank	2.261	2.187	2.750	3.483	4.170	822	1.252	1.641	2.143	2.587	3.071	3.570	4.073	4.613	5.149	5.712	583	1.112	*c. At third party non-banks*
Giro	107	103	137	75	101	20	30	41	53	65	78	91	103	116	130	143	13	23	*Demand Deposit*
Simpanan berjangka	2.026	1.928	2.447	3.198	3.675	697	1.057	1.386	1.804	2.173	2.574	2.987	3.405	3.852	4.285	4.756	485	927	*Time deposits*
Tabungan	119	114	117	137	162	38	59	78	103	125	149	176	202	233	265	296	34	64	*Savings Deposit*
Pinjaman yang diterima	4	1	1	2	12	3	7	13	20	27	34	42	49	57	64	72	8	15	*Loans received*
Surat berharga	-	32	37	56	208	60	91	120	150	183	218	255	290	329	366	400	36	69	*Securities*
Lainnya	5	9	11	16	12	5	8	3	13	15	18	20	24	27	39	43	7	14	*Others*
Bukan penduduk	-	8	5	0	1	1	2	3	3	4	4	4	4	5	5	5	0	0	*Non-Citizens*
a. Kantor Pusat/Cabang sendiri di luar	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	*a. Head/Branch Offices outside of Indonesia*
b. Kepada bank-bank lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. At other banks*
c. Kepada pihak ketiga bukan bank	-	8	5	0	1	1	2	3	3	4	4	4	4	5	5	5	0	0	*c. At third party non-banks*
Giro	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Demand Deposit*
Simpanan berjangka	-	8	5	0	1	0	0	1	1	1	1	1	1	2	2	2	0	0	*Time deposits*
Tabungan	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Savings Deposit*
Pinjaman yang diterima	-	-	-	-	-	1	2	2	2	3	3	3	3	3	3	3	-	-	*Loans received*
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Securities*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Others*
Koreksi atas pendapatan bunga	-	-	0	0	2	0	0	0	0	0	0	0	0	0	0	0	-	-	*Corrections to interest income*
2 Kerugian transaksi valas/derivatif	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*2. Losses on foreign exchange transactions / derivatives*
3 Komisi/provisi	16	13	13	11	5	0	0	1	1	12	1	1	2	4	2	2	0	0	*3. Commissions/provisions*
4 Penyusutan/amortisasi/penghapusan	341	502	356	692	1.367	213	282	369	426	525	601	680	768	849	1.013	1.125	144	272	*4. Depreciation/amortizations/write-offs*
5 Lainnya	1.186	1.591	1.854	3.004	3.819	687	1.004	1.343	1.729	2.116	2.483	2.904	3.305	3.731	4.184	4.813	428	885	*5. Others*
C. Laba Operasional	**324**	**858**	**777**	**383**	**896**	**157**	**363**	**536**	**678**	**776**	**956**	**1.134**	**1.344**	**1.619**	**1.855**	**1.948**	**216**	**446**	***C. Operations Profit***
D. Pendapatan non-operasional	**1.210**	**1.642**	**2.180**	**3.837**	**5.577**	**1.243**	**1.846**	**2.403**	**3.035**	**3.726**	**4.348**	**5.023**	**5.761**	**6.478**	**7.198**	**8.042**	**944**	**1.775**	***D. Non-Operations Income***
E. Beban non operasional	**1.002**	**1.509**	**2.092**	**3.592**	**5.424**	**1.073**	**1.660**	**2.201**	**2.816**	**3.424**	**4.031**	**4.702**	**5.404**	**6.127**	**6.852**	**7.673**	**910**	**1.730**	***E. Non-Operations Expenses***
F. Laba non operasional	**208**	**133**	**88**	**245**	**153**	**170**	**187**	**203**	**219**	**302**	**317**	**321**	**357**	**351**	**346**	**369**	**34**	**45**	***F. Non-Operations Profit***
G. Laba tahun berjalan	**531**	**991**	**865**	**628**	**1.050**	**327**	**550**	**739**	**898**	**1.078**	**1.274**	**1.455**	**1.702**	**1.971**	**2.202**	**2.318**	**250**	**491**	***G. Current profit***
H. Laba (setelah taksiran pajak penghasilan)	**399**	**765**	**604**	**360**	**502**	**241**	**421**	**578**	**694**	**826**	**972**	**1.103**	**1.293**	**1.506**	**1.678**	**1.785**	**199**	**390**	***H. Profit (after calculation of income taxes)***

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	4.434	5.958	7.581	9.185	10.833	12.610	14.461	16.419	18.473	20.597	2.217	4.309	6.370	8.407	10.803	12.913	15.238	17.525	*1. Interest Income*
a. Dari Bank Indonesia	138	188	248	276	357	419	482	548	607	667	62	113	162	210	250	285	324	361	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	25	32	39	46	57	67	79	90	100	111	9	16	22	28	35	42	51	61	*b. From interbank placement*
c. Dari surat berharga	147	192	235	301	316	357	399	441	483	532	52	101	151	199	247	294	340	385	*c. From securities*
d. Dari Kredit yang diberikan	2.418	3.285	4.169	5.064	5.983	6.964	7.971	9.063	10.239	11.393	1.156	2.307	3.437	4.614	5.864	7.111	8.430	9.750	*d. From credit*
- kepada pihak ketiga bukan bank	2.411	3.276	4.157	5.050	5.965	6.943	7.945	9.033	10.204	11.353	1.151	2.297	3.421	4.592	5.837	7.077	8.388	9.700	*- To Third Party non Bank*
- kepada bank lain	7	9	12	14	18	21	26	30	35	40	5	10	16	22	28	35	42	50	*- To other Bank*
e. Lainnya	1.706	2.262	2.891	3.498	4.120	4.803	5.531	6.278	7.043	7.893	937	1.772	2.597	3.356	4.407	5.180	6.094	6.968	*e Others*
2. Beban Bunga	2.930	3.917	4.989	6.033	7.124	8.289	9.497	10.758	12.032	13.426	1.500	2.854	4.221	5.502	7.072	8.334	9.772	11.184	*2. Interest Expenses*
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	-	0	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	29	40	50	60	70	78	89	100	109	122	12	21	32	43	55	67	81	95	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	1.147	1.505	1.960	2.364	2.802	3.255	3.712	4.202	4.682	5.198	532	1.015	1.519	2.007	2.497	2.954	3.441	3.935	*c. Third Party non Bank*
- Giro	30	41	53	65	78	91	103	116	130	143	13	23	36	48	60	73	85	96	*- Current Account*
- Tabungan	59	78	103	125	150	176	203	233	265	296	34	64	94	124	154	185	217	250	*- Saving Account*
- Simpanan Berjangka	1.058	1.386	1.805	2.174	2.575	2.988	3.406	3.853	4.287	4.758	485	928	1.389	1.836	2.283	2.697	3.139	3.589	*- Time deposits*
d. Surat Berharga	94	125	156	189	225	264	300	340	379	415	37	72	106	137	169	200	236	279	*d. Securities*
e. Pinjaman yang diterima	11	18	27	34	42	50	57	64	72	80	8	15	23	30	36	43	50	58	*e. Loans received*
f. Lainnya	1.649	2.229	2.796	3.386	3.985	4.642	5.339	6.052	6.790	7.611	911	1.731	2.541	3.285	4.315	5.070	5.963	6.817	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	-	0	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**1.504**	**2.041**	**2.592**	**3.152**	**3.709**	**4.321**	**4.964**	**5.661**	**6.441**	**7.171**	**717**	**1.455**	**2.149**	**2.905**	**3.731**	**4.579**	**5.467**	**6.342**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			*C. Other Operating Income and Expenses*
1. Pendapatan Operasional Selain Bunga	309	375	432	551	634	707	790	875	951	1.067	105	188	275	367	518	608	688	749	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	44	48	57	60	75	95	111	139	148	159	21	42	53	58	66	73	81	83	*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	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	28	50	59	60	66	75	85	103	120	165	13	26	42	112	169	159	192	225	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	237	277	316	431	493	537	594	633	683	743	71	120	179	196	283	375	414	440	*f Others*
2. Beban Operasional Selain Beban Bunga	1.286	1.729	2.156	2.653	3.086	3.585	4.075	4.584	5.199	5.940	572	1.157	1.681	2.262	2.937	3.583	4.252	4.905	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	29	32	32	32	32	32	37	33	35	35	-	10	4	4	4	10	10	10	*a. Decrease in fair value and losses form sale of securities*
	6	6	7	9	-	-	-	-	-	-	-	-	1	1	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	-	0	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	268	359	412	508	583	661	748	828	989	1.124	144	272	344	454	621	721	858	1.006	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	-	1	1	12	1	1	2	4	2	2	-	-	-	1	1	1	1	2	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi																			*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	983	1.331	1.704	2.092	2.470	2.891	3.288	3.719	4.173	4.779	428	875	1.332	1.803	2.310	2.851	3.383	3.886	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**526**	**688**	**868**	**1.050**	**1.257**	**1.444**	**1.679**	**1.952**	**2.194**	**2.298**	**249**	**486**	**743**	**1.010**	**1.312**	**1.604**	**1.903**	**2.186**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**42**	**95**	**62**	**81**	**81**	**91**	**112**	**121**	**109**	**123**	**6**	**17**	**25**	**38**	**45**	**53**	**65**	**74**	***E. Non Operational Income***
F. Beban non - operasional	**18**	**43**	**32**	**54**	**64**	**79**	**89**	**103**	**101**	**104**	**6**	**12**	**18**	**28**	**34**	**40**	**50**	**60**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**24**	**52**	**30**	**27**	**17**	**12**	**23**	**18**	**8**	**19**	**0**	**5**	**7**	**11**	**11**	**12**	**16**	**14**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**550**	**740**	**898**	**1.077**	**1.274**	**1.456**	**1.702**	**1.970**	**2.202**	**2.317**	**249**	**491**	**749**	**1.020**	**1.324**	**1.616**	**1.918**	**2.200**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**(3)**	**(5)**	**(6)**	**(7)**	**(8)**	**(9)**	**(10)**	**(12)**	**(13)**	**2.984**	**(1)**	**(2)**	**(4)**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2.998**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak	**421**	**578**	**694**	**826**	**972**	**1.103**	**1.293**	**1.506**	**1.678**	**1.785**	**199**	**390**	**599**	**823**	**1.076**	**1.283**	**1.524**	**1.751**	***K. Profit/Loss After Estimation of tax***

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan[1)]	Feb	
A. Pendapatan operasional	**17.599**	**19.264**	**22.606**	**25.375**	**31.070**	**5.010**	**7.853**	**10.691**	**13.468**	**16.419**	**19.444**	**22.443**	**25.529**	**28.598**	**31.621**	**34.924**	**3.213**	**5.948**	***A. Operations Income***
1 Pendapatan bunga/bagi hasil/margin	16.293	17.465	20.580	23.082	28.265	4.655	7.250	9.868	12.402	15.097	17.839	20.547	23.388	26.190	28.946	31.872	2.883	5.342	*1. Income from interest/profit sharing/margin*
Penduduk	16.290	17.460	20.578	23.082	28.264	4.654	7.250	9.868	12.402	15.097	17.839	20.547	23.388	26.190	28.946	31.872	2.883	5.342	*Citizens*
a. Dari Bank Indonesia	4.872	3.912	4.080	2.743	2.363	369	634	916	1.206	1.497	1.780	2.042	2.263	2.502	2.708	2.947	190	375	*a. From Bank Indonesia*
b. Dari bank-bank lain	1.866	1.928	1.984	1.987	1.739	269	407	548	715	892	1.072	1.237	1.397	1.565	1.714	1.858	139	251	*b. From other banks*
c. Dari pihak ketiga bukan bank	9.551	11.619	14.514	18.353	24.162	4.017	6.210	8.404	10.481	12.708	14.987	17.268	19.727	22.123	24.524	27.067	2.554	4.716	*c. From Third Party non Banks*
Surat berharga	422	517	818	837	405	46	71	90	108	126	156	193	208	251	293	422	36	74	*Securities*
Kredit yang diberikan	9.118	11.091	13.680	17.489	23.733	3.969	6.137	8.270	10.369	12.576	14.824	17.066	19.509	21.860	24.215	26.615	2.516	4.639	*Credit disbursed*
Lainnya	11	11	16	26	24	1	2	44	3	6	7	9	10	12	16	30	2	4	*Others*
Bukan penduduk	3	5	2	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	*Non-citizens*
a. Kantor Pusat/Cabang sendiri di luar	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	*a. Head/Branch Offices outside of Indonesia*
b. Dari bank-bank lain	3	5	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	*b. From other banks*
c. Dari pihak ketiga bukan bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. From Third Party non Banks*
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Securities*
Kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Others*
2 Kenaikan nilai surat berharga	193	257	273	205	336	4	33	40	41	42	48	59	78	106	130	156	41	97	*2. Increase in the value of securities*
3 Keuntungan Transaksi valuta asing/derivatif	-	4	10	23	20	2	4	6	8	9	10	48	52	55	61	65	9	22	*3. Profit from foreign exchange transactions /*
4 Deviden, komisi/provisi/fee	540	684	912	1.381	980	136	217	301	391	468	549	622	687	769	844	970	82	144	*4. Dividends, commissions, provisions/fees*
5 Lainnya	573	854	832	684	1.469	213	349	477	625	803	997	1.167	1.323	1.478	1.640	1.860	197	343	*5. Others*
B. Beban operasional	**13.403**	**14.652**	**16.510**	**18.687**	**24.125**	**3.636**	**5.631**	**7.932**	**10.259**	**12.601**	**15.074**	**17.765**	**20.015**	**22.438**	**24.735**	**27.639**	**2.586**	**4.703**	***B. Operations Expenses***
1 Beban bunga/bagi hasil	6.906	7.086	7.223	8.677	9.844	1.688	2.690	3.662	4.675	5.708	6.806	7.883	8.948	10.071	11.153	12.259	1.049	2.020	*1. Interest/profit sharing charges*
Penduduk	6.906	7.085	7.203	8.675	9.840	1.687	2.690	3.662	4.675	5.708	6.806	7.883	8.948	10.071	11.152	12.250	1.048	2.020	*Citizens*
a. Kepada Bank Indonesia	15	23	13	8	4	1	1	2	3	3	3	4	5	6	7	8	1	2	*a. At Bank Indonesia*
b. Kepada bank-bank lain	256	370	452	539	604	125	193	262	342	416	499	578	655	729	805	862	65	114	*b. At other banks*
c. Kepada pihak ketiga bukan bank	6.635	6.692	6.737	8.129	9.233	1.562	2.496	3.397	4.330	5.289	6.303	7.302	8.288	9.336	10.341	11.381	983	1.904	*c. At third party non-banks*
Giro	2.061	2.282	2.212	2.292	2.021	292	477	660	851	1.051	1.261	1.443	1.627	1.841	2.032	2.232	195	377	*Demand Deposit*
Simpanan berjangka	3.359	3.159	3.112	4.348	5.544	966	1.523	2.086	2.675	3.261	3.881	4.503	5.118	5.764	6.383	6.971	571	1.111	*Time deposits*
Tabungan	818	936	1.084	1.203	1.365	263	389	519	646	778	914	1.051	1.189	1.330	1.476	1.649	173	315	*Savings Deposit*
Pinjaman yang diterima	95	70	70	77	69	6	20	23	26	39	43	48	60	63	66	80	5	9	*Loans received*
Surat berharga	274	241	250	201	193	31	50	69	88	113	153	204	240	281	324	378	35	82	*Securities*
Lainnya	28	4	9	8	42	5	38	41	44	47	51	53	55	57	60	70	3	10	*Others*
Bukan penduduk	-	1	18	0	0	0	0	0	0	0	0	0	0	0	0	9	-	-	*Non-Citizens*
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	-	0	0	-	-	0	-	-	-	-	-	-	-	9	-	-	*a. Head/Branch Offices outside of Indonesia*
b. Kepada bank-bank lain	-	1	-	0	-	-	-	-	-	-	-	-	0	-	-	-	-	-	*b. At other banks*
c. Kepada pihak ketiga bukan bank	-	-	18	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	*c. At third party non-banks*
Giro	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Demand Deposit*
Simpanan berjangka	-	-	12	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	*Time deposits*
Tabungan	-	-	3	-	0	-	0	0	0	0	0	0	0	0	0	0	-	-	*Savings Deposit*
Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Loans received*
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Securities*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Others*
Koreksi atas pendapatan bunga	-	-	2	2	4	0	0	0	0	0	1	0	0	0	0	0	0	0	*Corrections to interest income*
2 Kerugian transaksi valas/derivatif	-	6	0	0	1	0	0	0	0	0	0	39	43	45	51	55	9	21	*2. Losses on foreign exchange transactions / derivatives*
3 Komisi/provisi	12	15	11	3	28	4	8	9	11	14	16	19	23	26	28	34	1	4	*3. Commissions/provisions*
4 Penyusutan/amortisasi/penghapusan	1.327	1.290	1.505	1.824	3.696	521	724	1.148	1.562	1.917	2.235	2.664	2.888	3.199	3.389	3.403	716	844	*4. Depreciation/amortizations/write-offs*
5 Lainnya	5.157	6.255	7.771	8.182	10.556	1.424	2.209	3.112	4.011	4.961	6.017	7.160	8.112	9.096	10.115	11.888	811	1.814	*5. Others*
C. Laba Operasional	**4.197**	**4.612**	**6.096**	**6.688**	**6.945**	**1.374**	**2.223**	**2.760**	**3.209**	**3.818**	**4.370**	**4.678**	**5.515**	**6.160**	**6.886**	**7.285**	**627**	**1.245**	***C. Operations Profit***
D. Pendapatan non-operasional	**6.193**	**6.889**	**7.436**	**9.362**	**11.495**	**1.787**	**2.786**	**3.869**	**5.133**	**6.412**	**7.644**	**8.769**	**9.958**	**11.148**	**12.300**	**13.544**	**1.485**	**2.507**	***D. Non-Operations Income***
E. Beban non operasional	**5.833**	**6.346**	**6.963**	**8.651**	**9.632**	**1.638**	**2.546**	**3.449**	**4.358**	**5.404**	**6.387**	**7.217**	**8.278**	**9.339**	**10.209**	**11.208**	**980**	**1.809**	***E. Non-Operations Expenses***
F. Laba non operasional	**360**	**543**	**473**	**710**	**1.863**	**149**	**240**	**421**	**775**	**1.007**	**1.257**	**1.552**	**1.680**	**1.809**	**2.091**	**2.336**	**505**	**698**	***F. Non-Operations Profit***
G. Laba tahun berjalan	**4.557**	**5.155**	**6.569**	**7.399**	**8.805**	**1.523**	**2.463**	**3.180**	**3.968**	**4.803**	**5.601**	**6.116**	**7.197**	**8.022**	**8.901**	**9.527**	**1.118**	**1.920**	***G. Current profit***
H. Laba (setelah taksiran pajak penghasilan)	**3.908**	**4.530**	**5.751**	**6.488**	**7.511**	**1.320**	**2.142**	**2.776**	**3.420**	**4.141**	**4.836**	**5.249**	**6.169**	**6.901**	**7.636**	**7.954**	**887**	**1.583**	***H. Profit (after calculation of income taxes)***

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	9.575	13.005	16.390	20.052	23.806	27.393	31.162	34.905	38.595	42.494	3.838	7.069	10.710	14.592	18.625	22.527	26.744	30.828	*1. Interest Income*
a. Dari Bank Indonesia	483	683	880	1.081	1.270	1.441	1.569	1.721	1.829	1.965	119	241	388	561	693	814	942	1.016	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	353	477	626	775	933	1.074	1.213	1.358	1.477	1.611	127	198	302	421	561	722	885	1.034	*b. From interbank placement*
c. Dari surat berharga	269	383	505	626	766	914	1.037	1.184	1.340	1.580	130	241	369	505	649	648	783	895	*c. From securities*
d. Dari Kredit yang diberikan	6.139	8.268	10.372	12.578	14.828	17.071	19.515	21.868	24.221	26.622	2.573	4.639	7.013	9.510	12.122	14.631	17.349	20.039	*d. From credit*
- kepada pihak ketiga bukan bank	6.137	8.266	10.369	12.574	14.824	17.066	19.509	21.860	24.210	26.613	2.572	4.638	7.011	9.506	12.117	14.626	17.342	20.032	*- To Third Party non Bank*
- kepada bank lain	2	2	3	4	4	5	6	8	11	9	1	1	2	4	5	6	7	7	*- To other Bank*
e. Lainnya	2.330	3.193	4.007	4.993	6.008	6.893	7.828	8.773	9.727	10.717	889	1.750	2.637	3.594	4.601	5.711	6.784	7.844	*e Others*
2. Beban Bunga	5.012	6.801	8.663	10.661	12.768	14.753	16.728	18.788	20.807	22.880	2.023	3.749	5.704	7.808	9.968	12.036	14.226	16.325	*2. Interest Expenses*
a. Kepada Bank Indonesia	1	2	3	3	3	4	5	6	7	8	1	2	3	4	6	7	9	10	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	105	137	182	219	264	301	338	372	406	440	38	54	72	89	108	121	137	153	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	2.389	3.265	4.172	5.090	6.056	6.997	7.934	8.934	9.891	10.853	940	1.803	2.799	3.808	4.848	5.854	6.883	7.850	*c. Third Party non Bank*
- Giro	477	660	851	1.051	1.261	1.443	1.627	1.841	2.032	2.232	195	377	596	842	1.084	1.325	1.575	1.790	*- Current Account*
- Tabungan	389	519	646	778	914	1.051	1.189	1.330	1.476	1.649	173	315	451	570	702	834	967	1.093	*- Saving Account*
- Simpanan Berjangka	1.523	2.086	2.675	3.261	3.881	4.503	5.118	5.764	6.383	6.971	571	1.111	1.752	2.396	3.062	3.694	4.341	4.967	*- Time deposits*
d. Surat Berharga	131	184	237	296	375	464	538	620	701	786	64	139	215	289	394	443	523	598	*d. Securities*
e. Pinjaman yang diterima	22	28	31	45	50	56	69	73	77	92	6	11	28	48	38	81	89	98	*e. Loans received*
f. Lainnya	2.364	3.185	4.038	5.008	6.020	6.931	7.844	8.783	9.725	10.701	974	1.740	2.587	3.569	4.574	5.530	6.584	7.616	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	1	0	0	0	-	0	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**4.563**	**6.204**	**7.727**	**9.391**	**11.038**	**12.640**	**14.434**	**16.117**	**17.788**	**19.614**	**1.815**	**3.320**	**5.006**	**6.785**	**8.656**	**10.490**	**12.518**	**14.503**	*B. Net Interest Income (A1-A2)*
C Pendapatan dan Beban Operasional Lain																			*C. Other Operating Income and Expenses*
1. Pendapatan Operasional Selain Bunga	809	1.209	1.803	2.303	2.825	3.342	3.799	4.258	4.655	5.211	864	1.252	1.654	2.241	2.829	3.424	3.305	3.595	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	33	40	41	42	48	59	78	106	130	156	41	97	136	166	194	267	229	235	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	5	5	4	5	6	5	6	4	16	17	6	5	17	17	16	14	16	18	*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	4	6	8	9	9	48	52	54	60	65	9	21	28	33	46	52	61	65	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	217	301	391	467	551	623	689	770	845	973	82	144	214	295	378	463	540	628	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	550	857	1.359	1.780	2.211	2.607	2.974	3.324	3.604	4.000	726	985	1.257	1.729	2.193	2.625	2.460	2.650	*f Others*
2. Beban Operasional Selain Beban Bunga	2.941	4.265	5.583	6.895	8.268	9.877	11.066	12.376	13.589	15.377	1.656	2.683	4.025	5.593	7.200	8.741	9.734	11.201	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	5	5	5	6	7	10	20	31	50	57	3	46	92	142	230	256	169	207	*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	-	-	-	-	-	-	-	-	-	-	-	4	5	4	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	-	-	-	-	-	39	43	45	51	55	9	21	27	31	42	47	53	54	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	721	1.142	1.559	1.859	2.232	2.659	2.885	3.196	3.385	3.395	802	844	1.084	1.552	1.964	2.362	2.194	2.321	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	8	9	11	14	17	19	23	27	28	35	1	4	7	11	11	14	17	19	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	2.207	3.109	4.008	5.016	6.012	7.150	8.095	9.077	10.075	11.835	841	1.764	2.812	3.854	4.952	6.063	7.301	8.600	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**2.431**	**3.148**	**3.946**	**4.799**	**5.595**	**6.104**	**7.167**	**7.999**	**8.854**	**9.448**	**1.023**	**1.890**	**2.635**	**3.433**	**4.285**	**5.172**	**6.089**	**6.898**	*D. Operating Profit/loss (A1+C1) - (A2+C2)*
E. Pendapatan non - operasional	**262**	**339**	**408**	**475**	**463**	**514**	**578**	**644**	**733**	**833**	**157**	**144**	**216**	**275**	**380**	**452**	**517**	**594**	*E. Non Operational Income*
F. Beban non - operasional	**230**	**307**	**386**	**471**	**457**	**502**	**548**	**621**	**686**	**754**	**62**	**114**	**176**	**237**	**318**	**393**	**453**	**523**	*F. Non Operational Expenses*
G. Laba/Rugi non-operasional (E - F)	**32**	**32**	**22**	**4**	**6**	**12**	**30**	**23**	**47**	**79**	**95**	**30**	**40**	**38**	**63**	**58**	**64**	**71**	*G. Non Operational Profit (E - F)*
H. Laba/Rugi tahun berjalan sebelum pajak	**2.463**	**3.180**	**3.968**	**4.803**	**5.601**	**6.116**	**7.197**	**8.022**	**8.901**	**9.527**	**1.118**	**1.920**	**2.675**	**3.471**	**4.348**	**5.231**	**6.153**	**6.969**	*H. Current Year profit*
I. Penerimaan Transfer Laba/Rugi	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2.488**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	*I. Transfser Profit / Loss Received*
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2.704**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	*J. Transfer of Profit/Loss to Head Office*
K. Jumlah laba/rugi bersih (setelah taksiran pajak	**2.142**	**2.776**	**3.420**	**4.141**	**4.836**	**5.249**	**6.169**	**6.901**	**7.636**	**7.954**	**887**	**1.583**	**2.321**	**3.042**	**3.769**	**4.557**	**5.338**	**6.027**	*K. Profit/Loss After Estimation of tax*

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Febr)	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan[r)]	Feb	
A. Pendapatan operasional	**7.860**	**9.528**	**14.681**	**15.772**	**14.661**	**9.774**	**4.617**	**5.673**	**8.122**	**8.523**	**10.294**	**12.183**	**14.042**	**16.027**	**17.973**	**18.389**	**2.289**	**3.867**	***A. Operations Income***
1 Pendapatan bunga/bagi hasil/margin	5.680	6.354	7.894	10.128	9.098	1.572	2.373	3.188	4.022	4.866	5.758	6.609	7.498	8.387	9.277	10.205	1.061	1.816	*1. Income from interest/profit sharing/margin*
Penduduk	5.391	6.091	7.751	10.073	8.955	1.553	2.342	3.149	3.977	4.808	5.693	6.534	7.415	8.234	9.109	10.016	1.044	1.783	*Citizens*
a. Dari Bank Indonesia	796	1.028	955	1.318	1.085	148	228	302	383	460	542	621	693	792	864	936	76	140	*a. From Bank Indonesia*
b. Dari bank-bank lain	354	261	435	409	231	52	84	117	149	178	223	263	305	317	307	342	30	54	*b. From other banks*
c. Dari pihak ketiga bukan bank	4.241	4.801	6.361	8.347	7.639	1.353	2.031	2.730	3.444	4.171	4.928	5.650	6.418	7.126	7.938	8.738	938	1.589	*c. From Third Party non Banks*
Surat berharga	358	316	427	683	515	88	133	179	217	262	307	345	387	425	466	507	41	77	*Securities*
Kredit yang diberikan	3.777	4.318	5.902	7.472	7.047	1.248	1.874	2.520	3.189	3.864	4.573	5.251	5.975	6.638	7.403	8.156	891	1.500	*Credit disbursed*
Lainnya	107	168	32	191	76	17	25	31	38	45	48	55	56	63	68	75	7	11	*Others*
Bukan penduduk	289	263	144	55	143	19	31	39	46	57	65	75	83	153	169	189	17	33	*Non-citizens*
a. Kantor Pusat/Cabang sendiri di luar	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Head/Branch Offices outside of Indonesia*
b. Dari bank-bank lain	288	243	141	43	140	19	31	39	46	57	65	75	83	95	104	116	9	17	*b. From other banks*
c. Dari pihak ketiga bukan bank	1	20	3	11	2	0	0	0	0	0	0	0	0	58	65	73	8	16	*c. From Third Party non Banks*
Surat berharga	1	2	-	7	2	0	0	0	0	0	0	0	0	0	0	0	0	0	*Securities*
Kredit yang diberikan	-	18	3	3	0	-	-	-	-	-	-	-	-	58	65	72	8	16	*Credit disbursed*
Lainnya	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Others*
2 Kenaikan nilai surat berharga	8	24	50	87	290	6.282	57	85	111	123	174	199	216	295	264	279	91	116	*2. Increase in the value of securities*
3 Keuntungan Transaksi valuta asing/derivatif	1.296	1.931	5.504	3.886	3.503	1.632	1.715	1.778	3.202	2.560	3.240	4.070	4.899	5.741	6.659	5.930	960	1.572	*3. Profit from foreign exchange transactions / derivatives*
4 Deviden, komisi/provisi/fee	688	1.083	1.137	1.463	1.663	255	432	577	732	907	1.053	1.231	1.349	1.514	1.678	1.835	157	335	*4. Dividends, commissions, provisions/fees*
5 Lainnya	187	135	96	207	107	32	39	45	55	67	69	74	80	90	95	139	20	28	*5. Others*
B. Beban operasional	**6.213**	**7.601**	**12.268**	**13.328**	**12.328**	**9.444**	**4.029**	**4.872**	**7.138**	**7.319**	**9.112**	**10.751**	**12.385**	**13.853**	**15.691**	**15.808**	**1.978**	**3.272**	***B. Operations Expenses***
1 Beban bunga/bagi hasil	2.797	3.004	3.863	4.914	3.711	572	878	1.180	1.496	1.826	2.150	2.481	2.827	3.173	3.526	3.900	383	724	*1. Interest/profit sharing charges*
Penduduk	2.527	2.619	3.489	4.658	3.598	553	848	1.139	1.444	1.761	2.074	2.388	2.718	3.045	3.379	3.731	358	678	*Citizens*
a. Kepada Bank Indonesia	2	2	4	4	0	3	3	3	3	3	3	3	3	3	5	5	3	6	*a. At Bank Indonesia*
b. Kepada bank-bank lain	501	435	394	253	233	26	38	50	65	77	90	105	122	137	153	171	17	32	*b. At other banks*
c. Kepada pihak ketiga bukan bank	2.024	2.183	3.091	4.400	3.365	524	807	1.086	1.376	1.681	1.981	2.280	2.592	2.905	3.220	3.555	339	640	*c. At third party non-banks*
Giro	166	129	177	174	173	26	43	62	79	95	114	131	149	167	187	210	22	42	*Demand Deposit*
Simpanan berjangka	1.700	1.896	2.709	3.888	2.895	445	683	916	1.159	1.408	1.666	1.918	2.172	2.429	2.685	2.950	275	526	*Time deposits*
Tabungan	36	61	84	174	173	31	48	64	83	102	124	145	167	187	211	234	22	43	*Savings Deposit*
Pinjaman yang diterima	17	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Loans received*
Surat berharga	8	10	8	12	12	5	7	9	10	11	13	14	16	17	18	20	2	3	*Securities*
Lainnya	97	86	112	148	112	17	27	36	45	64	64	72	88	105	119	141	18	26	*Others*
Bukan penduduk	271	385	374	257	113	19	30	41	52	65	76	93	109	128	148	169	24	47	*Non-Citizens*
a. Kantor Pusat/Cabang sendiri di luar	-	22	18	12	7	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Head/Branch Offices outside of Indonesia*
b. Kepada bank-bank lain	228	325	319	175	95	18	28	37	47	58	69	82	95	114	133	154	24	46	*b. At other banks*
c. Kepada pihak ketiga bukan bank	42	38	37	70	11	1	2	3	5	6	7	11	14	14	15	15	1	1	*c. At third party non-banks*
Giro	4	11	12	9	4	0	0	1	1	1	1	1	1	1	1	1	0	0	*Demand Deposit*
Simpanan berjangka	34	24	24	43	6	1	2	3	4	5	6	9	12	12	12	13	0	1	*Time deposits*
Tabungan	1	-	1	1	1	0	0	0	0	0	0	1	1	1	1	1	0	0	*Savings Deposit*
Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Loans received*
Surat berharga	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	*Securities*
Lainnya	3	3	-	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Others*
Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Corrections to interest income*
2 Kerugian transaksi valas/derivatif	954	1.673	4.542	3.279	2.864	1.554	1.570	1.586	2.925	2.258	2.906	3.726	4.512	5.179	6.101	5.288	813	1.374	*2. Losses on foreign exchange transactions / derivatives*
3 Komisi/provisi	85	134	203	288	304	50	93	111	137	144	175	241	233	263	287	322	26	54	*3. Commissions/provisions*
4 Penyusutan/amortisasi/penghapusan	902	769	1.077	1.377	1.486	267	429	583	820	948	1.328	1.380	1.551	1.704	1.861	1.910	249	348	*4. Depreciation/amortizations/write-offs*
5 Lainnya	1.476	2.021	2.584	3.469	3.964	7.001	1.060	1.412	1.761	2.143	2.554	2.924	3.263	3.534	3.916	4.387	508	771	*5. Others*
C. Laba Operasional	**1.647**	**1.927**	**2.412**	**2.444**	**2.333**	**330**	**587**	**801**	**984**	**1.204**	**1.181**	**1.431**	**1.657**	**2.174**	**2.282**	**2.582**	**311**	**596**	***C. Operations Profit***
D. Pendapatan non-operasional	**843**	**773**	**1.100**	**2.340**	**1.663**	**524**	**766**	**1.002**	**1.135**	**1.330**	**1.635**	**1.890**	**2.267**	**2.471**	**2.802**	**3.170**	**438**	**644**	***D. Non-Operations Income***
E. Beban non operasional	**305**	**296**	**611**	**1.717**	**1.248**	**345**	**538**	**736**	**892**	**1.073**	**1.302**	**1.509**	**1.674**	**1.902**	**2.116**	**2.455**	**294**	**462**	***E. Non-Operations Expenses***
F. Laba non operasional	**538**	**478**	**489**	**623**	**415**	**179**	**229**	**265**	**244**	**257**	**333**	**381**	**593**	**569**	**686**	**715**	**144**	**182**	***F. Non-Operations Profit***
G. Laba tahun berjalan	**2.185**	**2.405**	**2.901**	**3.067**	**2.748**	**509**	**816**	**1.066**	**1.228**	**1.461**	**1.514**	**1.812**	**2.250**	**2.743**	**2.968**	**3.297**	**455**	**777**	***G. Current profit***
H. Laba (setelah taksiran pajak penghasilan)	**1.561**	**1.656**	**2.026**	**2.129**	**2.063**	**364**	**604**	**800**	**920**	**1.120**	**1.167**	**1.378**	**1.696**	**2.051**	**2.219**	**2.434**	**348**	**580**	***H. Profit (after calculation of income taxes)***

Ket : [r)] Revisi

Note : [r)] Revised

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	2.857	3.841	4.804	5.851	6.946	8.016	9.105	10.199	11.286	12.400	1.252	2.200	3.398	4.566	5.777	8.078	9.492	10.958	*1. Interest Income*
a. Dari Bank Indonesia	114	156	208	260	318	375	422	493	533	571	41	80	117	150	176	197	219	234	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	85	119	147	176	213	249	282	289	270	297	22	40	62	86	109	135	151	166	*b. From interbank placement*
c. Dari surat berharga	268	352	426	501	576	642	715	788	868	951	78	143	217	288	371	447	526	599	*c. From securities*
d. Dari Kredit yang diberikan	1.874	2.520	3.189	3.864	4.573	5.251	5.975	6.696	7.468	8.229	899	1.516	2.327	3.112	3.953	4.792	5.689	6.600	*d. From credit*
- kepada pihak ketiga bukan bank	1.874	2.520	3.189	3.864	4.573	5.251	5.975	6.696	7.468	8.229	899	1.516	2.327	3.112	3.953	4.792	5.689	6.599	*- To Third Party non Bank*
- kepada bank lain	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	-	0	*- To other Bank*
e. Lainnya	516	694	833	1.050	1.266	1.499	1.710	1.933	2.147	2.352	212	421	675	929	1.168	2.506	2.907	3.359	*e Others*
2. Beban Bunga	1.362	1.833	2.277	2.811	3.338	3.888	4.434	4.985	5.535	6.095	574	1.108	1.733	2.337	2.939	4.610	5.422	6.254	*2. Interest Expenses*
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	2	2	-	-	-	-	-	-	-	0	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	32	41	53	62	70	79	91	104	118	129	9	19	28	38	47	60	80	102	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	776	1.045	1.325	1.612	1.910	2.204	2.502	2.797	3.098	3.409	320	612	945	1.269	1.602	1.909	2.217	2.538	*c. Third Party non Bank*
- Giro	44	62	80	96	115	131	150	168	188	211	22	42	63	79	97	119	141	165	*- Current Account*
- Tabungan	48	64	83	102	124	146	168	188	212	235	22	43	66	88	109	129	151	169	*- Saving Account*
- Simpanan Berjangka	684	919	1.163	1.414	1.672	1.927	2.184	2.441	2.697	2.962	276	526	816	1.102	1.396	1.661	1.925	2.204	*- Time deposits*
d. Surat Berharga	14	17	20	23	25	28	31	34	36	43	7	13	20	26	33	39	46	55	*d. Securities*
e. Pinjaman yang diterima	29	41	53	65	80	97	115	133	153	175	26	49	75	99	123	145	170	195	*e. Loans received*
f. Lainnya	511	689	826	1.049	1.253	1.480	1.695	1.917	2.128	2.337	212	415	665	905	1.134	2.456	2.908	3.364	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**1.495**	**2.008**	**2.527**	**3.040**	**3.608**	**4.128**	**4.671**	**5.214**	**5.751**	**6.305**	**678**	**1.092**	**1.665**	**2.229**	**2.839**	**3.468**	**4.071**	**4.704**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			*C. Other Operating Income and Expenses*
1. Pendapatan Operasional Selain Bunga	2.438	2.718	3.308	3.865	4.761	5.820	6.795	7.907	8.957	8.450	1.428	2.253	2.882	3.368	3.979	5.132	5.666	6.145	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	57	85	111	123	174	199	216	295	264	279	91	116	126	133	107	122	162	164	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	1.682	1.731	2.125	2.490	3.159	3.977	4.794	5.621	6.508	5.775	944	1.535	1.990	2.256	2.618	3.573	4.003	4.195	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	432	577	732	907	1.054	1.231	1.350	1.515	1.679	1.836	158	335	509	670	850	1.007	1.174	1.350	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	267	325	340	342	374	413	435	476	506	560	235	267	203	221	283	294	326	436	*f Others*
2. Beban Operasional Selain Beban Bunga	3.152	3.693	4.619	5.494	6.963	8.271	9.559	10.681	12.166	11.908	1.596	2.547	3.530	4.161	4.915	6.260	7.004	7.844	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	23	22	19	20	26	29	36	46	20	21	2	9	41	43	60	60	78	80	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	*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	1.570	1.586	1.901	2.258	2.906	3.726	4.512	5.179	6.101	5.288	813	1.374	1.811	1.986	2.233	2.988	3.157	3.280	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	435	581	815	942	1.319	1.370	1.540	1.690	1.846	1.896	250	348	430	476	572	707	814	1.095	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	93	111	137	144	175	241	233	263	287	322	26	54	84	111	143	175	210	248	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	1.031	1.393	1.747	2.130	2.537	2.905	3.238	3.503	3.911	4.381	505	762	1.164	1.545	1.907	2.331	2.746	3.141	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**781**	**1.033**	**1.216**	**1.411**	**1.406**	**1.678**	**1.907**	**2.440**	**2.543**	**2.847**	**511**	**798**	**1.017**	**1.435**	**1.903**	**2.340**	**2.733**	**3.005**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**88**	**116**	**121**	**137**	**222**	**236**	**409**	**393**	**532**	**709**	**47**	**57**	**167**	**172**	**233**	**277**	**332**	**383**	***E. Non Operational Income***
F. Beban non - operasional	**54**	**83**	**110**	**88**	**113**	**102**	**66**	**90**	**107**	**259**	**102**	**78**	**137**	**162**	**166**	**217**	**251**	**274**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**34**	**33**	**11**	**49**	**109**	**134**	**343**	**303**	**425**	**450**	**(55)**	**(21)**	**31**	**11**	**67**	**60**	**81**	**109**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**815**	**1.066**	**1.227**	**1.460**	**1.515**	**1.812**	**2.250**	**2.743**	**2.968**	**3.297**	**456**	**777**	**1.047**	**1.446**	**1.970**	**2.400**	**2.814**	**3.114**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**(22)**	**(29)**	**(37)**	**(45)**	**(54)**	**(63)**	**(72)**	**(79)**	**(88)**	**(96)**	**(9)**	**(18)**	**(27)**	**(36)**	**(45)**	**(52)**	**(59)**	**(64)**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**(22)**	**(29)**	**(37)**	**(45)**	**(54)**	**(63)**	**(72)**	**(79)**	**(88)**	**(96)**	**(9)**	**(18)**	**(27)**	**(36)**	**(45)**	**(52)**	**(59)**	**(64)**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak	**604**	**800**	**920**	**1.120**	**1.167**	**1.378**	**1.696**	**2.051**	**2.219**	**2.434**	**348**	**580**	**774**	**1.096**	**1.477**	**1.770**	**2.064**	**2.281**	***K. Profit/Loss After Estimation of tax***

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan[r)]	Feb	
A. Pendapatan operasional	**28.786**	**29.119**	**35.132**	**31.486**	**37.173**	**7.380**	**10.830**	**14.627**	**16.540**	**19.199**	**22.721**	**25.492**	**29.154**	**32.481**	**35.866**	**38.184**	**6.440**	**10.295**	***A. Operations Income***
1 Pendapatan bunga/bagi hasil/margin	14.509	14.736	16.171	14.872	13.121	2.151	3.261	4.247	5.497	6.602	7.682	8.849	10.053	11.259	12.417	13.564	1.219	2.243	*1. Income from interest/profit sharing/margin*
Penduduk	13.677	13.930	15.582	14.716	12.929	2.122	3.218	4.187	5.426	6.517	7.582	8.734	9.924	11.114	12.255	13.385	1.194	2.194	*Citizens*
a. Dari Bank Indonesia	1.270	1.786	1.695	1.644	1.905	408	624	776	1.036	1.316	1.569	1.829	2.076	2.308	2.526	2.746	225	395	*a. From Bank Indonesia*
b. Dari bank-bank lain	1.226	1.133	1.279	664	757	157	253	360	407	474	472	549	639	712	774	795	47	123	*b. From other banks*
c. Dari pihak ketiga bukan bank	11.181	11.011	12.608	12.409	10.268	1.558	2.341	3.052	3.983	4.727	5.541	6.356	7.208	8.094	8.956	9.844	921	1.676	*c. From Third Party non Banks*
Surat berharga	2.231	1.787	2.065	2.068	1.243	114	149	216	252	290	321	354	421	521	608	702	86	159	*Securities*
Kredit yang diberikan	8.930	9.155	10.212	10.332	8.963	1.425	2.165	2.800	3.690	4.413	5.166	5.940	6.708	7.491	8.272	9.080	777	1.497	*Credit disbursed*
Lainnya	20	70	331	8	61	20	27	35	41	24	54	61	80	82	76	62	58	20	*Others*
Bukan penduduk	832	806	589	155	192	29	43	60	71	85	100	114	129	145	161	179	26	49	*Non-citizens*
a. Kantor Pusat/Cabang sendiri di luar	50	89	88	12	28	6	9	11	13	15	16	17	18	18	19	19	0	1	*a. Head/Branch Offices outside of Indonesia*
b. Dari bank-bank lain	754	701	401	137	107	13	20	29	33	39	46	51	58	65	72	80	8	17	*b. From other banks*
c. Dari pihak ketiga bukan bank	28	17	100	7	57	9	14	19	24	31	38	46	53	62	70	80	17	32	*c. From Third Party non Banks*
Surat berharga	28	16	10	7	4	1	1	2	2	3	5	7	9	12	14	16	3	5	*Securities*
Kredit yang diberikan	-	-	0	-	53	9	13	17	22	27	33	39	44	50	56	64	14	27	*Credit disbursed*
Lainnya	-	-	90	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	*Others*
2 Kenaikan nilai surat berharga	2.334	1.302	1.022	1.386	2.340	555	659	936	916	1.095	1.437	1.446	1.747	2.290	2.714	2.950	699	1.374	*2. Increase in the value of securities*
3 Keuntungan Transaksi valuta asing/derivatif	8.395	8.665	13.199	10.402	16.744	3.800	5.598	7.642	8.069	8.983	10.657	11.780	13.550	14.724	16.084	16.534	4.094	5.785	*3. Profit from foreign exchange transactions / derivatives*
4 Deviden, komisi/provisi/fee	3.308	3.951	4.280	4.270	4.799	819	1.254	1.719	1.976	2.414	2.821	3.260	3.623	4.006	4.431	4.889	414	861	*4. Dividends, commissions, provisions/fees*
5 Lainnya	240	464	460	557	168	54	58	84	82	106	123	157	181	202	221	246	15	31	*5. Others*
B. Beban operasional	**23.370**	**23.289**	**29.292**	**24.805**	**32.939**	**6.611**	**9.380**	**12.767**	**14.415**	**16.789**	**20.043**	**21.865**	**24.626**	**26.902**	**30.281**	**31.785**	**5.090**	**8.249**	***B. Operations Expenses***
1 Beban bunga/bagi hasil	7.015	6.210	6.425	5.307	4.663	653	1.021	1.361	1.709	2.068	2.340	2.691	3.075	3.453	3.762	4.132	330	611	*1. Interest/profit sharing charges*
Penduduk	6.189	5.537	5.747	4.848	4.292	594	930	1.237	1.552	1.875	2.110	2.421	2.761	3.096	3.362	3.681	266	491	*Citizens*
a. Kepada Bank Indonesia	6	3	32	186	0	-	-	-	0	0	1	1	1	1	1	1	-	-	*a. At Bank Indonesia*
b. Kepada bank-bank lain	1.553	1.349	1.171	821	891	139	234	289	328	385	348	398	472	560	610	661	38	66	*b. At other banks*
c. Kepada pihak ketiga bukan bank	4.630	4.186	4.545	3.841	3.401	455	696	949	1.224	1.490	1.761	2.022	2.289	2.535	2.751	3.019	228	425	*c. At third party non-banks*
Giro	314	464	675	391	448	86	128	174	230	292	350	382	430	470	505	544	43	77	*Demand Deposit*
Simpanan berjangka	3.776	3.156	3.416	3.153	2.210	322	500	682	874	1.057	1.241	1.447	1.630	1.813	1.986	2.163	164	305	*Time deposits*
Tabungan	113	94	273	153	198	26	39	53	66	79	93	106	117	130	141	152	11	21	*Savings Deposit*
Pinjaman yang diterima	-	-	0	-	1	-	0	0	0	0	0	0	0	0	0	0	-	-	*Loans received*
Surat berharga	321	392	22	75	390	1	1	1	2	3	3	4	4	4	4	4	-	-	*Securities*
Lainnya	106	79	160	67	154	20	28	39	52	60	74	84	107	118	116	157	11	22	*Others*
Bukan penduduk	826	673	677	459	371	60	91	124	158	192	230	270	314	357	400	450	64	120	*Non-Citizens*
a. Kantor Pusat/Cabang sendiri di luar	678	551	534	422	272	45	69	94	121	149	177	205	239	275	311	356	53	98	*a. Head/Branch Offices outside of Indonesia*
b. Kepada bank-bank lain	121	90	39	21	35	4	6	8	10	12	15	20	23	24	26	27	1	3	*b. At other banks*
c. Kepada pihak ketiga bukan bank	26	32	104	16	64	11	16	22	27	31	38	45	52	58	63	67	9	19	*c. At third party non-banks*
Giro	13	25	10	4	12	5	7	10	12	15	18	22	25	27	30	32	4	7	*Demand Deposit*
Simpanan berjangka	12	5	93	12	51	6	8	12	14	16	19	23	27	30	33	35	5	12	*Time deposits*
Tabungan	1	2	1	0	1	0	0	0	0	0	1	1	1	1	1	1	0	0	*Savings Deposit*
Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Loans received*
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Securities*
Lainnya	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	0	0	*Others*
Koreksi atas pendapatan bunga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Corrections to interest income*
2 Kerugian transaksi valas/derivatif	7.690	7.430	9.535	7.183	15.103	3.505	5.079	7.099	7.467	8.392	9.971	10.884	12.266	13.094	14.410	14.707	3.801	5.212	*2. Losses on foreign exchange transactions / derivatives*
3 Komisi/provisi	392	485	752	532	646	101	153	214	270	324	380	438	506	556	610	651	50	101	*3. Commissions/provisions*
4 Penyusutan/amortisasi/penghapusan	2.383	2.063	3.497	3.598	4.277	403	608	824	1.082	1.282	1.457	1.479	1.643	1.811	2.308	2.352	144	287	*4. Depreciation/amortizations/write-offs*
5 Lainnya	5.890	7.101	9.083	8.185	8.249	1.948	2.520	3.269	3.887	4.723	5.894	6.373	7.136	7.988	9.192	9.943	765	2.037	*5. Others*
C. Laba Operasional	**5.416**	**5.830**	**5.841**	**6.680**	**4.234**	**769**	**1.450**	**1.861**	**2.125**	**2.411**	**2.678**	**3.626**	**4.528**	**5.579**	**5.586**	**6.399**	**1.350**	**2.046**	***C. Operations Profit***
D. Pendapatan non-operasional	**2.124**	**1.877**	**5.710**	**6.823**	**2.798**	**485**	**839**	**1.234**	**714**	**1.550**	**2.216**	**2.006**	**2.012**	**1.989**	**2.677**	**2.919**	**145**	**291**	***D. Non-Operations Income***
E. Beban non operasional	**1.072**	**1.326**	**3.783**	**5.687**	**299**	**263**	**462**	**776**	**133**	**771**	**915**	**868**	**357**	**478**	**424**	**446**	**186**	**108**	***E. Non-Operations Expenses***
F. Laba non operasional	**1.052**	**550**	**1.927**	**1.136**	**2.499**	**222**	**377**	**459**	**581**	**779**	**1.301**	**1.138**	**1.655**	**1.511**	**2.253**	**2.472**	**(41)**	**183**	***F. Non-Operations Profit***
G. Laba tahun berjalan	**6.468**	**6.380**	**7.767**	**7.816**	**6.660**	**982**	**1.813**	**2.301**	**2.682**	**3.161**	**3.944**	**4.724**	**6.138**	**7.039**	**7.784**	**8.813**	**1.306**	**2.224**	***G. Current profit***
H. Laba (setelah taksiran pajak penghasilan)	**3.000**	**2.998**	**4.257**	**3.983**	**3.907**	**681**	**1.378**	**1.604**	**1.819**	**2.074**	**2.327**	**2.944**	**3.811**	**4.413**	**4.646**	**5.289**	**986**	**1.657**	***H. Profit (after calculation of income taxes)***

Ket : [r)] Revisi

Note : [r)] Revised

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	3.263	4.252	5.565	6.612	7.694	7.919	10.070	11.278	12.438	13.604	1.222	2.248	3.340	4.424	5.551	6.644	7.802	8.977	*1. Interest Income*
a. Dari Bank Indonesia	268	323	482	642	766	892	1.004	1.085	1.156	1.227	82	145	216	271	319	359	398	439	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	86	117	150	182	213	242	285	320	350	376	22	55	86	116	149	189	219	264	*b. From interbank placement*
c. Dari surat berharga	528	707	847	1.010	1.195	1.053	1.575	1.847	2.087	2.333	252	448	623	815	1.008	1.199	1.410	1.598	*c. From securities*
d. Dari Kredit yang diberikan	2.199	2.845	3.739	4.475	5.236	5.399	6.802	7.597	8.390	9.211	795	1.531	2.330	3.116	3.931	4.739	5.591	6.469	*d. From credit*
- kepada pihak ketiga bukan bank	2.176	2.815	3.709	4.438	5.197	5.355	6.752	7.541	8.328	9.144	791	1.524	2.319	3.100	3.910	4.713	5.559	6.433	*- To Third Party non Bank*
- kepada bank lain	23	30	30	37	39	44	50	56	62	67	4	7	11	16	21	26	33	36	*- To other Bank*
e. Lainnya	183	260	346	303	284	334	405	430	455	456	70	69	86	106	144	158	183	208	*e Others*
2. Beban Bunga	1.039	1.385	1.801	2.115	2.382	2.506	3.128	3.513	3.826	4.201	335	618	925	1.232	1.551	1.862	2.209	2.563	*2. Interest Expenses*
a. Kepada Bank Indonesia	-	-	-	-	1	-	1	1	1	1	-	-	-	-	-	-	-	-	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	95	130	169	215	255	245	351	400	433	470	28	49	70	89	124	165	216	269	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	683	930	1.197	1.459	1.721	1.979	2.229	2.471	2.695	2.926	227	422	635	854	1.061	1.256	1.464	1.678	*c. Third Party non Bank*
- Giro	135	184	242	307	368	403	454	497	534	576	47	84	125	181	217	259	299	341	*- Current Account*
- Tabungan	40	53	66	79	93	106	118	131	142	153	11	21	35	51	68	83	95	105	*- Saving Account*
- Simpanan Berjangka	508	693	888	1.073	1.260	1.470	1.657	1.843	2.019	2.198	169	317	475	623	776	914	1.070	1.232	*- Time deposits*
d. Surat Berharga	1	1	2	3	3	4	4	4	4	4	-	-	-	-	0	0	-	0	*d. Securities*
e. Pinjaman yang diterima	40	53	66	78	90	107	126	145	161	178	11	20	28	35	42	51	60	74	*e. Loans received*
f. Lainnya	220	271	367	360	312	171	417	492	532	622	69	127	192	254	324	390	468	542	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**2.224**	**2.867**	**3.764**	**4.497**	**5.312**	**5.413**	**6.942**	**7.765**	**8.612**	**9.403**	**887**	**1.630**	**2.415**	**3.192**	**4.000**	**4.782**	**5.593**	**6.414**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			*C. Other Operating Income and Expenses*
1. Pendapatan Operasional Selain Bunga	7.770	10.658	11.311	12.903	15.753	14.863	19.549	21.984	24.638	25.821	5.288	8.165	8.256	11.198	12.760	14.360	14.638	16.543	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	659	936	916	1.095	1.437	1.446	1.747	2.290	2.714	2.950	699	1.374	1.296	1.366	1.422	1.511	1.574	1.555	*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	5.603	7.638	8.061	8.978	10.657	9.545	13.549	14.723	16.083	16.511	3.868	5.559	5.265	7.914	8.841	9.786	9.529	10.948	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.255	1.719	1.979	2.414	2.821	3.188	3.623	4.006	4.431	4.889	414	861	1.297	1.720	2.288	2.729	3.181	3.638	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	253	365	355	416	838	684	630	965	1.410	1.471	307	371	180	197	209	333	353	401	*f Others*
2. Beban Operasional Selain Beban Bunga	8.357	11.439	12.739	14.757	17.736	16.910	21.584	23.680	26.750	27.883	4.760	7.638	8.018	11.324	13.354	14.709	15.223	17.722	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	565	658	494	608	769	544	643	838	1.363	1.319	131	756	698	726	977	911	816	986	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	358	358	358	358	358	358	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	5.077	7.100	7.468	8.392	9.971	8.956	12.266	13.094	14.410	14.707	3.801	5.212	4.793	7.048	7.744	8.232	7.766	9.139	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	608	824	1.082	1.280	1.455	1.470	1.641	1.810	2.305	2.350	144	287	424	633	873	921	1.164	1.311	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	153	214	270	324	380	418	506	556	610	651	50	101	151	226	295	384	441	512	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	1.954	2.643	3.425	4.153	4.803	5.164	6.170	7.024	7.703	8.497	634	1.282	1.951	2.690	3.465	4.261	5.036	5.774	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**1.637**	**2.085**	**2.336**	**2.643**	**3.329**	**3.366**	**4.906**	**6.069**	**6.500**	**7.341**	**1.415**	**2.157**	**2.654**	**3.066**	**3.406**	**4.433**	**5.007**	**5.235**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**634**	**953**	**379**	**1.251**	**1.491**	**2.163**	**1.549**	**1.210**	**1.470**	**1.678**	**75**	**174**	**252**	**343**	**620**	**699**	**876**	**948**	***E. Non Operational Income***
F. Beban non - operasional	**458**	**738**	**33**	**732**	**876**	**804**	**317**	**240**	**185**	**206**	**185**	**107**	**154**	**55**	**89**	**128**	**213**	**157**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**176**	**215**	**346**	**519**	**615**	**1.359**	**1.232**	**970**	**1.285**	**1.472**	**(110)**	**67**	**98**	**288**	**530**	**571**	**663**	**792**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**1.813**	**2.300**	**2.682**	**3.162**	**3.944**	**4.725**	**6.138**	**7.039**	**7.785**	**8.813**	**1.305**	**2.224**	**2.752**	**3.354**	**3.936**	**5.004**	**5.670**	**6.026**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**8**	**9**	**13**	**12**	**12**	**13**	**12**	**9**	**10**	**8**	**-**	**4**	**7**	**9**	**8**	**8**	**11**	**8**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**(73)**	**(28)**	**13**	**21**	**393**	**415**	**456**	**625**	**756**	**987**	**(1)**	**18**	**87**	**321**	**288**	**283**	**643**	**653**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak	**1.378**	**1.604**	**1.819**	**2.074**	**2.327**	**2.944**	**3.811**	**4.413**	**4.646**	**5.289**	**986**	**1.657**	**2.031**	**2.145**	**2.359**	**3.092**	**3.085**	**3.400**	***K. Profit/Loss After Estimation of tax***

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen	**17.440**	**33.963**	**20.983**	**21.650**	**131.215**	**131.733**	**151.598**	**151.802**	**169.706**	**170.304**	**177.335**	**169.445**	**184.905**	**192.724**	**182.457**	**209.460**	**229.849**	**324.247**	***Claim Commitments***
- Fasilitas pinjaman yang belum ditarik	5.559	7.496	5.246	6.321	8.629	8.701	8.699	10.219	15.275	15.394	18.841	17.170	14.143	13.171	13.017	16.310	15.588	16.321	- *Not yet withdrawn loan facilities*
- Posisi pembelian spot yang masih berjalan	9.997	20.181	10.910	13.641	120.109	120.866	140.466	139.070	151.881	152.480	156.039	149.353	166.730	173.507	163.098	185.233	206.521	300.041	- *Current spot purchases*
- Lainnya	1.884	6.286	4.828	1.688	2.478	2.166	2.433	2.513	2.550	2.430	2.455	2.922	4.031	6.046	6.342	7.916	7.741	7.885	- *Others*
Kewajiban Komitmen	**198.826**	**272.594**	**296.167**	**374.255**	**794.241**	**861.379**	**908.941**	**870.389**	**851.260**	**880.256**	**894.043**	**902.159**	**907.712**	**946.950**	**954.022**	**1.083.342**	**1.049.693**	**1.139.192**	***Liabilities Commitments***
- Fasilitas kredit kepada nasabah yang belum ditarik	162.988	208.338	247.673	323.716	554.709	587.496	623.224	576.973	589.455	614.149	623.272	630.782	623.290	641.711	661.872	683.279	702.887	703.770	- *Client credit facilities that are not yet withdrawn*
- Fasilitas kredit kepada bank lain yang belum ditarik	515	765	872	803	6.486	4.442	4.447	3.150	3.603	2.837	2.816	2.088	2.193	2.341	2.844	2.491	2.719	2.304	- *Other bank credit facilities that are not yet withdrawn*
- Irrevocable L/C yang masih berjalan	23.955	42.019	31.744	37.177	49.967	50.933	54.110	55.194	53.288	51.891	53.551	59.601	62.618	62.474	63.906	149.921	70.044	72.937	- *Current Irrevocable L/C*
- Posisi penjualan spot yang masih berjalan	8.390	15.724	10.165	11.382	182.155	217.697	226.475	234.225	204.329	206.438	213.286	209.174	218.826	234.738	223.430	245.727	271.611	358.536	- *Current spot sales*
- Lainnya	2.978	5.748	5.713	1.177	924	812	685	847	585	4.941	1.118	513	785	5.686	1.971	1.924	2.163	1.645	- *Others*
Tagihan Kontinjensi	**84.730**	**119.740**	**221.486**	**139.047**	**160.947**	**163.377**	**167.630**	**164.446**	**168.680**	**166.615**	**166.388**	**170.791**	**174.835**	**175.119**	**182.272**	**179.882**	**181.047**	**181.161**	***Claim Contingency***
- Garansi yang diterima	68.627	102.454	138.537	115.923	136.529	138.478	143.931	140.465	144.354	142.107	140.043	144.007	147.769	147.551	154.442	152.959	153.799	153.116	- *Guarantees received*
- Pendapatan bunga dalam penyelesaian	15.460	15.383	69.873	15.498	23.292	23.721	22.493	22.761	22.982	23.195	25.005	25.427	25.685	26.139	26.419	25.546	25.837	26.574	- *Adjusted interest income*
- Lainnya	643	1.903	13.075	7.626	1.127	1.178	1.205	1.220	1.344	1.314	1.339	1.356	1.381	1.428	1.410	1.377	1.410	1.471	- *Others*
Kewajiban Kontijensi	**44.659**	**77.430**	**123.784**	**101.455**	**117.228**	**111.366**	**114.754**	**116.649**	**116.747**	**119.151**	**117.639**	**121.822**	**127.826**	**131.394**	**136.064**	**142.367**	**134.125**	**137.134**	***Liabilities Contingency***
- Garansi yang diberikan	43.755	74.397	109.488	99.985	116.029	109.896	113.271	115.223	115.327	117.791	116.387	120.299	125.937	129.093	133.834	140.652	131.974	135.218	- *Guarantees issued*
- Lainnya	904	3.032	14.296	1.470	1.199	1.470	1.483	1.426	1.420	1.360	1.253	1.522	1.890	2.301	2.230	1.715	2.151	1.916	- *Others*
Lainnya	**166.370**	**199.082**	**148.821**	**135.192**	**146.144**	**147.218**	**148.344**	**147.039**	**147.727**	**148.740**	**146.130**	**147.418**	**149.695**	**150.548**	**152.796**	**155.839**	**152.887**	**154.773**	***Others***
- Penerusan Kredit	40.719	43.675	45.965	32.896	30.173	30.032	29.377	29.065	29.171	28.955	28.730	29.238	29.355	29.338	29.591	29.435	29.010	28.725	- *Channelling Credit*
- Aktiva produktif yang dihapus bukukan	125.650	155.407	102.856	102.296	115.970	117.186	118.967	117.974	118.556	119.784	117.400	118.180	120.339	121.210	123.205	126.404	123.877	126.048	- *Written-off Earning assets*

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

Keterangan	2011										2012								
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**151.598**	**151.802**	**169.706**	**170.304**	**177.335**	**169.445**	**184.905**	**192.724**	**182.457**	**209.460**	**229.849**	**324.247**	**266.103**	**242.037**	**269.706**	**272.193**	**250.148**	**227.077**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	8.699	10.219	15.275	15.394	18.841	17.170	14.143	13.171	13.017	16.310	15.588	16.321	15.893	16.602	17.204	17.106	14.543	15.462	*Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	140.466	139.070	151.881	152.480	156.039	149.353	166.730	173.507	163.098	185.233	206.521	300.041	244.966	219.523	248.183	250.392	230.673	207.621	*Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	2.433	2.513	2.550	2.430	2.455	2.922	4.031	6.046	6.342	7.916	7.741	7.885	5.244	5.912	4.320	4.695	4.932	3.994	*Others*
Kewajiban Komitmen	**908.941**	**870.389**	**851.260**	**880.256**	**894.043**	**902.159**	**907.712**	**946.950**	**954.022**	**1.083.342**	**1.049.424**	**1.140.811**	**1.099.528**	**1.091.845**	**1.117.584**	**1.151.537**	**1.149.860**	**1.124.938**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	623.224	576.973	589.455	614.149	623.272	630.781	623.290	641.711	661.872	683.279	702.887	705.389	707.637	719.505	722.058	747.792	764.925	772.049	*Undisbursed loan facilities to debtors*
Committed	220.317	208.651	210.147	218.426	228.351	239.184	259.524	260.279	267.861	261.688	272.731	268.429	270.380	272.287	276.580	277.848	291.208	305.335	*Committed*
Uncommitted	402.906	368.323	379.309	395.723	394.921	391.596	363.767	381.431	394.011	421.591	430.156	436.960	437.257	447.217	445.478	469.944	473.717	466.714	*Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	4.447	3.150	3.603	2.837	2.816	2.089	2.193	2.341	2.844	2.491	2.719	2.304	3.011	4.163	5.294	4.552	4.027	4.348	*Undisbursed loan facilities to other banks*
Committed	1.033	1.014	1.144	1.439	1.313	1.075	988	1.250	1.481	1.497	1.759	1.347	1.851	3.192	3.919	2.651	2.893	2.748	*Committed*
Uncommitted	3.414	2.136	2.459	1.398	1.503	1.014	1.205	1.091	1.363	994	960	958	1.159	971	1.374	1.901	1.134	1.600	*Uncommitted*
- Irrevocable L/C yang masih berjalan	54.110	55.194	53.288	51.891	53.551	59.601	62.618	62.474	63.906	149.921	70.044	72.937	72.687	72.899	72.395	70.415	65.734	68.337	*Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	226.475	234.225	204.329	206.438	213.286	209.174	218.826	234.738	223.430	245.727	271.611	358.536	314.553	293.723	315.537	326.556	312.129	278.605	*Outstanding spot and derivatives (sold)*
- Lainnya	685	847	585	4.941	1.118	513	785	5.686	1.971	1.924	2.163	1.645	1.640	1.555	2.299	2.222	3.045	1.599	*Others*
Tagihan Kontinjensi	**167.630**	**164.446**	**168.680**	**166.615**	**166.388**	**170.791**	**174.835**	**175.119**	**182.272**	**179.882**	**181.047**	**181.968**	**182.822**	**188.519**	**200.058**	**219.334**	**191.105**	**192.116**	***Contingent Claims***
- Garansi yang diterima	143.931	140.465	144.354	142.107	140.043	144.007	147.769	147.551	154.442	152.959	153.799	153.116	152.104	154.973	166.330	186.501	165.129	165.725	*Received guarantees*
- Pendapatan bunga dalam penyelesaian	22.493	22.761	22.982	23.195	25.005	25.427	25.685	26.139	26.419	25.546	25.837	27.381	28.820	31.609	31.770	31.979	25.302	25.709	*Accrued interest*
- Lainnya	1.205	1.220	1.344	1.314	1.339	1.356	1.381	1.428	1.410	1.377	1.410	1.471	1.898	1.937	1.959	853	674	682	*Others*
Kewajiban Kontijensi	**114.754**	**116.649**	**116.747**	**119.151**	**117.639**	**121.822**	**127.826**	**131.394**	**136.064**	**142.367**	**134.125**	**137.132**	**141.326**	**145.990**	**147.701**	**148.773**	**154.077**	**158.894**	***Contingent Liabilities***
- Garansi yang diberikan	113.271	115.223	115.327	117.791	116.387	120.299	125.937	129.093	133.834	140.652	131.974	135.216	140.143	143.894	145.688	146.619	151.930	156.781	*Issued guarantees*
- Lainnya	1.483	1.426	1.420	1.360	1.253	1.522	1.890	2.301	2.230	1.715	2.151	1.916	1.183	2.095	2.014	2.153	2.147	2.113	*Others*
Lainnya	**160.732**	**159.562**	**161.003**	**158.456**	**155.054**	**156.616**	**160.118**	**161.654**	**164.407**	**167.791**	**164.537**	**165.111**	**168.202**	**167.363**	**170.551**	**173.289**	**171.557**	**183.804**	***Others***
- Penerusan Kredit	29.377	29.065	29.171	28.955	28.730	29.238	29.355	29.338	29.591	29.435	29.010	28.725	28.736	27.704	27.806	27.787	23.849	25.359	*Channelling*
- Aset produktif yang dihapusbukukan	121.716	121.095	121.959	123.582	121.284	122.291	125.068	126.250	128.567	132.218	129.084	130.232	131.988	132.645	135.442	138.957	140.450	151.500	*Written off earning assets*
Kredit yang diberikan	115.063	114.401	115.069	116.532	114.227	115.105	117.929	119.046	121.173	124.589	121.432	122.765	124.520	125.245	126.341	129.741	131.170	135.973	*Credit disbursed*
Lainnya	6.653	6.694	6.890	7.050	7.058	7.185	7.139	7.204	7.395	7.629	7.652	7.467	7.468	7.401	9.101	9.215	9.280	15.527	*Others*
- Aset produktif yang dihapustagih	9.639	9.402	9.873	5.919	5.040	5.087	5.695	6.066	6.249	6.138	6.443	6.154	7.478	7.013	7.303	6.545	7.257	6.945	*Charged off earning assets*
Kredit yang diberikan	4.532	4.977	5.104	5.094	4.391	4.490	4.790	5.066	5.121	5.302	5.402	5.438	5.495	5.573	5.713	5.977	6.081	6.217	*Credit disbursed*
Lainnya	5.107	4.425	4.770	825	649	597	905	1.000	1.128	836	1.041	716	1.984	1.439	1.590	567	1.176	728	*Others*

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen	**1.870**	**2.580**	**497**	**36**	**7.481**	**10.086**	**11.074**	**8.926**	**10.436**	**16.849**	**16.056**	**19.472**	**23.513**	**17.503**	**17.535**	**14.040**	**15.787**	**17.858**	***Claim Commitments***
- Fasilitas pinjaman yang belum ditarik	841	175	188	0	199	297	301	307	373	2.030	2.013	2.015	312	310	301	297	263	272	- *Not yet withdrawn loan facilities*
- Posisi pembelian spot yang masih berjalan	235	2.023	154	36	6.657	9.164	10.148	7.996	9.440	14.195	13.420	16.832	22.575	16.557	16.577	13.069	14.837	16.890	- *Current spot purchases*
- Lainnya	794	382	155	0	625	624	624	623	623	623	623	625	625	635	657	674	687	695	- *Others*
Kewajiban Komitmen	**59.736**	**79.368**	**97.045**	**150.680**	**168.046**	**179.543**	**182.812**	**182.294**	**175.120**	**193.700**	**187.220**	**199.643**	**207.036**	**210.299**	**211.861**	**309.000**	**233.558**	**241.585**	***Liabilities Commitments***
- Fasilitas kredit kepada nasabah yang belum ditarik	47.703	58.652	79.791	130.405	139.200	152.453	153.345	154.103	151.740	159.888	157.149	164.586	163.932	172.057	176.615	189.035	191.293	199.651	- *Client credit facilities that are not yet withdrawn*
- Fasilitas kredit kepada bank lain yang belum ditarik	260	384	494	269	130	155	149	176	167	117	176	166	182	205	222	163	211	193	- *Other bank credit facilities that are not yet withdrawn*
- Irrevocable L/C yang masih berjalan	11.334	20.165	16.735	19.995	20.266	18.629	20.486	21.616	21.058	20.741	22.138	22.695	25.848	25.308	25.809	112.773	32.851	31.160	- *Current Irrevocable L/C*
- Posisi penjualan spot yang masih berjalan	233	155	11	6	8.442	8.299	8.824	6.390	2.148	8.640	7.751	12.190	17.067	9.430	9.209	7.023	8.927	10.576	- *Current spot sales*
- Lainnya	205	13	14	6	7	7	8	8	8	4.314	6	6	7	3.298	6	6	7	7	- *Others*
Tagihan Kontinjensi	**14.544**	**14.492**	**70.167**	**21.904**	**24.076**	**24.917**	**24.438**	**24.778**	**26.822**	**26.814**	**28.815**	**29.374**	**29.603**	**31.344**	**32.283**	**32.101**	**32.607**	**33.368**	***Claim Contingency***
- Garansi yang diterima	2.728	2.430	3.279	4.090	4.937	5.194	5.993	6.190	8.023	7.810	7.974	8.218	8.153	9.548	10.236	10.440	10.806	11.047	- *Guarantees received*
- Pendapatan bunga dalam penyelesaian	11.578	10.944	65.584	10.527	18.224	18.764	17.461	17.596	17.774	17.930	19.760	20.045	20.321	20.629	20.884	20.529	20.664	21.138	- *Adjusted interest income*
- Lainnya	238	1.118	1.304	7.286	915	958	984	992	1.026	1.075	1.081	1.111	1.129	1.167	1.164	1.131	1.138	1.183	- *Others*
Kewajiban Kontijensi	**17.235**	**22.386**	**30.699**	**34.918**	**39.794**	**37.570**	**38.985**	**39.561**	**39.610**	**40.208**	**39.851**	**42.030**	**43.961**	**46.256**	**48.895**	**54.641**	**50.821**	**51.832**	***Liabilities Contingency***
- Garansi yang diberikan	17.101	22.355	30.305	34.666	39.722	37.380	38.577	39.217	39.290	39.902	39.761	41.888	43.621	45.671	48.318	54.066	50.267	51.151	- *Guarantees issued*
- Lainnya	134	31	393	252	72	191	408	344	319	305	89	143	340	585	577	575	554	680	- *Others*
Lainnya	**109.163**	**139.519**	**124.429**	**106.712**	**112.091**	**109.975**	**110.383**	**109.871**	**109.745**	**110.567**	**110.086**	**110.217**	**112.276**	**112.686**	**114.260**	**114.823**	**111.640**	**112.936**	***Others***
- Penerusan Kredit	35.775	38.318	40.616	27.403	26.948	26.462	26.119	26.061	25.839	26.025	25.849	25.995	26.323	26.297	26.492	26.383	26.029	25.656	- *Channelling Credit*
- Aktiva produktif yang dihapus bukukan	73.389	101.201	83.813	79.309	85.143	83.512	84.265	83.810	83.905	84.541	84.237	84.221	85.953	86.389	87.768	88.440	85.611	87.280	- *Written-off Earning assets*

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

Keterangan	2011										2012								
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**11.074**	**8.926**	**10.436**	**16.849**	**16.056**	**19.472**	**23.513**	**17.503**	**17.535**	**14.040**	**15.787**	**17.858**	**11.032**	**9.933**	**23.773**	**20.735**	**15.940**	**16.655**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	301	307	373	2.030	2.013	2.015	312	310	301	297	263	272	-	-	-	281	-	-	*Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	10.148	7.996	9.440	14.195	13.420	16.832	22.575	16.557	16.577	13.069	14.837	16.890	11.029	9.933	23.773	20.353	15.940	16.646	*Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	624	623	623	623	623	625	625	635	657	674	687	695	3	-	-	101	-	10	*Others*
Kewajiban Komitmen	**182.812**	**182.294**	**175.120**	**193.700**	**187.220**	**199.643**	**207.036**	**210.299**	**211.861**	**309.000**	**233.289**	**241.585**	**235.097**	**231.670**	**240.629**	**244.783**	**220.406**	**224.650**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	153.345	154.103	151.740	159.888	157.149	164.585	163.932	172.057	176.615	189.035	191.293	199.651	190.153	186.103	189.350	198.656	180.307	182.260	*Undisbursed loan facilities to debtors*
Committed	17.639	18.662	15.654	19.649	18.707	21.083	32.237	37.333	39.422	49.572	52.907	53.649	45.419	43.953	41.971	41.047	49.867	51.408	*Committed*
Uncommitted	135.706	135.441	136.086	140.239	138.442	143.502	131.695	134.724	137.193	139.463	138.386	146.001	144.734	142.149	147.379	157.608	130.440	130.852	*Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	149	176	167	117	176	166	182	205	222	163	211	193	177	208	223	183	188	222	*Undisbursed loan facilities to other banks*
Committed	100	128	108	67	114	105	95	105	121	50	122	104	89	120	119	81	80	122	*Committed*
Uncommitted	49	49	59	51	61	61	88	100	101	113	89	88	88	88	104	102	108	100	*Uncommitted*
- Irrevocable L/C yang masih berjalan	20.486	21.616	21.058	20.741	22.138	22.695	25.848	25.308	25.809	112.773	32.851	31.160	31.653	31.066	31.923	32.768	30.094	31.144	*Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	8.824	6.390	2.148	8.640	7.751	12.190	17.067	9.430	9.209	7.023	8.927	10.576	13.108	14.286	19.126	13.168	9.808	11.011	*Outstanding spot and derivatives (sold)*
- Lainnya	8	8	8	4.314	6	6	7	3.298	6	6	7	7	6	7	8	9	9	12	*Others*
Tagihan Kontinjensi	**24.438**	**24.778**	**26.822**	**26.814**	**28.815**	**29.374**	**29.603**	**31.344**	**32.283**	**32.101**	**32.607**	**33.368**	**32.888**	**32.855**	**33.341**	**34.751**	**30.735**	**32.223**	***Contingent Claims***
- Garansi yang diterima	5.993	6.190	8.023	7.810	7.974	8.218	8.153	9.548	10.236	10.440	10.806	11.047	9.047	9.635	9.932	12.568	10.845	12.070	*Received guarantees*
- Pendapatan bunga dalam penyelesaian	17.461	17.596	17.774	17.930	19.760	20.045	20.321	20.629	20.884	20.529	20.664	21.138	22.188	21.538	21.705	21.600	19.492	19.745	*Accrued interest*
- Lainnya	984	992	1.026	1.075	1.081	1.111	1.129	1.167	1.164	1.131	1.138	1.183	1.653	1.682	1.704	583	398	409	*Others*
Kewajiban Kontijensi	**38.985**	**39.561**	**39.610**	**40.208**	**39.851**	**42.030**	**43.961**	**46.256**	**48.895**	**54.641**	**50.821**	**51.832**	**54.784**	**56.988**	**58.796**	**57.948**	**61.206**	**64.238**	***Contingent Liabilities***
- Garansi yang diberikan	38.577	39.217	39.290	39.902	39.761	41.888	43.621	45.671	48.318	54.066	50.267	51.151	54.703	56.913	58.714	57.805	61.095	64.109	*Issued guarantees*
- Lainnya	408	344	319	305	89	143	340	585	577	575	554	680	81	75	82	143	111	129	*Others*
Lainnya	**111.566**	**111.259**	**111.364**	**112.335**	**112.022**	**112.290**	**114.627**	**115.205**	**116.956**	**117.840**	**113.975**	**114.082**	**115.608**	**115.270**	**116.176**	**116.871**	**113.592**	**118.745**	***Others***
- Penerusan Kredit	26.119	26.061	25.839	26.025	25.849	25.995	26.323	26.297	26.492	26.383	26.029	25.656	25.667	24.671	24.744	24.684	20.473	20.472	*Channelling*
- Aset produktif yang dihapusbukukan	85.363	85.114	85.441	86.226	86.091	86.212	88.218	88.822	90.375	91.369	87.859	88.338	89.852	90.510	91.340	92.096	93.027	98.181	*Written off earning assets*
Kredit yang diberikan	82.272	82.023	82.200	82.984	82.850	82.969	84.973	85.575	87.102	88.092	84.582	85.061	86.574	87.229	88.057	88.812	89.747	94.898	*Credit disbursed*
Lainnya	3.091	3.091	3.241	3.242	3.241	3.243	3.245	3.247	3.273	3.277	3.277	3.277	3.279	3.281	3.283	3.284	3.280	3.283	*Others*
- Aset produktif yang dihapustagih	85	83	83	83	83	83	85	86	89	88	87	88	89	90	92	92	92	93	*Charged off earning assets*
Kredit yang diberikan	85	83	83	83	83	83	85	86	89	88	87	88	89	90	92	92	92	93	*Credit disbursed*
Lainnya	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	*Others*

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen	**5.081**	**11.644**	**7.199**	**5.332**	**44.148**	**53.885**	**59.456**	**57.374**	**56.387**	**61.684**	**61.806**	**53.500**	**64.772**	**68.991**	**65.139**	**62.293**	**71.699**	**62.533**	***Claim Commitments***
- Fasilitas pinjaman yang belum ditarik	2.206	1.127	654	141	388	427	430	437	429	724	484	500	330	287	323	325	318	320	- *Not yet withdrawn loan facilities*
- Posisi pembelian spot yang masih berjalan	2.346	5.016	1.972	4.101	42.830	52.622	57.984	55.791	54.697	59.705	60.181	51.727	62.474	65.932	61.810	58.190	68.329	59.145	- *Current spot purchases*
- Lainnya	529	5.501	4.573	1.089	930	836	1.042	1.147	1.261	1.256	1.141	1.272	1.968	2.771	3.006	3.779	3.052	3.068	- *Others*
Kewajiban Komitmen	**78.586**	**116.802**	**127.426**	**132.078**	**276.731**	**301.422**	**318.320**	**308.285**	**310.554**	**314.243**	**321.661**	**332.642**	**346.535**	**354.057**	**363.176**	**353.226**	**378.025**	**369.257**	***Liabilities Commitments***
- Fasilitas kredit kepada nasabah yang belum ditarik	68.281	93.638	110.519	118.457	212.273	223.914	235.474	224.877	229.127	230.512	238.439	256.313	258.616	262.897	273.952	269.233	283.516	280.504	- *Client credit facilities that are not yet withdrawn*
- Fasilitas kredit kepada bank lain yang belum ditarik	246	366	358	486	1.431	1.446	1.538	1.510	1.661	1.536	1.602	1.418	1.540	1.648	1.492	1.383	1.347	1.527	- *Other bank credit facilities that are not yet withdrawn*
- Irrevocable L/C yang masih berjalan	7.137	12.666	8.968	9.347	18.506	20.914	21.545	20.734	20.449	19.417	19.556	21.623	22.780	22.496	22.508	21.864	21.286	25.762	- *Current Irrevocable L/C*
- Posisi penjualan spot yang masih berjalan	1.487	4.877	2.255	2.735	43.735	54.471	59.228	60.500	58.898	62.393	61.764	53.047	63.319	66.752	65.108	60.678	71.764	61.408	- *Current spot sales*
- Lainnya	1.435	5.256	5.326	1.054	787	677	535	664	418	385	300	242	281	264	116	69	112	55	- *Others*
Tagihan Kontinjensi	**2.086**	**3.216**	**15.110**	**3.787**	**5.081**	**7.689**	**7.796**	**7.919**	**7.892**	**8.005**	**7.612**	**7.073**	**7.093**	**7.212**	**8.149**	**7.752**	**7.877**	**7.929**	***Claim Contingency***
- Garansi yang diterima	273	565	920	690	1.527	4.043	4.095	4.080	4.057	4.221	3.894	3.296	3.323	3.388	4.269	4.094	4.021	4.051	- *Guarantees received*
- Pendapatan bunga dalam penyelesaian	1.694	2.047	2.628	3.008	3.464	3.556	3.611	3.747	3.745	3.689	3.627	3.684	3.678	3.733	3.786	3.566	3.764	3.767	- *Adjusted interest income*
- Lainnya	119	605	11.561	90	90	90	90	92	90	94	92	94	91	92	94	92	91	110	- *Others*
Kewajiban Kontijensi	**8.940**	**17.381**	**32.307**	**18.531**	**24.355**	**25.430**	**25.539**	**25.765**	**25.380**	**26.163**	**25.133**	**25.798**	**27.070**	**28.316**	**29.498**	**30.467**	**29.153**	**29.342**	***Liabilities Contingency***
- Garansi yang diberikan	8.202	14.400	18.422	17.392	23.253	24.189	24.501	24.727	24.382	25.152	24.014	24.467	25.560	26.687	27.951	29.366	27.643	28.311	- *Guarantees issued*
- Lainnya	738	2.981	13.885	1.139	1.103	1.241	1.038	1.038	998	1.011	1.118	1.331	1.510	1.629	1.547	1.102	1.510	1.031	- *Others*
Lainnya	**48.860**	**50.754**	**15.274**	**18.480**	**22.650**	**22.874**	**22.965**	**23.137**	**23.420**	**23.784**	**21.698**	**22.335**	**22.736**	**22.983**	**23.434**	**24.479**	**24.594**	**24.956**	***Others***
- Penerusan Kredit	2.869	2.883	2.854	2.879	680	671	668	664	657	650	646	645	642	640	643	641	640	638	- *Channelling Credit*
- Aktiva produktif yang dihapus bukukan	45.991	47.870	12.420	15.601	21.969	22.203	22.298	22.473	22.763	23.134	21.052	21.690	22.093	22.344	22.791	23.839	23.954	24.318	- *Written-off Earning assets*

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

Keterangan	2011										2012								
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**59.456**	**57.374**	**56.387**	**61.684**	**61.806**	**53.500**	**64.772**	**68.991**	**65.139**	**62.293**	**71.699**	**62.533**	**68.105**	**63.056**	**67.724**	**70.965**	**63.899**	**61.096**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	430	437	429	724	484	500	330	287	323	325	318	320	320	325	279	483	484	488	*Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	57.984	55.791	54.697	59.705	60.181	51.727	62.474	65.932	61.810	58.190	68.329	59.145	66.217	59.292	65.837	68.593	61.879	58.988	*Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	1.042	1.147	1.261	1.256	1.141	1.272	1.968	2.771	3.006	3.779	3.052	3.068	1.568	3.439	1.607	1.890	1.535	1.620	*Others*
Kewajiban Komitmen	**318.320**	**308.285**	**310.554**	**314.243**	**321.661**	**332.642**	**346.536**	**354.057**	**363.177**	**353.226**	**378.025**	**369.256**	**381.329**	**374.978**	**388.805**	**398.322**	**402.329**	**425.421**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	235.474	224.877	229.127	230.512	238.439	256.313	258.616	262.897	273.952	269.233	283.516	280.504	288.348	286.547	295.241	301.269	311.091	336.715	*Undisbursed loan facilities to debtors*
Committed	121.556	109.163	109.257	111.956	116.944	129.898	129.572	131.561	135.968	127.260	134.866	130.518	141.919	140.440	146.585	146.602	151.639	160.390	*Committed*
Uncommitted	113.918	115.714	119.871	118.556	121.495	126.415	129.044	131.336	137.984	141.973	148.650	149.986	146.429	146.108	148.656	154.667	159.453	176.325	*Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	1.538	1.510	1.661	1.536	1.602	1.418	1.540	1.648	1.492	1.383	1.347	1.527	1.328	1.220	1.587	1.427	1.561	1.826	*Undisbursed loan facilities to other banks*
Committed	628	647	684	901	816	737	754	742	778	779	777	782	744	750	772	789	928	993	*Committed*
Uncommitted	910	863	977	635	786	681	785	906	714	604	570	746	584	470	815	638	634	833	*Uncommitted*
- Irrevocable L/C yang masih berjalan	21.545	20.734	20.449	19.417	19.556	21.623	22.780	22.496	22.508	21.864	21.286	25.762	26.265	25.911	24.311	22.502	21.625	23.405	*Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	59.228	60.500	58.898	62.393	61.764	53.047	63.319	66.752	65.108	60.678	71.764	61.408	65.339	61.283	67.335	72.763	67.744	63.348	*Outstanding spot and derivatives (sold)*
- Lainnya	535	664	418	385	300	242	281	264	116	69	112	55	49	16	331	361	307	127	*Others*
Tagihan Kontinjensi	**7.796**	**7.919**	**7.892**	**8.005**	**7.612**	**7.073**	**7.093**	**7.212**	**8.149**	**7.752**	**7.877**	**7.928**	**8.500**	**8.362**	**8.357**	**7.865**	**8.060**	**8.494**	***Contingent Claims***
- Garansi yang diterima	4.095	4.080	4.057	4.221	3.894	3.296	3.323	3.388	4.269	4.094	4.021	4.051	4.392	4.247	4.093	3.570	3.747	4.100	*Received guarantees*
- Pendapatan bunga dalam penyelesaian	3.611	3.747	3.745	3.689	3.627	3.684	3.678	3.733	3.786	3.566	3.764	3.767	3.996	3.991	4.142	4.161	4.175	4.265	*Accrued interest*
- Lainnya	90	92	90	94	92	94	91	92	94	92	91	110	112	124	122	134	137	129	*Others*
Kewajiban Kontijensi	**25.539**	**25.765**	**25.380**	**26.163**	**25.133**	**25.798**	**27.070**	**28.316**	**29.498**	**30.467**	**29.153**	**29.341**	**30.113**	**30.960**	**31.059**	**31.685**	**32.154**	**32.838**	***Contingent Liabilities***
- Garansi yang diberikan	24.501	24.727	24.382	25.152	24.014	24.467	25.560	26.687	27.951	29.366	27.643	28.310	29.059	29.012	29.222	29.726	30.173	30.895	*Issued guarantees*
- Lainnya	1.038	1.038	998	1.011	1.118	1.331	1.510	1.629	1.547	1.102	1.510	1.031	1.054	1.948	1.837	1.960	1.981	1.942	*Others*
Lainnya	**33.606**	**33.378**	**34.315**	**31.004**	**27.947**	**28.697**	**30.005**	**30.747**	**31.456**	**32.425**	**32.849**	**33.111**	**34.218**	**33.899**	**36.051**	**35.685**	**36.604**	**43.183**	***Others***
- Penerusan Kredit	668	664	657	650	646	645	642	640	643	641	640	638	627	615	614	764	1.201	2.601	*Channelling*
- Aset produktif yang dihapusbukukan	23.575	23.862	24.210	24.820	22.641	23.350	24.144	24.522	25.051	26.219	26.409	26.930	27.006	26.918	28.859	29.269	29.109	34.607	*Written off earning assets*
Kredit yang diberikan	20.527	20.811	21.092	21.583	19.356	19.948	20.791	21.109	21.471	22.425	22.636	23.340	23.417	23.385	23.672	23.998	23.756	23.028	*Credit disbursed*
Lainnya	3.048	3.051	3.118	3.237	3.285	3.403	3.354	3.413	3.580	3.794	3.774	3.590	3.588	3.533	5.187	5.271	5.353	11.579	*Others*
- Aset produktif yang dihapustagih	9.363	8.852	9.448	5.534	4.660	4.702	5.219	5.585	5.762	5.565	5.800	5.543	6.585	6.367	6.577	5.653	6.293	5.975	*Charged off earning assets*
Kredit yang diberikan	4.269	4.566	4.688	4.753	4.021	4.117	4.324	4.594	4.645	4.767	4.791	4.827	4.878	4.928	4.987	5.085	5.157	5.247	*Credit disbursed*
Lainnya	5.094	4.286	4.760	781	639	585	895	991	1.117	797	1.010	716	1.707	1.439	1.590	567	1.137	728	*Others*

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen	**40**	**83**	**75**	**62**	**65**	**60**	**60**	**58**	**69**	**71**	**72**	**77**	**72**	**57**	**58**	**63**	**13**	**10**	***Claim Commitments***
- Fasilitas pinjaman yang belum ditarik	9	9	0	0	0	40	40	50	50	50	50	50	50	50	50	50	0	0	- *Not yet withdrawn loan facilities*
- Posisi pembelian spot yang masih berjalan	0	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0	- *Current spot purchases*
- Lainnya	32	74	75	62	65	20	20	8	7	21	22	27	22	7	8	13	13	10	- *Others*
Kewajiban Komitmen	**1.666**	**1.882**	**1.966**	**2.232**	**2.305**	**2.297**	**2.341**	**2.398**	**2.377**	**2.576**	**2.524**	**2.381**	**2.605**	**2.793**	**2.907**	**2.735**	**2.883**	**3.079**	***Liabilities Commitments***
- Fasilitas kredit kepada nasabah yang belum ditarik	1.618	1.853	1.926	2.197	2.242	2.245	2.292	2.359	2.333	2.520	2.470	2.308	2.547	2.724	2.795	2.651	2.817	3.023	- *Client credit facilities that are not yet withdrawn*
- Fasilitas kredit kepada bank lain yang belum ditarik	5	3	6	10	27	25	23	24	24	32	26	24	33	37	47	51	38	22	- *Other bank credit facilities that are not yet withdrawn*
- Irrevocable L/C yang masih berjalan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- *Current Irrevocable L/C*
- Posisi penjualan spot yang masih berjalan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- *Current spot sales*
- Lainnya	44	25	34	25	36	28	26	16	20	25	28	50	26	32	65	33	29	34	- *Others*
Tagihan Kontinjensi	**202**	**156**	**100**	**137**	**226**	**240**	**230**	**166**	**267**	**263**	**286**	**261**	**263**	**273**	**266**	**245**	**260**	**375**	***Claim Contingency***
- Garansi yang diterima	0	0	0	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	- *Guarantees received*
- Pendapatan bunga dalam penyelesaian	177	147	95	136	226	239	229	163	182	261	285	261	261	270	265	244	249	373	- *Adjusted interest income*
- Lainnya	25	9	4	0	0	0	0	2	84	2	0	0	2	2	1	0	10	2	- *Others*
Kewajiban Kontijensi	**103**	**127**	**120**	**194**	**180**	**189**	**199**	**211**	**267**	**225**	**202**	**208**	**205**	**210**	**215**	**222**	**199**	**206**	***Liabilities Contingency***
- Garansi yang diberikan	95	112	107	121	158	157	169	173	170	189	165	167	168	171	173	185	166	163	- *Guarantees issued*
- Lainnya	8	16	12	73	22	31	31	38	96	35	37	41	37	39	42	37	34	43	- *Others*
Lainnya	**590**	**637**	**530**	**710**	**955**	**1.038**	**1.094**	**1.099**	**1.138**	**1.196**	**1.181**	**1.217**	**1.214**	**1.234**	**1.261**	**1.288**	**1.309**	**1.323**	***Others***
- Penerusan Kredit	41	41	39	21	65	63	63	63	63	63	63	63	86	86	86	85	85	85	- *Channelling Credit*
- Aktiva produktif yang dihapus bukukan	549	596	491	689	890	974	1.031	1.036	1.075	1.132	1.117	1.153	1.129	1.148	1.175	1.203	1.223	1.238	- *Written-off Earning assets*

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

Keterangan	2011										2012								
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**60**	**58**	**69**	**71**	**72**	**77**	**72**	**57**	**58**	**63**	**13**	**10**	**18**	**12**	**15**	**14**	**13**	**14**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	40	50	50	50	50	50	50	50	50	50	-	-	-	-	-	-	-	-	*Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	0	0	12	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	*Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	20	8	7	21	22	27	22	7	8	13	13	10	18	12	15	14	13	14	*Others*
Kewajiban Komitmen	**2.341**	**2.398**	**2.376**	**2.578**	**2.523**	**2.382**	**2.605**	**2.793**	**2.908**	**2.735**	**2.883**	**3.079**	**3.005**	**3.216**	**3.461**	**3.446**	**4.246**	**4.386**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	2.292	2.359	2.333	2.521	2.470	2.308	2.547	2.724	2.796	2.651	2.817	3.023	2.960	3.152	3.401	3.360	4.171	4.315	*Undisbursed loan facilities to debtors*
Committed	1.698	1.768	1.754	1.915	1.860	1.896	1.882	1.961	2.094	2.008	2.113	2.292	2.228	2.411	2.579	2.590	2.926	2.874	*Committed*
Uncommitted	594	591	579	606	610	411	665	763	702	643	703	730	732	741	822	770	1.246	1.441	*Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	23	24	24	32	26	24	33	37	47	51	38	22	16	26	20	33	21	21	*Undisbursed loan facilities to other banks*
Committed	9	13	13	21	17	18	22	21	23	29	30	11	4	9	5	11	8	10	*Committed*
Uncommitted	15	10	11	10	9	6	11	16	23	22	8	12	13	17	14	22	13	11	*Uncommitted*
- Irrevocable L/C yang masih berjalan	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	*Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	*Outstanding spot and derivatives (sold)*
- Lainnya	26	16	20	25	28	50	26	32	65	33	29	34	29	38	41	52	54	50	*Others*
Tagihan Kontinjensi	**230**	**166**	**267**	**263**	**286**	**261**	**263**	**273**	**266**	**245**	**260**	**375**	**268**	**265**	**268**	**287**	**293**	**311**	***Contingent Claims***
- Garansi yang diterima	1	1	1	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	*Received guarantees*
- Pendapatan bunga dalam penyelesaian	229	163	182	261	285	261	261	270	265	244	249	373	261	264	268	285	291	311	*Accrued interest*
- Lainnya	0	2	84	2	0	0	2	2	1	0	10	2	7	1	0	1	1	0	*Others*
Kewajiban Kontijensi	**199**	**211**	**267**	**225**	**202**	**208**	**205**	**210**	**215**	**222**	**199**	**206**	**217**	**262**	**246**	**272**	**262**	**238**	***Contingent Liabilities***
- Garansi yang diberikan	169	173	170	189	165	167	168	171	173	185	166	163	170	191	198	222	207	198	*Issued guarantees*
- Lainnya	31	38	96	35	37	41	37	39	42	37	34	43	47	71	48	50	54	40	*Others*
Lainnya	**1.136**	**1.253**	**1.265**	**1.238**	**1.198**	**1.234**	**1.317**	**1.337**	**1.365**	**1.432**	**1.453**	**1.472**	**1.497**	**1.507**	**1.486**	**1.904**	**1.989**	**2.044**	***Others***
- Penerusan Kredit	63	63	63	63	63	63	86	86	86	85	85	85	85	85	85	85	85	85	*Channelling*
- Aset produktif yang dihapusbukukan	1.049	1.076	1.094	1.151	1.134	1.170	1.145	1.165	1.193	1.223	1.244	1.263	1.288	1.298	1.277	1.534	1.596	1.633	*Written off earning assets*
Kredit yang diberikan	872	880	935	963	976	1.012	988	1.008	1.037	1.067	1.087	1.107	1.105	1.122	1.126	1.380	1.442	1.478	*Credit disbursed*
Lainnya	177	195	159	188	158	158	157	157	156	156	157	156	182	176	151	154	154	155	*Others*
- Aset produktif yang dihapustagih	24	114	108	24	1	1	86	86	86	124	124	124	124	124	124	285	308	327	*Charged off earning assets*
Kredit yang diberikan	24	114	108	24	1	1	86	86	86	124	124	124	124	124	124	285	308	327	*Credit disbursed*
Lainnya	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	*Others*

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen	**28**	**336**	**35**	**515**	**657**	**609**	**652**	**1.890**	**1.869**	**1.851**	**509**	**2.204**	**2.277**	**2.308**	**2.406**	**3.270**	**3.669**	**3.725**	***Claim Commitments***
- Fasilitas pinjaman yang belum ditarik	10	21	15	9	55	11	10	9	9	11	6	5	6	5	4	5	6	6	- *Not yet withdrawn loan facilities*
- Posisi pembelian spot yang masih berjalan	0	0	0	0	0	1	1	1.299	1.293	1.339	20	1.293	1.310	24	180	0	79	95	- *Current spot purchases*
- Lainnya	18	315	20	507	602	597	640	583	567	501	483	905	961	2.280	2.221	3.265	3.585	3.624	- *Others*
Kewajiban Komitmen	**2.208**	**3.820**	**6.799**	**11.276**	**12.593**	**13.308**	**13.171**	**12.968**	**13.098**	**13.970**	**14.364**	**14.420**	**14.620**	**15.625**	**14.949**	**16.931**	**17.686**	**15.895**	***Liabilities Commitments***
- Fasilitas kredit kepada nasabah yang belum ditarik	2.136	3.426	6.548	10.865	11.889	12.627	12.458	12.281	12.454	13.313	13.764	13.452	13.571	13.435	12.817	14.712	15.195	13.468	- *Client credit facilities that are not yet withdrawn*
- Fasilitas kredit kepada bank lain yang belum ditarik	5	12	14	28	41	58	59	60	55	42	47	39	48	56	54	72	67	69	- *Other bank credit facilities that are not yet withdrawn*
- Irrevocable L/C yang masih berjalan	18	25	13	320	582	540	584	546	532	500	462	915	930	884	863	894	1.139	1.107	- *Current Irrevocable L/C*
- Posisi penjualan spot yang masih berjalan	0	0	0	0	0	1	1	5	0	46	13	0	0	32	0	27	63	28	- *Current spot sales*
- Lainnya	50	356	224	64	80	82	70	77	57	69	78	13	72	1.219	1.215	1.226	1.222	1.223	- *Others*
Tagihan Kontinjensi	**624**	**599**	**876**	**2.066**	**873**	**1.565**	**1.635**	**1.781**	**1.794**	**1.974**	**2.016**	**2.088**	**2.027**	**2.213**	**2.162**	**1.973**	**1.730**	**1.765**	***Claim Contingency***
- Garansi yang diterima	2	56	345	1.389	168	785	821	921	913	1.062	1.072	1.076	1.043	1.125	1.080	989	763	672	- *Guarantees received*
- Pendapatan bunga dalam penyelesaian	465	496	463	591	598	664	696	740	753	784	794	879	845	939	934	833	812	932	- *Adjusted interest income*
- Lainnya	157	47	68	87	108	116	119	120	129	127	149	133	140	149	148	152	156	161	- *Others*
Kewajiban Kontijensi	**2.856**	**5.788**	**9.198**	**10.666**	**11.258**	**10.361**	**10.555**	**10.734**	**10.849**	**10.905**	**10.823**	**11.376**	**11.349**	**10.679**	**10.555**	**10.377**	**8.752**	**8.632**	***Liabilities Contingency***
- Garansi yang diberikan	2.833	5.783	9.193	10.660	11.257	10.355	10.548	10.728	10.843	10.899	10.817	11.369	11.348	10.678	10.554	10.376	8.750	8.631	- *Guarantees issued*
- Lainnya	23	5	5	6	1	6	6	6	6	6	6	7	1	1	1	1	2	1	- *Others*
Lainnya	**4.807**	**5.112**	**5.257**	**5.432**	**5.179**	**5.602**	**6.084**	**5.033**	**5.391**	**5.029**	**4.956**	**5.303**	**5.144**	**5.206**	**5.257**	**5.979**	**5.928**	**6.048**	***Others***
- Penerusan Kredit	2.035	2.280	2.389	2.593	2.479	2.835	2.527	2.276	2.611	2.217	2.172	2.534	2.304	2.316	2.370	2.326	2.256	2.346	- *Channelling Credit*
- Aktiva produktif yang dihapus bukukan	2.772	2.832	2.868	2.840	2.700	2.768	3.556	2.757	2.780	2.812	2.784	2.769	2.840	2.890	2.887	3.653	3.672	3.702	- *Written-off Earning assets*

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

Keterangan	2011										2012								
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**652**	**1.890**	**1.869**	**1.851**	**509**	**2.204**	**2.277**	**2.308**	**2.406**	**3.270**	**3.669**	**3.725**	**3.523**	**2.345**	**2.545**	**2.466**	**2.758**	**2.471**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	10	9	9	11	6	5	6	5	4	5	6	6	6	76	76	80	76	77	*Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	1	1.299	1.293	1.339	20	1.293	1.310	24	180	0	79	95	53	22	155	122	430	201	*Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	640	583	567	501	483	905	961	2.280	2.221	3.265	3.585	3.624	3.464	2.247	2.314	2.264	2.252	2.193	*Others*
Kewajiban Komitmen	**13.171**	**12.968**	**13.098**	**13.970**	**14.364**	**14.419**	**14.621**	**15.625**	**14.948**	**16.931**	**17.686**	**15.895**	**19.781**	**16.087**	**16.682**	**17.027**	**18.250**	**18.521**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	12.458	12.281	12.454	13.313	13.764	13.452	13.571	13.435	12.817	14.712	15.195	13.468	17.445	13.844	14.326	14.710	15.670	16.062	*Undisbursed loan facilities to debtors*
Committed	7.200	6.950	6.563	6.480	6.695	6.413	6.529	6.978	6.340	6.353	6.702	6.786	6.505	6.253	6.130	6.181	6.138	6.361	*Committed*
Uncommitted	5.258	5.331	5.891	6.833	7.070	7.039	7.042	6.457	6.476	8.360	8.493	6.682	10.940	7.591	8.196	8.530	9.532	9.702	*Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	59	60	55	42	47	39	48	56	54	72	67	69	77	67	67	65	68	58	*Undisbursed loan facilities to other banks*
Committed	49	48	42	38	38	33	41	40	40	55	48	61	72	58	60	59	60	53	*Committed*
Uncommitted	11	12	13	4	9	6	7	16	15	16	19	8	5	9	7	6	8	5	*Uncommitted*
- Irrevocable L/C yang masih berjalan	584	546	532	500	462	915	930	884	863	894	1.139	1.107	992	950	974	981	918	948	*Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	1	5	0	46	13	0	0	32	0	27	63	28	46	18	96	47	369	230	*Outstanding spot and derivatives (sold)*
- Lainnya	70	77	57	69	78	13	72	1.219	1.215	1.226	1.222	1.223	1.221	1.208	1.219	1.223	1.224	1.222	*Others*
Tagihan Kontinjensi	**1.635**	**1.781**	**1.794**	**1.974**	**2.016**	**2.088**	**2.027**	**2.213**	**2.162**	**1.973**	**1.730**	**2.573**	**2.847**	**6.228**	**10.240**	**10.912**	**6.710**	**7.094**	***Contingent Claims***
- Garansi yang diterima	821	921	913	1.062	1.072	1.076	1.043	1.125	1.080	989	763	672	680	627	4.923	5.254	5.663	6.005	*Received guarantees*
- Pendapatan bunga dalam penyelesaian	696	740	753	784	794	879	845	939	934	833	812	1.740	2.055	5.487	5.200	5.539	927	962	*Accrued interest*
- Lainnya	119	120	129	127	149	133	140	149	148	152	156	161	112	114	116	119	120	127	*Others*
Kewajiban Kontijensi	**10.555**	**10.734**	**10.849**	**10.905**	**10.823**	**11.376**	**11.349**	**10.679**	**10.555**	**10.377**	**8.752**	**8.632**	**9.118**	**9.569**	**9.809**	**10.047**	**10.292**	**11.068**	***Contingent Liabilities***
- Garansi yang diberikan	10.548	10.728	10.843	10.899	10.817	11.369	11.348	10.678	10.554	10.376	8.750	8.631	9.117	9.568	9.808	10.046	10.291	11.067	*Issued guarantees*
- Lainnya	6	6	6	6	6	7	1	1	1	1	2	1	1	1	1	1	1	1	*Others*
Lainnya	**6.486**	**5.576**	**5.807**	**5.487**	**5.391**	**5.752**	**5.519**	**5.592**	**5.700**	**6.449**	**6.379**	**6.463**	**6.803**	**6.494**	**6.575**	**6.454**	**6.343**	**6.660**	***Others***
- Penerusan Kredit	2.527	2.276	2.611	2.217	2.172	2.534	2.304	2.316	2.370	2.326	2.256	2.346	2.357	2.334	2.363	2.255	2.090	2.202	*Channelling*
- Aset produktif yang dihapusbukukan	3.819	3.032	3.058	3.091	3.074	3.071	3.070	3.131	3.186	3.952	3.968	3.999	4.052	4.043	4.100	4.086	4.101	4.346	*Written off earning assets*
Kredit yang diberikan	3.646	2.839	2.850	2.872	2.871	2.852	2.851	2.909	2.966	3.714	3.737	3.769	3.848	3.847	3.835	3.882	3.910	4.138	*Credit disbursed*
Lainnya	173	193	208	219	203	218	219	222	220	238	231	230	204	195	265	204	191	208	*Others*
- Aset produktif yang dihapustagih	140	268	138	179	145	147	145	145	144	171	155	118	394	117	113	113	152	113	*Charged off earning assets*
Kredit yang diberikan	128	129	128	136	136	136	136	135	133	133	123	118	117	117	113	113	113	113	*Credit disbursed*
Lainnya	13	139	10	43	9	12	10	9	11	39	32	-	276	0	0	-	40	0	*Others*

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen	**2**	**10.730**	**5.617**	**5.262**	**31.455**	**29.791**	**30.140**	**31.169**	**39.622**	**36.058**	**35.288**	**35.689**	**33.736**	**34.949**	**35.061**	**34.781**	**37.116**	**36.116**	***Claim Commitments***
- Fasilitas pinjaman yang belum ditarik	2.494	6.163	4.389	3.823	3.031	3.075	3.128	4.706	9.720	7.862	8.200	7.347	5.975	4.994	4.596	7.927	7.360	8.056	- *Not yet withdrawn loan facilities*
- Posisi pembelian spot yang masih berjalan	2.011	4.565	1.227	1.411	28.168	26.628	26.906	26.313	29.816	28.172	27.011	28.284	27.731	29.930	30.395	26.736	29.598	27.889	- *Current spot purchases*
- Lainnya	502	2	1	29	256	89	107	150	86	24	76	58	30	25	70	119	158	170	- *Others*
Kewajiban Komitmen	**15.427**	**20.805**	**16.235**	**19.575**	**113.836**	**117.651**	**121.575**	**120.176**	**123.981**	**134.600**	**140.119**	**135.893**	**113.229**	**125.916**	**126.894**	**120.035**	**123.376**	**123.825**	***Liabilities Commitments***
- Fasilitas kredit kepada nasabah yang belum ditarik	10.341	13.298	11.400	14.167	88.396	89.927	90.997	90.578	90.646	102.446	107.765	99.774	79.999	87.216	89.241	85.198	87.052	88.412	- *Client credit facilities that are not yet withdrawn*
- Fasilitas kredit kepada bank lain yang belum ditarik	0	0	1	10	8	8	8	7	7	5	4	5	7	6	5	7	6	8	- *Other bank credit facilities that are not yet withdrawn*
- Irrevocable L/C yang masih berjalan	2.068	2.890	2.913	3.233	3.985	4.411	4.556	4.339	4.710	4.894	5.485	6.418	5.462	6.414	5.791	6.352	6.113	6.178	- *Current Irrevocable L/C*
- Posisi penjualan spot yang masih berjalan	1.779	4.530	1.809	2.136	21.433	23.288	25.967	25.172	28.542	27.112	26.742	29.557	27.587	32.016	31.603	28.175	29.899	29.014	- *Current spot sales*
- Lainnya	1.239	87	111	28	14	16	47	80	77	143	123	138	174	265	255	303	306	213	- *Others*
Tagihan Kontinjensi	**20.284**	**29.927**	**41.419**	**32.484**	**39.315**	**35.334**	**38.510**	**36.193**	**37.646**	**37.523**	**36.826**	**39.173**	**41.730**	**42.773**	**44.490**	**45.523**	**46.432**	**47.517**	***Claim Contingency***
- Garansi yang diterima	20.042	29.715	41.256	32.153	38.943	35.065	38.239	35.908	37.350	37.226	36.520	38.854	41.397	42.454	44.138	45.322	46.266	47.337	- *Guarantees received*
- Pendapatan bunga dalam penyelesaian	242	212	163	331	373	269	271	286	295	297	307	319	333	319	352	201	166	180	- *Adjusted interest income*
- Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- *Others*
Kewajiban Kontijensi	**4.507**	**6.801**	**9.972**	**7.453**	**10.173**	**8.421**	**9.321**	**9.370**	**9.290**	**9.376**	**9.891**	**10.229**	**11.115**	**11.594**	**11.998**	**12.035**	**11.809**	**12.036**	***Liabilities Contingency***
- Garansi yang diberikan	4.506	6.801	9.971	7.453	10.173	8.420	9.321	9.370	9.290	9.376	9.891	10.229	11.115	11.547	11.935	12.035	11.758	11.875	- *Guarantees issued*
- Lainnya	1	0	0	0	1	1	0	0	0	0	0	0	0	47	63	0	51	161	- *Others*
Lainnya	**1.217**	**1.362**	**1.736**	**1.783**	**1.691**	**1.813**	**1.863**	**1.911**	**1.991**	**2.069**	**2.136**	**2.201**	**2.111**	**2.172**	**2.262**	**2.304**	**2.333**	**2.400**	***Others***
- Penerusan Kredit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- *Channelling Credit*
- Aktiva produktif yang dihapus bukukan	1.217	1.362	1.736	1.783	1.690	1.812	1.863	1.911	1.991	2.069	2.136	2.201	2.111	2.172	2.262	2.304	2.333	2.400	- *Written-off Earning assets*

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

Keterangan	2011										2012								
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**30.140**	**31.169**	**39.622**	**36.058**	**35.288**	**35.689**	**33.736**	**34.949**	**35.061**	**34.781**	**37.116**	**36.115**	**38.124**	**43.948**	**48.684**	**45.950**	**44.602**	**45.996**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	3.128	4.706	9.720	7.862	8.200	7.347	5.975	4.994	4.596	7.927	7.360	8.056	7.794	8.388	8.452	8.279	5.954	6.793	*Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	26.906	26.313	29.816	28.172	27.011	28.284	27.731	29.930	30.395	26.736	29.598	27.889	30.153	35.411	39.895	37.525	38.476	39.070	*Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	107	150	86	24	76	58	30	25	70	119	158	170	177	150	338	147	172	133	*Others*
Kewajiban Komitmen	**121.575**	**120.176**	**123.981**	**134.600**	**140.119**	**135.892**	**113.229**	**125.916**	**126.894**	**120.035**	**123.376**	**123.825**	**125.465**	**130.934**	**140.355**	**142.486**	**143.520**	**142.694**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	90.997	90.578	90.646	102.446	107.765	99.774	79.999	87.216	89.241	85.198	87.052	88.412	88.286	89.268	91.857	97.611	98.948	98.882	*Undisbursed loan facilities to debtors*
Committed	13.037	14.470	15.800	17.174	18.913	17.560	17.469	16.909	17.418	15.607	15.785	16.606	15.408	18.071	16.217	17.757	17.852	18.022	*Committed*
Uncommitted	77.960	76.108	74.846	85.272	88.852	82.214	62.530	70.308	71.822	69.591	71.267	71.806	72.878	71.197	75.640	79.854	81.096	80.860	*Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	8	7	7	5	4	5	7	6	5	7	6	8	5	4	5	8	6	9	*Undisbursed loan facilities to other banks*
Committed	2	1	2	1	1	2	2	2	1	2	2	3	1	2	4	2	3	3	*Committed*
Uncommitted	6	6	5	4	3	3	5	3	4	5	4	5	3	2	1	6	3	6	*Uncommitted*
- Irrevocable L/C yang masih berjalan	4.556	4.339	4.710	4.894	5.485	6.418	5.462	6.414	5.791	6.352	6.113	6.178	5.251	5.737	7.562	7.265	6.349	6.232	*Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	25.967	25.172	28.542	27.112	26.742	29.557	27.587	32.016	31.603	28.175	29.899	29.014	31.696	35.781	40.328	37.357	38.007	37.428	*Outstanding spot and derivatives (sold)*
- Lainnya	47	80	77	143	123	138	174	265	255	303	306	213	227	144	603	245	210	142	*Others*
Tagihan Kontinjensi	**38.510**	**36.193**	**37.646**	**37.523**	**36.826**	**39.173**	**41.730**	**42.773**	**44.490**	**45.523**	**46.432**	**47.517**	**48.476**	**51.928**	**52.960**	**76.141**	**55.408**	**57.122**	***Contingent Claims***
- Garansi yang diterima	38.239	35.908	37.350	37.226	36.520	38.854	41.397	42.454	44.138	45.322	46.266	47.337	48.285	51.724	52.749	75.930	55.179	56.887	*Received guarantees*
- Pendapatan bunga dalam penyelesaian	271	286	295	297	307	319	333	319	352	201	166	180	191	204	211	211	228	235	*Accrued interest*
- Lainnya	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	*Others*
Kewajiban Kontijensi	**9.321**	**9.370**	**9.290**	**9.376**	**9.891**	**10.229**	**11.115**	**11.594**	**11.998**	**12.035**	**11.809**	**12.036**	**12.087**	**12.891**	**13.286**	**14.075**	**14.531**	**14.710**	***Contingent Liabilities***
- Garansi yang diberikan	9.321	9.370	9.290	9.376	9.891	10.229	11.115	11.547	11.935	12.035	11.758	11.875	12.087	12.891	13.241	14.075	14.531	14.710	*Issued guarantees*
- Lainnya	0	0	0	0	0	0	0	47	63	0	51	161	-	-	45	-	0	-	*Others*
Lainnya	**1.986**	**2.073**	**2.164**	**2.246**	**2.370**	**2.442**	**2.379**	**2.446**	**2.546**	**2.624**	**2.727**	**2.801**	**2.895**	**2.993**	**2.902**	**2.966**	**3.334**	**3.405**	***Others***
- Penerusan Kredit	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	0	0	0	*Channelling*
- Aset produktif yang dihapusbukukan	1.968	2.024	2.114	2.197	2.271	2.342	2.276	2.343	2.440	2.490	2.520	2.594	2.686	2.759	2.682	2.747	3.114	3.165	*Written off earning assets*
Kredit yang diberikan	1.814	1.870	1.961	2.044	2.112	2.189	2.123	2.190	2.286	2.336	2.367	2.440	2.533	2.605	2.528	2.593	2.960	3.011	*Credit disbursed*
Lainnya	153	153	153	153	159	153	153	153	153	153	153	153	153	153	153	153	153	153	*Others*
- Aset produktif yang dihapustagih	18	49	50	49	99	100	103	103	106	134	207	207	209	234	220	219	221	240	*Charged off earning assets*
Kredit yang diberikan	18	49	50	49	99	100	103	103	106	134	207	207	209	234	220	219	221	240	*Credit disbursed*
Lainnya	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	*Others*

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen	**5.415**	**8.590**	**7.562**	**10.442**	**47.410**	**37.303**	**50.216**	**52.384**	**61.324**	**53.791**	**63.604**	**58.503**	**60.536**	**68.917**	**62.258**	**95.013**	**101.565**	**204.005**	***Claim Commitments***
- Fasilitas pinjaman yang belum ditarik	0	0	0	2.349	4.956	4.852	4.789	4.710	4.695	4.717	8.087	7.253	7.472	7.525	7.744	7.707	7.642	7.667	- *Not yet withdrawn loan facilities*
- Posisi pembelian spot yang masih berjalan	5.406	8.577	7.557	8.093	42.454	32.451	45.426	47.671	56.623	49.069	55.406	51.215	52.641	61.064	54.135	87.238	93.678	196.022	- *Current spot purchases*
- Lainnya	9	13	5	1	0	1	1	2	6	6	110	34	423	328	380	67	246	316	- *Others*
Kewajiban Komitmen	**41.203**	**49.917**	**46.696**	**58.413**	**220.729**	**247.158**	**270.721**	**244.269**	**226.131**	**221.168**	**228.155**	**217.180**	**223.687**	**238.260**	**234.234**	**281.415**	**294.165**	**387.169**	***Liabilities Commitments***
- Fasilitas kredit kepada nasabah yang belum ditarik	32.909	37.471	37.488	47.625	100.708	106.329	128.658	92.776	103.155	105.470	103.685	94.349	104.626	103.382	106.451	122.450	123.014	120.332	- *Client credit facilities that are not yet withdrawn*
- Fasilitas kredit kepada bank lain yang belum ditarik	0	0	0	0	4.849	2.750	2.670	1.372	1.690	1.106	960	437	383	389	1.024	816	1.051	485	- *Other bank credit facilities that are not yet withdrawn*
- Irrevocable L/C yang masih berjalan	3.398	6.273	3.114	4.282	6.627	6.439	6.939	7.960	6.539	6.339	5.910	7.950	7.599	7.373	8.936	8.039	8.656	8.731	- *Current Irrevocable L/C*
- Posisi penjualan spot yang masih berjalan	4.891	6.163	6.089	6.506	108.544	131.638	132.454	142.159	114.741	108.247	117.016	114.381	110.853	126.508	117.509	149.823	160.958	257.509	- *Current spot sales*
- Lainnya	5	10	4	0	0	1	1	2	6	6	583	64	226	609	315	287	486	113	- *Others*
Tagihan Kontinjensi	**46.991**	**71.351**	**93.815**	**78.670**	**91.375**	**93.632**	**95.020**	**93.608**	**94.259**	**92.036**	**90.833**	**92.821**	**94.119**	**91.305**	**94.921**	**92.289**	**92.141**	**90.207**	***Claim Contingency***
- Garansi yang diterima	45.582	69.689	92.737	77.602	90.953	93.390	94.782	93.365	94.011	91.787	90.583	92.563	93.852	91.037	94.719	92.113	91.943	90.009	- *Guarantees received*
- Pendapatan bunga dalam penyelesaian	1.303	1.538	940	905	409	228	226	229	234	234	233	240	247	249	200	173	182	183	- *Adjusted interest income*
- Lainnya	105	124	138	163	13	13	12	14	14	15	17	18	19	19	3	2	16	16	- *Others*
Kewajiban Kontijensi	**11.018**	**24.947**	**41.489**	**29.692**	**31.467**	**29.394**	**30.155**	**31.009**	**31.351**	**32.274**	**31.740**	**32.181**	**34.126**	**34.338**	**34.902**	**34.623**	**33.390**	**35.086**	***Liabilities Contingency***
- Garansi yang diberikan	11.018	24.947	41.489	29.692	31.467	29.394	30.155	31.009	31.350	32.273	31.738	32.180	34.125	34.338	34.902	34.623	33.390	35.086	- *Guarantees issued*
- Lainnya	0	0	0	0	0	0	0	0	1	2	2	1	1	0	0	0	0	0	- *Others*
Lainnya	**1.732**	**1.698**	**1.596**	**2.074**	**3.578**	**5.916**	**5.955**	**5.988**	**6.042**	**6.096**	**6.074**	**6.146**	**6.214**	**6.267**	**6.322**	**6.965**	**7.084**	**7.109**	***Others***
- Penerusan Kredit	0	154	67	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- *Channelling Credit*
- Aktiva produktif yang dihapus bukukan	1.732	1.544	1.529	2.074	3.578	5.916	5.955	5.988	6.042	6.096	6.074	6.146	6.214	6.267	6.322	6.965	7.084	7.109	- *Written-off Earning assets*

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

Keterangan	2011										2012								
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**50.216**	**52.384**	**61.324**	**53.791**	**63.604**	**58.503**	**60.536**	**68.917**	**62.258**	**95.013**	**101.565**	**204.005**	**145.302**	**122.742**	**126.965**	**132.063**	**122.937**	**100.845**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	4.789	4.710	4.695	4.717	8.087	7.253	7.472	7.525	7.744	7.707	7.642	7.667	7.772	7.812	8.396	7.984	8.028	8.105	*Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	45.426	47.671	56.623	49.069	55.406	51.215	52.641	61.064	54.135	87.238	93.678	196.022	137.515	114.866	118.524	123.800	113.949	92.716	*Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	1	2	6	6	110	34	423	328	380	67	246	316	15	64	45	280	959	24	*Others*
Kewajiban Komitmen	**270.721**	**244.268**	**226.131**	**221.168**	**228.155**	**217.181**	**223.686**	**238.260**	**234.235**	**281.415**	**294.165**	**387.170**	**334.849**	**334.961**	**327.651**	**345.475**	**361.110**	**309.267**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	128.658	92.776	103.155	105.470	103.685	94.349	104.626	103.382	106.451	122.450	123.014	120.332	120.445	140.591	127.883	132.186	154.737	133.814	*Undisbursed loan facilities to debtors*
Committed	59.188	57.638	61.119	61.253	65.233	62.333	71.835	65.537	66.619	60.888	60.357	58.577	58.901	61.160	63.098	63.671	62.787	66.281	*Committed*
Uncommitted	69.470	35.138	42.036	44.218	38.452	32.016	32.791	37.845	39.833	61.561	62.657	61.754	61.544	79.431	64.785	68.515	91.951	67.533	*Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	2.670	1.372	1.690	1.106	960	437	383	389	1.024	816	1.051	485	1.408	2.639	3.392	2.836	2.183	2.212	*Undisbursed loan facilities to other banks*
Committed	245	177	295	411	326	180	74	340	518	581	780	386	942	2.253	2.959	1.709	1.815	1.568	*Committed*
Uncommitted	2.425	1.195	1.395	694	634	257	309	49	506	236	271	99	466	386	432	1.127	369	644	*Uncommitted*
- Irrevocable L/C yang masih berjalan	6.939	7.960	6.539	6.339	5.910	7.950	7.599	7.373	8.936	8.039	8.656	8.731	8.525	9.235	7.625	6.900	6.749	6.606	*Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	132.454	142.159	114.741	108.247	117.016	114.381	110.853	126.508	117.509	149.823	160.958	257.509	204.364	182.355	188.653	203.221	196.201	166.589	*Outstanding spot and derivatives (sold)*
- Lainnya	1	2	6	6	583	64	226	609	315	287	486	113	107	142	98	331	1.240	45	*Others*
Tagihan Kontinjensi	**95.020**	**93.608**	**94.259**	**92.036**	**90.833**	**92.821**	**94.119**	**91.305**	**94.921**	**92.289**	**92.141**	**90.207**	**89.845**	**88.881**	**94.892**	**89.379**	**89.900**	**86.871**	***Contingent Claims***
- Garansi yang diterima	94.782	93.365	94.011	91.787	90.583	92.563	93.852	91.037	94.719	92.113	91.943	90.009	89.700	88.741	94.633	89.180	89.696	86.662	*Received guarantees*
- Pendapatan bunga dalam penyelesaian	226	229	234	234	233	240	247	249	200	173	182	183	130	125	244	182	187	192	*Accrued interest*
- Lainnya	12	14	14	15	17	18	19	19	3	2	16	16	15	15	15	16	18	17	*Others*
Kewajiban Kontijensi	**30.155**	**31.009**	**31.351**	**32.274**	**31.740**	**32.181**	**34.126**	**34.338**	**34.902**	**34.623**	**33.390**	**35.086**	**35.007**	**35.320**	**34.505**	**34.745**	**35.632**	**35.802**	***Contingent Liabilities***
- Garansi yang diberikan	30.155	31.009	31.350	32.273	31.738	32.180	34.125	34.338	34.902	34.623	33.390	35.086	35.007	35.320	34.505	34.745	35.632	35.802	*Issued guarantees*
- Lainnya	0	0	1	2	2	1	1	0	0	0	-	-	-	-	-	-	-	-	*Others*
Lainnya	**5.951**	**6.025**	**6.088**	**6.145**	**6.125**	**6.200**	**6.271**	**6.327**	**6.385**	**7.020**	**7.153**	**7.182**	**7.182**	**7.199**	**7.362**	**9.409**	**9.694**	**9.766**	***Others***
- Penerusan Kredit	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	*Channelling*
- Aset produktif yang dihapusbukukan	5.942	5.988	6.042	6.096	6.074	6.146	6.214	6.267	6.322	6.965	7.084	7.109	7.105	7.118	7.185	9.225	9.504	9.569	*Written off earning assets*
Kredit yang diberikan	5.931	5.977	6.031	6.086	6.064	6.135	6.203	6.256	6.311	6.954	7.023	7.048	7.044	7.057	7.123	9.077	9.355	9.420	*Credit disbursed*
Lainnya	11	11	11	11	11	11	11	11	11	11	61	61	61	61	61	149	149	149	*Others*
- Aset produktif yang dihapustagih	9	37	46	49	51	54	57	60	63	55	69	73	77	81	177	183	190	198	*Charged off earning assets*
Kredit yang diberikan	9	37	46	49	51	54	57	60	63	55	69	73	77	81	177	183	190	198	*Credit disbursed*
Lainnya	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	*Others*

Tabel 1.22 Kinerja Bank Umum
(Commercial Banks Performance)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan[r)]	Feb	
CAR (%)	**21,27**	**19,30**	**16,76**	**17,42**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***CAR (%)***
• Modal	183.391	211.176	238.270	268.601	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Capital*
• ATMR	862.145	1.094.196	1.421.448	1.541.598	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Risk Weighted Assets*
CAR (%) - Termasuk Risiko Operasional	**-**	**-**	**-**	**-**	**17,18**	**18,07**	**17,57**	**17,76**	**17,41**	**17,00**	**17,24**	**17,29**	**16,63**	**17,15**	**16,61**	**16,05**	**18,41**	**18,41**	***CAR (%) - Included Operasional Risk***
• Modal	-	-	-	-	323.246	372.758	373.821	381.060	379.694	380.460	386.621	396.871	393.783	409.894	408.233	404.698	450.319	456.022	*• Capital*
• ATMR	-	-	-	-	1.881.533	2.063.330	2.127.460	2.145.089	2.181.199	2.237.532	2.242.345	2.295.552	2.367.253	2.390.479	2.457.566	2.520.964	2.445.705	2.477.670	*• Risk Weighted Assets*
KAP																		-	***Earning assets Quality***
• APYD terhadap Aktiva Produktif (%)	3,91	3,03	2,95	2,83	2,36	2,63	2,48	2,56	2,58	2,51	2,51	2,61	2,39	2,42	2,35	2,00	2,15	2,21	*• Classified Earning assets to Earning assets (%)*
- APYD	61.192	56.026	66.144	69.856	65.071	72.616	69.691	71.735	73.591	72.640	73.059	76.376	73.172	74.550	73.971	66.472	69.595	72.162	*- Classified Earning assets*
- Total Aktiva Produktif	1.565.103	1.851.990	2.242.282	2.464.256	2.762.578	2.758.567	2.814.592	2.799.829	2.850.270	2.891.286	2.913.313	2.928.716	3.057.109	3.085.796	3.144.596	3.326.566	3.230.362	3.283.014	*- Total Earning assets*
• PPAPYD terhadap PPAPWD (%)	126,88	193,95	168,12	157,55	130,69	129,08	123,25	134,48	127,38	124,74	159,58	155,01	41,14	193,89	125,34	114,28	107,83	104,55	*• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)*
- PPAPYD	47.918	49.137	64.068	77.526	76.924	76.852	76.574	77.526	78.420	79.120	79.542	80.389	80.074	80.374	80.483	69.915	69.383	69.549	*- Earning assets Write-off Reserve*
- PPAPWD	37.767	25.335	38.108	49.208	58.860	59.538	62.128	57.650	61.564	63.426	49.845	51.860	194.639	41.454	64.210	61.179	64.347	66.520	*- Mandatory Earning assets Write-off Reserve*
Rentabilitas																			***Profitability***
• ROA (%)	2,64	2,78	2,33	2,60	2,86	2,86	3,07	3,01	2,97	3,07	3,00	2,98	3,12	3,11	3,07	3,03	3,70	3,62	*• ROA (%)*
- Laba	40.555	49.859	48.158	61.784	75.157	83.410	90.043	88.659	88.072	91.948	90.460	90.379	95.272	95.964	95.667	95.555	118.265	117.457	*- Profit*
- Rata-rata total aset	1.538.821	1.792.481	2.067.044	2.372.152	2.625.033	2.913.767	2.936.721	2.949.533	2.969.648	2.992.266	3.010.570	3.029.020	3.056.004	3.081.028	3.115.850	3.150.826	3.194.096	3.247.910	*- Average Assets*
• BOPO (%)	86,98	84,05	88,59	86,63	86,14	86,07	85,00	84,46	84,33	85,92	87,43	89,34	87,14	86,44	85,97	85,42	91,78	85,96	*• Operations Expenses/Operations Income (%)*
- Biaya Operasional	184.826	184.617	232.170	258.311	295.422	57.887	78.549	103.437	126.476	155.746	186.500	219.209	243.634	270.756	298.173	323.825	37.682	62.036	*- Operations Expenses*
- Pendapatan Operasional	212.499	219.653	262.061	298.180	342.937	67.253	92.407	122.465	149.984	181.268	213.322	245.354	279.596	313.235	346.821	379.120	41.057	72.167	*- Operations Income*
Likuiditas																			***Liquidity***
• Aktiva terhadap Pasiva-Likuid (%)	3,06	3,55	4,49	4,03	3,99	3,56	3,40	3,42	3,41	3,56	3,39	4,44	3,60	3,57	3,56	3,80	3,53	3,20	*• Liquid assets to liquid liabilities ratio*
• LDR (%)	61,56	66,32	74,58	72,88	75,21	77,11	76,83	78,40	78,45	79,67	79,79	82,21	81,36	81,03	81,00	78,77	78,58	79,43	*• LDR (%)*
- Kredit	792.297	1.002.012	1.307.688	1.437.930	1.710.677	1.715.612	1.754.235	1.781.879	1.825.632	1.883.859	1.905.650	1.958.512	2.003.592	2.028.141	2.070.867	2.117.608	2.078.652	2.120.633	*- Credits*
- Dana Pihak Ketiga	1.287.102	1.510.834	1.753.292	1.973.042	2.274.489	2.224.826	2.283.375	2.272.766	2.327.073	2.364.630	2.388.436	2.382.356	2.462.736	2.502.986	2.556.469	2.688.364	2.645.430	2.669.949	*- Third Party Funds*

Ket: Data tidak termasuk BUS (mulai April 2010), data kinerja BUS disajikan pada tabel 2.13

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

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

Keterangan	2012								*Items*
	Jan[r)]	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**18,41**	**18,41**	**18,28**	**17,97**	**17,87**	**17,49**	**17,28**	**17,29**	***Capital Adequacy Ratio (%)***
- Modal	450.319	456.022	453.764	455.881	463.105	466.131	466.511	471.494	- *Capital*
- ATMR	2.445.705	2.477.670	2.482.748	2.536.379	2.591.560	2.664.705	2.699.394	2.727.375	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,65**	**16,62**	**16,42**	**16,11**	**16,04**	**15,63**	**15,48**	**15,43**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	407.197	411.679	407.780	408.494	415.792	416.520	417.882	420.946	- *Core Capital (Tier I)*
- ATMR	2.445.705	2.477.670	2.482.748	2.536.379	2.591.560	2.664.705	2.699.394	2.727.375	- *Risk Weighted Assets*
ROA (%)	**3,70**	**3,62**	**3,05**	**2,98**	**3,05**	**3,16**	**3,13**	**3,07**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	118.265	117.457	107.765	105.849	109.304	114.209	113.942	112.537	- *Profit*
- Rata-rata total aset	3.194.096	3.247.910	3.529.662	3.555.152	3.586.545	3.617.193	3.640.673	3.660.546	- *Average total assets*
BOPO (%)	**91,78**	**85,96**	**76,68**	**76,70**	**76,75**	**74,68**	**74,94**	**74,70**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	37.682	62.036	84.843	112.018	143.356	161.551	190.745	212.172	- *Operating Expenses*
- Pendapatan Operasional	41.057	72.167	110.645	146.050	186.783	216.332	254.535	284.034	- *Operating Income*
NIM (%)	**6,06**	**5,40**	**5,15**	**5,31**	**5,33**	**5,38**	**5,41**	**5,43**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	183.471	169.889	176.666	183.510	185.970	189.115	191.240	192.862	- *Interest income net*
- Rata-rata total aset produktif	3.028.268	3.143.660	3.429.746	3.454.767	3.486.112	3.516.358	3.534.925	3.551.432	- *Average total earning assets*
LDR (%)	**78,57**	**79,43**	**79,89**	**81,17**	**81,61**	**82,57**	**82,55**	**83,70**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	2.078.493	2.120.633	2.181.181	2.230.568	2.297.363	2.360.735	2.363.995	2.414.668	- *Total Credit to third party*
- Total Dana Pihak Ketiga	2.645.395	2.669.949	2.730.265	2.748.059	2.815.001	2.859.206	2.863.630	2.884.859	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**21,27**	**20,76**	**20,45**	**19,53**	**19,13**	**18,98**	**19,02**	**18,48**	***Liquiditas Assets Ratio (%)***
- Aset Likuid Primer	620.497	601.098	602.860	571.762	570.259	574.169	573.475	560.596	- *Aset Likuid Primer*
- Aset Likuid Sekunder	120.482	128.268	131.574	137.390	139.765	141.546	145.609	141.543	- *Aset Likuid Sekunder*
- Total Aset	3.483.251	3.513.645	3.592.089	3.631.623	3.712.118	3.770.434	3.781.548	3.799.658	- *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*

r) revisi *r) revised*

Tabel 1.23 Kinerja Bank Persero
(State Owned Banks Performance)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan[r)]	Feb	
CAR (%)	**21,20**	**17,85**	**14,31**	**13,81**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	***CAR (%)***
• Modal	62.577	67.263	68.757	77.893	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Capital*
• ATMR	295.153	376.844	480.330	563.841	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Risk Weighted Assets*
CAR (%) - Termasuk Risiko Operasional	**-**	**-**	**-**	**-**	**15,36**	**17,93**	**17,47**	**17,56**	**16,96**	**16,43**	**17,16**	**16,87**	**15,60**	**16,54**	**15,33**	**15,04**	**17,82**	**18,05**	***CAR (%) - Included Operasional Risk***
• Modal	-	-	-	-	101.472	128.514	128.208	131.515	129.883	128.135	133.164	134.809	130.039	136.632	133.504	132.854	154.257	156.087	*• Capital*
• ATMR	-	-	-	-	660.561	716.769	733.734	749.011	766.017	780.111	775.945	799.314	833.397	826.054	870.628	883.075	865.871	864.645	*• Risk Weighted Assets*
KAP																			***Earning assets Quality***
• APYD terhadap Aktiva Produktif (%)	6,55	4,59	3,33	3,03	2,64	3,19	2,90	2,99	3,12	3,02	3,06	3,26	2,90	2,93	2,89	2,32	2,71	2,78	*• Classified Earning assets to Earning assets (%)*
- APYD	38.096	31.383	27.388	29.037	27.750	32.471	30.474	31.269	33.255	32.713	33.396	35.548	33.080	34.172	33.881	30.672	32.476	33.621	*- Classified Earning assets*
- Total Aktiva Produktif	581.590	683.347	823.508	958.452	1.049.282	1.018.578	1.049.921	1.044.599	1.065.504	1.084.545	1.090.320	1.091.423	1.139.944	1.166.460	1.172.843	1.320.279	1.198.374	1.209.750	*- Total Earning assets*
• PPAPYD terhadap PPAPWD (%)	131,12	266,35	258,87	151,62	163,73	150,79	151,29	153,95	146,82	150,04	236,46	221,40	137,87	503,77	142,36	132,47	135,69	132,91	*• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)*
- PPAPYD	29.480	27.665	28.965	36.087	38.226	38.176	38.035	38.783	39.698	41.048	41.551	42.226	41.892	42.232	42.025	38.292	38.440	38.338	*- Earning assets Write-off Reserve*
- PPAPWD	22.483	10.387	11.189	23.800	23.347	25.317	25.141	25.192	27.039	27.358	17.572	19.072	30.384	8.383	29.519	28.906	28.330	28.845	*- Mandatory Earning assets Write-off Reserve*
Rentabilitas																			***Profitability***
• ROA (%)	2,22	2,76	2,72	2,71	3,08	3,67	3,82	3,76	3,59	3,80	3,56	3,56	3,72	3,67	3,60	3,60	3,76	4,23	*• ROA (%)*
- Laba	12.776	17.887	19.979	23.258	30.003	39.286	41.208	40.642	39.006	41.615	39.121	39.262	41.355	41.145	40.980	41.513	43.888	50.163	*- Profit*
- Rata-rata total aset	574.323	647.872	734.720	858.353	975.505	1.070.630	1.078.549	1.080.569	1.086.842	1.094.117	1.098.405	1.103.637	1.111.423	1.120.428	1.137.615	1.153.494	1.168.452	1.185.069	*- Average Assets*
• BOPO (%)	97,05	90,68	89,92	92,35	88,23	84,51	87,93	86,89	87,57	92,02	96,15	101,08	96,58	95,74	93,98	91,94	113,91	91,53	*• Operations Expenses/Operations Income (%)*
- Biaya Operasional	72.383	67.776	77.148	94.645	105.127	19.971	32.182	41.461	50.427	64.734	78.867	95.442	103.648	115.056	124.966	134.247	16.816	22.491	*- Operations Expenses*
- Pendapatan Operasional	74.585	74.745	85.799	102.480	119.152	23.631	36.601	47.719	57.585	70.345	82.028	94.424	107.314	120.173	132.977	146.022	14.762	24.572	*- Operations Income*
Likuiditas																			***Liquidity***
• Aktiva terhadap Pasiva-Likuid (%)	3,17	3,58	4,15	3,96	4,43	3,77	3,73	3,77	3,73	3,84	3,63	5,88	4,19	3,66	3,96	4,11	4,01	3,80	*• Liquid assets to liquid liabilities ratio*
• LDR (%)	59,93	62,37	70,27	69,55	71,54	77,88	77,67	79,83	80,47	81,79	81,83	84,19	83,18	80,95	81,51	74,75	76,58	79,90	*• LDR (%)*
- Kredit	287.910	356.151	470.665	544.870	642.718	637.831	656.897	665.361	681.752	710.769	717.161	733.460	748.038	749.689	764.543	776.833	740.594	767.507	*- Credits*
- Dana Pihak Ketiga	480.394	571.008	669.827	783.384	898.405	819.032	845.763	833.443	847.258	869.061	876.413	871.186	899.322	926.133	937.971	1.039.257	967.126	960.609	*- Third Party Funds*

Ket: Data tidak termasuk BUS (mulai April 2010), 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								*Items*
	Jan[r)]	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**17,82**	**18,05**	**17,86**	**17,11**	**17,17**	**16,58**	**16,11**	**16,38**	***Capital Adequacy Ratio (%)***
- Modal	154.257	156.087	157.570	154.789	157.320	156.964	154.424	157.593	- *Capital*
- ATMR	865.871	864.645	882.289	904.767	916.005	946.896	958.384	962.384	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,21**	**16,46**	**16,07**	**15,37**	**15,60**	**14,82**	**14,53**	**14,66**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	140.343	142.329	141.814	139.018	142.927	140.284	139.293	141.074	- *Core Capital (Tier I)*
- ATMR	865.871	864.645	882.289	904.767	916.005	946.896	958.384	962.384	- *Risk Weighted Assets*
ROA (%)	**3,76**	**4,23**	**3,67**	**3,59**	**3,58**	**3,67**	**3,64**	**3,64**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	43.888	50.163	46.538	45.859	46.175	47.827	47.760	47.967	- *Profit*
- Rata-rata total aset	1.168.452	1.185.069	1.266.905	1.276.551	1.290.522	1.303.727	1.311.085	1.318.793	- *Average total assets*
BOPO (%)	**113,91**	**91,53**	**74,87**	**74,22**	**75,92**	**72,29**	**72,38**	**72,09**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	16.816	22.491	32.190	41.954	57.254	59.190	69.304	78.275	- *Operating Expenses*
- Pendapatan Operasional	14.762	24.572	42.994	56.525	75.414	81.879	95.746	108.574	- *Operating Income*
NIM (%)	**6,27**	**5,31**	**5,38**	**5,78**	**5,77**	**5,84**	**5,86**	**5,87**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	70.941	61.175	66.864	72.335	73.003	74.787	75.402	75.829	- *Interest income net*
- Rata-rata total aset produktif	1.131.360	1.151.770	1.241.850	1.251.723	1.266.189	1.279.814	1.286.796	1.292.480	- *Average total earning assets*
LDR (%)	**76,58**	**79,90**	**81,16**	**82,48**	**80,91**	**81,51**	**82,18**	**82,88**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	740.594	767.507	792.719	811.030	832.330	854.674	850.583	865.367	- *Total Credit to third party*
- Total Dana Pihak Ketiga	967.126	960.609	976.682	983.288	1.028.702	1.048.512	1.035.025	1.044.060	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**22,02**	**19,99**	**19,99**	**20,03**	**20,03**	**20,02**	**19,87**	**20,15**	***Liquiditas Assets Ratio (%)***
- Aset Likuid Primer	206.145	173.314	179.989	184.695	192.539	194.578	190.963	199.873	- *Aset Likuid Primer*
- Aset Likuid Sekunder	72.374	77.587	75.975	76.777	77.149	79.701	78.301	76.767	- *Aset Likuid Sekunder*
- Total Aset	1.264.866	1.255.304	1.280.544	1.305.491	1.346.402	1.369.752	1.355.233	1.372.756	- *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*

r) revisi *r) revised*

Tabel 1.24 Kinerja BUSN Devisa
(Foreign Exchange Commercial Banks Performance)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
CAR (%)	**19,84**	**18,21**	**14,82**	**16,61**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	***CAR (%)***
• Modal	70.049	82.094	85.315	100.158	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Capital*
• ATMR	353.108	450.710	575.699	603.116	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Risk Weighted Assets*
CAR (%) - Termasuk Risiko Operasional	**-**	**-**	**-**	**-**	**15,76**	**16,07**	**15,59**	**15,80**	**15,82**	**15,60**	**15,55**	**15,58**	**15,12**	**15,71**	**15,34**	**14,37**	**16,44**	**16,42**	***CAR (%) - Included Operasional Risk***
• Modal	-	-	-	-	119.559	134.699	133.022	136.898	139.434	139.572	141.578	144.829	145.236	152.476	151.344	147.098	163.002	165.394	*• Capital*
• ATMR	-	-	-	-	758.511	838.285	853.232	866.612	881.629	894.622	910.598	929.494	960.560	970.421	986.442	1.023.782	991.339	1.007.143	*• Risk Weighted Assets*
KAP																			***Earning assets Quality***
• APYD terhadap Aktiva Produktif (%)	2,43	2,03	2,97	2,73	2,27	2,44	2,34	2,43	2,39	2,34	2,31	2,34	2,18	2,18	2,15	1,91	2,00	2,08	*• Classified Earning assets to Earning assets (%)*
- APYD	14.486	14.218	24.426	24.591	23.849	25.969	25.118	25.869	25.601	25.310	25.348	25.879	24.995	25.079	25.290	23.257	24.314	25.477	*- Classified Earning assets*
- Total Aktiva Produktif	596.214	700.622	821.136	899.511	1.049.697	1.065.155	1.072.398	1.066.022	1.072.229	1.082.969	1.098.406	1.105.618	1.147.767	1.152.824	1.175.619	1.220.804	1.215.528	1.234.216	*- Total Earning assets*
• PPAPYD terhadap PPAPWD (%)	123,48	141,48	121,45	223,02	115,50	122,55	109,49	120,95	116,05	111,20	121,79	121,90	16,03	120,51	114,05	104,12	95,96	92,75	*• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)*
- PPAPYD	10.621	11.334	21.335	25.460	25.251	25.184	25.079	25.129	24.805	23.994	24.018	23.930	23.822	23.904	24.293	20.954	20.560	20.803	*- Earning assets Write-off Reserve*
- PPAPWD	8.601	8.011	17.568	11.416	21.863	20.549	22.905	20.775	21.374	21.577	19.720	19.631	148.614	19.836	21.299	20.124	21.425	22.430	*- Mandatory Earning assets Write-off Reserve*
Rentabilitas																			***Profitability***
• ROA (%)	2,35	2,44	1,25	2,20	2,58	2,09	2,28	2,26	2,40	2,50	2,56	2,52	2,58	2,58	2,54	2,46	2,66	2,63	*• ROA (%)*
- Laba	14.038	17.040	10.076	19.616	25.959	24.030	26.375	26.256	28.106	29.433	30.306	30.069	30.998	31.234	31.014	30.274	36.245	33.407	*- Profit*
- Rata-rata total aset	596.617	699.122	807.788	889.789	1.006.426	1.150.866	1.157.575	1.163.614	1.170.098	1.177.034	1.184.608	1.192.808	1.202.379	1.210.967	1.220.245	1.232.600	1.364.610	1.269.443	*- Average Assets*
• BOPO (%)	82,53	81,85	93,76	86,27	85,53	84,67	83,96	83,16	81,67	81,01	80,12	80,54	79,80	79,50	79,58	80,47	87,32	78,93	*• Operations Expenses/Operations Income (%)*
- Biaya Operasional	65.603	66.931	91.874	99.540	112.674	16.792	25.198	33.617	41.671	49.915	58.259	67.407	76.136	84.803	93.908	104.657	10.597	20.664	*- Operations Expenses*
- Pendapatan Operasional	79.491	81.770	97.989	115.378	131.734	19.833	30.011	40.426	51.022	61.613	72.718	83.689	95.406	106.673	118.007	130.057	12.136	26.179	*- Operations Income*
Likuiditas																			***Liquidity***
• Aktiva terhadap Pasiva-Likuid (%)	2,92	3,67	5,25	4,02	3,42	3,33	2,87	2,96	2,96	3,15	2,96	3,95	3,14	3,25	2,98	3,40	3,00	2,58	*• Liquid assets to liquid liabilities ratio*
• LDR (%)	60,03	67,18	74,72	71,14	73,16	73,61	73,24	74,40	74,86	76,50	75,62	76,94	78,13	78,67	78,40	78,16	77,33	77,12	*• LDR (%)*
- Kredit	315.256	407.742	524.295	555.617	673.076	679.731	690.745	704.350	720.638	741.666	747.021	769.633	792.008	806.071	821.912	855.167	847.994	854.368	*- Credits*
- Dana Pihak Ketiga	525.177	606.932	701.710	755.441	920.009	923.455	943.160	946.770	962.632	969.473	987.902	1.000.363	1.013.711	1.024.566	1.048.362	1.094.184	1.096.618	1.107.908	*- Third Party Funds*

Ket: Data tidak termasuk BUS (mulai April 2010), 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								*Items*
	Jan[r)]	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**16,44**	**16,42**	**16,06**	**16,16**	**15,93**	**15,60**	**15,57**	**15,42**	***Capital Adequacy Ratio (%)***
- Modal	163.002	165.394	163.229	166.408	168.553	168.595	170.082	170.726	- *Capital*
- ATMR	991.339	1.007.143	1.016.636	1.029.471	1.057.870	1.080.514	1.092.666	1.107.004	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**14,30**	**14,18**	**13,86**	**13,88**	**13,61**	**13,36**	**13,31**	**13,18**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	141.768	142.809	140.916	142.889	143.963	144.385	145.487	145.898	- *Core Capital (Tier I)*
- ATMR	991.339	1.007.143	1.016.636	1.029.471	1.057.870	1.080.514	1.092.666	1.107.004	- *Risk Weighted Assets*
ROA (%)	**2,66**	**2,63**	**2,35**	**2,33**	**2,56**	**2,72**	**2,70**	**2,64**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	36.245	33.407	32.478	32.318	35.626	38.155	38.097	37.420	- *Profit*
- Rata-rata total aset	1.364.610	1.269.443	1.380.575	1.384.991	1.392.571	1.402.498	1.411.364	1.418.959	- *Average total assets*
BOPO (%)	**87,32**	**78,93**	**78,49**	**78,36**	**76,48**	**75,10**	**76,35**	**75,45**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	10.597	20.664	29.144	38.311	47.073	56.344	70.312	75.126	- *Operating Expenses*
- Pendapatan Operasional	12.136	26.179	37.129	48.893	61.548	75.023	92.094	99.567	- *Operating Income*
NIM (%)	**5,63**	**5,30**	**4,95**	**5,01**	**5,06**	**5,09**	**5,12**	**5,15**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	66.075	64.945	66.119	67.140	68.197	69.084	69.876	70.531	- *Interest income net*
- Rata-rata total aset produktif	1.173.590	1.225.335	1.336.092	1.339.807	1.347.147	1.356.459	1.363.747	1.370.219	- *Average total earning assets*
LDR (%)	**77,33**	**77,12**	**78,92**	**80,78**	**81,83**	**82,35**	**81,84**	**81,88**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	847.982	854.368	879.806	899.835	924.135	951.054	956.954	969.674	- *Total Credit to third party*
- Total Dana Pihak Ketiga	1.096.618	1.107.908	1.114.752	1.113.987	1.129.288	1.154.877	1.169.339	1.184.324	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**18,33**	**18,33**	**16,54**	**14,87**	**14,82**	**15,02**	**15,44**	**15,05**	***Liquiditas Assets Ratio (%)***
- Aset Likuid Primer	222.558	223.595	197.754	170.483	172.827	181.826	188.429	183.985	- *Aset Likuid Primer*
- Aset Likuid Sekunder	27.507	29.368	33.372	37.467	38.027	36.270	37.755	37.561	- *Aset Likuid Sekunder*
- Total Aset	1.364.585	1.379.678	1.397.462	1.398.237	1.422.893	1.452.130	1.464.562	1.472.123	- *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*

r) revisi *r) revised*

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

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
CAR (%)	**19,27**	**23,14**	**24,44**	**19,01**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	***CAR (%)***
• Modal	3.459	5.020	5.832	6.740	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Capital*
• ATMR	17.951	21.694	23.858	35.451	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Risk Weighted Assets*
CAR (%) - Termasuk Risiko Operasional	**-**	**-**	**-**	**-**	**18,91**	**21,85**	**17,60**	**21,34**	**20,80**	**16,63**	**19,59**	**19,74**	**19,69**	**20,17**	**19,69**	**19,33**	**21,25**	**20,87**	***CAR (%) - Included Operasional Risk***
• Modal	-	-	-	-	8.381	9.010	9.167	9.609	9.204	9.327	9.080	9.342	9.365	9.849	10.017	10.124	11.040	11.203	*• Capital*
• ATMR	-	-	-	-	44.309	41.234	52.088	45.032	44.238	56.091	46.348	47.327	47.567	48.829	50.874	52.367	51.949	53.674	*• Risk Weighted Assets*
KAP																			***Earning assets Quality***
• APYD terhadap Aktiva Produktif (%)	2,90	1,96	1,61	2,02	2,05	2,32	2,08	2,09	2,06	1,92	1,91	1,88	1,85	1,76	1,79	1,56	1,61	1,71	*• Classified Earning assets to Earning assets (%)*
- APYD	757	677	608	1.017	1.192	1.312	1.233	1.257	1.252	1.238	1.250	1.262	1.277	1.250	1.276	1.182	1.233	1.288	*- Classified Earning assets*
- Total Aktiva Produktif	26.141	34.610	37.729	50.318	58.074	56.485	59.354	60.002	60.800	64.431	65.461	66.961	69.072	70.868	71.216	75.972	76.631	78.300	*- Total Earning assets*
• PPAPYD terhadap PPAPWD (%)	177,72	144,47	184,60	147,74	126,86	145,59	115,12	117,38	124,90	135,20	228,30	141,84	96,08	185,81	125,45	196,74	98,38	99,86	*• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)*
- PPAPYD	500	643	692	1.003	1.335	1.237	1.185	1.153	1.164	1.130	1.140	1.133	1.134	1.141	1.138	1.003	1.012	1.067	*- Earning assets Write-off Reserve*
- PPAPWD	282	445	375	679	1.052	850	1.029	982	932	836	499	799	1.180	614	907	510	1.029	1.069	*- Mandatory Earning assets Write-off Reserve*
Rentabilitas																			***Profitability***
• ROA (%)	2,08	2,99	2,20	1,35	1,82	3,18	3,25	3,23	3,12	3,08	3,08	3,04	3,09	3,16	3,14	2,95	3,31	3,67	*• ROA (%)*
- Laba	531	991	865	628	1.005	2.054	2.126	2.157	2.089	2.091	2.113	2.111	2.183	2.263	2.277	2.175	2906	2.854	*- Profit*
- Rata-rata total aset	25.572	33.119	39.379	46.600	55.248	64.520	65.502	66.742	66.969	67.812	68.547	69.508	70.546	71.568	72.520	73.756	87.835	77.810	*- Average Assets*
• BOPO (%)	92,25	83,58	86,73	95,02	89,91	88,58	85,51	83,97	84,26	85,05	84,28	84,09	83,71	82,97	82,79	83,91	81,40	80,22	*• Operations Expenses/Operations Income (%)*
- Biaya Operasional	3.854	4.369	5.078	7.307	8.252	1.455	2.156	2.827	3.638	4.443	5.214	6.059	6.901	7.789	8.687	9.794	958	1.910	*- Operations Expenses*
- Pendapatan Operasional	4.178	5.227	5.854	7.689	9.178	1.642	2.521	3.366	4.317	5.224	6.187	7.205	8.244	9.387	10.493	11.672	1.176	2.381	*- Operations Income*
Likuiditas																			***Liquidity***
• Aktiva terhadap Pasiva-Likuid (%)	2,49	2,08	2,25	2,35	2,77	2,87	2,73	2,77	2,80	2,91	3,19	2,67	2,81	2,88	2,97	2,67	2,80	2,73	*• Liquid assets to liquid liabilities ratio*
• LDR (%)	78,26	78,26	81,66	81,17	79,11	84,40	83,70	85,66	86,24	85,07	83,47	83,29	82,46	81,88	82,40	79,85	80,26	80,25	*• LDR (%)*
- Kredit	19.114	23.863	27.122	35.700	39.764	41.092	42.549	43.793	45.111	46.506	47.853	49.023	50.100	51.142	52.344	54.035	54.991	56.033	*- Credits*
- Dana Pihak Ketiga	24.423	30.491	33.213	43.980	50.263	48.686	50.833	51.126	52.310	54.671	57.327	58.855	60.759	62.459	63.525	67.669	68.518	69.824	*- Third Party Funds*

Ket: Data tidak termasuk BUS (mulai April 2010), 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								*Items*
	Jan[r)]	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**21,25**	**20,87**	**19,88**	**20,82**	**20,85**	**20,51**	**20,34**	**20,33**	***Capital Adequacy Ratio (%)***
- Modal	11.040	11.203	11.062	11.692	11.944	12.187	12.334	12.445	- *Capital*
- ATMR	51.949	53.674	55.644	56.157	57.294	59.411	60.628	61.222	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**20,38**	**20,01**	**20,78**	**19,91**	**19,95**	**19,58**	**19,39**	**19,37**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	10.587	10.739	11.565	11.182	11.432	11.635	11.755	11.857	- *Core Capital (Tier I)*
- ATMR	51.949	53.674	55.644	56.157	57.294	59.411	60.628	61.222	- *Risk Weighted Assets*
ROA (%)	**3,31**	**3,67**	**3,26**	**3,26**	**3,30**	**3,32**	**3,34**	**3,30**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	2.906	2.854	2.911	2.937	2.984	3.039	3.075	3.070	- *Profit*
- Rata-rata total aset	87.835	77.810	89.267	90.162	90.536	91.415	92.050	92.919	- *Average total assets*
BOPO (%)	**81,40**	**80,22**	**79,47**	**79,40**	**79,42**	**79,17**	**79,08**	**79,23**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	958	1.910	2.797	3.738	4.763	5.736	6.746	7.782	- *Operating Expenses*
- Pendapatan Operasional	1.176	2.381	3.520	4.708	5.997	7.245	8.531	9.822	- *Operating Income*
NIM (%)	**10,78**	**10,29**	**8,78**	**8,79**	**8,95**	**9,07**	**9,21**	**9,28**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	7.470	7.625	7.447	7.531	7.699	7.880	8.052	8.188	- *Interest income net*
- Rata-rata total aset produktif	69.310	74.127	84.837	85.683	86.041	86.844	87.420	88.263	- *Average total earning assets*
LDR (%)	**80,26**	**80,25**	**80,31**	**79,20**	**82,63**	**82,64**	**85,47**	**84,75**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	54.991	56.033	57.265	58.292	59.760	61.946	63.576	64.792	- *Total Credit to third party*
- Total Dana Pihak Ketiga	68.518	69.824	71.307	73.598	72.320	74.956	74.386	76.452	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**21,37**	**21,16**	**20,21**	**20,07**	**17,09**	**18,72**	**17,12**	**15,97**	***Liquiditas Assets Ratio (%)***
- Aset Likuid Primer	17.503	17.332	17.035	17.300	14.342	16.895	15.409	14.670	- *Aset Likuid Primer*
- Aset Likuid Sekunder	1.270	1.555	1.302	1.334	1.384	1.044	1.001	1.144	- *Aset Likuid Sekunder*
- Total Aset	87.835	89.252	90.713	92.846	92.032	95.814	95.857	98.999	- *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*

r) revisi *r) revised*

Tabel 1.26 Kinerja BPD
(Regional Development Banks Performance)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
CAR (%)	**19,12**	**18,35**	**16,82**	**15,82**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	***CAR (%)***
• Modal	11.586	14.224	17.025	20.366	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Capital*
• ATMR	60.591	77.533	101.190	128.744	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Risk Weighted Assets*
CAR (%) - Termasuk Risiko Operasional	**-**	**-**	**-**	**-**	**16,68**	**17,32**	**16,04**	**15,58**	**15,24**	**14,24**	**14,52**	**14,79**	**15,26**	**14,10**	**14,67**	**14,33**	**20,03**	**19,53**	***CAR (%) - Included Operasional Risk***
• Modal	-	-	-	-	25.088	29.393	28.736	27.959	26.487	26.691	26.585	27.004	27.008	27.687	28.409	28.900	34.009	34.496	*• Capital*
• ATMR	-	-	-	-	150.390	169.754	179.171	179.499	173.759	187.393	183.044	182.528	176.941	196.407	193.626	201.667	169.820	176.586	*• Risk Weighted Assets*
KAP																			***Earning assets Quality***
• APYD terhadap Aktiva Produktif (%)	0,81	0,99	1,00	1,39	1,66	1,89	1,87	2,00	1,95	1,84	1,92	2,06	1,84	2,02	1,89	1,49	1,60	1,54	*• Classified Earning assets to Earning assets (%)*
- APYD	1.075	1.393	1.661	2.520	3.466	4.262	4.346	4.609	4.682	4.515	4.732	4.973	4.868	5.138	4.977	3.778	4.221	4.291	*- Classified Earning assets*
- Total Aktiva Produktif	131.845	140.981	166.823	181.225	209.002	225.126	231.845	229.956	240.024	244.817	246.205	241.131	264.699	253.953	263.067	253.121	263.110	278.013	*- Total Earning assets*
• PPAPYD terhadap PPAPWD (%)	143,57	105,63	110,82	115,83	98,50	97,79	100,48	135,40	120,68	91,91	133,76	146,16	99,10	145,72	141,14	83,01	74,92	66,61	*• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)*
- PPAPYD	1.570	1.906	2.499	3.147	3.895	4.195	4.188	4.378	4.394	4.435	4.456	4.601	4.508	4.590	4.581	3.260	3.242	3.179	*- Earning assets Write-off Reserve*
- PPAPWD	1.094	1.804	2.255	2.717	3.955	4.290	4.169	3.234	3.641	4.826	3.332	3.148	4.549	3.150	3.246	3.927	4.327	4.772	*- Mandatory Earning assets Write-off Reserve*
Rentabilitas																			***Profitability***
• ROA (%)	3,38	3,08	3,70	3,65	3,82	3,62	3,83	3,67	3,61	3,58	3,54	3,37	3,47	3,45	3,44	3,36	4,36	3,92	*• ROA (%)*
- Laba	4.557	5.155	6.569	7.399	8.805	9.136	9.851	9.541	9.523	9.605	9.602	9.174	9.596	9.627	9.710	9.527	13.415	11.518	*- Profit*
- Rata-rata total aset	134.622	167.279	177.394	202.904	230.303	252.691	257.529	260.247	264.112	268.146	271.300	272.455	276.333	279.026	281.907	283.748	307.452	294.154	*- Average Assets*
• BOPO (%)	76,15	76,06	73,04	73,64	77,65	72,58	71,70	74,19	76,17	76,74	77,52	79,16	78,40	78,46	78,22	79,14	80,49	71,35	*• Operations Expenses/Operations Income (%)*
- Biaya Operasional	13.403	14.652	16.510	18.687	24.125	3.636	5.631	7.932	10.259	12.601	15.074	17.765	20.015	22.438	24.735	27.639	2.586	4.705	*- Operations Expenses*
- Pendapatan Operasional	17.599	19.264	22.606	25.375	31.070	5.010	7.853	10.691	13.468	16.419	19.444	22.443	25.529	28.598	31.621	34.924	3.213	6.595	*- Operations Income*
Likuiditas																			***Liquidity***
• Aktiva terhadap Pasiva-Likuid (%)	6,26	7,74	8,91	11,08	10,80	8,36	8,64	8,60	8,46	8,31	8,23	6,03	7,75	8,90	8,81	9,46	8,49	7,84	*• Liquid assets to liquid liabilities ratio*
• LDR (%)	43,33	53,53	67,28	79,31	78,26	69,30	68,96	69,71	68,36	68,20	69,58	75,22	67,57	69,84	70,02	74,74	70,62	67,61	*• LDR (%)*
- Kredit	55.955	71.881	96.385	120.754	143.707	145.945	149.427	152.882	156.810	161.654	164.753	167.632	170.352	173.415	176.645	175.702	174.872	177.881	*- Credits*
- Dana Pihak Ketiga	129.141	134.287	143.262	152.251	183.624	210.593	216.693	219.317	229.398	237.031	236.777	222.857	252.118	248.307	252.276	235.265	247.621	263.103	*- Third Party Funds*

Ket: Data tidak termasuk BUS (mulai April 2010), 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								*Items*
	Jan[r)]	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**20,03**	**19,53**	**19,79**	**18,69**	**18,28**	**17,00**	**17,74**	**17,49**	***Capital Adequacy Ratio (%)***
- Modal	34.009	34.496	32.862	32.106	31.535	30.967	32.247	32.636	- *Capital*
- ATMR	169.820	176.586	166.052	171.826	172.542	182.188	181.789	186.601	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**18,70**	**18,24**	**18,48**	**17,38**	**16,93**	**15,57**	**16,27**	**16,04**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	31.749	32.217	30.679	29.861	29.217	28.359	29.578	29.939	- *Core Capital (Tier I)*
- ATMR	169.820	176.586	166.052	171.826	172.542	182.188	181.789	186.601	- *Risk Weighted Assets*
ROA (%)	**4,36**	**3,92**	**3,26**	**3,09**	**3,06**	**3,03**	**3,03**	**2,99**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	13.415	11.518	10.699	10.412	10.435	10.462	10.548	10.453	- *Profit*
- Rata-rata total aset	307.452	294.154	328.395	336.788	341.147	345.756	348.627	349.614	- *Average total assets*
BOPO (%)	**80,49**	**71,35**	**73,11**	**74,17**	**74,66**	**74,72**	**74,11**	**74,33**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	2.586	4.705	7.164	9.855	12.628	15.289	17.431	19.975	- *Operating Expenses*
- Pendapatan Operasional	3.213	6.595	9.799	13.287	16.913	20.461	23.521	26.873	- *Operating Income*
NIM (%)	**8,16**	**7,14**	**6,45**	**6,38**	**6,42**	**6,40**	**6,54**	**6,60**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	21.779	19.922	20.024	20.354	20.775	20.980	21.459	21.755	- *Interest income net*
- Rata-rata total aset produktif	266.904	278.958	310.600	319.073	323.483	328.071	328.257	329.410	- *Average total earning assets*
LDR (%)	**70,62**	**67,61**	**61,79**	**61,49**	**63,90**	**64,07**	**62,00**	**68,95**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	174.872	177.881	182.268	186.736	192.197	198.634	190.366	204.939	- *Total Credit to third party*
- Total Dana Pihak Ketiga	247.621	263.103	294.986	303.670	300.782	310.028	307.036	297.228	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**27,37**	**30,17**	**34,60**	**32,34**	**30,77**	**30,26**	**28,94**	**26,04**	***Liquiditas Assets Ratio (%)***
- Aset Likuid Primer	83.352	94.929	120.011	113.963	106.350	106.770	101.987	87.397	- *Aset Likuid Primer*
- Aset Likuid Sekunder	811	2.353	2.902	3.081	3.978	4.820	3.901	5.448	- *Aset Likuid Sekunder*
- Total Aset	307.467	322.439	355.279	361.967	358.581	368.804	365.851	356.528	- *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*

r) revisi *r) revised*

Tabel 1.27 Kinerja Bank Campuran
(Joint Venture Banks Performance)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
CAR (%)	**30,78**	**28,22**	**24,95**	**27,04**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	*CAR (%)*
• Modal	12.664	15.920	19.266	22.002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Capital*
• ATMR	41.151	56.416	77.216	81.375	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Risk Weighted Assets*
CAR (%) - Termasuk Risiko Operasional	**-**	**-**	**-**	**-**	**23**	**23**	**23**	**23**	**22**	**22**	**22**	**21**	**21**	**20**	**20**	**20**	**20,66**	**20,13**	*CAR (%) - Included Operasional Risk*
• Modal	-	-	-	-	23.468	25.398	25.931	25.587	25.684	26.837	27.012	27.020	27.182	27.379	28.376	28.382	29.623	29.576	*• Capital*
• ATMR	-	-	-	-	100.551	109.106	112.300	110.303	118.382	121.998	123.984	127.850	132.538	137.257	141.479	139.541	143.386	146.916	*• Risk Weighted Assets*
KAP																			*Earning assets Quality*
• APYD terhadap Aktiva Produktif (%)	3,10	2,17	1,79	2,06	1,94	1,99	1,89	1,95	1,92	1,88	1,84	1,86	1,81	1,73	1,66	1,53	1,42	1,43	*• Classified Earning assets to Earning assets (%)*
- APYD	2.118	2.054	2.242	2.877	2.983	2.949	2.861	2.908	2.939	2.931	2.904	3.007	3.023	3.008	2.979	2.777	2.620	2.690	*- Classified Earning assets*
- Total Aktiva Produktif	68.277	94.740	125.190	139.962	153.417	148.059	151.331	149.128	152.689	155.849	157.908	161.894	166.591	173.386	179.581	181.235	184.916	187.779	*- Total Earning assets*
• PPAPYD terhadap PPAPWD (%)	113,96	126,44	105,92	125,76	96,44	100,34	90,84	93,87	103,79	97,59	108,65	98,92	94,31	98,76	97,81	77,65	81,46	77,46	*• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)*
- PPAPYD	1.470	1.527	2.009	2.183	2.614	2.463	2.473	2.466	2.521	2.601	2.832	2.830	2.863	2.893	2.943	2.486	2.338	2.342	*- Earning assets Write-off Reserve*
- PPAPWD	1.290	1.208	1.897	1.736	2.711	2.455	2.722	2.628	2.429	2.665	2.606	2.861	3.036	2.929	3.009	3.202	2.870	3.024	*- Mandatory Earning assets Write-off Reserve*
Rentabilitas																			*Profitability*
• ROA (%)	3,72	3,06	2,87	2,32	2,03	2,07	2,20	2,15	1,97	1,93	1,70	1,77	1,93	2,10	2,04	2,05	2,97	2,76	*• ROA (%)*
- Laba	2.185	2.405	2.901	3.067	2.725	3.015	3.232	3.161	2.911	2.881	2.556	2.678	2.957	3.248	3.193	3.253	5.461	4.559	*- Profit*
- Rata-rata total aset	58.670	78.492	101.022	131.969	134.111	145.488	146.822	146.846	147.975	149.368	150.394	151.524	152.940	154.618	156.628	158.496	183.695	165.208	*- Average Assets*
• BOPO (%)	79,05	79,78	83,57	84,50	84,10	96,58	87,19	85,79	86,02	85,79	88,45	88,18	88,24	86,47	87,34	85,99	85,01	80,60	*• Operations Expenses/Operations Income (%)*
- Biaya Operasional	6.213	7.601	12.268	13.328	12.305	9.422	4.003	4.834	6.066	7.264	9.044	10.671	12.309	13.769	15.597	15.703	1.821	3.241	*- Operations Expenses*
- Pendapatan Operasional	7.860	9.528	14.681	15.772	14.631	9.756	4.591	5.635	7.052	8.467	10.224	12.101	13.949	15.923	17.857	18.262	2.142	4.020	*- Operations Income*
Likuiditas																			*Liquidity*
• Aktiva terhadap Pasiva-Likuid (%)	0,51	0,49	0,64	0,80	0,92	0,97	0,96	0,85	0,90	0,96	0,95	1,04	0,91	1,00	0,95	0,96	0,91	0,88	*• Liquid assets to liquid liabilities ratio*
• LDR (%)	113,66	106,53	98,63	85,45	100,61	98,07	98,84	101,53	101,52	102,83	105,52	109,76	110,40	110,54	110,26	108,03	105,21	104,70	*• LDR (%)*
- Kredit	40.833	58.520	75.849	80.977	98.408	93.958	96.190	96.737	99.763	102.938	103.668	108.608	110.995	115.203	119.668	119.385	121.941	123.596	*- Credits*
- Dana Pihak Ketiga	35.927	54.934	76.902	94.761	97.812	95.811	97.315	95.280	98.269	100.106	98.247	98.955	100.536	104.217	108.531	110.515	115.905	118.052	*- Third Party Funds*

Ket: Data tidak termasuk BUS (mulai April 2010), 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								*Items*
	Jan[r)]	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**20,66**	**20,13**	**20,47**	**19,75**	**19,19**	**18,97**	**18,52**	**18,53**	***Capital Adequacy Ratio (%)***
- Modal	29.623	29.576	29.510	29.264	29.884	29.926	30.132	30.357	- *Capital*
- ATMR	143.386	146.916	144.161	148.183	155.729	157.724	162.677	163.868	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**18,52**	**18,07**	**18,35**	**17,66**	**17,16**	**16,95**	**16,53**	**16,41**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	26.560	26.552	26.453	26.168	26.716	26.739	26.885	26.889	- *Core Capital (Tier I)*
- ATMR	143.386	146.916	144.161	148.183	155.729	157.724	162.677	163.868	- *Risk Weighted Assets*
ROA (%)	**2,97**	**2,76**	**2,20**	**2,25**	**2,42**	**2,45**	**2,44**	**2,34**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	5.461	4.559	4.131	4.261	4.637	4.718	4.741	4.587	- *Profit*
- Rata-rata total aset	183.695	165.208	187.926	189.695	191.957	192.909	194.247	195.647	- *Average total assets*
BOPO (%)	**85,01**	**80,60**	**82,13**	**79,91**	**78,32**	**78,57**	**78,02**	**78,45**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	1.821	3.241	4.607	5.608	6.738	8.427	9.528	10.738	- *Operating Expenses*
- Pendapatan Operasional	2.142	4.020	5.609	7.017	8.604	10.726	12.212	13.687	- *Operating Income*
NIM (%)	**4,39**	**3,97**	**3,54**	**3,52**	**3,55**	**3,60**	**3,59**	**3,61**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	6.564	6.443	6.548	6.572	6.696	6.820	6.862	6.938	- *Interest income net*
- Rata-rata total aset produktif	149.554	162.223	184.735	186.553	188.663	189.697	190.989	192.366	- *Average total earning assets*
LDR (%)	**105,21**	**104,70**	**105,15**	**103,84**	**104,88**	**113,20**	**114,18**	**113,32**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	121.941	123.596	127.262	130.513	135.178	139.511	142.452	146.327	- *Total Credit to third party*
- Total Dana Pihak Ketiga	115.905	118.052	121.033	125.685	128.892	123.240	124.756	129.123	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**18,09**	**17,62**	**17,71**	**17,40**	**16,17**	**13,36**	**13,45**	**13,50**	***Liquiditas Assets Ratio (%)***
- Aset Likuid Primer	29.477	29.418	29.842	29.737	28.216	21.762	22.558	23.174	- *Aset Likuid Primer*
- Aset Likuid Sekunder	3.755	3.675	4.204	4.193	4.296	4.641	4.640	4.559	- *Aset Likuid Sekunder*
- Total Aset	183.695	187.854	192.228	195.004	201.002	197.672	202.276	205.445	- *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*

r) revisi *r) revised*

Tabel 1.28 Kinerja Bank Asing
(Foreign Owned Banks Performance)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan[r)]	Feb	
CAR (%)	**24**	**24**	**29**	**32**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	***CAR (%)***
• Modal	23.057	26.655	41.031	41.443	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Capital*
• ATMR	94.192	111.000	141.205	129.071	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*• Risk Weighted Assets*
CAR (%) - Termasuk Risiko Operasional	**-**	**-**	**-**	**-**	**27,08**	**24,31**	**24,76**	**25,43**	**24,85**	**25,29**	**24,31**	**25,77**	**25,41**	**26,42**	**26,38**	**26,00**	**26,14**	**25,91**	***CAR (%) - Included Operasional Risk***
• Modal	-	-	-	-	45.279	45.743	48.757	49.491	49.003	49.898	49.203	53.867	54.953	55.871	56.583	57.340	58.388	59.266	*• Capital*
• ATMR	-	-	-	-	167.210	188.182	196.936	194.633	197.174	197.317	202.427	209.039	216.250	211.512	214.517	220.532	223.339	228.706	*• Risk Weighted Assets*
KAP																			***Earning assets Quality***
• APYD terhadap Aktiva Produktif (%)	2,89	3,19	3,67	4,18	2,40	2,30	2,26	2,35	2,26	2,29	2,13	2,18	2,20	2,20	1,97	1,74	1,62	1,63	*• Classified Earning assets to Earning assets (%)*
- APYD	4.659	6.300	9.819	9.814	5.831	5.657	5.663	5.897	5.862	5.934	5.430	5.707	5.930	5.902	5.570	4.805	4.732	4.807	*- Classified Earning assets*
- Total Aktiva Produktif	161.035	197.690	267.897	234.787	243.313	245.506	250.090	250.470	259.172	258.826	255.167	261.885	269.245	268.523	282.509	275.417	292.076	295.233	*- Total Earning assets*
• PPAPYD terhadap PPAPWD (%)	106,43	174,18	173,95	108,87	94,43	92,10	91,12	116,06	94,95	95,90	90,67	89,29	85,17	85,83	88,33	86,92	59,56	59,87	*• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)*
- PPAPYD	4.276	6.061	8.567	9.646	5.602	5.597	5.615	5.616	5.838	5.911	5.545	5.669	5.857	5.615	5.503	3.920	3.792	3.819	*- Earning assets Write-off Reserve*
- PPAPWD	4.018	3.480	4.925	8.860	5.933	6.077	6.162	4.839	6.148	6.164	6.115	6.349	6.876	6.542	6.230	4.510	6.367	6.380	*- Mandatory Earning assets Write-off Reserve*
Rentabilitas																			***Profitability***
• ROA (%)	4,35	3,83	3,89	3,54	3,05	2,60	3,17	3,00	2,77	2,69	2,86	2,97	3,39	3,47	3,45	3,55	5,70	5,21	*• ROA (%)*
- Laba	6.468	6.380	7.767	7.816	6.660	5.889	7.251	6.903	6.438	6.323	6.762	7.085	8.183	8.447	8.492	8.813	15.667	13.341	*- Profit*
- Rata-rata total aset	148.597	166.598	199.670	220.809	218.155	226.865	228.939	230.162	232.570	234.887	236.304	238.202	241.596	243.713	246.292	248.142	274.961	256.226	*- Average Assets*
• BOPO (%)	81,18	79,98	83,38	78,78	88,61	89,58	86,61	87,28	87,16	87,44	88,21	85,77	84,47	82,82	84,43	83,24	79,03	79,28	*• Operations Expenses/Operations Income (%)*
- Biaya Operasional	23.370	23.289	29.292	24.805	32.939	6.611	9.380	12.767	14.415	16.789	20.043	21.865	24.626	26.902	30.281	31.785	5.090	8.255	*- Operations Expenses*
- Pendapatan Operasional	28.786	29.119	35.132	31.486	37.173	7.380	10.830	14.627	16.540	19.199	22.721	25.492	29.154	32.481	35.866	38.184	6.440	10.411	*- Operations Income*
Likuiditas																			***Liquidity***
• Aktiva terhadap Pasiva-Likuid (%)	0,68	0,68	0,93	0,91	0,94	0,82	0,78	0,77	0,82	0,83	0,80	0,97	0,82	0,73	0,70	0,81	0,77	0,66	*• Liquid assets to liquid liabilities ratio*
• LDR (%)	79,56	74,09	88,31	85,05	90,86	91,99	91,37	93,63	88,59	89,60	95,01	100,01	96,92	96,59	93,11	96,47	92,39	93,88	*• LDR (%)*
- Kredit	73.230	83.856	113.372	100.011	113.004	117.054	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	138.261	141.249	*- Credits*
- Dana Pihak Ketiga	92.040	113.182	128.377	117.594	124.376	127.249	129.612	126.831	137.207	134.288	131.771	130.140	136.290	137.303	145.804	141.473	149.642	150.454	*- Third Party Funds*

Ket: Data tidak termasuk BUS (mulai April 2010), 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								*Items*
	Jan[r)]	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**26,14**	**25,91**	**27,08**	**27,27**	**27,52**	**28,36**	**27,66**	**27,50**	***Capital Adequacy Ratio (%)***
- Modal	58.388	59.266	59.028	61.622	63.869	67.493	67.292	67.737	- *Capital*
- ATMR	223.339	228.706	217.966	225.975	232.120	237.973	243.252	246.297	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**25,16**	**24,94**	**26,08**	**26,28**	**26,51**	**27,36**	**26,67**	**26,51**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	56.191	57.034	56.855	59.377	61.537	65.119	64.884	65.289	- *Core Capital (Tier I)*
- ATMR	223.339	228.706	217.966	225.975	232.120	237.973	243.252	246.297	- *Risk Weighted Assets*
ROA (%)	**5,70**	**5,21**	**3,98**	**3,63**	**3,38**	**3,56**	**3,43**	**3,18**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	15.667	13.341	11.007	10.063	9.447	10.009	9.720	9.039	- *Profit*
- Rata-rata total aset	274.961	256.226	276.595	276.965	279.814	280.888	283.300	284.613	- *Average total assets*
BOPO (%)	**79,03**	**79,28**	**77,11**	**80,37**	**81,39**	**78,89**	**77,68**	**79,48**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	5.090	8.255	8.940	12.552	14.900	16.564	17.424	20.276	- *Operating Expenses*
- Pendapatan Operasional	6.440	10.411	11.594	15.619	18.306	20.997	22.432	25.510	- *Operating Income*
NIM (%)	**4,48**	**3,89**	**3,56**	**3,52**	**3,50**	**3,47**	**3,45**	**3,45**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	10.642	9.778	9.663	9.577	9.600	9.564	9.588	9.621	- *Interest income net*
- Rata-rata total aset produktif	237.550	251.247	271.633	271.928	274.588	275.473	277.717	278.693	- *Average total earning assets*
LDR (%)	**92,39**	**93,88**	**93,63**	**97,52**	**99,19**	**104,96**	**104,56**	**106,44**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	138.261	141.249	141.860	144.162	153.764	154.916	160.064	163.569	- *Total Credit to third party*
- Total Dana Pihak Ketiga	149.642	150.454	151.505	147.830	155.017	147.593	153.088	153.673	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**27,74**	**27,31**	**26,12**	**25,22**	**24,35**	**23,55**	**24,90**	**23,00**	***Liquiditas Assets Ratio (%)***
- Aset Likuid Primer	61.461	62.510	58.229	55.584	55.985	52.338	54.129	51.497	- *Aset Likuid Primer*
- Aset Likuid Sekunder	14.765	13.730	13.819	14.538	14.931	15.071	20.010	16.065	- *Aset Likuid Sekunder*
- Total Aset	274.804	279.118	275.862	278.077	291.207	286.262	297.769	293.807	- *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*

r) revisi *r) revised*

Tabel 1.31 Perkembangan Aset Bank Umum
(Growth of Commercial Bank Assets)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2006	2007	2008	2009	2010	2011											2012		*Group of Bank*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Bank Persero	621.212	741.988	847.563	979.078	943.789	1.059.435	1.094.387	1.086.629	1.111.932	1.130.496	1.129.718	1.140.422	1.173.705	1.201.141	1.210.925	1.328.168	1.264.866	1.255.304	*State Owned Banks*
BUSN Devisa	663.002	768.730	883.470	958.549	967.658	1.220.500	1.239.689	1.249.248	1.265.829	1.284.848	1.305.301	1.327.407	1.360.282	1.370.972	1.399.282	1.464.007	1.459.221	1.473.521	*Foreign Exchange Commercial Banks*
BUSN Non Devisa	29.657	39.012	42.467	55.762	54.164	76.986	80.424	82.726	82.798	87.125	88.934	91.940	95.439	98.036	100.210	107.085	106.740	107.841	*Non-Foreign Exchange Commercial Banks*
BPD	159.476	170.012	185.252	200.542	205.754	260.368	267.204	268.400	279.604	288.318	290.140	280.538	307.500	303.405	310.716	304.003	307.452	322.441	*Regional Development Banks*
Bank Campuran	64.421	90.480	118.131	135.675	134.941	147.676	151.036	148.387	154.046	157.859	158.107	160.894	165.775	171.188	178.194	181.088	185.475	189.726	*Joint Venture Banks*
Bank Asing	156.083	176.278	233.674	204.502	210.707	228.171	233.087	233.702	242.199	246.472	244.691	251.484	268.752	262.766	272.132	268.482	274.961	279.278	*Foreign Owned Banks*
Total	**1.693.850**	**1.986.501**	**2.310.557**	**2.534.106**	**2.517.014**	**2.993.135**	**3.065.827**	**3.069.093**	**3.136.407**	**3.195.117**	**3.216.891**	**3.252.684**	**3.371.453**	**3.407.508**	**3.471.460**	**3.652.832**	**3.598.715**	**3.628.111**	***Total***

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

Kelompok Bank	2011										2012								*Group of Bank*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
- Bank Persero	1.094.387	1.086.629	1.111.932	1.130.496	1.129.718	1.140.422	1.173.705	1.201.141	1.210.925	1.328.168	1.264.866	1.255.304	1.280.545	1.305.492	1.346.403	1.369.752	1.355.233	1.372.756	- *State Owned Banks*
- BUSN Devisa	1.239.689	1.249.248	1.265.829	1.284.848	1.305.301	1.327.407	1.360.282	1.370.972	1.399.282	1.464.007	1.459.221	1.473.521	1.493.055	1.490.197	1.516.427	1.549.745	1.562.224	1.572.030	- *Foreign Exchange Commercial Banks*
- BUSN Non Devisa	80.424	82.726	82.798	87.125	88.934	91.940	95.439	98.036	100.210	107.085	106.740	107.841	109.629	112.232	111.777	116.682	117.014	120.981	- *Non-Foreign Exchange Commercial Banks*
- BPD	267.204	268.400	279.604	288.318	290.140	280.538	307.500	303.405	310.716	304.003	307.452	322.441	355.294	361.975	358.582	368.805	365.852	356.529	- *Regional Development Banks*
- Bank Campuran	151.036	148.387	154.046	157.859	158.107	160.894	165.775	171.188	178.194	181.088	185.475	189.726	194.173	196.910	202.834	199.654	204.172	207.395	- *Joint Venture Banks*
- Bank Asing	233.087	233.702	242.199	246.472	244.691	251.484	268.752	262.766	272.132	268.482	274.961	279.278	276.030	278.260	291.408	286.477	298.041	294.072	- *Foreign Owned Banks*
Total	**3.065.827**	**3.069.093**	**3.136.407**	**3.195.117**	**3.216.891**	**3.252.684**	**3.371.453**	**3.407.508**	**3.471.460**	**3.652.832**	**3.598.715**	**3.628.111**	**3.708.726**	**3.745.067**	**3.827.432**	**3.891.116**	**3.902.536**	**3.923.764**	***Total***

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

Kelompok Bank	Desember 2007				Desember 2008				Desember 2009				Desember 2010				Agustus 2011				Desember 2011				Agustus 2012				*Group of Bank*
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
Bank Persero	0	0	2	3	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	5	14	11	5	3	16	10	6	2	18	8	6	1	18	10	7	1	18	9	8	1	18	7	10	1	18	6	11	*Foreign Exchange Commercial Banks*
BUSN Non Devisa	26	9	1	0	24	8	1	0	21	9	1	0	21	8	2	0	17	12	1	0	12	15	3	0	10	17	2	1	*Non-Foreign Exchange Commercial Banks*
BPD	1	18	7	0	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	0	15	2	0	1	8	6	0	1	8	7	0	1	7	7	0	1	6	7	0	0	6	8	0	0	6	8	0	*Joint Venture Banks*
Bank Asing	1	4	6	0	0	4	4	2	0	4	5	1	0	5	4	1	0	5	3	2	0	4	3	3	0	4	2	4	*Foreign Owned Banks*
Total	**33**	**60**	**29**	**8**	**28**	**55**	**30**	**11**	**25**	**56**	**29**	**11**	**23**	**53**	**34**	**12**	**19**	**55**	**31**	**15**	**13**	**57**	**32**	**18**	**11**	**59**	**29**	**21**	***Total***

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Tabel 1.34 Aktiva Produktif Bank Umum
(Earning Assets of Commercial Banks)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan[r)]	Feb	
Aktiva Produktif	**1.565.103**	**1.851.990**	**2.242.282**	**2.464.256**	**2.831.871**	**2.829.838**	**2.890.073**	**2.874.190**	**2.926.515**	**2.971.551**	**2.994.969**	**3.014.417**	**3.146.715**	**3.177.230**	**3.238.602**	**3.426.350**	**3.354.822**	**3.378.402**	***Earning Assets***
a. Lancar	1.446.264	1.742.691	2.108.571	2.321.463	2.691.806	2.666.133	2.741.845	2.722.499	2.773.939	2.818.404	2.842.261	2.852.864	2.994.271	3.020.832	3.081.584	3.284.630	3.201.503	3.220.058	*a. Current*
b. DPK	67.604	65.257	80.607	86.232	87.271	107.234	90.473	92.470	90.001	93.197	92.346	99.149	91.168	95.120	97.591	89.062	96.489	101.502	*b. Special Mention*
c. Kurang Lancar	10.909	6.901	11.472	11.729	10.529	11.287	11.309	11.054	12.226	10.701	9.747	10.755	11.445	10.858	9.477	7.606	11.099	9.430	*c. Sub-Standard*
d. Diragukan	5.955	3.523	5.500	9.591	8.797	9.853	10.406	9.645	10.757	9.789	10.019	9.098	8.636	8.446	8.690	7.933	7.847	8.578	*d. Doubtful*
e. Macet	34.370	33.619	36.131	35.241	33.469	35.325	36.034	38.423	39.588	39.420	40.555	42.512	41.192	41.974	41.176	36.988	37.883	38.823	*e. Lost*
Non Performing Earning Asset (Nominal)	**51.234**	**44.043**	**53.104**	**56.560**	**52.794**	**56.465**	**57.748**	**59.123**	**62.571**	**59.910**	**60.321**	**62.364**	**61.274**	**61.278**	**59.343**	**52.527**	**56.829**	**56.830**	***Non Performing Earning Asset (Nominal)***
Rasio Non Performing Earning Asset (%)	**3,27**	**2,38**	**2,37**	**2,30**	**1,86**	**2,00**	**2,00**	**2,06**	**2,14**	**2,02**	**2,01**	**2,07**	**1,95**	**1,93**	**1,83**	**1,53**	**1,69**	**1,68**	***Non Performing Earning Asset Ratio (%)***
Kredit	**792.297**	**1.002.012**	**1.307.688**	**1.437.930**	**1.765.845**	**1.773.889**	**1.814.846**	**1.843.538**	**1.889.465**	**1.950.727**	**1.973.599**	**2.031.614**	**2.079.261**	**2.106.157**	**2.150.957**	**2.200.094**	**2.184.306**	**2.203.029**	***Credit***
a. Lancar	680.805	900.094	1.190.245	1.307.983	1.636.854	1.620.643	1.676.714	1.701.778	1.748.041	1.807.517	1.830.436	1.879.723	1.934.965	1.957.610	2.001.942	2.067.704	2.039.031	2.053.369	*a. Current*
b. DPK	63.436	61.150	75.571	82.399	83.751	103.885	87.162	89.263	86.179	89.712	88.673	95.631	88.789	92.621	95.092	84.695	93.823	98.239	*b. Special Mention*
c. Kurang Lancar	9.183	5.874	8.177	9.772	9.180	10.182	10.275	10.082	11.279	9.657	9.301	10.236	10.917	10.590	9.146	7.407	10.301	8.772	*c. Sub-Standard*
d. Diragukan	5.869	3.489	5.406	8.132	7.665	8.742	9.358	8.684	8.975	8.810	9.051	8.092	7.685	7.480	7.690	6.887	6.824	7.577	*d. Doubtful*
e. Macet	33.005	31.405	28.290	29.644	28.396	30.437	31.336	33.732	34.991	34.992	36.138	37.932	36.904	37.856	37.004	33.401	34.327	35.073	*e. Lost*
Non Performing Loan (Nominal)	**48.057**	**40.767**	**41.872**	**47.548**	**45.241**	**49.361**	**50.969**	**52.497**	**55.245**	**53.458**	**54.489**	**56.260**	**55.507**	**55.926**	**53.840**	**47.695**	**51.452**	**51.421**	***Non Performing Loan (Nominal)***
Rasio Non Performing Loan (%)	**6,07**	**4,07**	**3,20**	**3,31**	**2,56**	**2,78**	**2,81**	**2,85**	**2,92**	**2,74**	**2,76**	**2,77**	**2,67**	**2,66**	**2,50**	**2,17**	**2,36**	**2,33**	***Non Performing Loan Ratio (%)***

Ket: [r)] revisi *Note: [r)] revised*

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	2011	2012								*Indicator*
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**2.878.450**	**2.820.670**	**2.879.431**	**2.965.809**	**3.033.578**	**3.128.499**	**3.195.127**	**3.175.613**	**3.203.509**	***Earning Assets***
a. Lancar	2.745.968	2.678.793	2.730.426	2.818.767	2.879.184	2.979.721	3.044.533	3.026.450	3.047.937	*a. Current*
b. DPK	81.809	88.314	94.656	92.326	97.779	92.261	94.652	92.951	97.876	*b. Special Mention*
c. Kurang Lancar	6.790	9.839	8.837	9.330	9.483	10.866	9.920	10.123	10.365	*c. Sub-Standard*
d. Diragukan	7.913	7.348	7.853	8.133	8.449	7.579	8.420	8.078	8.324	*d. Doubtful*
e. Macet	35.970	36.376	37.658	37.253	38.682	38.072	37.603	38.009	39.007	*e. Lost*
Aset Produktif Transaksi Rekening Administratif	**2.136.989**	**2.097.445**	**2.138.799**	**2.201.043**	**2.251.438**	**2.318.159**	**2.381.575**	**2.385.238**	**2.435.458**	***Earning Assets - Account Administrative Transactions***
a. Lancar	2.006.373	1.957.874	1.992.215	2.056.726	2.099.613	2.172.063	2.233.496	2.238.157	2.281.808	*a. Current*
b. DPK	81.102	87.595	93.778	91.189	96.763	91.130	93.680	92.149	97.081	*b. Special Mention*
c. Kurang Lancar	6.676	9.275	8.255	8.765	8.925	10.275	9.317	9.786	10.162	*c. Sub-Standard*
d. Diragukan	6.869	6.326	6.893	7.109	7.455	6.619	7.479	7.135	7.400	*d. Doubtful*
e. Macet	35.970	36.376	37.658	37.253	38.682	38.072	37.603	38.009	39.007	*e. Lost*
Non Performing Earning Aset (Nominal)	**100.187**	**105.540**	**107.155**	**107.843**	**111.677**	**111.483**	**110.341**	**111.142**	**114.265**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**16.444**	**15.951**	**14.933**	**16.548**	**17.002**	**17.511**	**17.524**	**17.724**	**17.337**	***Interbank Loans***
a. Lancar	16.329	15.835	14.815	16.397	16.871	17.381	17.310	17.577	17.204	*a. Current*
b. DPK	13	13	12	43	24	26	112	47	32	*b. Special Mention*
c. Kurang Lancar	0	0	-	1	0	-	-	-	-	*c. Sub-Standard*
d. Diragukan	1	1	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	102	103	107	107	107	104	102	99	102	*e. Lost*
Non Performing Loan kepada Bank Lain (Nominal)	**102**	**104**	**107**	**108**	**108**	**104**	**102**	**99**	**102**	***Interbank Non Performing Loan (Nominal)***

Tabel 1.35 Aktiva Produktif Bank Persero
(Earning Assets of State Owned Banks)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan[r)]	Feb	
Aktiva Produktif	**581.590**	**683.347**	**823.508**	**958.452**	**1.049.282**	**1.018.578**	**1.049.921**	**1.044.599**	**1.065.504**	**1.084.545**	**1.090.320**	**1.091.423**	**1.139.944**	**1.166.460**	**1.172.843**	**1.320.279**	**1.223.098**	**1.209.750**	***Earning Assets***
a. Lancar	514.140	626.735	766.622	894.206	986.077	942.743	981.517	976.435	995.548	1.014.940	1.020.878	1.017.144	1.071.817	1.095.365	1.100.182	1.253.934	1.150.317	1.134.997	*a. Current*
b. DPK	34.770	31.412	36.546	43.339	43.829	53.742	46.530	45.595	44.065	44.990	44.184	48.072	43.173	45.852	48.609	45.430	48.879	51.763	*b. Special Mention*
c. Kurang Lancar	5.102	2.723	3.034	3.516	3.678	4.293	3.897	3.367	4.799	4.393	3.761	3.653	3.835	3.581	3.115	1.978	4.225	3.295	*c. Sub-Standard*
d. Diragukan	2.899	1.237	2.285	3.790	2.977	3.645	4.333	4.057	5.010	3.809	4.115	3.401	2.998	2.971	3.061	2.444	2.057	2.648	*d. Doubtful*
e. Macet	24.678	21.240	15.021	13.601	12.721	14.155	13.643	15.144	16.082	16.412	17.383	19.152	18.121	18.690	17.876	16.493	17.619	17.047	*e. Lost*
Non Performing Earning Asset (Nominal)	**32.679**	**25.201**	**20.340**	**20.907**	**19.376**	**22.093**	**21.873**	**22.569**	**25.891**	**24.614**	**25.259**	**26.207**	**24.954**	**25.243**	**24.051**	**20.915**	**23.901**	**22.990**	***Non Performing Earning Asset (Nominal)***
Rasio Non Performing Earning Asset (%)	**5,62**	**3,69**	**2,47**	**2,18**	**1,85**	**2,17**	**2,08**	**2,16**	**2,43**	**2,27**	**2,32**	**2,40**	**2,19**	**2,16**	**2,05**	**1,58**	**1,95**	**1,90**	***Non Performing Earning Asset Ratio (%)***
Kredit	**287.910**	**356.151**	**470.665**	**544.870**	**642.718**	**637.831**	**656.897**	**665.361**	**681.752**	**710.769**	**717.161**	**733.460**	**748.038**	**749.689**	**764.543**	**776.833**	**764.685**	**767.507**	***Credit***
a. Lancar	224.579	303.693	418.002	483.886	582.549	564.738	591.215	599.667	615.717	644.217	650.625	662.492	681.962	680.491	693.843	714.755	694.680	695.752	*a. Current*
b. DPK	32.528	29.310	35.069	42.156	42.187	52.187	45.039	44.316	42.031	43.125	42.359	46.131	42.287	45.115	47.828	42.295	47.349	49.866	*b. Special Mention*
c. Kurang Lancar	4.374	2.701	2.973	3.410	3.331	4.142	3.788	3.339	4.768	4.249	3.728	3.596	3.760	3.516	3.048	1.955	4.206	3.269	*c. Sub-Standard*
d. Diragukan	2.839	1.237	2.275	3.756	2.976	3.641	4.259	3.960	4.218	3.803	4.112	3.399	2.996	2.953	3.033	2.428	2.055	2.636	*d. Doubtful*
e. Macet	23.589	19.210	12.346	11.663	11.675	13.123	12.597	14.078	15.018	15.375	16.337	17.842	17.034	17.614	16.791	15.400	16.396	15.983	*e. Lost*
Non Performing Loan (Nominal)	**30.803**	**23.148**	**17.594**	**18.828**	**17.982**	**20.907**	**20.643**	**21.378**	**24.004**	**23.427**	**24.177**	**24.837**	**23.790**	**24.083**	**22.872**	**19.783**	**22.657**	**21.889**	***Non Performing Loan (Nominal)***
Rasio Non Performing Loan (%)	**10,70**	**6,50**	**3,74**	**3,46**	**2,80**	**3,28**	**3,14**	**3,21**	**3,52**	**3,30**	**3,37**	**3,39**	**3,18**	**3,21**	**2,99**	**2,55**	**2,96**	**2,85**	***Non Performing Loan Ratio (%)***

Ket: [r)] revisi *Note: [r)] revised*

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

Indikator	2011	2012								*Indicator*
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**1.065.942**	**1.030.751**	**1.054.549**	**1.086.447**	**1.109.848**	**1.146.720**	**1.160.713**	**1.151.485**	**1.157.399**	***Earning Assets***
a. Lancar	1.002.233	961.639	981.087	1.015.215	1.034.503	1.075.338	1.087.498	1.079.683	1.084.875	*a. Current*
b. DPK	42.834	46.028	50.478	48.526	51.596	47.441	49.807	48.095	48.665	*b. Special Mention*
c. Kurang Lancar	1.970	4.083	3.292	3.575	3.345	4.253	3.434	4.142	3.923	*c. Sub-Standard*
d. Diragukan	2.444	1.957	2.648	3.190	3.640	3.149	3.753	3.180	3.198	*d. Doubtful*
e. Macet	16.461	17.044	17.044	15.941	16.763	16.540	16.219	16.384	16.739	*e. Lost*
Aset Produktif Transaksi Rekening Administratif	**780.364**	**743.821**	**770.729**	**795.992**	**814.284**	**835.641**	**858.230**	**854.203**	**868.988**	***Earning Assets - Account Administrative Transactions***
a. Lancar	717.213	675.268	697.905	725.289	739.484	764.867	785.539	782.802	796.807	*a. Current*
b. DPK	42.306	45.483	49.873	48.007	51.067	46.850	49.294	47.706	48.334	*b. Special Mention*
c. Kurang Lancar	1.955	4.069	3.270	3.575	3.343	4.245	3.434	4.142	3.923	*c. Sub-Standard*
d. Diragukan	2.428	1.957	2.637	3.180	3.627	3.139	3.743	3.169	3.185	*d. Doubtful*
e. Macet	16.461	17.044	17.044	15.941	16.763	16.540	16.219	16.384	16.739	*e. Lost*
Non Performing Earning Aset (Nominal)	**41.720**	**46.155**	**45.935**	**45.402**	**47.482**	**47.865**	**46.804**	**47.401**	**47.706**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**2.579**	**2.275**	**2.267**	**2.321**	**2.291**	**2.341**	**2.583**	**2.645**	**2.638**	***Interbank Loans***
a. Lancar	2.465	2.161	2.151	2.176	2.167	2.214	2.371	2.509	2.514	*a. Current*
b. DPK	13	12	10	39	18	26	112	37	23	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	101	102	105	106	106	102	100	98	101	*e. Lost*
Non Performing Loan kepada Bank Lain (Nominal)	**101**	**102**	**105**	**106**	**106**	**102**	**100**	**98**	**101**	***Interbank Non Performing Loan (Nominal)***

Tabel 1.36 Aktiva Produktik BUSN Devisa
(Earning Assets of Foreign Exchange Commercial Banks)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Aktiva Produktif	**596.214**	**700.622**	**821.136**	**899.511**	**1.107.162**	**1.124.217**	**1.135.701**	**1.128.159**	**1.136.020**	**1.150.292**	**1.167.051**	**1.176.304**	**1.221.981**	**1.228.033**	**1.252.708**	**1.302.517**	**1.297.461**	**1.311.910**	***Earning Assets***
a. Lancar	565.801	670.749	774.507	851.445	1.056.635	1.065.179	1.083.105	1.073.616	1.082.101	1.094.834	1.111.116	1.117.312	1.166.227	1.171.845	1.196.784	1.251.524	1.242.707	1.254.447	*a. Current*
b. DPK	18.274	19.016	27.134	27.546	29.682	37.267	29.599	31.050	30.634	33.444	33.656	36.634	33.399	34.035	33.845	30.600	33.257	35.266	*b. Special Mention*
c. Kurang Lancar	3.341	2.068	2.570	4.004	3.596	3.875	4.289	4.454	4.204	3.340	3.505	3.881	4.518	4.396	3.945	3.673	4.472	3.919	*c. Sub-Standard*
d. Diragukan	2.203	1.432	2.269	3.256	3.497	4.042	3.868	3.484	3.473	3.633	3.667	3.467	3.285	3.168	3.359	3.327	3.479	3.563	*d. Doubtful*
e. Macet	6.595	7.356	14.656	13.261	13.751	13.854	14.840	15.556	15.604	15.002	15.066	14.969	14.552	14.589	14.774	13.394	13.546	14.715	*e. Lost*
Non Performing Earning Asset (Nominal)	**12.139**	**10.856**	**19.495**	**20.520**	**20.845**	**21.771**	**22.997**	**23.494**	**23.281**	**21.974**	**22.238**	**22.317**	**22.355**	**22.152**	**22.078**	**20.394**	**21.497**	**22.197**	***Non Performing Earning Asset (Nominal)***
Rasio Non Performing Earning Asset (%)	**2,04**	**1,55**	**2,37**	**2,28**	**1,88**	**1,94**	**2,02**	**2,08**	**2,05**	**1,91**	**1,91**	**1,90**	**1,83**	**1,80**	**1,76**	**1,57**	**1,66**	**1,69**	***Non Performing Earning Asset Ratio (%)***
Kredit	**315.256**	**407.742**	**524.295**	**555.617**	**718.639**	**728.002**	**741.401**	**756.128**	**774.377**	**798.019**	**804.203**	**830.444**	**854.915**	**870.482**	**887.709**	**922.541**	**914.763**	**921.643**	***Credit***
a. Lancar	285.540	378.247	484.022	512.733	672.422	673.201	692.462	705.298	724.044	745.946	751.900	775.026	802.512	817.619	835.118	873.971	862.955	867.406	*a. Current*
b. DPK	18.087	18.860	25.975	26.910	29.314	36.829	29.374	30.742	30.394	33.278	33.258	36.180	33.077	33.604	33.563	30.429	33.142	35.068	*b. Special Mention*
c. Kurang Lancar	3.069	1.981	2.514	3.208	3.513	3.811	4.225	4.399	4.149	3.286	3.450	3.825	4.443	4.320	3.798	3.620	3.817	3.361	*c. Sub-Standard*
d. Diragukan	2.198	1.416	2.223	2.972	3.346	3.885	3.842	3.468	3.453	3.606	3.651	3.459	3.280	3.165	3.332	3.245	3.420	3.558	*d. Doubtful*
e. Macet	6.363	7.237	9.560	9.795	10.045	10.275	11.497	12.221	12.336	11.863	11.945	11.953	11.604	11.775	11.899	11.275	11.428	12.251	*e. Lost*
Non Performing Loan (Nominal)	**11.629**	**10.635**	**14.298**	**15.974**	**16.904**	**17.971**	**19.564**	**20.089**	**19.938**	**18.755**	**19.046**	**19.237**	**19.327**	**19.260**	**19.028**	**18.141**	**18.665**	**19.169**	***Non Performing Loan (Nominal)***
Rasio Non Performing Loan (%)	**3,69**	**2,61**	**2,73**	**2,88**	**2,35**	**2,47**	**2,64**	**2,66**	**2,57**	**2,35**	**2,37**	**2,32**	**2,26**	**2,21**	**2,14**	**1,97**	**2,04**	**2,08**	***Non Performing Loan Ratio (%)***

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

Indikator	2011	2012								*Indicator*
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**1.119.243**	**1.109.919**	**1.124.096**	**1.155.846**	**1.181.027**	**1.205.215**	**1.243.320**	**1.241.235**	**1.244.708**	***Earning Assets***
a. Lancar	1.072.537	1.060.900	1.072.867	1.104.631	1.127.590	1.152.865	1.191.446	1.189.896	1.189.936	*a. Current*
b. DPK	27.546	29.574	31.022	30.609	32.756	31.627	31.172	30.724	34.162	*b. Special Mention*
c. Kurang Lancar	3.060	3.540	3.530	3.877	4.135	4.504	4.119	3.646	3.512	*c. Sub-Standard*
d. Diragukan	3.360	3.106	2.927	2.636	2.595	2.303	2.579	2.609	2.553	*d. Doubtful*
e. Macet	12.739	12.799	13.750	14.094	13.952	13.916	14.004	14.360	14.545	*e. Lost*
Aset Produktif Transaksi Rekening Administratif	**864.789**	**857.468**	**864.076**	**889.782**	**909.793**	**934.200**	**961.502**	**967.820**	**980.391**	***Earning Assets - Account Administrative Transactions***
a. Lancar	818.297	809.076	813.455	839.544	857.270	882.657	910.338	916.848	925.898	*a. Current*
b. DPK	27.464	29.511	30.932	30.138	32.347	31.342	30.985	30.619	34.032	*b. Special Mention*
c. Kurang Lancar	3.010	3.035	3.016	3.373	3.633	3.992	3.601	3.390	3.366	*c. Sub-Standard*
d. Diragukan	3.279	3.048	2.924	2.634	2.591	2.293	2.575	2.602	2.550	*d. Doubtful*
e. Macet	12.739	12.799	13.750	14.094	13.952	13.916	14.004	14.360	14.545	*e. Lost*
Non Performing Earning Aset (Nominal)	**38.187**	**38.327**	**39.897**	**40.708**	**40.858**	**40.923**	**40.882**	**40.967**	**41.072**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**7.785**	**7.550**	**7.546**	**7.731**	**7.720**	**7.902**	**8.185**	**8.343**	**8.319**	***Interbank Loans***
a. Lancar	7.784	7.549	7.543	7.730	7.714	7.901	8.183	8.342	8.310	*a. Current*
b. DPK	-	1	1	-	5	0	1	1	9	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	1	1	1	1	1	1	1	0	0	*e. Lost*
Non Performing Loan kepada Bank Lain (Nominal)	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**0**	**0**	***Interbank Non Performing Loan (Nominal)***

Tabel 1.37 Aktiva Produktif BUSN Non Devisa
(Earning Assets of Non-Foreign Exchange Commercial Banks)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Aktiva Produktif	**26.141**	**34.610**	**37.729**	**50.318**	**69.067**	**67.697**	**70.504**	**71.246**	**72.430**	**76.571**	**77.594**	**81.065**	**83.494**	**86.128**	**87.156**	**92.694**	**93.093**	**94.539**	***Earning Assets***
a. Lancar	24.650	33.177	36.296	48.063	66.013	64.181	67.479	68.092	69.236	73.406	74.416	77.813	80.025	82.821	83.568	89.309	89.572	90.900	*a. Current*
b. DPK	867	935	964	1.463	1.766	2.184	1.840	1.940	1.939	1.874	1.877	1.984	2.180	2.014	2.255	2.142	2.236	2.175	*b. Special Mention*
c. Kurang Lancar	122	75	145	217	301	292	245	259	287	313	292	251	276	273	335	301	271	370	*c. Sub-Standard*
d. Diragukan	94	65	116	128	227	246	226	221	221	240	233	243	221	222	209	201	269	264	*d. Doubtful*
e. Macet	409	357	208	448	760	794	714	734	748	738	776	773	792	798	788	742	745	829	*e. Lost*
Non Performing Earning Asset (Nominal)	**625**	**497**	**468**	**792**	**1.288**	**1.332**	**1.185**	**1.215**	**1.256**	**1.291**	**1.301**	**1.268**	**1.290**	**1.293**	**1.333**	**1.244**	**1.285**	**1.463**	***Non Performing Earning Asset (Nominal)***
Rasio Non Performing Earning Asset (%)	**2,39**	**1,44**	**1,24**	**1,57**	**1,86**	**1,97**	**1,68**	**1,70**	**1,73**	**1,69**	**1,68**	**1,56**	**1,54**	**1,50**	**1,53**	**1,34**	**1,38**	**1,55**	***Non Performing Earning Asset Ratio (%)***
Kredit	**19.114**	**23.863**	**27.122**	**35.700**	**48.757**	**50.450**	**51.873**	**53.050**	**54.607**	**56.380**	**57.909**	**60.615**	**62.124**	**64.011**	**65.907**	**68.143**	**68.749**	**69.998**	***Credit***
a. Lancar	17.653	22.468	25.690	33.451	45.765	46.945	48.855	49.901	51.418	53.221	54.736	57.368	58.659	60.709	62.320	64.759	65.230	66.381	*a. Current*
b. DPK	867	935	964	1.462	1.731	2.177	1.834	1.936	1.934	1.870	1.872	1.980	2.176	2.009	2.255	2.141	2.235	2.174	*b. Special Mention*
c. Kurang Lancar	122	75	145	212	300	288	245	259	287	313	292	251	276	273	335	301	271	370	*c. Sub-Standard*
d. Diragukan	93	65	116	128	201	245	226	221	221	240	233	243	221	222	209	201	269	264	*d. Doubtful*
e. Macet	379	320	207	448	760	794	713	734	747	737	775	773	791	797	788	741	745	809	*e. Lost*
Non Performing Loan (Nominal)	**594**	**460**	**468**	**787**	**1.261**	**1.328**	**1.184**	**1.214**	**1.255**	**1.290**	**1.300**	**1.267**	**1.289**	**1.292**	**1.332**	**1.243**	**1.285**	**1.442**	***Non Performing Loan (Nominal)***
Rasio Non Performing Loan (%)	**3,11**	**1,93**	**1,73**	**2,20**	**2,59**	**2,63**	**2,28**	**2,29**	**2,30**	**2,29**	**2,25**	**2,09**	**2,07**	**2,02**	**2,02**	**1,82**	**1,87**	**2,06**	***Non Performing Loan Ratio (%)***

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

Indikator	2011	2012								*Indicator*
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**65.209**	**65.424**	**66.613**	**68.698**	**69.684**	**71.787**	**73.756**	**74.605**	**77.937**	***Earning Assets***
a. Lancar	62.694	62.848	63.962	66.008	66.847	69.189	71.106	71.820	74.766	*a. Current*
b. DPK	1.601	1.605	1.613	1.556	1.734	1.432	1.485	1.569	1.923	*b. Special Mention*
c. Kurang Lancar	189	168	199	186	161	281	259	308	278	*c. Sub-Standard*
d. Diragukan	152	218	213	275	226	223	242	239	267	*d. Doubtful*
e. Macet	574	585	626	674	717	663	664	669	704	*e. Lost*
Aset Produktif Transaksi Rekening Administratif	**54.484**	**55.441**	**56.503**	**57.754**	**58.842**	**60.343**	**62.580**	**64.234**	**65.482**	***Earning Assets - Account Administrative Transactions***
a. Lancar	51.969	52.865	53.852	55.064	56.005	57.763	59.949	61.467	62.311	*a. Current*
b. DPK	1.601	1.605	1.613	1.556	1.734	1.432	1.485	1.569	1.923	*b. Special Mention*
c. Kurang Lancar	189	168	199	186	161	263	241	290	278	*c. Sub-Standard*
d. Diragukan	152	218	213	275	226	223	242	239	267	*d. Doubtful*
e. Macet	574	585	626	674	717	663	664	669	704	*e. Lost*
Non Performing Earning Aset (Nominal)	**1.829**	**1.942**	**2.075**	**2.270**	**2.207**	**2.315**	**2.312**	**2.414**	**2.496**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**542**	**545**	**563**	**580**	**637**	**680**	**728**	**757**	**789**	***Interbank Loans***
a. Lancar	542	545	563	579	637	680	728	757	789	*a. Current*
b. DPK	-	-	-	-	0	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	1	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	-	*e. Lost*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

Tabel 1.38 Aktiva Produktif BPD
(Earning Assets of Regional Development Banks)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Aktiva Produktif	**131.845**	**140.981**	**166.823**	**181.225**	**209.002**	**225.126**	**231.845**	**229.956**	**240.024**	**244.817**	**246.205**	**241.131**	**264.699**	**253.953**	**263.067**	**253.121**	**263.110**	**278.013**	*Earning Assets*
a. Lancar	129.815	138.560	163.857	176.715	203.275	217.103	224.241	221.696	231.965	237.410	238.139	232.533	256.462	245.012	254.507	246.405	255.151	270.119	*a. Current*
b. DPK	1.121	1.195	1.581	2.313	2.715	4.644	3.996	4.503	4.033	3.513	4.066	4.464	4.094	4.590	4.287	3.443	4.420	4.334	*b. Special Mention*
c. Kurang Lancar	160	178	168	350	266	378	360	377	500	305	386	350	429	551	391	305	704	470	*c. Sub-Standard*
d. Diragukan	141	174	143	319	365	358	326	341	408	417	368	409	337	341	359	285	285	469	*d. Doubtful*
e. Macet	609	874	1.075	1.528	2.381	2.643	2.923	3.039	3.117	3.171	3.247	3.376	3.378	3.460	3.441	2.552	2.550	2.622	*e. Lost*
Non Performing Earning Asset (Nominal)	**909**	**1.227**	**1.385**	**2.197**	**3.012**	**3.379**	**3.609**	**3.757**	**4.026**	**3.893**	**4.000**	**4.135**	**4.143**	**4.351**	**4.190**	**3.141**	**3.539**	**3.560**	***Non Performing Earning Asset (Nominal)***
Rasio Non Performing Earning Asset (%)	**0,69**	**0,87**	**0,83**	**1,21**	**1,44**	**1,50**	**1,56**	**1,63**	**1,68**	**1,59**	**1,62**	**1,71**	**1,57**	**1,71**	**1,59**	**1,24**	**1,34**	**1,28**	***Non Performing Earning Asset Ratio (%)***
Kredit	**55.955**	**71.881**	**96.385**	**120.754**	**143.707**	**145.945**	**149.427**	**152.882**	**156.810**	**161.654**	**164.753**	**167.632**	**170.352**	**173.415**	**176.561**	**175.702**	**174.872**	**177.886**	*Credit*
a. Lancar	53.942	69.477	93.449	116.386	138.072	137.989	141.907	144.703	148.858	154.325	156.786	159.176	162.211	164.566	168.223	169.212	167.019	170.097	*a. Current*
b. DPK	1.121	1.194	1.579	2.308	2.669	4.626	3.982	4.486	4.014	3.496	4.033	4.432	4.059	4.559	4.213	3.416	4.388	4.299	*b. Special Mention*
c. Kurang Lancar	155	172	160	332	261	374	356	373	496	303	383	349	427	547	385	298	698	464	*c. Sub-Standard*
d. Diragukan	140	174	142	236	362	349	318	340	383	417	362	358	335	339	357	282	282	467	*d. Doubtful*
e. Macet	598	864	1.056	1.492	2.343	2.607	2.865	2.980	3.060	3.112	3.188	3.317	3.321	3.403	3.384	2.494	2.485	2.558	*e. Lost*
Non Performing Loan (Nominal)	**892**	**1.209**	**1.358**	**2.060**	**2.966**	**3.330**	**3.539**	**3.693**	**3.938**	**3.832**	**3.933**	**4.024**	**4.082**	**4.290**	**4.125**	**3.073**	**3.465**	**3.490**	***Non Performing Loan (Nominal)***
Rasio Non Performing Loan (%)	**1,59**	**1,68**	**1,41**	**1,71**	**2,06**	**2,28**	**2,37**	**2,42**	**2,51**	**2,37**	**2,39**	**2,40**	**2,40**	**2,47**	**2,34**	**1,75**	**1,98**	**1,96**	***Non Performing Loan Ratio (%)***

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

Indikator	2011	2012								*Indicator*
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**240.588**	**230.376**	**235.389**	**255.204**	**262.581**	**275.087**	**289.007**	**263.372**	**285.813**	***Earning Assets***
a. Lancar	234.041	222.421	227.501	246.916	254.364	266.948	280.229	254.724	275.546	*a. Current*
b. DPK	3.419	4.428	4.333	4.673	4.314	4.142	4.677	4.671	4.996	*b. Special Mention*
c. Kurang Lancar	297	695	470	524	687	595	638	579	1.175	*c. Sub-Standard*
d. Diragukan	281	307	469	405	410	442	442	537	830	*d. Doubtful*
e. Macet	2.551	2.525	2.616	2.686	2.806	2.959	3.022	2.861	3.266	*e. Lost*
Aset Produktif Transaksi Rekening Administratif	**175.927**	**174.922**	**178.070**	**182.480**	**186.995**	**192.468**	**198.975**	**190.665**	**205.303**	***Earning Assets - Account Administrative Transactions***
a. Lancar	169.414	167.007	170.224	174.266	178.865	184.398	190.259	182.029	195.081	*a. Current*
b. DPK	3.393	4.395	4.299	4.641	4.277	4.102	4.629	4.670	4.965	*b. Special Mention*
c. Kurang Lancar	290	689	464	518	671	583	624	569	1.163	*c. Sub-Standard*
d. Diragukan	279	305	467	369	376	427	441	537	828	*d. Doubtful*
e. Macet	2.551	2.525	2.616	2.686	2.806	2.959	3.022	2.861	3.266	*e. Lost*
Non Performing Earning Aset (Nominal)	**6.248**	**7.047**	**7.102**	**7.188**	**7.756**	**7.966**	**8.189**	**7.943**	**10.528**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**137**	**140**	**132**	**154**	**203**	**216**	**274**	**286**	**299**	***Interbank Loans***
a. Lancar	136	139	131	150	201	215	273	277	299	*a. Current*
b. DPK	0	0	-	3	1	-	-	9	-	*b. Special Mention*
c. Kurang Lancar	0	0	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	1	1	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	0	0	1	1	1	1	1	1	1	*e. Lost*
Non Performing Loan kepada Bank Lain (Nominal)	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	***Interbank Non Performing Loan (Nominal)***

Tabel 1.39 Aktiva Produktif Bank Campuran
(Earning Assets of Joint Venture Banks)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Aktiva Produktif	**68.277**	**94.740**	**125.190**	**139.962**	**154.045**	**148.714**	**152.012**	**149.761**	**153.364**	**156.500**	**158.631**	**162.609**	**167.352**	**174.133**	**180.319**	**182.323**	**185.984**	**188.958**	***Earning Assets***
a. Lancar	62.684	89.164	119.252	133.713	148.116	142.428	146.194	143.763	147.090	150.197	152.320	156.030	160.930	167.738	174.036	176.496	180.095	183.010	*a. Current*
b. DPK	3.788	4.150	4.323	3.697	3.207	3.771	3.175	3.371	3.730	3.841	3.909	4.109	3.931	3.907	3.809	3.609	3.793	3.782	*b. Special Mention*
c. Kurang Lancar	1.158	700	790	958	892	782	899	872	828	715	704	762	597	612	620	434	535	595	*c. Sub-Standard*
d. Diragukan	214	234	233	483	365	383	421	424	416	457	421	364	536	516	474	427	513	381	*d. Doubtful*
e. Macet	432	491	592	1.111	1.464	1.350	1.323	1.332	1.300	1.289	1.278	1.344	1.358	1.359	1.381	1.358	1.049	1.191	*e. Lost*
Non Performing Earning Asset (Nominal)	**1.804**	**1.425**	**1.615**	**2.552**	**2.721**	**2.515**	**2.643**	**2.628**	**2.544**	**2.461**	**2.402**	**2.470**	**2.491**	**2.488**	**2.474**	**2.218**	**2.096**	**2.166**	***Non Performing Earning Asset (Nominal)***
Rasio Non Performing Earning Asset (%)	**2,64**	**1,50**	**1,29**	**1,82**	**1,77**	**1,69**	**1,74**	**1,75**	**1,66**	**1,57**	**1,51**	**1,52**	**1,49**	**1,43**	**1,37**	**1,22**	**1,13**	**1,15**	***Non Performing Earning Asset Ratio (%)***
Kredit	**40.833**	**58.520**	**75.849**	**80.977**	**99.020**	**94.606**	**96.821**	**97.360**	**100.362**	**103.579**	**104.378**	**109.307**	**111.733**	**115.938**	**120.398**	**120.389**	**122.976**	**124.746**	***Credit***
a. Lancar	36.100	54.044	70.679	75.273	93.866	89.055	91.770	92.122	94.860	98.030	98.828	103.388	105.965	110.227	114.765	115.148	117.529	119.306	*a. Current*
b. DPK	3.259	3.550	3.630	3.209	2.570	3.135	2.505	2.719	2.997	3.123	3.188	3.491	3.312	3.235	3.180	3.204	3.367	3.291	*b. Special Mention*
c. Kurang Lancar	835	218	726	949	814	713	830	804	822	711	702	759	594	609	599	414	519	577	*c. Sub-Standard*
d. Diragukan	209	228	228	453	365	383	421	424	416	456	421	364	536	516	473	427	513	381	*d. Doubtful*
e. Macet	430	481	587	1.094	1.404	1.320	1.295	1.290	1.267	1.258	1.240	1.305	1.325	1.351	1.380	1.195	1.049	1.191	*e. Lost*
Non Performing Loan (Nominal)	**1.474**	**926**	**1.540**	**2.496**	**2.583**	**2.416**	**2.547**	**2.518**	**2.505**	**2.426**	**2.362**	**2.428**	**2.456**	**2.476**	**2.453**	**2.036**	**2.080**	**2.149**	***Non Performing Loan (Nominal)***
Rasio Non Performing Loan (%)	**3,61**	**1,58**	**2,03**	**3,08**	**2,61**	**2,55**	**2,63**	**2,59**	**2,50**	**2,34**	**2,26**	**2,22**	**2,20**	**2,14**	**2,04**	**1,69**	**1,69**	**1,72**	***Non Performing Loan Ratio (%)***

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

Indikator	2011	2012								*Indicator*
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**154.950**	**155.752**	**161.681**	**165.483**	**170.924**	**176.513**	**176.994**	**181.119**	**183.144**	***Earning Assets***
a. Lancar	149.721	150.348	155.879	160.008	164.863	170.839	171.462	175.720	177.556	*a. Current*
b. DPK	3.187	3.321	3.650	3.265	3.353	3.463	3.258	3.088	3.196	*b. Special Mention*
c. Kurang Lancar	420	521	580	453	425	504	583	521	586	*c. Sub-Standard*
d. Diragukan	427	513	381	379	373	306	316	416	351	*d. Doubtful*
e. Macet	1.195	1.049	1.191	1.378	1.910	1.402	1.374	1.374	1.455	*e. Lost*
Aset Produktif Transaksi Rekening Administratif	**119.391**	**121.947**	**123.598**	**127.270**	**131.050**	**135.203**	**139.533**	**142.476**	**146.348**	***Earning Assets - Account Administrative Transactions***
a. Lancar	114.228	116.609	117.931	121.912	125.015	129.691	134.169	137.309	141.025	*a. Current*
b. DPK	3.127	3.258	3.518	3.172	3.333	3.310	3.105	2.872	2.939	*b. Special Mention*
c. Kurang Lancar	414	519	577	429	418	493	569	506	578	*c. Sub-Standard*
d. Diragukan	427	513	381	379	373	306	316	416	351	*d. Doubtful*
e. Macet	1.195	1.049	1.191	1.378	1.910	1.402	1.374	1.374	1.455	*e. Lost*
Non Performing Earning Aset (Nominal)	**4.078**	**4.163**	**4.301**	**4.396**	**5.409**	**4.413**	**4.532**	**4.607**	**4.775**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**5**	**6**	**2**	**8**	**9**	**7**	**5**	**6**	**3**	***Interbank Loans***
a. Lancar	5	6	2	8	9	7	5	6	3	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	-	*e. Lost*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	-	-	-	-	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

Tabel 1.40 Aktiva Produktif Bank Asing
(Earning Assets of Foreign Owned Banks)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Aktiva Produktif	**161.035**	**197.690**	**267.897**	**234.787**	**243.313**	**245.506**	**250.090**	**250.470**	**259.172**	**258.826**	**255.167**	**261.885**	**269.245**	**268.523**	**282.509**	**275.417**	**292.076**	**295.233**	***Earning Assets***
a. Lancar	149.174	184.305	248.037	217.322	231.689	234.499	239.309	238.898	247.999	247.616	245.392	252.032	258.810	258.051	272.507	266.963	283.657	286.585	*a. Current*
b. DPK	8.784	8.549	10.059	7.873	6.071	5.627	5.332	6.012	5.600	5.535	4.655	3.886	4.392	4.721	4.785	3.839	3.904	4.182	*b. Special Mention*
c. Kurang Lancar	1.026	1.157	4.766	2.685	1.797	1.666	1.619	1.724	1.608	1.635	1.100	1.857	1.791	1.444	1.071	916	895	780	*c. Sub-Standard*
d. Diragukan	405	380	455	1.615	1.365	1.184	1.238	1.217	1.229	1.233	1.215	1.214	1.261	1.228	1.230	1.250	1.246	1.253	*d. Doubtful*
e. Macet	1.647	3.300	4.580	5.292	2.391	2.530	2.591	2.619	2.736	2.808	2.805	2.897	2.991	3.079	2.916	2.449	2.374	2.431	*e. Lost*
Non Performing Earning Asset (Nominal)	**3.077**	**4.837**	**9.801**	**9.592**	**5.553**	**5.379**	**5.449**	**5.560**	**5.573**	**5.676**	**5.120**	**5.968**	**6.043**	**5.751**	**5.216**	**4.616**	**4.515**	**4.465**	***Non Performing Earning Asset (Nominal)***
Rasio Non Performing Earning Asset (%)	**1,91**	**2,45**	**3,66**	**4,09**	**2,28**	**2,19**	**2,18**	**2,22**	**2,15**	**2,19**	**2,01**	**2,28**	**2,24**	**2,14**	**1,85**	**1,68**	**1,55**	**1,51**	***Non Performing Earning Asset Ratio (%)***
Kredit	**73.230**	**83.856**	**113.372**	**100.011**	**113.004**	**117.054**	**118.427**	**118.757**	**121.557**	**120.327**	**125.194**	**130.156**	**132.098**	**132.622**	**135.755**	**136.486**	**138.261**	**141.249**	***Credit***
a. Lancar	62.991	72.166	98.403	86.254	104.180	108.715	110.505	110.087	113.145	111.778	117.560	122.273	123.656	123.998	127.672	129.857	131.615	134.426	*a. Current*
b. DPK	7.575	7.301	8.355	6.354	5.279	4.931	4.429	5.064	4.808	4.820	3.963	3.417	3.879	4.100	4.054	3.210	3.342	3.541	*b. Special Mention*
c. Kurang Lancar	628	727	1.659	1.662	961	852	831	908	756	795	747	1.455	1.417	1.324	981	818	794	730	*c. Sub-Standard*
d. Diragukan	389	369	422	588	415	238	292	271	285	288	271	269	317	285	286	304	285	271	*d. Doubtful*
e. Macet	1.647	3.292	4.533	5.153	2.169	2.318	2.370	2.427	2.563	2.645	2.653	2.742	2.829	2.916	2.762	2.296	2.224	2.281	*e. Lost*
Non Performing Loan (Nominal)	**2.664**	**4.389**	**6.614**	**7.403**	**3.545**	**3.409**	**3.493**	**3.606**	**3.604**	**3.728**	**3.671**	**4.467**	**4.563**	**4.525**	**4.029**	**3.418**	**3.303**	**3.282**	***Non Performing Loan (Nominal)***
Rasio Non Performing Loan (%)	**3,64**	**5,23**	**5,83**	**7,40**	**3,14**	**2,91**	**2,95**	**3,04**	**2,96**	**3,10**	**2,93**	**3,43**	**3,45**	**3,41**	**2,97**	**2,50**	**2,39**	**2,32**	***Non Performing Loan Ratio (%)***

Tabel 1.37 Aset Produktif Bank Asing dan Rincian Kualitas Kredit Bank Umum kepada Bank Lain
(Earning Assets of Foreign Owned Banks and Credit Quality of Commercial Banks to Other Bank
Miliar Rp *(Billion Rp)*

Indikator	2011	2012								*Indicator*
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**232.518**	**228.448**	**237.102**	**234.131**	**239.514**	**253.176**	**251.338**	**263.796**	**254.508**	***Earning Assets***
a. Lancar	224.743	220.636	229.130	225.989	231.017	244.542	242.792	254.607	245.258	*a. Current*
b. DPK	3.222	3.359	3.559	3.697	4.027	4.157	4.253	4.804	4.934	*b. Special Mention*
c. Kurang Lancar	855	832	766	715	730	729	886	927	891	*c. Sub-Standard*
d. Diragukan	1.250	1.246	1.215	1.248	1.207	1.156	1.087	1.098	1.126	*d. Doubtful*
e. Macet	2.450	2.374	2.432	2.481	2.533	2.593	2.319	2.361	2.299	*e. Lost*
Aset Produktif Transaksi Rekening Administratif	**142.035**	**143.845**	**145.823**	**147.764**	**150.475**	**160.304**	**160.754**	**165.839**	**168.947**	***Earning Assets - Account Administrative Transactions***
a. Lancar	135.252	137.049	138.848	140.652	142.974	152.687	153.242	157.702	160.686	*a. Current*
b. DPK	3.211	3.343	3.542	3.675	4.005	4.094	4.182	4.712	4.887	*b. Special Mention*
c. Kurang Lancar	818	794	730	684	699	699	848	890	856	*c. Sub-Standard*
d. Diragukan	304	285	271	272	263	231	162	173	219	*d. Doubtful*
e. Macet	2.450	2.374	2.432	2.481	2.533	2.593	2.319	2.361	2.299	*e. Lost*
Non Performing Earning Aset (Nominal)	**8.125**	**7.906**	**7.845**	**7.881**	**7.966**	**8.000**	**7.623**	**7.810**	**7.689**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**5.396**	**5.435**	**4.424**	**5.754**	**6.143**	**6.366**	**5.751**	**5.686**	**5.288**	***Interbank Loans***
a. Lancar	5.396	5.435	4.424	5.754	6.143	6.366	5.751	5.686	5.288	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	-	*e. Lost*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	-	-	-	-	-	-	-	-	***Interbank Non Performing Loan (Nominal)***

Tabel 1.65 Komposisi DPK Bank Umum
(Composition of Third Party Funds of Commercial Banks)
Miliar Rp *(Billion Rp)*

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		*Indicator*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**405.551**	**26,84**	**430.000**	**24,53**	**465.222**	**23,85**	**535.855**	**22,91**	**529.773**	**23,16**	**652.646**	**23,44**	**624.167**	**22,58**	***Demand Deposits***
Rupiah	309.335	20,47	307.743	17,55	332.198	17,03	383.808	16,41	367.528	16,06	485.692	17,44	454.702	16,45	*Rupiah*
Valas	96.216	6,37	122.257	6,97	133.024	6,82	152.047	6,50	162.245	7,09	166.954	5,99	169.465	6,13	*Foreign Exchange*
Deposito	**666.708**	**44,13**	**824.704**	**47,04**	**899.783**	**46,13**	**1.069.811**	**45,74**	**1.044.857**	**45,67**	**1.233.967**	**44,31**	**1.255.826**	**45,44**	***Time Deposits***
Rupiah	540.982	35,81	675.983	38,56	761.844	39,05	928.089	39,68	908.254	39,70	1.072.665	38,52	1.087.572	39,35	*Rupiah*
Valas	125.726	8,32	148.722	8,48	137.939	7,07	141.723	6,06	136.603	5,97	161.302	5,79	168.254	6,09	*Foreign Exchange*
Tabungan	**438.574**	**29,03**	**498.587**	**28,44**	**585.707**	**30,03**	**733.157**	**31,35**	**713.213**	**31,17**	**898.299**	**32,26**	**883.950**	**31,98**	***Saving Deposits***
Rupiah	434.480	28,76	476.717	27,19	544.411	27,91	678.621	29,02	657.909	28,76	840.118	30,17	824.382	29,83	*Rupiah*
Valas	4.095	0,27	21.870	1,25	41.295	2,12	54.536	2,33	55.305	2,42	58.181	2,09	59.567	2,16	*Foreign Exchange*
Total DPK	**1.510.834**	**100,00**	**1.753.292**	**100,00**	**1.950.712**	**100,00**	**2.338.824**	**100,00**	**2.287.844**	**100,00**	**2.784.912**	**100,00**	**2.763.943**	**100,00**	***Total Third Party Funds***
Rupiah	1.284.797	85,04	1.460.443	83,30	1.638.454	83,99	1.990.518	85,11	1.933.691	84,52	2.398.474	86,12	2.366.656	85,63	*Rupiah*
Valas	226.037	14,96	292.849	16,70	312.258	16,01	348.306	14,89	354.153	15,48	386.437	13,88	397.287	14,37	*Foreign Exchange*

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

Keterangan	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Agustus 2011		Desember 2011		Agustus 2012		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**338.011**	**26,26**	**405.551**	**26,84**	**430.000**	**24,53**	**465.222**	**23,85**	**535.855**	**22,91**	**524.204**	**21,31**	**652.646**	**23,44**	**696.388**	**23,34**	***Demand Deposits***
Rupiah	249.564	19,39	309.335	20,47	307.743	17,55	332.198	17,03	383.808	16,41	378.855	15,40	485.692	17,44	505.959	16,96	*Rupiah*
Valas	88.447	6,87	96.216	6,37	122.257	6,97	133.024	6,82	152.047	6,50	145.349	5,91	166.954	5,99	190.429	6,38	*Foreign Exchange*
Tabungan	**333.928**	**25,94**	**438.574**	**29,03**	**498.587**	**28,44**	**585.707**	**30,03**	**733.157**	**31,35**	**785.687**	**31,94**	**898.299**	**32,26**	**970.550**	**32,52**	***Saving Deposits***
Rupiah	333.873	25,94	434.480	28,76	476.717	27,19	544.411	27,91	678.621	29,02	729.020	29,64	840.118	30,17	905.391	30,34	*Rupiah*
Valas	55	0,00	4.095	0,27	21.870	1,25	41.295	2,12	54.536	2,33	56.666	2,30	58.181	2,09	65.159	2,18	*Foreign Exchange*
Simpanan Berjangka	**615.163**	**47,79**	**666.708**	**44,13**	**824.704**	**47,04**	**899.783**	**46,13**	**1.069.811**	**45,74**	**1.150.007**	**46,75**	**1.233.967**	**44,31**	**1.317.113**	**44,14**	***Time Deposits***
Rupiah	510.008	39,62	540.982	35,81	675.983	38,56	761.844	39,05	928.089	39,68	1.005.374	40,87	1.072.665	38,52	1.123.210	37,64	*Rupiah*
Valas	105.155	8,17	125.726	8,32	148.722	8,48	137.939	7,07	141.723	6,06	144.633	5,88	161.302	5,79	193.903	6,50	*Foreign Exchange*
- Jangka Waktu 1 bulan												-				-	*- Periode 1 Month*
Rupiah			-	-	-	-	-	-	-	-	647.847	26,34	673.472	24,18	676.429	22,67	*Rupiah*
Valas			-	-	-	-	-	-	-	-	104.027	4,23	110.991	3,99	130.522	4,37	*Foreign Exchange*
- Jangka Waktu 3 bulan												-				-	*- Periode 3 Month*
Rupiah			-	-	-	-	-	-	-	-	192.254	7,82	222.076	7,97	220.081	7,38	*Rupiah*
Valas			-	-	-	-	-	-	-	-	17.210	0,70	21.467	0,77	26.637	0,89	*Foreign Exchange*
- Jangka Waktu 6 bulan												-				-	*- Periode 6 Month*
Rupiah			-	-	-	-	-	-	-	-	87.098	3,54	90.412	3,25	119.001	3,99	*Rupiah*
Valas			-	-	-	-	-	-	-	-	12.894	0,52	15.504	0,56	19.883	0,67	*Foreign Exchange*
- Jangka Waktu >= 12 bulan												-				-	*- Periode >= 12 Month*
Rupiah			-	-	-	-	-	-	-	-	78.175	3,18	86.704	3,11	107.698	3,61	*Rupiah*
Valas			-	-	-	-	-	-	-	-	10.502	0,43	13.339	0,48	16.861	0,57	*Foreign Exchange*
Total DPK	**1.287.102**	**100,00**	**1.510.834**	**100,00**	**1.753.292**	**100,00**	**1.950.712**	**100,00**	**2.338.824**	**100,00**	**2.459.898**	**100,00**	**2.784.912**	**100,00**	**2.984.050**	**100,00**	***Total Third Party Funds***
Rupiah	1.093.445	84,95	1.284.797	85,04	1.460.443	83,30	1.638.454	83,99	1.990.518	85,11	2.113.250	85,91	2.398.474	86,12	2.534.560	84,94	*Rupiah*
Valas	193.657	15,05	226.037	14,96	292.849	16,70	312.258	16,01	348.306	14,89	346.648	14,09	386.437	13,88	449.491	15,06	*Foreign Exchange*

Tabel 1.66 Komposisi DPK Bank Persero
(Composition of Third Party Funds of State Owned Banks)
Miliar Rp *(Billion Rp)*

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		*Indicator*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**146.613**	**25,68**	**151.767**	**22,66**	**172.602**	**22,03**	**194.533**	**21,65**	**155.085**	**18,94**	**242.863**	**23,37**	**184.948**	**19,25**	***Demand Deposits***
Rupiah	121.749	21,32	123.438	18,43	136.512	17,43	152.770	17,00	108.525	13,25	190.610	18,34	136.526	14,21	*Rupiah*
Valas	24.865	4,35	28.329	4,23	36.090	4,61	41.763	4,65	46.561	5,68	52.253	5,03	48.421	5,04	*Foreign Exchange*
Deposito	**215.871**	**37,81**	**280.614**	**41,89**	**332.201**	**42,41**	**380.106**	**42,31**	**355.854**	**43,45**	**401.023**	**38,59**	**394.821**	**41,10**	***Time Deposits***
Rupiah	179.313	31,40	235.219	35,12	274.965	35,10	328.677	36,58	312.719	38,18	350.862	33,76	345.566	35,97	*Rupiah*
Valas	36.559	6,40	45.395	6,78	57.236	7,31	51.429	5,72	43.135	5,27	50.161	4,83	49.255	5,13	*Foreign Exchange*
Tabungan	**208.524**	**36,52**	**237.446**	**35,45**	**278.581**	**35,56**	**323.767**	**36,04**	**308.093**	**37,62**	**395.371**	**38,04**	**380.841**	**39,65**	***Saving Deposits***
Rupiah	208.490	36,51	230.047	34,34	268.894	34,32	311.891	34,72	296.057	36,15	383.291	36,88	367.728	38,28	*Rupiah*
Valas	33	0,01	7.399	1,10	9.687	1,24	11.876	1,32	12.036	1,47	12.080	1,16	13.113	1,37	*Foreign Exchange*
Total DPK	**571.008**	**100,00**	**669.827**	**100,00**	**783.384**	**100,00**	**898.405**	**100,00**	**819.032**	**100,00**	**1.039.257**	**100,00**	**960.609**	**100,00**	***Total Third Party Funds***
Rupiah	509.552	89,24	588.704	87,89	680.371	86,85	793.338	88,31	717.301	87,58	924.763	88,98	849.821	88,47	*Rupiah*
Valas	61.456	10,76	81.123	12,11	103.013	13,15	105.067	11,69	101.731	12,42	114.494	11,02	110.789	11,53	*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 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Agustus 2011		Desember 2011		Agustus 2012		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**112.324**	**23,38**	**146.613**	**25,68**	**151.767**	**22,66**	**172.602**	**22,03**	**194.533**	**21,65**	**162.583**	**18,66**	**242.863**	**23,37**	**226.443**	**21,69**	***Demand Deposits***
Rupiah	88.947	18,52	121.749	21,32	123.438	18,43	136.512	17,43	152.770	17,00	121.017	13,89	190.610	18,34	165.191	15,82	*Rupiah*
Valas	23.377	4,87	24.865	4,35	28.329	4,23	36.090	4,61	41.763	4,65	41.566	4,77	52.253	5,03	61.252	5,87	*Foreign Exchange*
Tabungan	**160.534**	**33,42**	**208.524**	**36,52**	**237.446**	**35,45**	**278.581**	**35,56**	**323.767**	**36,04**	**340.828**	**39,12**	**395.371**	**38,04**	**420.101**	**40,24**	***Saving Deposits***
Rupiah	160.496	33,41	208.490	36,51	230.047	34,34	268.894	34,32	311.891	34,72	328.558	37,71	383.291	36,88	405.953	38,88	*Rupiah*
Valas	38	0,01	33	0,01	7.399	1,10	9.687	1,24	11.876	1,32	12.270	1,41	12.080	1,16	14.148	1,36	*Foreign Exchange*
Simpanan Berjangka	**207.536**	**43,20**	**215.871**	**37,81**	**280.614**	**41,89**	**332.201**	**42,41**	**380.106**	**42,31**	**367.775**	**42,22**	**67.253**	**60,66**	**397.516**	**38,07**	***Time Deposits***
Rupiah	176.718	36,79	179.313	31,40	235.219	35,12	274.965	35,10	328.677	36,58	321.405	36,89	43.504	39,24	333.455	31,94	*Rupiah*
Valas	30.818	6,42	36.559	6,40	45.395	6,78	57.236	7,31	51.429	5,72	46.370	5,32	23.749	21,42	64.061	6,14	*Foreign Exchange*
- Jangka Waktu 1 bulan												-				-	*- Periode 1 Month*
Rupiah			-	-	-	-	-	-	-	-	215.842	24,78	27.343	24,66	206.260	19,76	*Rupiah*
Valas			-	-	-	-	-	-	-	-	35.001	4,02	14.764	13,32	45.692	4,38	*Foreign Exchange*
- Jangka Waktu 3 bulan												-				-	*- Periode 3 Month*
Rupiah			-	-	-	-	-	-	-	-	53.174	6,10	8.727	7,87	59.925	5,74	*Rupiah*
Valas			-	-	-	-	-	-	-	-	3.170	0,36	3.648	3,29	6.381	0,61	*Foreign Exchange*
- Jangka Waktu 6 bulan												-				-	*- Periode 6 Month*
Rupiah			-	-	-	-	-	-	-	-	17.019	1,95	4.372	3,94	25.049	2,40	*Rupiah*
Valas			-	-	-	-	-	-	-	-	5.404	0,62	3.032	2,73	5.879	0,56	*Foreign Exchange*
- Jangka Waktu >= 12 bulan												-				-	*- Periode >= 12 Month*
Rupiah			-	-	-	-	-	-	-	-	35.370	4,06	3.061	2,76	42.220	4,04	*Rupiah*
Valas			-	-	-	-	-	-	-	-	2.795	0,32	2.304	2,08	6.110	0,59	*Foreign Exchange*
Total DPK	**480.394**	**100,00**	**571.008**	**100,00**	**669.827**	**100,00**	**783.384**	**100,00**	**898.405**	**100,00**	**871.186**	**100,00**	**110.865**	**100,00**	**1.044.060**	**100,00**	***Total Third Party Funds***
Rupiah	426.160	88,71	509.552	89,24	588.704	87,89	680.371	86,85	793.338	88,31	770.980	88,50	61.217	55,22	904.599	86,64	*Rupiah*
Valas	54.234	11,29	61.456	10,76	81.123	12,11	103.013	13,15	105.067	11,69	100.206	11,50	49.647	44,78	139.461	13,36	*Foreign Exchange*

Tabel 1.67 Komposisi DPK BUSN Devisa
(Composition of Third Party Funds of Foreign Exchange Commercial Banks)
Miliar Rp *(Billion Rp)*

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		*Indicator*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**128.178**	**21,12**	**137.481**	**19,59**	**153.929**	**19,71**	**195.216**	**20,02**	**198.530**	**20,32**	**225.371**	**19,18**	**227.772**	**19,18**	***Demand Deposits***
Rupiah	91.502	15,08	89.607	12,77	104.102	13,33	133.895	13,73	135.672	13,88	166.328	14,16	165.127	13,90	*Rupiah*
Valas	36.676	6,04	47.875	6,82	49.827	6,38	61.322	6,29	62.858	6,43	59.043	5,03	62.645	5,27	*Foreign Exchange*
Deposito	**294.304**	**48,49**	**361.058**	**51,45**	**372.792**	**47,73**	**464.038**	**47,58**	**459.062**	**46,97**	**561.419**	**47,78**	**563.454**	**47,44**	***Time Deposits***
Rupiah	252.222	41,56	309.732	44,14	326.063	41,75	407.603	41,79	401.156	41,05	491.864	41,86	489.103	41,18	*Rupiah*
Valas	42.082	6,93	51.326	7,31	46.729	5,98	56.435	5,79	57.906	5,93	69.555	5,92	74.351	6,26	*Foreign Exchange*
Tabungan	**184.450**	**30,39**	**203.171**	**28,95**	**254.350**	**32,56**	**316.054**	**32,41**	**319.658**	**32,71**	**388.167**	**33,04**	**396.384**	**33,38**	***Saving Deposits***
Rupiah	184.429	30,39	198.120	28,23	238.632	30,55	294.034	30,15	296.867	30,38	363.712	30,96	371.425	31,28	*Rupiah*
Valas	21	0,00	5.051	0,72	15.718	2,01	22.020	2,26	22.791	2,33	24.455	2,08	24.959	2,10	*Foreign Exchange*
Total DPK	**606.932**	**100,00**	**701.710**	**100,00**	**781.072**	**100,00**	**975.308**	**100,00**	**977.251**	**100,00**	**1.174.957**	**100,00**	**1.187.610**	**100,00**	***Total Third Party Funds***
Rupiah	528.154	87,02	597.459	85,14	668.798	85,63	835.532	85,67	833.695	85,31	1.021.904	86,97	1.025.655	86,36	*Rupiah*
Valas	78.778	12,98	104.251	14,86	112.274	14,37	139.777	14,33	143.556	14,69	153.053	13,03	161.955	13,64	*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 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Agustus 2011		Desember 2011		Agustus 2012		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**104.100**	**19,82**	**128.178**	**21,12**	**137.481**	**19,59**	**153.929**	**19,71**	**195.216**	**20,02**	**201.778**	**18,93**	**225.371**	**19,18**	**242.690**	**19,16**	***Demand Deposits***
Rupiah	68.884	13,12	91.502	15,08	89.607	12,77	104.102	13,33	133.895	13,73	144.942	13,59	166.328	14,16	179.175	14,15	*Rupiah*
Valas	35.216	6,71	36.676	6,04	47.875	6,82	49.827	6,38	61.322	6,29	56.836	5,33	59.043	5,03	63.515	5,02	*Foreign Exchange*
Tabungan	**141.341**	**26,91**	**184.450**	**30,39**	**203.171**	**28,95**	**254.350**	**32,56**	**316.054**	**32,41**	**349.011**	**32,74**	**388.167**	**33,04**	**433.033**	**34,19**	***Saving Deposits***
Rupiah	141.324	26,91	184.429	30,39	198.120	28,23	238.632	30,55	294.034	30,15	325.533	30,53	363.712	30,96	407.184	32,15	*Rupiah*
Valas	17	0,00	21	0,00	5.051	0,72	15.718	2,01	22.020	2,26	23.478	2,20	24.455	2,08	25.850	2,04	*Foreign Exchange*
Simpanan Berjangka	**279.736**	**53,27**	**294.304**	**48,49**	**361.058**	**51,45**	**372.792**	**47,73**	**464.038**	**47,58**	**515.358**	**48,34**	**561.419**	**47,78**	**590.668**	**46,64**	***Time Deposits***
Rupiah	244.890	46,63	252.222	41,56	309.732	44,14	326.063	41,75	407.603	41,79	454.530	42,63	491.864	41,86	509.997	40,27	*Rupiah*
Valas	34.845	6,63	42.082	6,93	51.326	7,31	46.729	5,98	56.435	5,79	60.828	5,71	69.555	5,92	80.671	6,37	*Foreign Exchange*
- Jangka Waktu 1 bulan												-				-	*- Periode 1 Month*
Rupiah			-	-	-	-	-	-	-	-	284.128	26,65	308.346	26,24	308.286	24,34	*Rupiah*
Valas			-	-	-	-	-	-	-	-	44.146	4,14	47.981	4,08	50.300	3,97	*Foreign Exchange*
- Jangka Waktu 3 bulan												-				-	*- Periode 3 Month*
Rupiah			-	-	-	-	-	-	-	-	93.469	8,77	108.004	9,19	113.428	8,96	*Rupiah*
Valas			-	-	-	-	-	-	-	-	7.545	0,71	9.805	0,83	12.258	0,97	*Foreign Exchange*
- Jangka Waktu 6 bulan												-				-	*- Periode 6 Month*
Rupiah			-	-	-	-	-	-	-	-	46.182	4,33	39.993	3,40	50.128	3,96	*Rupiah*
Valas			-	-	-	-	-	-	-	-	4.231	0,40	5.535	0,47	9.371	0,74	*Foreign Exchange*
- Jangka Waktu >= 12 bulan												-				-	*- Periode >= 12 Month*
Rupiah			-	-	-	-	-	-	-	-	30.751	2,88	35.522	3,02	38.155	3,01	*Rupiah*
Valas			-	-	-	-	-	-	-	-	4.905	0,46	6.234	0,53	8.742	0,69	*Foreign Exchange*
Total DPK	**525.177**	**100,00**	**606.932**	**100,00**	**701.710**	**100,00**	**781.072**	**100,00**	**975.308**	**100,00**	**1.066.147**	**100,00**	**1.174.957**	**100,00**	**1.266.392**	**100,00**	***Total Third Party Funds***
Rupiah	455.098	86,66	528.154	87,02	597.459	85,14	668.798	85,63	835.532	85,67	925.005	86,76	1.021.904	86,97	1.096.356	86,57	*Rupiah*
Valas	70.079	13,34	78.778	12,98	104.251	14,86	112.274	14,37	139.777	14,33	141.142	13,24	153.053	13,03	170.035	13,43	*Foreign Exchange*

Tabel 1.68 Komposisi DPK BUSN Non Devisa
(Composition of Third Party Funds of Non-Foreign Exchange Commercial Banks)
Miliar Rp *(Billion Rp)*

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		*Indicator*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**2.195**	**7,20**	**1.779**	**5,36**	**2.184**	**4,96**	**2.745**	**4,66**	**2.618**	**4,55**	**3.634**	**4,37**	**3.082**	**3,68**	***Demand Deposits***
Rupiah	2.195	7,20	1.779	5,36	2.183	4,96	2.745	4,66	2.618	4,55	3.634	4,37	3.082	3,68	*Rupiah*
Valas	-	-	0	0,00	0	0,00	-	-	-	-	-	-	-	-	*Foreign Exchange*
Deposito	**25.103**	**82,33**	**28.059**	**84,48**	**37.635**	**85,57**	**50.026**	**84,86**	**48.255**	**83,87**	**69.180**	**83,25**	**70.107**	**83,80**	***Time Deposits***
Rupiah	25.103	82,33	28.059	84,48	37.635	85,57	50.026	84,86	48.255	83,87	69.180	83,25	70.107	83,80	*Rupiah*
Valas	-	-	-	-	0	0,00	-	-	-	-	-	-	-	-	*Foreign Exchange*
Tabungan	**3.194**	**10,48**	**3.375**	**10,16**	**4.161**	**9,46**	**6.178**	**10,48**	**6.662**	**11,58**	**10.281**	**12,37**	**10.473**	**12,52**	***Saving Deposits***
Rupiah	3.194	10,48	3.375	10,16	4.161	9,46	6.178	10,48	6.662	11,58	10.281	12,37	10.473	12,52	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Total DPK	**30.491**	**100,00**	**33.213**	**100,00**	**43.980**	**100,00**	**58.950**	**100,00**	**57.536**	**100,00**	**83.095**	**100,00**	**83.662**	**100,00**	***Total Third Party Funds***
Rupiah	30.491	100,00	33.213	100,00	43.979	100,00	58.950	100,00	57.536	100,00	83.095	100,00	83.662	100,00	*Rupiah*
Valas	-	-	0	0,00	0	0,00	-	-	-	-	-	-	-	-	*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 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Agustus 2011		Desember 2011		Agustus 2012		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**1.811**	**7,41**	**2.195**	**7,20**	**1.779**	**5,36**	**2.184**	**4,96**	**2.745**	**4,66**	**2.867**	**4,08**	**3.634**	**4,37**	**3.524**	**3,78**	***Demand Deposits***
Rupiah	1.811	7,41	2.195	7,20	1.779	5,36	2.183	4,96	2.745	4,66	2.867	4,08	3.634	4,37	3.524	3,78	*Rupiah*
Valas	-	-	-	-	0	0,00	0	0,00	-	-	-	-	-	-	-	-	*Foreign Exchange*
Tabungan	**2.379**	**9,74**	**3.194**	**10,48**	**3.375**	**10,16**	**4.161**	**9,46**	**6.178**	**10,48**	**8.146**	**11,61**	**10.281**	**12,37**	**12.103**	**13,00**	***Saving Deposits***
Rupiah	2.379	9,74	3.194	10,48	3.375	10,16	4.161	9,46	6.178	10,48	8.146	11,61	10.281	12,37	12.103	13,00	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Simpanan Berjangka	**20.234**	**82,85**	**25.103**	**82,33**	**28.059**	**84,48**	**37.635**	**85,57**	**50.026**	**84,86**	**59.171**	**84,31**	**69.180**	**83,25**	**77.489**	**83,22**	***Time Deposits***
Rupiah	20.234	82,85	25.103	82,33	28.059	84,48	37.635	85,57	50.026	84,86	59.171	84,31	69.180	83,25	77.489	83,22	*Rupiah*
Valas	-	-	-	-	-	-	0	0,00	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 1 bulan												-				-	*- Periode 1 Month*
Rupiah			-	-	-	-	-	-	-	-	32.454	46,24	36.568	44,01	41.272	44,32	*Rupiah*
Valas			-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 3 bulan												-				-	*- Periode 3 Month*
Rupiah			-	-	-	-	-	-	-	-	18.662	26,59	18.991	22,86	17.758	19,07	*Rupiah*
Valas			-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 6 bulan												-				-	*- Periode 6 Month*
Rupiah			-	-	-	-	-	-	-	-	6.142	8,75	11.284	13,58	14.425	15,49	*Rupiah*
Valas			-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu >= 12 bulan												-				-	*- Periode >= 12 Month*
Rupiah			-	-	-	-	-	-	-	-	1.912	2,72	2.336	2,81	4.035	4,33	*Rupiah*
Valas			-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Total DPK	**24.423**	**100,00**	**30.491**	**100,00**	**33.213**	**100,00**	**43.980**	**100,00**	**58.950**	**100,00**	**70.184**	**100,00**	**83.095**	**100,00**	**93.116**	**100,00**	***Total Third Party Funds***
Rupiah	24.423	100,00	30.491	100,00	33.213	100,00	43.979	100,00	58.950	100,00	70.184	100,00	83.095	100,00	93.116	100,00	*Rupiah*
Valas	-	-	-	-	0	0,00	0	0,00	-	-	-	-	-	-	-	-	*Foreign Exchange*

Tabel 1.69 Komposisi DPK BPD
(Composition of Third Party Funds of Regional Development Banks)
Miliar Rp *(Billion Rp)*

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		*Indicator*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**69.289**	**51,60**	**70.746**	**49,38**	**63.848**	**41,94**	**62.196**	**33,87**	**88.252**	**41,91**	**88.395**	**37,57**	**104.529**	**39,73**	***Demand Deposits***
Rupiah	69.123	51,47	70.653	49,32	63.553	41,74	61.725	33,61	87.860	41,72	88.033	37,42	104.244	39,62	*Rupiah*
Valas	167	0,12	93	0,07	294	0,19	471	0,26	392	0,19	362	0,15	285	0,11	*Foreign Exchange*
Deposito	**31.792**	**23,67**	**35.015**	**24,44**	**44.673**	**29,34**	**67.815**	**36,93**	**76.670**	**36,41**	**79.521**	**33,80**	**101.290**	**38,50**	***Time Deposits***
Rupiah	31.750	23,64	34.877	24,34	44.148	29,00	67.365	36,69	75.939	36,06	78.734	33,47	100.485	38,19	*Rupiah*
Valas	42	0,03	138	0,10	525	0,34	450	0,24	731	0,35	787	0,33	804	0,31	*Foreign Exchange*
Tabungan	**33.205**	**24,73**	**37.498**	**26,17**	**43.728**	**28,72**	**53.614**	**29,20**	**45.670**	**21,69**	**67.349**	**28,63**	**57.285**	**21,77**	***Saving Deposits***
Rupiah	33.205	24,73	37.497	26,17	43.724	28,72	53.595	29,19	45.647	21,68	67.329	28,62	57.268	21,77	*Rupiah*
Valas	-	-	1	0,00	4	0,00	19	0,01	24	0,01	20	0,01	17	0,01	*Foreign Exchange*
Total DPK	**134.287**	**100,00**	**143.262**	**100,00**	**152.251**	**100,00**	**183.624**	**100,00**	**210.593**	**100,00**	**235.265**	**100,00**	**263.103**	**100,00**	***Total Third Party Funds***
Rupiah	134.077	99,84	143.027	99,84	151.425	99,46	182.685	99,49	209.446	99,46	234.097	99,50	261.997	99,58	*Rupiah*
Valas	209	0,16	235	0,16	826	0,54	939	0,51	1.147	0,54	1.169	0,50	1.106	0,42	*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 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Agustus 2011		Desember 2011		Agustus 2012		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**74.723**	**57,86**	**69.289**	**51,60**	**70.746**	**49,38**	**63.848**	**41,94**	**62.196**	**33,87**	**76.462**	**34,31**	**88.395**	**37,57**	**115.066**	**38,71**	***Demand Deposits***
Rupiah	74.692	57,84	69.123	51,47	70.653	49,32	63.553	41,74	61.725	33,61	76.146	34,17	88.033	37,42	114.856	38,64	*Rupiah*
Valas	31	0,02	167	0,12	93	0,07	294	0,19	471	0,26	316	0,14	362	0,15	210	0,07	*Foreign Exchange*
Tabungan	**25.008**	**19,37**	**33.205**	**24,73**	**37.498**	**26,17**	**43.728**	**28,72**	**53.614**	**29,20**	**52.920**	**23,75**	**67.349**	**28,63**	**63.050**	**21,21**	***Saving Deposits***
Rupiah	25.008	19,37	33.205	24,73	37.497	26,17	43.724	28,72	53.595	29,19	52.904	23,74	67.329	28,62	63.027	21,21	*Rupiah*
Valas	-	-	-	-	1	0,00	4	0,00	19	0,01	16	0,01	20	0,01	23	0,01	*Foreign Exchange*
Simpanan Berjangka	**29.409**	**22,77**	**31.792**	**23,67**	**35.015**	**24,44**	**44.673**	**29,34**	**67.815**	**36,93**	**93.475**	**41,94**	**79.521**	**33,80**	**119.111**	**40,07**	***Time Deposits***
Rupiah	29.365	22,74	31.750	23,64	34.877	24,34	44.148	29,00	67.365	36,69	92.521	41,52	78.734	33,47	118.384	39,83	*Rupiah*
Valas	44	0,03	42	0,03	138	0,10	525	0,34	450	0,24	954	0,43	787	0,33	727	0,24	*Foreign Exchange*
- Jangka Waktu 1 bulan												-				-	*- Periode 1 Month*
Rupiah			-	-	-	-	-	-	-	-	63.327	28,42	46.490	19,76	66.271	22,30	*Rupiah*
Valas			-	-	-	-	-	-	-	-	889	0,40	673	0,29	616	0,21	*Foreign Exchange*
- Jangka Waktu 3 bulan												-				-	*- Periode 3 Month*
Rupiah			-	-	-	-	-	-	-	-	10.850	4,87	14.335	6,09	12.806	4,31	*Rupiah*
Valas			-	-	-	-	-	-	-	-	6	0,00	51	0,02	25	0,01	*Foreign Exchange*
- Jangka Waktu 6 bulan												-				-	*- Periode 6 Month*
Rupiah			-	-	-	-	-	-	-	-	12.311	5,52	12.559	5,34	20.092	6,76	*Rupiah*
Valas			-	-	-	-	-	-	-	-	3	0,00	5	0,00	12	0,00	*Foreign Exchange*
- Jangka Waktu >= 12 bulan												-				-	*- Periode >= 12 Month*
Rupiah			-	-	-	-	-	-	-	-	6.033	2,71	5.349	2,27	19.215	6,46	*Rupiah*
Valas			-	-	-	-	-	-	-	-	55	0,02	59	0,03	74	0,02	*Foreign Exchange*
Total DPK	**129.141**	**100,00**	**134.287**	**100,00**	**143.262**	**100,00**	**152.251**	**100,00**	**183.624**	**100,00**	**222.857**	**100,00**	**235.265**	**100,00**	**297.228**	**100,00**	***Total Third Party Funds***
Rupiah	129.065	99,94	134.077	99,84	143.027	99,84	151.425	99,46	182.685	99,49	221.571	99,42	234.097	99,50	296.268	99,68	*Rupiah*
Valas	75	0,06	209	0,16	235	0,16	826	0,54	939	0,51	1.286	0,58	1.169	0,50	960	0,32	*Foreign Exchange*

Tabel 1.70 Komposisi DPK Bank Campuran
(Composition of Third Party Funds of Joint Venture Banks)
Miliar Rp *(Billion Rp)*

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		*Indicator*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**13.267**	**24,15**	**18.872**	**24,54**	**21.472**	**22,66**	**22.280**	**22,70**	**23.108**	**24,03**	**25.201**	**22,73**	**27.941**	**23,58**	***Demand Deposits***
Rupiah	4.112	7,48	4.976	6,47	7.136	7,53	7.984	8,13	8.228	8,56	9.404	8,48	11.580	9,77	*Rupiah*
Valas	9.155	16,67	13.896	18,07	14.336	15,13	14.295	14,56	14.880	15,47	15.797	14,25	16.360	13,81	*Foreign Exchange*
Deposito	**40.196**	**73,17**	**55.007**	**71,53**	**65.871**	**69,51**	**61.374**	**62,52**	**58.633**	**60,96**	**67.253**	**60,66**	**72.474**	**61,16**	***Time Deposits***
Rupiah	21.197	38,59	29.691	38,61	43.203	45,59	40.151	40,90	37.065	38,54	43.504	39,24	45.628	38,50	*Rupiah*
Valas	18.999	34,59	25.315	32,92	22.668	23,92	21.223	21,62	21.568	22,42	23.749	21,42	26.846	22,65	*Foreign Exchange*
Tabungan	**1.471**	**2,68**	**3.023**	**3,93**	**7.418**	**7,83**	**14.507**	**14,78**	**14.441**	**15,01**	**18.411**	**16,61**	**18.090**	**15,27**	***Saving Deposits***
Rupiah	1.471	2,68	3.023	3,93	3.983	4,20	6.156	6,27	6.145	6,39	8.310	7,50	8.494	7,17	*Rupiah*
Valas	-	-	-	-	3.436	3,63	8.351	8,51	8.297	8,63	10.101	9,11	9.596	8,10	*Foreign Exchange*
Total DPK	**54.934**	**100,00**	**76.902**	**100,00**	**94.761**	**100,00**	**98.161**	**100,00**	**96.183**	**100,00**	**110.865**	**100,00**	**118.505**	**100,00**	***Total Third Party Funds***
Rupiah	26.779	48,75	37.691	49,01	54.321	57,32	54.292	55,31	51.438	53,48	61.217	55,22	65.702	55,44	*Rupiah*
Valas	28.154	51,25	39.211	50,99	40.440	42,68	43.869	44,69	44.745	46,52	49.647	44,78	52.802	44,56	*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 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Agustus 2011		Desember 2011		Agustus 2012		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**10.125**	**28,18**	**13.267**	**24,15**	**18.872**	**24,54**	**21.472**	**22,66**	**22.280**	**22,70**	**21.512**	**21,65**	**25.201**	**22,73**	**33.209**	**25,63**	***Demand Deposits***
Rupiah	2.715	7,56	4.112	7,48	4.976	6,47	7.136	7,53	7.984	8,13	8.278	8,33	9.404	8,48	11.817	9,12	*Rupiah*
Valas	7.410	20,62	9.155	16,67	13.896	18,07	14.336	15,13	14.295	14,56	13.235	13,32	15.797	14,25	21.391	16,51	*Foreign Exchange*
Tabungan	**1.224**	**3,41**	**1.471**	**2,68**	**3.023**	**3,93**	**7.418**	**7,83**	**14.507**	**14,78**	**16.273**	**16,37**	**18.411**	**16,61**	**19.651**	**15,16**	***Saving Deposits***
Rupiah	1.224	3,41	1.471	2,68	3.023	3,93	3.983	4,20	6.156	6,27	7.012	7,05	8.310	7,50	8.580	6,62	*Rupiah*
Valas	-	-	-	-	-	-	3.436	3,63	8.351	8,51	9.262	9,32	10.101	9,11	11.071	8,54	*Foreign Exchange*
Simpanan Berjangka	**24.577**	**68,41**	**40.196**	**73,17**	**55.007**	**71,53**	**65.871**	**69,51**	**61.374**	**62,52**	**61.598**	**61,98**	**67.253**	**60,66**	**76.723**	**59,21**	***Time Deposits***
Rupiah	12.173	33,88	21.197	38,59	29.691	38,61	43.203	45,59	40.151	40,90	39.945	40,19	43.504	39,24	46.697	36,04	*Rupiah*
Valas	12.405	34,53	18.999	34,59	25.315	32,92	22.668	23,92	21.223	21,62	21.654	21,79	23.749	21,42	30.026	23,17	*Foreign Exchange*
- Jangka Waktu 1 bulan												-				-	*- Periode 1 Month*
Rupiah			-	-	-	-	-	-	-	-	26.711	26,88	27.343	24,66	28.529	22,02	*Rupiah*
Valas			-	-	-	-	-	-	-	-	13.537	13,62	14.764	13,32	21.487	16,58	*Foreign Exchange*
- Jangka Waktu 3 bulan												-				-	*- Periode 3 Month*
Rupiah			-	-	-	-	-	-	-	-	6.945	6,99	8.727	7,87	8.758	6,76	*Rupiah*
Valas			-	-	-	-	-	-	-	-	3.657	3,68	3.648	3,29	3.966	3,06	*Foreign Exchange*
- Jangka Waktu 6 bulan												-				-	*- Periode 6 Month*
Rupiah			-	-	-	-	-	-	-	-	3.257	3,28	4.372	3,94	6.818	5,26	*Rupiah*
Valas			-	-	-	-	-	-	-	-	2.330	2,34	3.032	2,73	3.322	2,56	*Foreign Exchange*
- Jangka Waktu >= 12 bulan												-				-	*- Periode >= 12 Month*
Rupiah			-	-	-	-	-	-	-	-	3.032	3,05	3.061	2,76	2.593	2,00	*Rupiah*
Valas			-	-	-	-	-	-	-	-	2.129	2,14	2.304	2,08	1.251	0,97	*Foreign Exchange*
Total DPK	**35.927**	**100,00**	**54.934**	**100,00**	**76.902**	**100,00**	**94.761**	**100,00**	**98.161**	**100,00**	**99.384**	**100,00**	**110.865**	**100,00**	**129.582**	**100,00**	***Total Third Party Funds***
Rupiah	16.112	44,85	26.779	48,75	37.691	49,01	54.321	57,32	54.292	55,31	55.234	55,58	61.217	55,22	67.095	51,78	*Rupiah*
Valas	19.815	55,15	28.154	51,25	39.211	50,99	40.440	42,68	43.869	44,69	44.150	44,42	49.647	44,78	62.488	48,22	*Foreign Exchange*

Tabel 1.71 Komposisi DPK Bank Asing
(Composition of Third Party Funds of Foreign Owned Banks)
Miliar Rp *(Billion Rp)*

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		*Indicator*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**46.009**	**40,65**	**49.354**	**38,44**	**51.854**	**44,10**	**58.886**	**47,35**	**62.179**	**48,86**	**67.181**	**47,49**	**75.896**	**50,44**	***Demand Deposits***
Rupiah	20.655	18,25	17.290	13,47	19.242	16,36	24.689	19,85	24.624	19,35	27.683	19,57	34.142	22,69	*Rupiah*
Valas	25.353	22,40	32.064	24,98	32.612	27,73	34.197	27,49	37.554	29,51	39.498	27,92	41.754	27,75	*Foreign Exchange*
Deposito	**59.443**	**52,52**	**64.952**	**50,59**	**48.537**	**41,28**	**46.452**	**37,35**	**46.383**	**36,45**	**55.572**	**39,28**	**53.681**	**35,68**	***Time Deposits***
Rupiah	31.398	27,74	38.405	29,92	32.267	27,44	34.265	27,55	33.119	26,03	38.522	27,23	36.683	24,38	*Rupiah*
Valas	28.045	24,78	26.547	20,68	16.270	13,84	12.187	9,80	13.263	10,42	17.050	12,05	16.998	11,30	*Foreign Exchange*
Tabungan	**7.730**	**6,83**	**14.071**	**10,96**	**17.203**	**14,63**	**19.038**	**15,31**	**18.688**	**14,69**	**18.721**	**13,23**	**20.877**	**13,88**	***Saving Deposits***
Rupiah	3.690	3,26	4.654	3,63	6.222	5,29	6.768	5,44	6.531	5,13	7.195	5,09	8.994	5,98	*Rupiah*
Valas	4.040	3,57	9.417	7,34	10.982	9,34	12.270	9,87	12.157	9,55	11.526	8,15	11.883	7,90	*Foreign Exchange*
Total DPK	**113.182**	**100,00**	**128.377**	**100,00**	**117.594**	**100,00**	**124.376**	**100,00**	**127.249**	**100,00**	**141.473**	**100,00**	**150.454**	**100,00**	***Total Third Party Funds***
Rupiah	55.743	49,25	60.349	47,01	57.731	49,09	65.722	52,84	64.275	50,51	73.399	51,88	79.819	53,05	*Rupiah*
Valas	57.438	50,75	68.028	52,99	59.864	50,91	58.653	47,16	62.975	49,49	68.074	48,12	70.635	46,95	*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 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Agustus 2011		Desember 2011		Agustus 2012		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**34.927**	**37,95**	**46.009**	**40,65**	**49.354**	**38,44**	**51.854**	**44,10**	**58.886**	**47,35**	**59.001**	**45,34**	**67.181**	**47,49**	**75.457**	**49,10**	***Demand Deposits***
Rupiah	12.515	13,60	20.655	18,25	17.290	13,47	19.242	16,36	24.689	19,85	25.605	19,68	27.683	19,57	31.396	20,43	*Rupiah*
Valas	22.412	24,35	25.353	22,40	32.064	24,98	32.612	27,73	34.197	27,49	33.395	25,66	39.498	27,92	44.061	28,67	*Foreign Exchange*
Tabungan	**3.442**	**3,74**	**7.730**	**6,83**	**14.071**	**10,96**	**17.203**	**14,63**	**19.038**	**15,31**	**18.509**	**14,22**	**18.721**	**13,23**	**22.611**	**14,71**	***Saving Deposits***
Rupiah	3.442	3,74	3.690	3,26	4.654	3,63	6.222	5,29	6.768	5,44	6.868	5,28	7.195	5,09	8.543	5,56	*Rupiah*
Valas	-	-	4.040	3,57	9.417	7,34	10.982	9,34	12.270	9,87	11.641	8,94	11.526	8,15	14.068	9,15	*Foreign Exchange*
Simpanan Berjangka	**53.671**	**58,31**	**59.443**	**52,52**	**64.952**	**50,59**	**48.537**	**41,28**	**46.452**	**37,35**	**52.630**	**40,44**	**55.572**	**39,28**	**55.605**	**36,18**	***Time Deposits***
Rupiah	26.629	28,93	31.398	27,74	38.405	29,92	32.267	27,44	34.265	27,55	37.803	29,05	38.522	27,23	37.187	24,20	*Rupiah*
Valas	27.042	29,38	28.045	24,78	26.547	20,68	16.270	13,84	12.187	9,80	14.827	11,39	17.050	12,05	18.417	11,98	*Foreign Exchange*
- Jangka Waktu 1 bulan												-				-	*- Periode 1 Month*
Rupiah			-	-	-	-	-	-	-	-	25.384	19,51	25.177	17,80	25.812	16,80	*Rupiah*
Valas			-	-	-	-	-	-	-	-	10.454	8,03	12.382	8,75	12.427	8,09	*Foreign Exchange*
- Jangka Waktu 3 bulan												-				-	*- Periode 3 Month*
Rupiah			-	-	-	-	-	-	-	-	9.154	7,03	9.237	6,53	7.406	4,82	*Rupiah*
Valas			-	-	-	-	-	-	-	-	2.831	2,18	2.987	2,11	4.006	2,61	*Foreign Exchange*
- Jangka Waktu 6 bulan												-				-	*- Periode 6 Month*
Rupiah			-	-	-	-	-	-	-	-	2.187	1,68	2.654	1,88	2.490	1,62	*Rupiah*
Valas			-	-	-	-	-	-	-	-	925	0,71	1.010	0,71	1.300	0,85	*Foreign Exchange*
- Jangka Waktu >= 12 bulan												-				-	*- Periode >= 12 Month*
Rupiah			-	-	-	-	-	-	-	-	1.078	0,83	1.453	1,03	1.479	0,96	*Rupiah*
Valas			-	-	-	-	-	-	-	-	618	0,47	670	0,47	684	0,45	*Foreign Exchange*
Total DPK	**92.040**	**100,00**	**113.182**	**100,00**	**128.377**	**100,00**	**117.594**	**100,00**	**124.376**	**100,00**	**130.140**	**100,00**	**141.473**	**100,00**	**153.673**	**100,00**	***Total Third Party Funds***
Rupiah	42.586	46,27	55.743	49,25	60.349	47,01	57.731	49,09	65.722	52,84	70.276	54,00	73.399	51,88	77.126	50,19	*Rupiah*
Valas	49.455	53,73	57.438	50,75	68.028	52,99	59.864	50,91	58.653	47,16	59.864	46,00	68.074	48,12	76.546	49,81	*Foreign Exchange*

Tabel 1.45 Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Agustus 2012
(*Composition of Third Party Funds of Commercial Banks Based on Location - August 2012)*
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	36.271	6.558	100.441	4.452	87.925	7.178	224.637	18.188	242.824	8,14	1. *Jawa Barat*
2. Banten	14.417	3.458	27.850	1.117	30.846	4.030	73.113	8.605	81.717	2,74	2. *Banten*
3. DKI Jakarta	247.367	148.418	246.691	38.150	651.749	156.479	1.145.808	343.048	1.488.856	49,89	3. *DKI Jakarta*
4. D.I Yogyakarta	4.229	384	15.335	340	9.479	657	29.044	1.381	30.425	1,02	4. *D.I Yogyakarta*
5. Jawa Tengah	19.239	2.452	68.533	2.262	42.626	2.257	130.399	6.971	137.370	4,60	5. *Jawa Tengah*
6. Jawa Timur	37.151	6.759	114.405	6.619	95.365	8.605	246.921	21.983	268.903	9,01	6. *Jawa Timur*
7. Bengkulu	2.111	37	3.835	26	1.335	8	7.282	72	7.353	0,25	7. *Bengkulu*
8. Jambi	2.828	304	9.014	135	4.839	87	16.681	527	17.208	0,58	8. *Jambi*
9. Aceh	5.712	99	9.594	64	3.819	61	19.125	224	19.348	0,65	9. *Aceh*
10. Sumatera Utara	19.734	3.584	54.775	3.179	46.486	5.340	120.995	12.103	133.098	4,46	10. *Sumatera Utara*
11. Sumatera Barat	5.053	382	11.487	170	7.508	115	24.047	668	24.715	0,83	11. *Sumatera Barat*
12. Riau	13.292	787	22.175	452	13.156	513	48.623	1.752	50.375	1,69	12. *Riau*
14. Sumatera Selatan	7.459	1.212	21.600	560	19.902	717	48.961	2.489	51.451	1,72	14. *Sumatera Selatan*
15. Bangka Belitung	1.515	458	5.503	64	3.076	142	10.093	665	10.758	0,36	15. *Bangka Belitung*
13. Kepulauan Riau	5.002	4.264	10.280	1.159	4.679	1.004	19.961	6.427	26.388	0,88	13. *Kepulauan Riau*
16. Lampung	4.314	324	11.487	213	5.299	229	21.100	765	21.865	0,73	16. *Lampung*
17. Kalimantan Selatan	7.504	798	15.559	306	6.877	165	29.940	1.268	31.209	1,05	17. *Kalimantan Selatan*
18. Kalimantan Barat	5.319	433	16.974	340	7.229	124	29.522	897	30.419	1,02	18. *Kalimantan Barat*
19. Kalimantan Timur	16.917	2.960	27.354	1.646	24.887	1.820	69.157	6.426	75.582	2,53	19. *Kalimantan Timur*
20. Kalimantan Tengah	4.300	207	6.632	34	3.079	20	14.010	262	14.272	0,48	20. *Kalimantan Tengah*
21. Sulawesi Tengah	2.278	56	5.627	49	1.807	25	9.712	130	9.842	0,33	21. *Sulawesi Tengah*
22. Sulawesi Selatan	6.701	690	27.840	623	12.912	668	47.454	1.981	49.435	1,66	22. *Sulawesi Selatan*
23. Sulawesi Utara	2.444	271	7.105	360	4.939	209	14.488	840	15.328	0,51	23. *Sulawesi Utara*
24. Gorontalo	444	6	1.556	12	799	11	2.799	29	2.828	0,09	24. *Gorontalo*
25. Sulawesi Barat	763	1	1.538	0	160	0	2.461	1	2.462	0,08	25. *Sulawesi Barat*
26. Sulawesi Tenggara	2.304	81	5.259	136	1.830	22	9.394	238	9.632	0,32	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	2.119	70	6.520	87	2.907	48	11.547	205	11.752	0,39	27. *Nusa Tenggara Barat*
28. Bali	9.146	2.043	23.172	1.534	14.828	769	47.146	4.346	51.492	1,73	28. *Bali*
29. Nusa Tenggara Timur	2.982	23	7.265	57	4.098	33	14.344	113	14.457	0,48	29. *Nusa Tenggara Timur*
30. Maluku	1.554	29	3.753	40	2.328	48	7.635	117	7.752	0,26	30. *Maluku*
31. Papua	10.911	1.583	10.455	98	4.302	389	25.668	2.071	27.739	0,93	31. *Papua*
32. Maluku Utara	1.020	83	2.337	7	765	8	4.122	98	4.220	0,14	32. *Maluku Utara*
33. Papua Barat	3.557	15	3.426	51	1.362	45	8.345	111	8.456	0,28	33. *Papua Barat*
34. Lainnya	0	1.599	12	815	13	2.078	26	4.492	4.518	0,15	34. *Lainnya*
Total	**505.959**	**190.429**	**905.391**	**65.159**	**1.123.210**	**193.903**	**2.534.560**	**449.491**	**2.984.050**	**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	2011										2012								*Location*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Jawa Barat	186.128	185.745	188.931	196.846	196.230	197.080	204.444	205.797	210.665	219.405	217.474	217.502	225.244	229.017	236.025	237.542	238.355	242.824	1. *Jawa Barat*
2. Banten	59.183	58.921	60.305	62.217	63.126	63.586	65.972	65.734	66.953	70.218	70.304	72.345	74.862	77.570	78.662	79.028	79.846	81.717	2. *Banten*
3. DKI Jakarta	1.180.064	1.164.689	1.197.538	1.202.544	1.225.583	1.230.557	1.255.394	1.293.125	1.320.964	1.417.266	1.410.213	1.385.540	1.410.500	1.407.328	1.458.755	1.477.968	1.480.163	1.488.856	3. *DKI Jakarta*
4. D.I Yogyakarta	23.276	23.577	23.981	24.323	24.840	24.776	25.839	26.134	26.270	26.837	26.985	27.485	28.029	28.488	28.576	29.227	29.723	30.425	4. *D.I Yogyakarta*
5. Jawa Tengah	109.545	110.668	112.896	115.121	116.897	111.322	118.301	118.404	122.107	124.743	124.768	125.994	129.494	131.524	132.133	134.997	134.858	137.370	5. *Jawa Tengah*
6. Jawa Timur	216.775	217.690	221.755	226.753	228.094	225.597	234.007	235.536	241.240	250.524	248.576	250.120	255.493	256.319	260.011	266.096	267.098	268.903	6. *Jawa Timur*
7. Bengkulu	5.188	5.316	5.482	5.686	5.752	5.640	5.986	6.024	6.232	6.190	6.380	6.361	6.616	6.770	6.954	7.108	7.287	7.353	7. *Bengkulu*
8. Jambi	14.478	14.699	14.897	15.437	15.440	15.335	16.079	15.973	16.149	16.415	16.313	16.652	17.255	17.435	17.504	17.612	17.506	17.208	8. *Jambi*
9. Aceh	17.922	17.887	19.276	19.295	18.554	17.958	20.063	19.438	19.251	20.333	19.605	19.526	19.706	20.934	20.693	20.668	20.015	19.348	9. *Aceh*
10. Sumatera Utara	112.139	112.630	114.365	115.920	117.380	115.577	120.200	120.910	124.317	127.076	126.631	127.669	128.448	128.817	129.117	129.083	131.537	133.098	10. *Sumatera Utara*
11. Sumatera Barat	20.206	20.461	20.836	20.960	21.164	20.704	22.554	22.319	23.076	23.126	22.844	22.992	23.593	23.628	23.818	24.251	24.538	24.715	11. *Sumatera Barat*
12. Riau	40.188	39.073	40.114	42.534	41.856	41.415	44.115	43.074	43.189	45.067	44.365	46.567	48.480	48.445	48.063	50.314	50.974	50.375	12. *Riau*
13. Sumatera Selatan	20.659	21.172	21.380	22.303	22.143	22.173	22.547	22.500	22.950	24.114	23.675	24.849	53.280	53.322	53.287	52.071	52.173	51.451	13. *Sumatera Selatan*
14. Bangka Belitung	9.523	9.448	9.727	10.277	10.458	10.235	10.616	10.230	10.129	10.243	10.335	10.691	10.849	10.812	10.910	10.920	10.713	10.758	14. *Bangka Belitung*
15. Kepulauan Riau	42.744	43.609	44.695	46.538	45.517	46.887	48.668	49.377	50.378	51.235	50.926	51.718	25.551	25.730	25.611	26.721	26.945	26.388	15. *Kepulauan Riau*
16. Lampung	17.454	17.563	17.988	18.599	18.568	18.354	19.222	19.150	19.591	19.745	19.571	19.607	20.474	21.156	21.451	22.056	22.008	21.865	16. *Lampung*
17. Kalimantan Selatan	22.383	22.447	23.158	24.285	24.442	24.374	26.282	26.262	27.006	28.305	28.216	28.935	29.647	30.237	30.978	31.881	31.287	31.209	17. *Kalimantan Selatan*
18. Kalimantan Barat	24.264	24.641	25.089	25.524	25.538	25.481	26.213	26.327	27.597	27.857	27.989	28.371	28.856	29.038	29.572	30.352	30.270	30.419	18. *Kalimantan Barat*
19. Kalimantan Timur	53.331	51.586	53.126	56.831	56.446	57.158	61.696	61.829	62.426	66.880	65.287	69.242	73.171	73.209	72.640	77.217	76.613	75.582	19. *Kalimantan Timur*
20. Kalimantan Tengah	9.862	10.631	11.090	11.505	11.394	11.456	12.064	12.099	12.003	11.924	12.396	12.897	13.458	13.848	14.136	14.562	14.208	14.272	20. *Kalimantan Tengah*
21. Sulawesi Tengah	7.464	7.425	7.685	8.003	7.818	7.767	8.054	8.241	8.593	8.865	8.878	8.911	9.338	9.603	9.765	10.064	9.904	9.842	21. *Sulawesi Tengah*
22. Sulawesi Selatan	38.224	38.170	38.688	39.908	40.205	40.088	41.879	42.390	43.727	46.262	45.591	45.566	46.249	47.307	47.604	48.625	48.552	49.435	22. *Sulawesi Selatan*
23. Sulawesi Utara	11.929	12.059	12.341	12.738	12.805	12.802	13.447	13.563	13.908	14.340	14.358	14.409	14.785	14.987	15.069	15.584	15.346	15.328	23. *Sulawesi Utara*
24. Gorontalo	6.583	6.787	7.006	7.165	7.170	7.479	7.962	8.155	8.256	8.428	8.580	8.648	2.874	2.944	2.916	2.996	2.906	2.828	24. *Gorontalo*
25. Sulawesi Barat	2.343	2.353	2.416	2.426	2.411	2.389	2.590	2.659	2.738	2.712	2.787	2.751	2.091	2.308	2.424	2.445	2.466	2.462	25. *Sulawesi Barat*
26. Sulawesi Tenggara	1.672	1.746	1.825	1.854	1.816	1.773	1.863	1.861	2.043	1.934	2.105	2.097	9.258	9.617	9.701	9.930	9.728	9.632	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	8.664	8.872	9.176	9.379	9.574	9.298	10.018	10.246	10.694	10.872	10.806	10.753	11.005	11.259	11.383	11.900	11.736	11.752	27. *Nusa Tenggara Barat*
28. Bali	38.536	38.864	39.542	40.340	40.965	41.124	42.801	43.646	44.799	45.604	45.807	46.295	46.898	47.413	48.101	49.577	50.264	51.492	28. *Bali*
29. Nusa Tenggara Timur	10.791	11.021	11.292	11.423	11.537	11.522	11.827	11.974	12.438	12.755	12.977	12.916	13.430	13.814	13.893	14.296	14.477	14.457	29. *Nusa Tenggara Timur*
30. Maluku	5.909	6.008	6.096	6.219	6.131	6.126	6.409	6.477	6.735	6.989	7.216	7.229	7.199	7.383	7.455	7.684	7.630	7.752	30. *Maluku*
31. Papua	21.515	21.584	21.174	21.704	21.391	20.564	23.996	23.945	23.857	23.946	23.970	24.159	24.332	25.529	25.798	26.298	25.771	27.739	31. *Papua*
32. Maluku Utara	3.123	3.187	3.184	3.274	3.258	3.194	3.431	3.552	3.714	3.769	3.892	4.031	4.313	4.238	4.170	4.268	4.273	4.220	32. *Maluku Utara*
33. Papua Barat	5.912	6.366	6.449	6.523	6.249	6.910	7.123	6.838	7.305	7.097	7.047	7.207	7.224	7.296	7.762	7.956	7.745	8.456	33. *Papua Barat*
34. Lainnya	3.382	3.316	3.674	3.559	3.331	3.201	3.198	3.494	3.443	3.835	3.703	3.909	3.974	4.037	4.020	4.537	4.501	4.518	34. *Others*
Total	**2.351.357**	**2.340.213**	**2.397.179**	**2.438.011**	**2.464.083**	**2.459.898**	**2.544.862**	**2.587.282**	**2.644.742**	**2.784.912**	**2.770.570**	**2.763.943**	**2.825.975**	**2.841.361**	**2.908.957**	**2.955.833**	**2.961.417**	**2.984.050**	***Total***

Tabel 1.75 Suku Bunga Rata-rata DPK Bank Umum
(Average of Interest Rate of Third Party Funds of Commercial Banks)
Persen *(Percent)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro																			*Demand Deposits*
Rupiah	-	-	2,90	2,39	2,23	2,24	2,19	2,24	2,28	2,21	2,16	2,22	2,23	2,11	2,26	2,04	2,24	2,08	*Rupiah*
Valas	-	-	1,05	0,41	0,23	0,23	0,21	0,21	0,21	0,21	0,21	0,21	0,22	0,20	0,23	0,25	0,31	0,24	*Foreign Exchange*
Deposito																			*Time Deposits*
Deposito 1 bln																			*1 month deposit*
Rupiah	-	-	10,71	6,77	6,64	6,65	6,77	6,77	6,78	6,77	6,77	6,75	6,84	6,78	6,57	6,40	6,31	6,05	*Rupiah*
Valas	-	-	3,40	1,74	1,22	1,14	1,19	1,16	1,21	1,24	1,29	1,32	1,35	1,42	1,43	1,56	1,56	1,62	*Foreign Exchange*
Deposito 3 bln																			*3 month deposit*
Rupiah	-	-	11,17	7,45	6,94	6,97	7,05	7,07	7,09	7,06	7,05	7,06	7,19	7,21	7,14	6,90	6,75	6,56	*Rupiah*
Valas	-	-	4,18	2,14	1,29	1,27	1,32	1,35	1,41	1,40	1,45	1,52	1,56	1,79	1,87	1,93	1,82	1,95	*Foreign Exchange*
Deposito 6 bln																			*6 month deposit*
Rupiah	-	-	10,32	7,89	7,07	7,07	7,14	7,15	7,16	7,18	7,07	7,04	7,19	7,18	7,18	7,27	7,23	6,94	*Rupiah*
Valas	-	-	3,94	2,32	1,47	1,48	1,55	1,55	1,54	1,57	1,62	1,61	1,77	1,86	1,99	2,12	2,15	2,20	*Foreign Exchange*
Deposito 12 bln																			*12 month deposit*
Rupiah	-	-	10,34	9,54	7,65	7,13	7,08	7,04	7,01	7,00	6,96	6,94	6,97	6,97	6,94	6,84	6,72	6,82	*Rupiah*
Valas	-	-	3,08	2,72	1,86	1,88	1,80	1,77	1,34	1,47	1,53	1,47	1,48	1,54	1,51	1,58	1,81	1,73	*Foreign Exchange*
Tabungan																			*Saving Deposits*
Rupiah	-	-	3,11	2,79	2,92	2,60	2,51	2,46	2,46	2,56	2,47	2,46	2,42	2,34	2,32	2,27	2,25	2,10	*Rupiah*
Valas	-	-	1,21	0,50	0,34	0,27	0,19	0,18	0,19	0,37	0,25	0,28	0,29	0,26	0,29	0,27	0,33	0,25	*Foreign Exchange*

Ket: Data tersedia mulai Januari 2008

Note: Data available since January 2008

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

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			***Demand Deposits***
Rupiah	2,49	2,55	2,59	2,52	2,51	2,52	2,56	2,48	2,60	2,41	2,46	2,37	2,36	2,32	2,26	2,27	2,23	2,20	*- Rupiah*
Valas	0,30	0,30	0,32	0,31	0,31	0,31	0,32	0,30	0,35	0,37	0,36	0,37	0,35	0,33	0,35	0,37	0,37	0,37	*- Foreign Exchange*
Tabungan																			***Saving Deposits***
Rupiah	2,74	2,68	2,69	2,79	2,68	2,67	2,62	2,53	2,51	2,44	2,39	2,26	2,13	2,10	2,07	2,02	1,94	1,91	*- Rupiah*
Valas	0,32	0,32	0,33	0,46	0,30	0,34	0,35	0,32	0,35	0,35	0,33	0,32	0,34	0,35	0,36	0,44	0,37	0,32	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	6,82	6,80	6,80	6,80	6,81	6,77	6,86	6,80	6,59	6,41	6,31	6,07	5,76	5,53	5,47	5,48	5,43	5,43	*Rupiah*
Valas	1,21	1,18	1,24	1,26	1,31	1,34	1,39	1,45	1,47	1,59	1,57	1,65	1,57	1,64	1,56	1,55	1,53	1,58	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	7,06	7,09	7,09	7,06	7,05	7,06	7,20	7,22	7,15	6,91	6,76	6,56	6,33	6,07	5,87	5,75	5,71	5,72	*Rupiah*
Valas	1,36	1,37	1,41	1,39	1,46	1,53	1,57	1,79	1,91	2,00	1,85	1,98	2,00	2,00	1,87	1,90	1,89	1,81	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	7,17	7,18	7,19	7,21	7,11	7,07	7,22	7,22	7,21	7,29	7,21	6,96	6,74	6,48	6,28	6,15	6,01	5,90	*Rupiah*
Valas	1,52	1,52	1,52	1,59	1,62	1,63	1,82	1,89	1,99	2,10	2,12	2,21	2,34	2,35	2,39	2,40	2,35	2,39	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	7,17	7,14	7,10	7,07	7,02	6,97	7,01	6,98	6,95	6,87	6,77	6,75	6,68	6,59	6,54	6,48	6,35	6,27	*Rupiah*
Valas	2,00	1,96	1,51	1,65	1,70	1,59	1,58	1,66	1,70	1,71	1,86	1,87	1,92	1,97	1,98	2,03	1,95	1,94	*Foreign Exchange*

Tabel 1.76 Suku Bunga Rata-rata DPK Bank Persero
(Average of Interest Rate of Third Party Funds of State Owned Banks)
Persen *(Percent)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro																			*Demand Deposits*
Rupiah	-	-	3,23	2,52	2,22	2,22	2,17	2,12	2,10	2,01	1,97	2,09	2,00	1,81	1,95	1,77	2,07	2,01	*Rupiah*
Valas	-	-	1,24	0,42	0,11	0,15	0,11	0,11	0,09	0,11	0,11	0,11	0,11	0,11	0,14	0,12	0,14	0,12	*Foreign Exchange*
Deposito																			*Time Deposits*
Deposito 1 bln																			*1 month deposit*
Rupiah	-	-	10,07	6,49	6,43	6,47	6,55	6,54	6,54	6,51	6,48	6,53	6,58	6,43	6,24	6,04	5,90	5,72	*Rupiah*
Valas	-	-	3,99	2,44	1,36	1,22	1,26	1,17	1,25	1,29	1,33	1,30	1,30	1,34	1,30	1,33	0,89	1,24	*Foreign Exchange*
Deposito 3 bln																			*3 month deposit*
Rupiah	-	-	10,44	7,34	6,74	6,77	6,84	6,82	6,90	6,90	6,87	6,89	6,89	6,88	6,84	6,65	6,36	6,25	*Rupiah*
Valas	-	-	5,28	3,20	1,66	1,64	1,68	1,63	1,65	1,65	1,62	1,61	1,55	1,89	2,16	2,10	1,57	1,79	*Foreign Exchange*
Deposito 6 bln																			*6 month deposit*
Rupiah	-	-	10,59	7,70	6,55	6,55	6,56	6,57	6,58	6,59	6,60	6,62	6,64	6,63	6,60	6,54	6,44	6,34	*Rupiah*
Valas	-	-	3,99	2,95	1,64	1,73	1,74	1,69	1,68	1,66	1,67	1,60	1,71	1,82	1,94	2,05	1,77	2,15	*Foreign Exchange*
Deposito 12 bln																			*12 month deposit*
Rupiah	-	-	11,32	9,35	6,93	6,98	7,01	6,98	6,97	6,97	6,98	6,96	6,99	7,00	6,97	6,92	6,59	6,64	*Rupiah*
Valas	-	-	3,59	2,74	2,16	2,07	1,82	1,76	1,11	1,31	1,41	1,38	1,37	1,37	1,43	1,46	1,08	1,50	*Foreign Exchange*
Tabungan																			*Saving Deposits*
Rupiah	-	-	2,79	2,62	2,37	2,42	2,25	2,23	2,23	2,48	2,28	2,27	2,22	2,08	2,08	1,98	1,91	1,78	*Rupiah*
Valas	-	-	2,80	0,53	0,23	0,36	0,02	0,00	0,00	0,76	0,23	0,23	0,23	0,23	0,23	0,23	0,23	0,23	*Foreign Exchange*

Ket: Data tersedia mulai Januari 2008

Note: Data available since January 2008

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	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			*Demand Deposits*
Rupiah	2,59	2,55	2,53	2,52	2,53	2,51	2,51	2,50	2,44	2,37	2,35	2,35	2,28	2,30	2,12	2,13	2,13	2,07	*- Rupiah*
Valas	0,14	0,13	0,13	0,13	0,13	0,13	0,14	0,13	0,17	0,16	0,15	0,15	0,14	0,14	0,14	0,15	0,14	0,14	*- Foreign Exchange*
Tabungan																			*Saving Deposits*
Rupiah	2,48	2,46	2,46	2,74	2,51	2,49	2,42	2,27	2,27	2,15	2,06	1,93	1,74	1,74	1,73	1,69	1,60	1,56	*- Rupiah*
Valas	0,21	0,19	0,09	0,76	0,23	0,23	0,23	0,23	0,23	0,23	0,23	0,23	0,23	0,23	0,23	0,23	0,23	0,22	*- Foreign Exchange*
Simpanan Berjangka																			*Time Deposits*
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	6,61	6,57	6,58	6,56	6,56	6,54	6,58	6,46	6,30	6,04	5,90	5,72	5,38	5,18	5,08	5,05	5,10	5,09	*Rupiah*
Valas	1,28	1,19	1,28	1,31	1,36	1,30	1,31	1,35	1,33	1,35	0,89	1,25	1,00	1,06	0,99	0,93	0,85	0,97	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	6,86	6,84	6,90	6,90	6,88	6,89	6,89	6,88	6,83	6,65	6,37	6,25	5,99	5,71	5,53	5,43	5,41	5,41	*Rupiah*
Valas	1,75	1,73	1,68	1,68	1,64	1,64	1,56	1,93	2,26	2,21	1,63	1,87	1,78	1,63	1,45	1,33	1,31	1,30	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	6,57	6,57	6,58	6,59	6,60	6,62	6,64	6,63	6,60	6,54	6,43	6,34	6,10	5,91	5,76	5,64	5,52	5,42	*Rupiah*
Valas	1,70	1,68	1,66	1,64	1,65	1,59	1,70	1,82	1,90	2,02	1,65	2,14	2,28	2,32	1,45	2,20	2,15	2,20	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	7,01	6,99	6,98	6,99	7,00	6,99	7,01	7,01	6,98	6,94	6,60	6,66	6,58	6,52	6,43	6,32	6,22	6,12	*Rupiah*
Valas	1,92	1,80	1,15	1,36	1,45	1,40	1,39	1,39	1,45	1,47	1,09	1,52	1,56	1,57	1,61	1,68	1,66	1,67	*Foreign Exchange*

Tabel 1.77 Suku Bunga Rata-rata DPK BUSN Devisa
(Average of Interest Rate of Third Party Funds of Foreign Exchange Commercial Banks)
Persen *(Percent)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro																			*Demand Deposits*
Rupiah	-	-	2,61	2,09	2,11	2,06	2,00	2,11	2,26	2,07	2,16	2,11	2,15	2,08	2,11	2,16	2,18	1,99	*Rupiah*
Valas	-	-	1,80	0,68	0,44	0,44	0,40	0,40	0,40	0,41	0,40	0,39	0,42	0,38	0,40	0,45	0,49	0,46	*Foreign Exchange*
Deposito																			*Time Deposits*
Deposito 1 bln																			*1 month deposit*
Rupiah	-	-	11,20	6,85	6,75	6,69	6,78	6,76	6,78	6,78	6,79	6,76	6,92	6,93	6,68	6,53	6,48	6,25	*Rupiah*
Valas	-	-	4,18	1,71	1,32	1,25	1,28	1,22	1,27	1,27	1,38	1,39	1,46	1,57	1,63	1,80	1,94	1,95	*Foreign Exchange*
Deposito 3 bln																			*3 month deposit*
Rupiah	-	-	11,55	7,31	6,78	6,82	6,89	6,92	6,91	6,85	6,79	6,79	7,11	7,22	7,16	6,87	6,72	6,55	*Rupiah*
Valas	-	-	4,82	1,85	1,53	1,40	1,43	1,41	1,50	1,51	1,62	1,71	1,81	2,03	2,00	2,16	2,14	2,30	*Foreign Exchange*
Deposito 6 bln																			*6 month deposit*
Rupiah	-	-	9,86	7,68	6,72	6,77	6,79	6,85	6,86	6,91	6,73	6,68	6,95	6,93	6,92	7,06	6,98	6,66	*Rupiah*
Valas	-	-	4,26	2,06	1,53	1,40	1,42	1,39	1,36	1,53	1,66	1,79	2,06	2,16	2,35	2,47	2,54	2,58	*Foreign Exchange*
Deposito 12 bln																			*12 month deposit*
Rupiah	-	-	9,56	9,09	6,39	6,47	6,55	6,55	6,55	6,54	6,55	6,63	6,73	6,69	6,68	6,53	6,51	6,65	*Rupiah*
Valas	-	-	3,10	3,04	1,71	1,62	1,62	1,63	1,61	1,67	1,62	1,66	1,67	1,68	1,68	1,68	2,08	1,85	*Foreign Exchange*
Tabungan																			*Saving Deposits*
Rupiah	-	-	3,32	2,88	2,70	2,70	2,69	2,59	2,59	2,55	2,53	2,50	2,48	2,44	2,41	2,40	2,43	2,30	*Rupiah*
Valas	-	-	0,82	0,79	0,37	0,37	0,37	0,36	0,37	0,38	0,39	0,42	0,40	0,39	0,41	0,41	0,42	0,40	*Foreign Exchange*

Ket: Data tersedia mulai Januari 2008

Note: Data available since January 2008

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	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			***Demand Deposits***
Rupiah	2,12	2,25	2,39	2,19	2,27	2,23	2,26	2,19	2,21	2,28	2,28	2,11	2,02	2,01	1,98	2,02	1,89	1,96	*- Rupiah*
Valas	0,44	0,45	0,47	0,47	0,47	0,46	0,49	0,47	0,48	0,53	0,52	0,54	0,52	0,47	0,47	0,48	0,50	0,51	*- Foreign Exchange*
Tabungan																			***Saving Deposits***
Rupiah	2,86	2,75	2,75	2,71	2,68	2,67	2,64	2,60	2,56	2,55	2,52	2,43	2,36	2,29	2,23	2,21	2,12	2,12	*- Rupiah*
Valas	0,38	0,37	0,38	0,39	0,40	0,42	0,41	0,40	0,42	0,42	0,42	0,41	0,40	0,42	0,42	0,60	0,50	0,41	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	6,80	6,78	6,79	6,78	6,80	6,78	6,94	6,94	6,69	6,54	6,49	6,27	5,94	5,68	5,67	5,68	5,51	5,48	*Rupiah*
Valas	1,29	1,23	1,27	1,28	1,38	1,39	1,47	1,58	1,64	1,81	1,94	1,95	1,88	1,89	1,88	1,94	1,95	1,91	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	6,88	6,93	6,90	6,84	6,78	6,78	7,10	7,21	7,16	6,87	6,72	6,54	6,32	6,08	5,89	5,78	5,70	5,69	*Rupiah*
Valas	1,43	1,40	1,50	1,51	1,62	1,70	1,80	2,02	2,01	2,17	2,16	2,30	2,36	2,41	2,34	2,36	2,32	2,26	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	6,79	6,85	6,85	6,91	6,72	6,67	6,96	6,94	6,92	7,08	7,00	6,67	6,48	6,21	6,04	5,92	5,75	5,68	*Rupiah*
Valas	1,42	1,39	1,37	1,53	1,67	1,78	2,06	2,16	2,34	2,44	2,52	2,57	2,63	2,61	2,34	2,61	2,59	2,61	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	6,76	6,76	6,74	6,70	6,70	6,68	6,77	6,70	6,70	6,54	6,52	6,43	6,33	6,26	6,19	6,13	5,95	5,86	*Rupiah*
Valas	1,70	1,70	1,72	1,79	1,80	1,83	1,85	1,88	1,90	1,92	2,09	2,12	2,16	2,23	2,26	2,26	2,19	2,09	*Foreign Exchange*

Tabel 1.78 Suku Bunga Rata-rata DPK BUSN Non Devisa
(Average of Interest Rate of Third Party Funds of Non-Foreign Exchange Commercial Banks)
Persen *(Percent)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro																			*Demand Deposits*
Rupiah	-	-	4,68	3,59	3,60	3,70	4,02	3,73	3,64	3,91	4,09	3,93	3,61	3,51	3,54	3,54	3,73	3,28	*Rupiah*
Valas	-	-	-	0,94	-	-	-	-	-	-	-	-	-	-	-	-		-	*Foreign Exchange*
Deposito																			*Time Deposits*
Deposito 1 bln																			*1 month deposit*
Rupiah	-	-	11,64	8,65	8,17	6,92	8,15	8,19	8,13	8,09	8,11	8,05	7,99	7,99	7,86	7,78	7,47	7,19	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	*Foreign Exchange*
Deposito 3 bln																			*3 month deposit*
Rupiah	-	-	11,77	9,00	8,90	8,36	8,62	8,59	8,52	8,46	8,49	8,48	8,40	8,34	8,21	8,04	7,88	7,67	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	*Foreign Exchange*
Deposito 6 bln																			*6 month deposit*
Rupiah	-	-	11,35	9,44	9,11	8,89	9,00	8,94	8,89	8,82	8,78	8,73	8,70	8,65	8,60	8,57	8,43	8,31	*Rupiah*
Valas	-	-	-	2,00	-	-	-	-	-	-	-	-	-	-	-	-		-	*Foreign Exchange*
Deposito 12 bln																			*12 month deposit*
Rupiah	-	-	11,52	10,49	9,22	8,95	9,16	9,18	9,13	8,98	8,89	8,79	8,69	8,69	8,62	8,49	8,47	8,40	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	*Foreign Exchange*
Tabungan																			*Saving Deposits*
Rupiah	-	-	4,28	3,33	3,56	3,69	3,73	3,63	3,66	3,78	3,72	3,86	3,95	4,04	3,92	3,69	3,98	3,46	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	*Foreign Exchange*

Ket: Data tersedia mulai Januari 2008

Note: Data available since January 2008

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	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			*Demand Deposits*
Rupiah	4,11	3,85	3,71	3,97	4,16	4,08	4,20	4,14	4,22	4,11	3,81	3,84	3,96	3,96	3,80	3,49	3,48	3,45	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Tabungan																			*Saving Deposits*
Rupiah	4,68	4,57	4,65	4,66	4,58	4,65	4,78	4,86	4,70	4,41	4,50	4,16	3,99	3,94	3,80	3,72	3,83	3,86	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Simpanan Berjangka														-	-	-	-	-	*Time Deposits*
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	8,20	8,23	8,14	8,11	8,12	8,06	8,00	8,00	7,87	7,79	7,47	7,20	6,93	6,66	6,51	6,54	6,56	6,58	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-						*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	8,64	8,59	8,52	8,47	8,49	8,49	8,41	8,34	8,21	8,04	7,88	7,67	7,28	7,08	6,87	6,75	6,72	6,78	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	9,00	8,95	8,90	8,83	8,80	8,74	8,71	8,67	8,60	8,57	8,43	8,31	8,13	7,88	7,65	7,39	7,18	7,07	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	9,18	9,20	9,15	8,98	8,88	8,76	8,65	8,64	8,62	8,51	8,47	8,41	8,28	8,26	8,13	7,97	7,91	7,81	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*

Tabel 1.79 Suku Bunga Rata-rata DPK Bank Pembangunan Daerah
(Average of Interest Rate of Third Party Funds of Regional Development Banks)
Persen *(Percent)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro																			*Demand Deposits*
Rupiah	-	-	3,16	3,02	3,01	2,85	2,73	2,81	2,81	2,91	2,80	2,94	2,88	2,86	2,88	2,67	2,94	2,71	*Rupiah*
Valas	-	-	1,33	0,79	0,65	0,62	0,63	0,63	0,61	0,54	0,65	0,62	0,64	0,69	0,65	0,71	0,65	0,54	*Foreign Exchange*
Deposito																			*Time Deposits*
Deposito 1 bln																			*1 month deposit*
Rupiah	-	-	10,07	7,69	7,93	7,73	7,54	7,56	7,58	7,54	7,52	7,45	7,49	7,53	7,40	7,43	6,99	6,66	*Rupiah*
Valas	-	-	4,03	3,22	1,79	2,84	1,83	1,39	3,42	4,02	2,68	2,41	2,59	3,08	3,43	3,08	3,33	3,70	*Foreign Exchange*
Deposito 3 bln																			*3 month deposit*
Rupiah	-	-	9,41	8,28	8,57	8,25	8,19	8,03	8,13	8,11	8,07	8,02	8,06	8,12	8,13	7,96	7,69	7,40	*Rupiah*
Valas	-	-	3,27	3,96	1,88	1,77	1,49	1,92	1,04	1,08	1,87	1,87	1,01	2,10	2,12	1,90	2,07	1,93	*Foreign Exchange*
Deposito 6 bln																			*6 month deposit*
Rupiah	-	-	10,18	9,16	9,69	8,68	8,74	8,71	8,59	8,54	8,42	8,31	8,10	8,09	8,09	8,28	8,14	7,74	*Rupiah*
Valas	-	-	4,47	4,18	1,41	1,26	1,25	1,15	1,15	1,09	1,01	1,10	0,99	1,01	0,99	0,98	1,01	1,41	*Foreign Exchange*
Deposito 12 bln																			*12 month deposit*
Rupiah	-	-	8,74	11,33	11,89	8,86	8,47	8,36	8,27	8,29	8,00	7,75	7,64	8,03	7,90	7,76	8,06	7,47	*Rupiah*
Valas	-	-	3,25	4,48	1,30	1,31	1,30	1,32	1,32	1,31	1,30	1,30	1,45	1,50	1,49	1,49	1,46	1,52	*Foreign Exchange*
Tabungan																			*Saving Deposits*
Rupiah	-	-	3,62	3,37	3,08	2,99	2,86	2,92	2,87	3,02	3,02	3,06	3,05	3,01	2,99	2,92	2,93	2,64	*Rupiah*
Valas	-	-	1,88	2,11	0,98	0,91	0,91	0,92	0,90	0,77	0,76	0,80	0,92	0,76	0,89	0,76	0,74	0,66	*Foreign Exchange*

Ket: Data tersedia mulai Januari 2008

Note: Data available since January 2008

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	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			*Demand Deposits*
Rupiah	2,99	3,05	3,05	3,11	3,03	3,13	3,06	2,99	3,01	2,78	3,03	2,94	3,01	2,94	2,93	2,90	2,89	2,82	*- Rupiah*
Valas	0,64	0,65	0,62	0,62	0,66	0,65	0,64	0,70	0,65	0,71	0,65	0,56	0,77	0,80	1,01	0,87	0,73	0,53	*- Foreign Exchange*
Tabungan																			*Saving Deposits*
Rupiah	3,51	3,53	3,49	3,49	3,48	3,53	3,47	3,44	3,41	3,31	3,27	3,04	2,90	2,81	2,83	2,63	2,55	2,52	*- Rupiah*
Valas	1,09	1,12	1,11	0,97	0,95	0,98	1,13	0,93	1,06	0,93	0,90	0,68	0,72	0,67	0,50	0,51	0,52	0,57	*- Foreign Exchange*
Simpanan Berjangka																			*Time Deposits*
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	7,69	7,70	7,66	7,58	7,57	7,51	7,52	7,56	7,44	7,46	7,01	6,81	6,48	6,09	5,99	5,87	5,86	5,87	*Rupiah*
Valas	1,84	1,53	3,45	4,05	2,65	2,40	2,58	3,09	3,43	3,23	3,33	3,60	4,01	3,73	3,35	3,79	2,12	2,15	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	8,25	8,16	8,20	8,15	8,08	8,07	8,06	8,16	8,15	7,98	7,70	7,54	7,15	6,78	6,43	6,34	6,25	6,28	*Rupiah*
Valas	1,37	1,11	1,07	1,08	1,06	1,04	1,01	2,10	2,12	1,90	2,10	2,02	2,01	2,18	2,09	2,15	1,92	1,97	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	8,91	8,88	8,75	8,71	8,61	8,50	8,24	8,30	8,29	8,38	8,14	7,78	7,57	7,24	6,91	6,70	6,60	6,28	*Rupiah*
Valas	1,33	1,24	1,24	1,09	1,01	1,11	0,99	1,01	0,99	0,98	1,01	1,50	1,46	1,41	2,09	1,54	1,31	1,28	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	8,58	8,46	8,39	8,38	8,11	7,92	7,95	8,16	8,05	8,06	8,02	7,64	7,46	7,34	7,30	7,25	7,13	7,09	*Rupiah*
Valas	10,75	10,86	1,32	1,31	1,30	1,30	1,50	1,51	1,49	1,49	1,49	1,52	1,53	1,33	1,22	1,12	1,10	1,13	*Foreign Exchange*

Tabel 1.80 Suku Bunga Rata-rata DPK Bank Campuran
(Average of Interest Rate of Third Party Funds of Joint Venture Banks)
Persen *(Percent)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro																			*Demand Deposits*
Rupiah	-	-	1,46	2,62	1,37	1,66	1,85	1,80	1,65	1,60	1,59	1,59	1,67	1,67	1,70	1,82	1,76	1,69	*Rupiah*
Valas	-	-	0,33	0,20	0,13	0,14	0,14	0,15	0,11	0,14	0,16	0,21	0,17	0,15	0,26	0,27	0,37	0,23	*Foreign Exchange*
Deposito																			*Time Deposits*
Deposito 1 bln																			*1 month deposit*
Rupiah	-	-	11,06	6,44	6,30	6,44	6,46	6,40	6,41	6,56	6,57	6,47	6,46	6,41	6,19	6,07	5,86	5,68	*Rupiah*
Valas	-	-	2,91	1,01	1,13	1,11	1,26	1,43	1,45	1,39	1,38	1,55	1,56	1,58	1,59	1,80	1,71	1,82	*Foreign Exchange*
Deposito 3 bln																			*3 month deposit*
Rupiah	-	-	12,63	7,06	6,95	6,96	7,03	7,02	6,98	7,03	7,10	6,96	7,02	7,00	6,88	6,65	6,52	6,28	*Rupiah*
Valas	-	-	3,93	1,55	1,05	1,08	1,10	1,27	1,31	1,29	1,30	1,52	1,54	1,68	1,75	1,84	1,78	1,89	*Foreign Exchange*
Deposito 6 bln																			*6 month deposit*
Rupiah	-	-	11,14	7,78	7,12	7,12	7,09	7,05	6,93	7,01	6,99	6,89	6,91	6,94	6,98	6,87	6,83	6,67	*Rupiah*
Valas	-	-	4,07	1,40	1,51	1,27	1,78	1,92	1,93	2,00	2,03	1,77	1,75	1,82	1,85	2,07	2,08	2,07	*Foreign Exchange*
Deposito 12 bln																			*12 month deposit*
Rupiah	-	-	10,76	8,97	7,01	7,00	6,92	7,01	7,04	7,07	7,12	6,88	6,81	6,69	6,66	6,56	6,38	6,32	*Rupiah*
Valas	-	-	2,49	1,83	1,64	1,74	0,97	1,00	0,98	1,56	1,26	1,19	1,19	1,35	1,38	1,41	1,47	1,76	*Foreign Exchange*
Tabungan																			*Saving Deposits*
Rupiah	-	-	5,04	2,83	2,87	2,78	2,38	2,55	2,63	3,09	3,16	3,15	3,17	2,87	2,93	2,77	2,86	2,61	*Rupiah*
Valas	-	-	0,75	0,41	0,15	0,19	0,14	0,14	0,16	0,19	0,14	0,28	0,35	0,22	0,33	0,25	0,23	0,17	*Foreign Exchange*

Ket: Data tersedia mulai Januari 2008

Note: Data available since January 2008

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	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			***Demand Deposits***
Rupiah	2,19	2,14	1,96	1,91	1,95	1,87	2,00	1,95	1,98	2,13	1,98	1,98	1,75	1,83	1,96	1,83	1,85	1,81	*- Rupiah*
Valas	0,23	0,24	0,23	0,26	0,30	0,37	0,32	0,29	0,47	0,48	0,47	0,40	0,38	0,34	0,54	0,54	0,48	0,59	*- Foreign Exchange*
Tabungan																			***Saving Deposits***
Rupiah	3,07	3,26	3,40	3,17	3,29	3,23	3,24	3,09	3,00	2,83	2,91	2,67	2,66	2,59	2,54	2,50	2,48	2,47	*- Rupiah*
Valas	0,19	0,19	0,23	0,24	0,18	0,34	0,42	0,27	0,40	0,31	0,25	0,22	0,35	0,34	0,37	0,31	0,23	0,25	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	6,50	6,45	6,42	6,57	6,57	6,45	6,46	6,42	6,19	6,07	5,86	5,67	5,59	5,47	5,32	5,32	5,38	5,53	*Rupiah*
Valas	1,25	1,43	1,46	1,41	1,39	1,57	1,59	1,61	1,63	1,83	1,73	1,86	1,87	2,04	2,02	1,99	1,98	2,07	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	7,06	7,02	7,02	7,08	7,12	7,04	7,10	7,04	6,98	6,72	6,60	6,36	6,24	5,92	5,84	5,80	5,86	5,91	*Rupiah*
Valas	1,10	1,26	1,29	1,25	1,29	1,49	1,49	1,66	1,75	1,88	1,72	1,80	1,80	1,87	1,80	1,91	1,92	1,80	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	7,02	7,03	6,85	6,96	6,96	6,93	6,89	6,90	6,91	6,83	6,77	6,64	6,10	5,95	5,80	5,83	5,92	5,98	*Rupiah*
Valas	1,55	1,60	1,74	2,06	1,85	1,75	1,86	1,86	1,85	2,00	2,05	2,12	2,33	2,29	1,80	2,55	2,50	2,58	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	6,96	7,05	7,07	7,11	7,17	6,88	6,84	6,75	6,72	6,65	6,45	6,40	6,78	6,15	6,17	6,62	6,60	6,57	*Rupiah*
Valas	1,63	1,83	1,15	1,67	1,68	1,17	1,14	1,43	1,47	1,47	1,50	1,86	2,35	1,99	2,07	2,38	1,86	2,22	*Foreign Exchange*

Tabel 1.81 Suku Bunga Rata-rata DPK Bank Asing
(Average of Interest Rate of Third Party Funds of Foreign Owned Banks)
Persen *(Percent)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro																			*Demand Deposits*
Rupiah	-	-	1,16	0,86	1,17	1,14	1,29	1,41	1,54	1,47	0,81	1,30	1,33	1,11	2,50	1,04	2,24	0,88	*Rupiah*
Valas	-	-	0,10	0,09	0,04	0,03	0,04	0,04	0,06	0,03	0,03	0,03	0,03	0,04	0,09	0,09	0,31	0,07	*Foreign Exchange*
Deposito																			*Time Deposits*
Deposito 1 bln																			*1 month deposit*
Rupiah	-	-	10,03	5,85	3,76	5,41	5,65	5,63	5,70	5,56	5,61	5,42	5,18	4,84	4,64	4,51	6,31	3,85	*Rupiah*
Valas	-	-	1,23	0,28	0,19	0,29	0,35	0,35	0,37	0,44	0,45	0,71	0,77	0,71	0,70	0,82	1,56	0,85	*Foreign Exchange*
Deposito 3 bln																			*3 month deposit*
Rupiah	-	-	11,65	6,57	4,70	6,21	6,39	6,48	6,54	6,62	6,69	6,68	6,36	5,89	5,54	5,27	6,75	5,12	*Rupiah*
Valas	-	-	2,39	0,66	0,38	0,60	0,63	0,70	0,90	0,91	0,92	0,93	1,02	1,19	1,26	1,18	1,82	1,19	*Foreign Exchange*
Deposito 6 bln																			*6 month deposit*
Rupiah	-	-	10,64	7,18	5,46	6,43	6,49	6,53	6,62	6,66	6,71	6,75	6,75	6,66	6,51	6,20	7,23	5,43	*Rupiah*
Valas	-	-	2,63	0,77	0,43	0,67	0,66	0,64	0,63	0,63	0,61	0,60	0,59	0,58	0,72	0,73	2,15	0,89	*Foreign Exchange*
Deposito 12 bln																			*12 month deposit*
Rupiah	-	-	9,87	9,67	4,46	6,25	6,25	6,28	6,30	6,32	6,59	6,73	6,72	6,75	6,74	6,69	6,72	6,53	*Rupiah*
Valas	-	-	3,45	2,42	0,88	0,77	1,54	1,54	1,32	1,08	1,76	1,77	2,04	1,98	1,20	2,16	1,81	2,00	*Foreign Exchange*
Tabungan																			*Saving Deposits*
Rupiah	-	-	3,98	2,67	2,67	2,22	2,27	2,27	2,26	2,23	2,14	2,01	1,94	1,97	1,67	1,76	2,25	1,56	*Rupiah*
Valas	-	-	0,17	0,08	0,02	0,04	0,03	0,03	0,04	0,04	0,03	0,05	0,06	0,04	0,06	0,04	0,33	0,03	*Foreign Exchange*

Ket: Data tersedia mulai Januari 2008

Note: Data available since January 2008

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	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			*Demand Deposits*
Rupiah	2,24	2,30	2,39	2,17	1,49	2,24	2,48	1,99	5,14	1,94	1,93	1,67	1,65	1,39	1,48	1,45	1,51	1,62	*- Rupiah*
Valas	0,12	0,14	0,22	0,11	0,12	0,12	0,14	0,14	0,34	0,32	0,24	0,24	0,25	0,36	0,30	0,50	0,50	0,45	*- Foreign Exchange*
Tabungan																			*Saving Deposits*
Rupiah	2,33	2,34	2,32	2,29	2,19	2,07	1,98	2,01	1,70	1,80	1,55	1,58	1,76	1,86	1,91	1,58	1,24	1,21	*- Rupiah*
Valas	0,14	0,14	0,16	0,17	0,14	0,19	0,23	0,18	0,21	0,29	0,26	0,25	0,32	0,32	0,33	0,31	0,25	0,33	*- Foreign Exchange*
Simpanan Berjangka																			*Time Deposits*
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	5,69	5,68	5,71	5,58	5,62	5,43	5,20	4,85	4,65	4,52	4,07	3,89	3,85	3,74	3,76	3,91	4,11	4,40	*Rupiah*
Valas	0,41	0,42	0,43	0,51	0,54	0,83	1,01	0,88	0,87	0,99	0,85	0,98	1,28	1,25	1,23	1,34	1,66	1,64	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	6,53	6,56	6,62	6,63	6,71	6,69	6,56	6,04	5,67	5,30	5,31	5,19	5,13	4,93	4,75	4,63	4,73	4,84	*Rupiah*
Valas	0,67	0,75	0,94	0,94	0,96	0,98	1,09	1,15	1,18	1,18	1,16	1,19	1,18	1,13	1,12	1,17	1,22	1,23	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	6,49	6,55	6,64	6,68	6,71	6,74	6,74	6,67	6,51	6,20	5,50	5,43	5,28	5,17	5,04	4,98	4,91	4,98	*Rupiah*
Valas	0,68	0,69	0,69	0,70	0,72	0,71	0,80	0,70	0,83	0,88	0,88	0,96	1,03	1,11	1,12	1,19	1,17	1,12	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	6,24	6,28	6,29	6,31	6,63	6,78	6,81	6,75	6,74	6,70	6,65	6,54	6,51	6,45	6,36	6,31	6,13	5,97	*Rupiah*
Valas	2,11	2,13	2,13	2,09	2,13	2,13	2,36	2,16	2,19	2,33	2,37	2,38	1,91	2,61	1,68	2,05	2,17	2,18	*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	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																			
1. Pertanian, perburuan dan Kehutanan																			*1. Agricultures, hunting and forestry*
Rupiah	11,85	11,79	11,21	11,25	11,42	11,46	11,38	11,50	11,60	11,46	11,41	11,07	11,35	11,24	11,36	11,48	11,53	11,41	*Rupiah*
Valas	4,51	4,47	4,62	4,53	4,38	4,36	4,35	4,59	4,59	5,27	4,64	4,70	4,74	4,73	4,71	4,73	4,65	4,63	*Foreign Exchange*
2. Perikanan																			*2. Fisheries*
Rupiah	13,20	13,17	12,93	12,98	13,27	13,56	13,56	13,60	13,79	13,95	14,06	13,86	14,01	13,89	13,87	13,77	13,80	13,71	*Rupiah*
Valas	7,71	7,70	7,57	7,59	7,92	7,13	7,17	7,42	7,45	7,70	7,60	7,63	7,66	7,77	7,80	7,85	7,88	7,88	*Foreign Exchange*
3. Pertambangan dan Penggalian																			*3. Mining and quanying*
Rupiah	11,76	11,91	11,81	11,79	11,75	11,70	11,51	11,41	11,37	12,03	11,38	11,33	11,38	11,36	11,41	11,42	11,46	11,38	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
4. Industri Pengolahan																			*4. Procesing industry*
Rupiah	10,89	10,89	10,80	10,83	10,80	10,72	10,65	10,58	10,55	10,68	10,35	10,24	10,31	10,30	10,24	10,26	10,18	10,12	*Rupiah*
Valas	4,35	4,32	4,27	4,23	4,20	4,25	4,31	4,32	4,35	4,51	4,39	4,39	4,37	4,34	4,33	4,34	4,33	4,21	*Foreign Exchange*
5. Listrik, gas dan air																			*5. Electricity, gas and water*
Rupiah	9,79	9,93	9,93	9,95	10,05	8,86	8,79	8,69	8,13	9,77	8,95	8,78	8,12	7,88	7,61	8,43	8,54	8,39	*Rupiah*
Valas	4,26	4,18	4,06	3,83	4,00	4,03	4,01	4,19	4,32	4,89	4,82	4,63	4,82	4,81	4,79	4,93	4,95	4,83	*Foreign Exchange*
6. Konstruksi																			*6. Construction*
Rupiah	12,28	12,25	12,22	12,22	12,18	12,17	12,17	12,14	12,14	12,05	12,02	11,75	11,82	11,75	11,69	11,65	11,63	11,56	*Rupiah*
Valas	5,72	5,44	5,45	5,81	6,02	5,92	5,86	5,93	5,89	5,96	5,94	6,04	5,95	6,00	5,79	5,70	5,55	5,63	*Foreign Exchange*
7. Perdagangan Besar dan Eceran																			*7. Big and retail trade*
Rupiah	14,28	14,22	13,54	13,45	13,62	13,61	13,50	13,51	13,49	13,32	13,33	13,27	13,26	13,07	12,97	12,96	12,99	13,00	*Rupiah*
Valas	4,56	4,69	4,59	4,60	4,55	4,49	4,64	4,75	4,74	4,93	4,80	4,91	4,96	5,00	4,85	4,83	4,83	4,86	*Foreign Exchange*
8. Penyediaan akomodasi dan penyediaan makan																			*8. Provision of accomodation and food supply drinking*
Rupiah	13,70	13,53	13,51	13,50	13,38	13,28	13,25	13,24	13,21	13,06	13,04	12,89	12,82	12,73	12,63	12,53	12,44	12,35	*Rupiah*
Valas	6,07	6,02	5,97	6,77	6,75	6,16	6,07	6,42	6,42	6,46	6,50	6,48	6,50	6,50	6,48	6,44	7,38	6,44	*Foreign Exchange*
9. Transportasi, pergudangan dan komunikasi																			*9. Transportation, warehousing and communications*
Rupiah	11,26	11,28	11,23	11,19	11,20	11,15	11,15	11,06	11,01	10,76	10,50	10,44	10,28	10,21	10,13	10,09	10,25	10,23	*Rupiah*
Valas	5,39	5,46	5,36	5,40	5,33	5,11	5,24	5,21	5,21	5,29	5,17	5,32	5,09	5,09	5,16	5,14	5,15	5,12	*Foreign Exchange*
10. Perantara Keuangan																			*10. Transitional Finance*
Rupiah	10,82	10,86	10,84	10,94	10,89	10,79	10,65	10,63	10,61	10,50	10,43	10,30	10,05	9,99	9,85	9,77	9,75	9,70	*Rupiah*
Valas	2,15	2,18	2,14	2,04	2,01	1,99	2,16	2,26	2,34	2,38	2,44	2,41	2,44	2,41	2,39	2,41	2,41	2,46	*Foreign Exchange*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																			*11. Real estate, Rental Business, and services company*
Rupiah	13,10	13,09	13,06	13,07	13,10	13,05	13,01	12,97	12,93	12,84	12,76	12,64	12,62	12,55	12,50	12,48	12,39	12,50	*Rupiah*
Valas	5,65	5,74	5,51	5,46	5,47	5,49	5,56	5,56	5,61	5,71	5,71	5,78	5,60	5,59	5,78	5,87	5,77	5,81	*Foreign Exchange*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																			*12. Government administration, the defense and compulsory social security*
Rupiah	11,14	11,30	11,27	11,03	11,07	10,94	10,97	10,85	10,77	10,68	10,86	10,81	10,79	10,63	10,79	10,84	12,21	12,19	*Rupiah*
Valas	3,44	3,53	3,59	3,60	3,59	3,21	3,38	3,25	3,21	3,25	3,23	3,06	3,38	3,32	3,26	3,29	3,26	3,18	*Foreign Exchange*
13. Jasa Pendidikan																			*13. Education services*
Rupiah	14,85	14,98	14,67	14,66	14,59	14,32	14,44	14,41	14,32	14,28	14,26	14,03	14,16	13,99	13,94	13,82	14,07	14,19	*Rupiah*
Valas	5,49	5,39	5,39	5,86	5,87	5,71	5,76	5,76	5,66	5,64	5,62	5,68	5,75	5,75	5,71	5,69	5,67	5,69	*Foreign Exchange*
14. Jasa Kesehatan dan Kegiatan Sosial																			*14. Health and social services*
Rupiah	13,33	13,35	13,36	13,31	13,17	12,97	12,89	12,83	12,82	12,62	12,61	12,53	12,52	12,48	12,45	12,45	12,40	12,31	*Rupiah*
Valas	5,13	7,25	7,27	5,10	5,10	5,04	5,01	5,03	4,90	5,05	4,98	4,96	4,95	4,92	4,91	4,55	5,12	5,04	*Foreign Exchange*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya																			*15. Social services, social, cultural, entertainment and other individual*
Rupiah	14,77	14,60	14,48	14,36	14,10	14,06	14,00	13,87	13,80	13,72	13,70	13,45	13,52	13,42	13,37	13,22	13,19	13,08	*Rupiah*
Valas	5,14	5,08	5,10	5,30	5,30	5,54	5,47	5,43	5,41	5,61	5,60	5,47	5,47	5,40	5,35	5,44	5,33	5,36	*Foreign Exchange*
16. Jasa Perorangan yang Melayani Rumah Tangga																			*16. Individual services which serve households*
Rupiah	16,38	16,31	15,99	14,99	16,03	16,16	16,19	15,78	15,82	16,46	15,40	16,90	16,86	16,59	16,48	16,15	16,12	15,02	*Rupiah*
Valas	6,75	-	-	-	-	-	-	-	-	-	8,00	-	-	-	-	5,50	-	-	*Foreign Exchange*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																			*17. Extra agency international agency and other international*
Rupiah	12,03	14,28	12,74	12,59	12,47	12,82	12,93	13,18	13,46	13,44	13,37	13,31	13,23	13,05	12,95	11,16	9,67	9,59	*Rupiah*
Valas	6,61	5,43	2,88	2,94	3,96	4,01	3,73	3,76	3,77	3,76	3,78	3,89	4,18	5,60	4,49	3,08	3,06	3,07	*Foreign Exchange*
18. Kegiatan yang belum jelas batasannya																			*18. Activities undefined*
Rupiah	26,42	26,04	10,55	10,41	14,22	15,36	15,19	15,27	15,13	13,84	14,81	15,12	15,14	14,89	14,70	13,79	13,36	13,55	*Rupiah*
Valas	5,87	5,41	3,33	2,33	4,15	3,93	3,95	3,85	3,08	3,32	3,20	3,14	3,29	3,37	3,39	3,52	3,63	4,86	*Foreign Exchange*
Penerima Kredit Bukan Lapangan Usaha																			***Credit Recipients Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal																			*- For Housing*
Rupiah	11,33	11,37	11,32	11,24	11,23	11,21	11,19	11,20	11,14	11,03	11,10	11,04	11,00	10,97	10,83	10,75	10,73	10,60	*Rupiah*
Valas	7,37	7,75	7,23	7,26	7,15	7,40	7,44	7,17	7,37	7,33	7,62	7,52	7,64	7,62	7,20	7,07	6,97	6,91	*Foreign Exchange*
- Untuk Pemilikan Flat atau Apartemen																			*- For Flat and Apartement*
Rupiah	11,59	11,31	11,23	11,19	11,11	11,04	10,96	10,87	10,80	10,64	10,58	10,51	10,46	10,35	10,14	9,98	9,90	8,86	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	6,00	-	6,67	6,68	6,68	6,19	6,19	6,19	6,19	*Foreign Exchange*
- Untuk Pemilikan Ruko atau Rukan																			*- For Shop House*
Rupiah	10,93	10,91	10,90	10,84	10,83	10,77	10,66	10,58	10,51	10,46	10,47	10,41	10,39	10,35	10,30	10,21	10,14	10,11	*Rupiah*
Valas	6,91	6,95	6,95	6,91	6,91	6,90	6,94	6,94	6,36	6,35	6,33	6,32	6,35	6,30	6,32	6,30	6,32	6,33	*Foreign Exchange*
- Untuk Pemilikan Kendaraan Bermotor																			*- For Vehicles*
Rupiah	12,84	12,79	12,73	12,58	12,48	12,40	12,34	12,31	12,26	12,19	12,46	12,52	12,44	12,38	12,28	12,19	12,07	12,00	*Rupiah*
Valas	20,41	20,42	20,47	16,39	23,48	23,59	23,65	22,11	22,66	11,63	17,69	12,31	6,87	12,85	9,06	12,43	12,66	13,39	*Foreign Exchange*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya																			*- Others*
Rupiah	17,65	17,67	17,53	17,49	17,41	17,52	17,43	17,29	17,16	17,01	16,94	16,92	16,45	16,45	16,48	16,26	16,13	14,56	*Rupiah*
Valas	4,32	4,67	4,36	5,33	5,23	5,55	6,30	6,30	5,71	3,14	3,19	4,88	4,82	4,85	4,90	4,89	4,88	5,04	*Foreign Exchange*
- Bukan Lapangan Usaha Lainnya																			*- Non Industrial Origin Others*
Rupiah	19,66	19,50	19,15	19,20	16,10	16,21	16,25	16,30	16,51	16,53	16,46	14,85	16,80	16,61	16,85	17,10	17,53	18,88	*Rupiah*
Valas	4,71	3,87	3,65	3,94	4,32	3,17	3,16	4,14	3,19	3,48	3,64	4,16	3,86	3,80	4,45	5,31	3,76	3,56	*Foreign Exchange*

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Tabel 1.84 Suku Bunga Rata-rata Kredit Bank Umum Berdasarkan Jenis Penggunaan
(Average of Credit Interest Rates Commercial Bank Based on Type of Use)
Persen *(Percent)*

Jenis Penggunaan	2006	2007	2008	2009	2010	2011											2012		Type of Use
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan[r)]	Feb	
1. Modal Kerja																			***1. Working Capital***
Rupiah	-	-	14,63	13,27	12,39	12,44	11,69	11,81	11,79	11,77	12,29	12,22	12,11	12,09	12,00	11,98	11,89	11,83	*Rupiah*
Valas	-	-	6,44	5,02	4,00	3,87	3,52	3,54	3,48	3,57	3,71	3,67	3,70	3,75	3,76	3,89	3,78	3,87	*Foreign Exchange*
2. Investasi																			***2. Investment***
Rupiah	-	-	13,99	12,55	11,86	11,79	11,81	11,80	11,81	11,75	11,75	11,74	11,70	11,66	11,59	11,69	11,40	11,29	*Rupiah*
Valas	-	-	7,01	5,88	5,02	4,96	5,04	4,99	4,96	4,88	4,77	4,70	4,83	4,97	5,02	5,37	5,12	5,17	*Foreign Exchange*
3. Konsumsi																			***3. Consumption***
Rupiah	-	-	15,82	15,81	13,79	13,48	14,77	14,74	14,72	14,63	13,57	13,50	13,44	13,40	13,37	13,38	13,35	12,90	*Rupiah*
Valas	-	-	3,85	0,67	0,43	0,42	0,42	0,35	0,34	0,26	1,07	0,97	0,28	0,25	0,39	0,34	0,90	0,98	*Foreign Exchange*

Ket: r) revisi

Note: r) revised

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	2011										2012								*Type of Use*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Jenis Penggunaan																			*1. Type of Use*
- Modal Kerja																			*- Working Capital*
Rupiah	13,57	13,59	12,24	12,24	12,55	12,50	12,39	12,36	12,28	12,18	12,16	12,04	12,02	11,87	11,79	11,80	11,79	11,74	*Rupiah*
Valas	3,91	3,94	3,84	3,91	3,94	3,90	3,90	3,94	3,95	4,11	4,01	4,04	4,06	4,05	4,06	4,13	4,12	4,12	*Foreign Exchange*
- Investasi																			*- Investments*
Rupiah	12,19	12,20	12,16	12,13	12,11	12,10	12,06	12,02	11,97	12,04	11,73	11,62	11,63	11,56	11,51	11,46	11,42	11,36	*Rupiah*
Valas	5,17	5,12	5,07	4,98	4,86	4,79	4,92	5,05	5,11	5,46	5,19	5,23	5,19	5,14	5,11	5,11	5,15	5,09	*Foreign Exchange*
- Konsumsi																			*- Consumption*
Rupiah	15,70	15,65	14,79	14,78	14,32	14,30	14,25	14,21	14,18	14,15	14,14	13,62	14,13	14,10	14,03	13,90	13,92	13,69	*Rupiah*
Valas	5,09	5,00	4,34	4,67	4,57	3,64	3,71	4,87	3,86	3,81	4,01	4,64	4,29	4,14	4,65	5,35	4,20	4,17	*Foreign Exchange*
2. Orientasi Penggunaan																			*2. User Orientation*
- Ekspor																			*- Ekspor*
Rupiah	10,71	10,73	10,64	10,71	10,82	10,65	10,49	10,64	10,76	11,39	10,59	10,42	10,50	10,56	10,52	10,68	10,70	10,81	*Rupiah*
Valas	4,50	4,42	4,47	4,59	4,52	4,29	4,29	4,44	4,52	4,88	4,56	4,63	4,63	4,64	4,66	4,58	4,58	4,57	*Foreign Exchange*
- Impor																			*- Impor*
Rupiah	10,42	10,52	10,58	10,47	10,49	10,37	10,12	10,08	9,42	9,55	9,71	10,07	10,00	9,99	10,00	10,07	9,86	9,74	*Rupiah*
Valas	3,58	3,49	3,81	3,83	4,16	3,91	4,01	4,24	4,38	4,73	4,29	4,30	4,44	4,30	4,35	4,40	4,49	4,54	*Foreign Exchange*
- Lainnya																			*- Other*
Rupiah	14,15	14,13	13,15	13,14	13,13	13,10	13,02	12,99	12,93	12,87	12,81	12,54	12,72	12,61	12,54	12,47	12,47	12,36	*Rupiah*
Valas	4,36	4,37	4,28	4,29	4,23	4,21	4,25	4,31	4,33	4,52	4,41	4,43	4,41	4,40	4,38	4,45	4,46	4,44	*Foreign Exchange*

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

Kelompok Bank	2006	2007	2008	2009	2010						2012								*Group of Bank*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Bank Persero																			*State Owned Banks*
Jumlah Bank	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	*Total Banks*
Jumlah Kantor	2.548	2.765	3.134	3.854	4.189	4.248	4.289	4.303	4.343	4.362	4.363	4.363	4.363	4.388	4.581	4.781	4.866	5.056	*Total Bank Offices*
BUSN Devisa																			*Foreign Exchange Commercial Banks*
Jumlah Bank	35	35	32	34	36	36	36	36	36	36	36	36	36	36	36	36	36	36	*Total Banks*
Jumlah Kantor	4.395	4.694	5.196	6.181	6.608	7.024	7.043	7.062	7.168	7.209	7.254	7.244	7.254	7.260	7.293	7.305	7.322	7.337	*Total Bank Offices*
BUSN Non Devisa																			*Non-Foreign Exchange Commercial Banks*
Jumlah Bank	36	36	36	31	31	30	30	30	30	30	30	30	30	30	30	30	30	30	*Total Banks*
Jumlah Kantor	759	778	875	976	1.131	1.228	1.244	1.249	1.271	1.288	1.303	1.303	1.303	1.305	1.316	1.316	1.318	1.322	*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	1.217	1.205	1.310	1.358	1.413	1.447	1.448	1.453	1.468	1.472	1.479	1.478	1.479	1.486	1.496	1.518	1.554	1.560	*Total Bank Offices*
Bank Campuran																			*Joint Venture Banks*
Jumlah Bank	17	17	15	16	15	14	14	14	14	14	14	14	14	14	14	14	14	14	*Total Banks*
Jumlah Kantor	77	96	168	238	263	246	246	246	259	260	260	260	260	260	265	261	261	261	*Total Bank Offices*
Bank Asing																			*Foreign Owned Bank*
Jumlah Bank	11	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	*Total Banks*
Jumlah Kantor	114	142	185	230	233	201	203	197	198	206	181	191	181	181	191	191	191	191	*Total Bank Offices*
Total																			*Total*
Jumlah Bank	**130**	**130**	**124**	**121**	**122**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	***Total Banks***
Jumlah Kantor	**9.110**	**9.680**	**10.868**	**12.837**	**13.837**	**14.394**	**14.473**	**14.510**	**14.707**	**14.797**	**14.840**	**14.839**	**14.840**	**14.880**	**15.142**	**15.372**	**15.512**	**15.727**	***Total Bank Offices***

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

Lokasi	2006	2007	2008	2009	2010	2011					2012								*Location*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Jawa Barat	292	309	324	337	340	362	363	364	365	369	370	370	371	371	368	370	372	375	1. *Jawa Barat*
2. Banten	57	59	61	66	66	76	77	77	78	79	80	82	84	84	84	85	84	86	2. *Banten*
3. DKI Jakarta	435	442	464	506	513	532	533	534	532	535	537	538	539	541	546	546	544	547	3. *DKI Jakarta*
4. D.I. Yogyakarta	42	44	47	51	51	54	54	54	54	54	54	54	55	55	56	56	56	56	4. *D.I Yogyakarta*
5. Jawa Tengah	247	258	263	271	273	295	296	299	300	300	301	301	302	302	303	305	302	310	5. *Jawa Tengah*
6. Jawa Timur	339	350	355	365	367	392	393	394	394	397	398	399	402	402	402	403	403	407	6. *Jawa Timur*
7. Bengkulu	18	19	21	21	21	22	22	25	26	27	27	27	27	27	27	27	27	28	7. *Bengkulu*
8. Jambi	39	39	41	44	44	48	48	48	48	48	50	51	51	51	51	51	51	51	8. *Jambi*
9. Aceh	50	53	57	65	65	71	71	72	73	73	73	73	73	73	73	74	73	74	9. *Aceh*
10. Sumatera Utara	135	141	146	161	164	174	176	177	178	178	181	181	182	182	183	183	182	184	10. *Sumatera Utara*
11. Sumatera Barat	66	67	70	71	71	75	75	76	77	77	77	77	77	77	78	78	77	80	11. *Sumatera Barat*
12. Riau	62	65	69	76	77	86	86	86	86	88	88	88	88	88	87	87	88	88	12. *Riau*
13. Sumatera Selatan	60	63	64	67	68	51	51	51	51	51	51	51	83	83	85	86	83	87	13. *Sumatera Selatan*
14. Bangka Belitung	12	13	17	20	20	22	22	23	23	23	23	24	24	24	53	23	24	22	14. *Bangka Belitung*
15. Kepulauan Riau	40	45	47	49	49	77	78	80	80	81	81	81	51	51	23	54	51	54	15. *Kepulauan Riau*
16. Lampung	43	43	45	45	45	49	49	50	50	50	50	50	51	51	53	53	51	55	16. *Lampung*
17. Kalimantan Selatan	53	54	55	63	63	69	69	69	70	70	71	71	71	72	72	72	72	74	17. *Kalimantan Selatan*
18. Kalimantan Barat	49	51	58	62	62	68	68	69	69	69	69	69	69	69	69	69	69	69	18. *Kalimantan Barat*
19. Kalimantan Timur	79	84	87	98	99	102	103	103	104	104	104	104	105	105	104	105	106	106	19. *Kalimantan Timur*
20. Kalimantan Tengah	26	27	33	36	36	42	42	42	43	43	43	43	43	43	43	43	43	44	20. *Kalimantan Tengah*
21. Sulawesi Tengah	25	28	29	32	32	36	36	36	36	36	36	36	36	36	36	36	36	37	21. *Sulawesi Tengah*
22. Sulawesi Selatan	92	100	111	111	113	119	119	122	121	121	121	122	122	122	123	124	122	125	22. *Sulawesi Selatan*
23. Sulawesi Utara	48	48	49	52	52	53	53	53	53	53	53	53	53	53	53	53	53	53	23. *Sulawesi Utara*
24. Gorontalo	13	10	11	12	12	29	30	30	30	30	30	30	16	16	14	16	16	16	24. *Gorontalo*
25. Sulawesi Barat	8	8	9	11	11	14	15	16	16	16	16	16	14	14	16	14	14	14	25. *Sulawesi Barat*
26. Sulawesi Tenggara	21	22	23	25	25	13	13	13	13	13	13	14	30	30	30	30	30	31	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	32	33	36	35	35	41	41	42	42	42	42	43	43	43	43	43	43	43	27. *Nusa Tenggara Barat*
28. Bali	70	72	73	72	72	80	80	80	80	80	81	81	81	81	82	82	82	83	28. *Bali*
29. Nusa Tenggara Timur	39	39	40	43	43	49	49	49	49	49	49	49	49	49	49	49	49	49	29. *Nusa Tenggara Timur*
30. Maluku	22	23	24	25	25	31	31	31	32	33	33	33	33	33	31	31	33	30	30. *Maluku*
31. Papua	32	35	38	41	41	50	54	54	54	54	55	55	55	55	54	54	55	54	31. *Papua*
32. Maluku Utara	11	12	13	13	13	14	14	14	14	14	14	14	14	14	17	17	14	18	32. *Maluku Utara*
33. Irian Jaya Barat	14	15	18	19	19	22	22	23	23	23	24	24	24	24	25	25	24	25	33. *Papua Barat*
34. Lainnya	18	18	18	17	17	17	17	17	18	18	18	17	17	17	17	17	17	17	34. *Others*
Total	**2.589**	**2.689**	**2.816**	**2.982**	**3.004**	**3.235**	**3.250**	**3.273**	**3.282**	**3.298**	**3.313**	**3.321**	**3.335**	**3.338**	**3.350**	**3.361**	**3.346**	**3.392**	***Total***

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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	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	Sep[r)]	Okt[r)]	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana iB	**25.927**	**32.304**	**48.264**	**64.355**	**94.884**	**113.079**	**119.586**	**123.308**	**128.302**	**140.980**	**139.496**	**140.915**	**146.629**	**139.636**	**142.870**	**149.994**	**148.952**	**154.202**	***Fund Disbursements iB***
a. Pembiayaan	20.445	26.149	38.199	46.886	68.181	90.540	93.509	96.805	99.427	102.655	101.689	103.713	109.116	108.767	112.844	117.592	120.910	124.946	*a. Financing*
Rupiah	19.530	24.878	35.879	44.938	64.817	86.322	89.181	92.462	94.932	97.847	96.959	98.622	103.762	103.133	106.795	111.317	114.826	118.626	*Rupiah*
Valas	915	1.270	2.320	1.948	3.364	4.217	4.328	4.343	4.494	4.808	4.730	5.091	5.354	5.634	6.049	6.275	6.084	6.320	*Foreign Exchange*
b. Antar Bank	991	1.437	1.978	3.036	4.138	4.313	3.716	3.661	3.847	4.846	4.587	4.970	5.882	5.113	5.197	5.826	4.491	4.527	*b. Inter-Bank*
c. Penempatan di BI	3.641	3.238	5.189	10.393	16.393	12.068	16.148	16.376	18.686	27.127	26.978	24.623	23.498	17.491	16.474	18.055	15.054	16.497	*c. Placements at BI*
d. Surat Berharga (tidak termasuk obligasi rekap)	829	1.302	2.683	3.786	5.733	5.823	5.924	6.162	5.892	5.902	5.798	7.094	7.591	7.647	7.927	7.960	7.884	7.563	*d. Money Instruments (not including recapitalization bonds)*
e. Penyertaan	6	41	79	83	88	47	47	47	47	47	47	47	47	47	47	47	47	47	*e. Equity participation*
f. Tagihan Lainnya	15	138	136	171	351	288	242	256	403	403	397	468	496	570	381	514	566	622	*f. Other claims*
Sumber Dana iB	**22.337**	**27.948**	**40.591**	**57.762**	**83.184**	**99.769**	**106.115**	**109.818**	**113.726**	**126.409**	**125.102**	**124.633**	**130.950**	**123.846**	**126.263**	**132.776**	**132.945**	**136.901**	***Sources of Funds iB***
a. DPK	20.672	25.473	36.852	52.271	76.036	92.021	97.741	101.794	105.330	115.415	116.517	114.616	119.639	114.018	115.206	119.279	121.018	123.673	*a. Third Party Funds*
Rupiah	19.818	24.324	35.449	50.266	72.807	88.471	94.303	98.274	101.649	110.910	112.214	110.000	113.994	108.317	109.689	113.299	115.683	118.236	*Rupiah*
Giro Wadiah	3.180	2.925	3.741	5.403	7.914	7.872	9.116	10.053	9.242	10.678	11.391	9.376	11.004	9.780	10.128	10.989	11.599	11.091	*Wadiah Demand Deposit*
Deposito Mudharabah	10.208	12.919	19.273	28.484	42.206	53.854	57.369	59.982	63.127	67.942	68.842	67.825	68.643	64.574	64.662	65.498	66.864	68.790	*Mudharabah Time Deposits*
Tabungan Mudharabah	6.430	8.480	12.436	16.379	22.688	26.744	27.817	28.239	29.279	32.290	31.981	32.799	34.347	33.963	34.899	36.811	37.219	38.354	*Mudharabah Savings Accounts*
Valas	854	1.149	1.403	2.006	3.229	3.550	3.438	3.520	3.682	4.505	4.304	4.616	5.645	5.701	5.517	5.981	5.335	5.438	*Foreign Exchange*
Giro Wadiah	236	424	498	798	1.142	1.360	1.188	1.023	1.180	1.329	1.275	1.458	1.860	1.702	1.810	1.726	1.720	1.724	*Wadiah Demand Deposit*
Deposito Mudharabah	618	726	870	1.111	1.869	1.914	1.980	2.207	2.211	2.864	2.704	2.828	3.438	3.345	3.050	3.390	2.857	2.966	*Mudharabah Time Deposits*
Tabungan Mudharabah	-	-	35	96	218	277	269	291	291	312	324	330	347	654	656	865	758	748	*Mudharabah Savings Accounts*
b. Kewajiban Kepada BI	32	32	68	6	3	1	1	1	1	0	0	0	0	0	0	0	0	0	*b. Liabilities at BI*
c. Antar Bank	874	1.499	2.419	3.717	4.924	5.053	5.365	4.658	4.961	6.648	4.119	5.291	6.446	5.230	6.400	8.195	6.200	7.316	*c. Inter-Bank*
d. Surat Berharga	268	350	311	340	325	540	540	540	539	924	819	849	850	820	820	1.552	1.558	1.572	*d. Money Instruments*
e. Pinjaman yang Diterima	181	161	150	512	483	481	780	1.072	1.071	1.520	1.652	1.652	1.602	1.752	1.752	1.752	1.752	-	*e. Loans received*
Rupiah	181	161	150	512	483	481	780	1.072	1.071	1.520	1.652	1.652	1.602	1.752	1.752	1.752	1.752	1.752	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Lainnya	285	401	727	845	1.321	1.581	1.588	1.656	1.714	1.783	1.891	2.123	2.318	1.924	1.982	1.884	2.278	2.471	*f. Other Liabilities*
g. Setoran Jaminan	25	32	64	69	90	92	99	97	111	119	103	101	96	103	104	114	139	117	*g. Guarantee Deposits*
Komponen Modal																			***Capital Components***
a. Modal Disetor	991	1.017	1.752	1.946	5.965	6.311	6.311	6.311	6.311	6.611	6.611	6.911	7.362	6.911	7.011	6.911	6.911	6.911	*a. Paid-In Capital*
b. Cadangan	268	275	335	449	491	579	578	579	579	579	585	580	585	584	611	909	911	907	*b. Reserves*
c. L/R tahun berjalan	355	481	432	790	1.051	1.051	1.205	1.319	1.515	1.475	128	362	581	728	994	1.296	1.528	1.752	*c. Current Earnings (Profit/Loss)*
d. L/R tahun Lalu	27	149	152	315	527	1.068	1.068	1.068	1.068	1.069	2.478	2.407	2.128	2.185	2.200	1.902	1.902	1.897	*d. Retained Earnings (Profit/Loss)*
e. Perkiraan tambahan modal disetor	142	132	466	468	516	816	816	816	816	816	816	516	516	516	516	516	618	618	*e. Estimate of Additional Paid-In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Capital Loans*
SWBI (BUS & UUS)	**2.358**	**1.761**	**2.824**	**3.076**	**5.408**	**3.647**	**5.885**	**5.656**	**6.447**	**9.244**	**10.663**	**4.243**	**6.668**	**3.825**	**3.644**	**3.936**	**3.036**	**2.918**	***Bank Indonesia Syariah Money Certificates (BUS & UUS)***
Total Aset	**26.722**	**33.016**	**49.555**	**66.090**	**97.519**	**116.807**	**123.362**	**127.150**	**132.462**	**145.467**	**143.888**	**145.624**	**151.863**	**144.275**	**147.543**	**155.412**	**155.666**	**161.534**	***Total Assets***
Jaringan Kantor																			***Office Network***
Jumlah Bank	23	29	32	31	34	34	34	34	34	34	35	35	35	35	35	35	35	35	*Total Banks*
Jumlah Kantor 1)	509	568	790	998	1.477	1.632	1.652	1.659	1.690	1.702	1.778	1.971	1.852	1.856	1.911	1.964	2.003	2.061	*Total Bank Offices [1)]*

Ket: [1)] Tidak termasuk Gerai Muamalat
[r)] revisi

Note: [1)] Excluding Gerai Muamalat
[2)] Revised

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

Indikator	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	Sep[r)]	Okt[r)]	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana iB	**19.839**	**25.663**	**33.026**	**46.386**	**76.602**	**90.752**	**95.943**	**97.970**	**102.065**	**112.853**	**111.253**	**109.918**	**113.994**	**108.277**	**110.857**	**115.884**	**114.973**	**117.600**	***Fund Disbursements iB***
a. Pembiayaan	16.113	20.717	26.109	34.452	56.357	74.413	76.838	79.304	81.256	83.704	82.726	83.611	87.710	87.015	90.195	93.408	95.187	97.264	*a. Financing*
Rupiah	15.224	19.602	24.422	33.190	53.864	71.085	73.461	75.941	77.791	80.038	79.159	79.997	83.932	83.128	85.972	89.012	90.987	92.937	*Rupiah*
Valas	889	1.115	1.688	1.261	2.493	3.328	3.377	3.362	3.465	3.665	3.568	3.615	3.778	3.886	4.222	4.396	4.200	4.327	*Foreign Exchange*
b. Antar Bank	535	672	1.016	1.415	1.968	2.316	1.781	1.532	1.715	2.571	2.338	2.429	2.980	2.534	2.356	3.189	2.300	2.383	*b. Inter-Bank*
c. Penempatan di BI	2.715	3.286	3.827	7.345	12.642	8.486	11.724	11.360	13.465	20.975	20.686	17.153	16.191	11.434	11.004	11.859	10.061	10.788	*c. Placements at BI*
d. Surat Berharga (tidak termasuk obligasi rekap)	457	766	1.859	2.922	5.203	5.211	5.312	5.471	5.179	5.166	5.082	6.222	6.571	6.683	6.878	6.882	6.817	6.497	*d. Money Instruments (not including recapitalization bonds)*
e. Penyertaan	6	41	79	83	88	47	47	47	47	47	47	47	47	47	47	47	47	47	*e. Equity participation*
f. Tagihan Lainnya	14	182	136	169	344	279	242	256	403	391	374	454	495	565	377	497	561	621	*f. Other claims*
Sumber Dana iB	**18.509**	**23.960**	**30.546**	**43.858**	**69.992**	**83.753**	**88.796**	**90.708**	**94.923**	**105.500**	**103.683**	**101.892**	**106.551**	**100.531**	**102.580**	**107.987**	**107.923**	**110.925**	***Sources of Funds iB***
a. DPK	17.216	21.966	27.734	39.624	64.335	77.518	82.175	84.501	88.275	96.548	96.886	93.985	97.788	92.731	93.630	96.565	97.779	99.278	*a. Third Party Funds*
Rupiah	16.380	20.880	26.498	37.881	61.404	74.458	79.213	81.504	85.091	92.571	93.065	90.035	93.417	88.252	89.297	91.872	93.480	94.971	*Rupiah*
Giro Wadiah	2.523	2.624	2.250	3.612	6.620	6.193	7.244	7.901	7.503	8.874	9.437	7.406	9.093	7.992	8.112	9.028	9.447	8.829	*Wadiah Demand Deposit*
Deposito Mudharabah	8.456	10.555	14.588	21.510	35.350	45.717	48.566	49.936	53.284	57.067	57.412	56.044	56.431	52.803	52.885	53.312	54.446	55.579	*Mudharabah Time Deposits*
Tabungan Mudharabah	5.401	7.702	9.659	12.759	19.435	22.547	23.403	23.667	24.304	26.630	26.216	26.585	27.892	27.457	28.300	29.531	29.588	30.564	*Mudharabah Savings Accounts*
Valas	836	1.085	1.237	1.743	2.931	3.060	2.962	2.997	3.184	3.977	3.821	3.950	4.371	4.479	4.334	4.693	4.299	4.307	*Foreign Exchange*
Giro Wadiah	232	262	465	683	1.095	1.301	1.140	972	1.135	1.274	1.233	1.413	1.818	1.660	1.750	1.680	1.673	1.678	*Wadiah Demand Deposit*
Deposito Mudharabah	604	823	772	1.060	1.834	1.755	1.817	2.022	2.046	2.699	2.581	2.528	2.541	2.508	2.307	2.506	2.277	2.315	*Mudharabah Time Deposits*
Tabungan Mudharabah	-	-	-	-	2	3	4	3	3	4	7	9	12	311	276	507	348	314	*Mudharabah Savings Accounts*
b. Kewajiban Kepada BI	32	32	68	6	3	1	1	1	1	0	0	0	0	0	0	0	0	0	*b. Liabilities at BI*
c. Antar Bank	603	1.049	1.736	3.005	3.944	4.342	4.398	3.639	4.058	5.416	3.166	4.104	4.924	4.246	5.458	6.978	5.343	6.645	*c. Inter-Bank*
d. Surat Berharga	247	329	311	340	325	340	340	340	340	725	620	650	651	621	621	1.353	1.359	1.373	*d. Money Instruments*
e. Pinjaman yang Diterima	179	154	150	112	81	80	379	671	670	1.119	1.251	1.251	1.201	1.351	1.351	1.351	1.351	1.351	*e. Loans received*
Rupiah	179	154	150	112	81	80	379	671	670	1.119	1.251	1.251	1.201	1.351	1.351	1.351	1.351	1.351	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Lainnya	215	400	513	735	1.236	1.399	1.426	1.476	1.491	1.603	1.685	1.828	1.920	1.507	1.447	1.659	1.987	2.197	*f. Other Liabilities*
g. Setoran Jaminan	17	31	35	36	69	72	76	80	87	89	74	74	68	75	72	80	103	81	*g. Guarantee Deposits*
Komponen Modal																			***Capital Components***
a. Modal Disetor	991	1.001	1.701	1.946	5.965	6.311	6.311	6.311	6.311	6.611	6.611	6.911	7.362	6.911	6.911	6.911	6.911	6.911	*a. Paid-In Capital*
b. Cadangan	268	275	335	449	491	579	578	579	579	579	585	580	585	584	611	909	911	907	*b. Reserves*
c. L/R tahun berjalan	310	459	499	499	776	759	861	978	1.084	1.065	60	244	399	458	640	861	1.028	1.187	*c. Current Earnings (Profit/Loss)*
d. L/R tahun Lalu	24	143	138	295	499	1.052	1.052	1.052	1.052	1.054	2.338	2.260	1.931	2.120	2.134	1.836	1.836	1.831	*d. Retained Earnings (Profit/Loss)*
e. Perkiraan tambahan modal disetor	142	132	466	468	516	816	816	816	816	816	816	516	516	516	516	516	618	618	*e. Estimate of Additional Paid-In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Capital Loans*
SWBI (BUS & UUS)	**2.358**	**2.599**	**2.824**	**3.076**	**5.408**	**3.647**	**5.885**	**5.656**	**6.447**	**9.244**	**10.663**	**4.243**	**6.668**	**3.825**	**3.644**	**3.936**	**3.036**	2.918	***Bank Indonesia Syariah Money Certificates (BUS & UUS)***
Total Aset	**21.151**	**27.286**	**34.036**	**48.014**	**79.186**	**94.325**	**99.480**	**101.597**	**105.905**	**116.930**	**115.296**	**114.306**	**118.951**	**112.624**	**114.951**	**120.455**	**120.705**	123.830	***Total Assets***
Jaringan Kantor																			***Office Network***
Jumlah Bank	3	3	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*Total Banks*
Jumlah Kantor [1)]	346	398	576	711	1.215	1.332	1.349	1.354	1.380	1.390	1.424	1.410	1.449	1.446	1.488	1.518	1.532	1.587	*Total Bank Offices [1)]*

Ket: [1)] Tidak termasuk Gerai Muamalat
[r)] revisi

Note: [1)] Excluding Gerai Muamalat
[2)] Revised

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

Indikator	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana iB	**6.087**	**10.099**	**15.238**	**17.969**	**18.282**	**22.327**	**23.643**	**25.338**	**26.237**	**28.127**	**28.243**	**30.998**	**32.635**	**31.359**	**32.014**	**34.110**	**33.979**	**36.602**	***Fund Disbursements iB***
a. Pembiayaan	4.332	7.227	12.090	12.435	11.824	16.127	16.672	17.502	18.171	18.952	18.963	20.102	21.405	21.752	22.649	24.184	25.723	27.682	*a. Financing*
Rupiah	4.305	6.910	11.457	11.748	10.953	15.237	15.720	16.521	17.142	17.809	17.800	18.625	19.830	20.005	20.823	22.305	23.840	25.689	*Rupiah*
Valas	26	318	632	687	871	890	952	981	1.029	1.143	1.163	1.476	1.575	1.747	1.827	1.879	1.884	1.992	*Foreign Exchange*
b. Antar Bank	457	996	962	1.621	2.170	1.997	1.935	2.128	2.132	2.276	2.249	2.540	2.902	2.579	2.841	2.636	2.191	2.144	*b. Inter-Bank*
c. Penempatan di BI	926	1.254	1.362	3.048	3.751	3.582	4.424	5.016	5.221	6.152	6.292	7.470	7.307	6.058	5.470	6.196	4.993	5.709	*c. Placements at BI*
d. Surat Berharga (tidak termasuk obligasi rekap)	372	622	824	864	530	613	613	692	713	736	716	872	1.020	964	1.049	1.077	1.067	1.066	*d. Money Instruments (not including recapitalization bonds)*
e. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Equity participation*
f. Tagihan Lainnya	1	-	-	1	7	9	0	0	0	12	23	14	2	5	4	17	5	1	*f. Other claims*
Sumber Dana iB	**3.828**	**7.061**	**10.044**	**13.903**	**13.191**	**16.016**	**17.319**	**19.110**	**18.803**	**20.908**	**21.419**	**22.740**	**24.399**	**23.315**	**23.683**	**24.789**	**25.022**	**25.976**	***Sources of Funds iB***
a. DPK	3.456	6.045	9.118	12.648	11.702	14.503	15.566	17.293	17.055	18.867	19.631	20.631	21.851	21.287	21.575	22.714	23.239	24.395	*a. Third Party Funds*
Rupiah	3.438	6.003	8.952	12.385	11.403	14.013	15.090	16.769	16.558	18.339	19.148	19.965	20.577	20.065	20.392	21.427	22.202	23.264	*Rupiah*
Giro Wadiah	657	836	1.490	1.791	1.294	1.679	1.872	2.152	1.740	1.804	1.954	1.971	1.911	1.788	2.017	1.961	2.153	2.263	*Wadiah Demand Deposit*
Deposito Mudharabah	1.752	3.416	4.684	6.974	6.856	8.137	8.804	10.046	9.843	10.875	11.430	11.781	12.212	11.771	11.776	12.186	12.417	13.212	*Mudharabah Time Deposits*
Tabungan Mudharabah	1.030	1.751	2.777	3.620	3.253	4.197	4.414	4.572	4.975	5.660	5.765	6.214	6.454	6.506	6.599	7.280	7.632	7.790	*Mudharabah Savings Accounts*
Valas	18	42	166	263	298	490	476	524	498	528	483	666	1.274	1.222	1.183	1.287	1.036	1.131	*Foreign Exchange*
Giro Wadiah	4	29	33	116	47	59	48	51	45	54	42	45	41	42	60	45	47	46	*Wadiah Demand Deposit*
Deposito Mudharabah	14	13	98	51	35	158	163	185	165	165	123	301	897	837	743	884	580	651	*Mudharabah Time Deposits*
Tabungan Mudharabah	-	-	35	96	217	273	265	288	288	308	317	321	335	343	380	358	410	434	*Mudharabah Savings Accounts*
b. Kewajiban Kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Liabilities at BI*
c. Antar Bank	271	902	684	712	981	711	966	1.019	903	1.232	953	1.187	1.522	985	942	1.217	857	671	*c. Inter-Bank*
d. Surat Berharga	21	21	-	-	-	200	200	200	199	199	199	199	199	199	199	199	199	199	*d. Money Instruments*
e. Pinjaman yang Diterima	1	1	0	400	402	401	401	401	401	401	401	401	401	401	401	401	401	401	*e. Loans received*
Rupiah	1	1	0	400	402	401	401	401	401	401	401	401	401	401	401	401	401	401	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Lainnya	70	73	214	111	86	182	163	180	222	180	206	296	398	416	534	225	291	274	*f. Other Liabilities*
g. Setoran Jaminan	8	19	29	33	21	20	23	17	23	30	29	27	28	28	32	34	36	36	*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	45	81	(66)	291	275	292	344	341	432	410	67	118	181	271	354	434	500	565	*c. Current Earnings (Profit/Loss)*
d. L/R tahun Lalu	3	6	14	20	28	15	15	15	15	15	140	147	197	66	66	66	66	66	*d. Retained Earnings (Profit/Loss)*
e. Perkiraan tambahan modal disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Estimate of Additional Paid-In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Capital Loans*
SWBI (BUS & UUS)	**2.358**	**2.599**	**2.824**	**3.076**	**5.408**	**3.647**	**5.885**	**5.656**	**6.447**	**9.244**	**10.663**	**4.243**	**6.668**	**3.825**	**3.644**	**3.936**	**3.036**	**2.918**	***Bank Indonesia Syariah Money Certificates (BUS & UUS)***
Total Aset	**5.571**	**9.252**	**15.519**	**18.076**	**18.333**	**22.482**	**23.881**	**25.553**	**26.557**	**28.536**	**28.592**	**31.318**	**32.912**	**31.652**	**32.593**	**34.957**	**34.962**	**37.704**	***Total Assets***
Jaringan Kantor																			***Office Network***
Jumlah Bank	20	26	27	25	23	23	23	23	23	23	24	24	24	24	24	24	24	24	*Total Banks*
Jumlah Kantor [1)]	163	170	214	287	262	300	303	305	310	312	354	561	403	410	423	446	471	474	*Total Bank Offices [1)]*

Ket: [1)] Tidak termasuk Gerai Muamalat

Note: [1)] Excluding Gerai Muamalat

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

Indikator	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Bank Umum Syariah	21.151	27.286	34.036	48.014	79.186	94.325	99.480	101.597	105.905	116.930	115.296	114.306	118.951	112.624	114.951	120.455	120.705	123.830	*Syariah Commercial Banks*
Unit Usaha Syariah	5.571	9.252	15.519	18.076	18.333	22.482	23.881	25.553	26.557	28.536	28.592	31.318	32.912	31.652	32.593	34.957	34.962	37.704	*Syariah Business Units*

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

Indikator	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Pembiayaan iB	**20.445**	**27.944**	**38.195**	**46.886**	**68.181**	**90.540**	**92.839**	**96.805**	**99.427**	**102.655**	**101.689**	**103.713**	**109.116**	**108.767**	**112.844**	**117.592**	**120.910**	**124.946**	***Financing iB***
a. Lancar	18.583	25.494	35.076	41.931	63.006	82.573	84.679	88.413	91.030	95.480	93.787	95.314	100.720	100.216	104.365	109.499	112.751	116.219	*a. Current*
b. Dalam Perhatian Khusus	891	1.319	1.610	3.074	3.114	4.768	4.907	5.377	5.672	4.587	5.181	5.469	5.385	5.454	5.174	4.709	4.625	5.259	*b. Special Mention*
c. Kurang Lancar	353	321	525	435	677	1.078	1.473	1.367	1.055	1.075	982	806	841	905	975	1.250	1.338	1.306	*c. Sub-Standard*
d. Diragukan	236	267	224	582	332	465	348	279	309	297	487	739	745	606	609	555	598	592	*d. Doubtful*
e. Macet	383	543	759	865	1.052	1.655	1.432	1.368	1.361	1.216	1.252	1.384	1.424	1.586	1.721	1.579	1.596	1.569	*e. Lost*
Non Performing Financing (Nominal)	**971**	**1.131**	**1.509**	**1.882**	**2.061**	**3.198**	**3.253**	**3.015**	**2.725**	**2.588**	**2.722**	**2.930**	**3.011**	**3.098**	**3.304**	**3.384**	**3.533**	**3.468**	***Non Performing Financing (Nominal)***
Rasio Non Performing Loan (%)	**4,75**	**4,05**	**3,95**	**4,01**	**3,02**	**3,53**	**3,50**	**3,11**	**2,74**	**2,52**	**2,68**	**2,82**	**2,76**	**2,85**	**2,93**	**2,88**	**2,92**	**2,78**	***Non Performing Loan Ratio (%)***

Tabel 2.6 Komposisi DPK Perbankan Syariah
(Composition of Third Party Funds of Sharia Banks)
Miliar Rp *(Billion Rp)*

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Agustus 2011		Desember 2011		Agustus 2012		*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)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	
Giro Wadiah iB	**3.750**	**13,39**	**4.238**	**11,50**	**6.202**	**11,86**	**9.056**	**11,91**	**9.233**	**10,03**	**12.006**	**11,8%**	**12.815**	**10,36**	***Current iB***
Rupiah	3.459	12,35	3.741	10,15	5.403	10,34	7.914	10,41	**7.872**	**8,55**	10.678	10,5%	11.091	8,97	*Rupiah*
Valas	291	1,04	498	1,35	798	1,53	1.142	1,50	**1.360**	**1,48**	1.329	1,3%	1.724	1,39	*Foreign Exchange*
Deposito Mudharabah iB	**14.807**	**52,86**	**20.143**	**54,66**	**29.595**	**56,62**	**44.075**	**57,97**	**55.768**	**60,60**	**70.806**	**69,6%**	**71.757**	**58,02**	***Deposits iB***
Rupiah	13.971	49,88	19.273	52,30	28.484	54,49	42.206	55,51	**53.854**	**58,52**	67.942	66,7%	68.790	55,62	*Rupiah*
Valas	836	2,98	870	2,36	1.111	2,13	1.869	2,46	**1.914**	**2,08**	2.864	2,8%	2.966	2,40	*Foreign Exchange*
Tabungan Mudharabah iB	**9.453**	**33,75**	**12.471**	**33,84**	**16.475**	**31,52**	**22.906**	**30,13**	**27.021**	**29,36**	**32.602**	**32,0%**	**39.102**	**31,62**	***Savings iB***
Rupiah	9.453	33,75	12.436	33,74	16.379	31,33	22.688	29,84	**26.744**	**29,06**	32.290	31,7%	38.354	31,01	*Rupiah*
Valas	-	0,00	35	0,10	96	0,18	218	0,29	**277**	**0,30**	312	0,3%	748	0,60	*Foreign Exchange*
Total DPK iB	**28.011**	**100**	**36.852**	**100**	**52.271**	**100**	**76.036**	**100**	**92.021**	**100,00**	**115.415**	**113,4%**	**123.673**	**100,00**	***Total Third Party Funds iB***
Rupiah	26.884	95,98	35.449	96,19	50.266	96,16	72.807	95,75	**88.471**	**96,14**	110.910	108,9%	118.236	95,60	*Rupiah*
Valas	1.127	4,02	1.403	3,81	2.006	3,84	3.229	4,25	**3.550**	**3,86**	4.505	4,4%	5.438	4,40	*Foreign Exchange*

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	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro iB																			***Wadiah Current iB***
Rupiah	1,28	1,07	1,21	1,04	1,26	0,97	1,51	1,45	1,51	2,15	2,62	2,00	1,76	1,81	1,79	1,68	0,95	1,10	*Rupiah*
Valas	1,12	1,08	0,95	0,38	0,77	0,34	1,20	0,65	1,29	1,13	1,24	1,21	1,05	0,51	0,31	0,48	0,31	0,28	*Foreign Exchange*
Deposito iB																		-	***Mudharabah Deposits iB***
Rupiah	9,75	7,97	8,61	7,48	7,03	6,28	7,78	8,05	7,69	7,46	7,28	7,12	6,87	6,98	6,97	6,83	6,09	6,21	*Rupiah*
Valas	3,87	5,71	2,69	3,18	4,35	2,77	3,22	3,09	2,98	3,36	4,70	4,41	3,87	4,00	3,82	3,77	3,29	3,12	*Foreign Exchange*
Tabungan iB																		-	***Mudharabah Savings iB***
Rupiah	3,72	3,32	3,61	2,76	3,08	2,92	2,93	2,85	2,91	3,23	3,13	3,08	2,85	2,78	2,73	2,65	2,23	2,30	*Rupiah*
Valas	-	0,63	0,92	1,01	0,92	0,89	1,02	0,89	1,18	0,87	0,87	0,84	0,73	1,08	1,64	3,92	1,00	0,87	*Foreign Exchange*

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	2006	2007	2008	2009	2010	2011					2012								*Sektor Ekonomi*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pertanian, perburuan dan sarana pertanian	11,34	15,97	16,34	17,78	14,91	14,70	14,84	14,45	14,16	13,72	13,85	13,64	13,85	13,24	13,23	12,94	12,78	14,15	*1. Agriculture, hunting and agricultural facilities*
Rupiah	11,50	15,97	16,36	17,78	14,97	15,14	14,96	14,85	14,54	14,04	13,92	13,70	13,91	13,28	13,27	12,96	12,80	14,21	*Rupiah*
Valas	0,00	0,00	0,00	-	12,11	9,95	12,05	9,90	9,90	9,89	12,05	12,05	12,11	12,05	12,05	12,05	12,05	12,05	*Foreign Exchange*
2. Pertambangan	12,58	12,59	15,57	15,44	16,29	12,35	11,06	11,52	11,27	12,22	12,25	12,22	12,83	12,44	12,19	12,01	11,45	11,63	*2. Mining*
Rupiah	15,49	13,96	10,39	14,20	14,32	14,77	13,21	13,21	12,55	13,70	14,02	13,64	14,16	13,88	13,65	13,49	13,33	13,65	*Rupiah*
Rupiah	1,52	10,33	22,74	18,51	19,03	9,09	8,02	8,84	9,22	9,60	9,23	9,70	10,47	9,89	9,87	9,45	7,80	7,92	*Foreign Exchange*
3. Valas	12,17	15,01	14,68	15,48	13,99	14,62	14,67	14,67	13,70	13,49	13,50	13,32	13,61	13,25	13,04	13,31	13,25	13,04	*3. Manufacturing*
Rupiah	12,33	16,33	15,58	15,34	14,32	15,00	14,90	14,87	13,79	13,56	13,58	13,41	13,69	13,35	13,18	13,43	13,37	13,40	*Rupiah*
Valas	4,98	6,40	2,49	39,77	10,04	10,10	11,75	11,87	11,90	11,78	11,82	11,85	12,39	11,65	10,89	11,42	11,30	8,87	*Foreign Exchange*
4. Listrik, gas dan air	15,17	15,40	13,90	15,30	15,34	14,45	14,44	14,22	14,20	14,03	13,96	13,76	15,32	13,44	13,42	13,26	13,21	13,16	*4. Electricity, gas and water*
Rupiah	15,17	15,80	18,97	16,18	16,31	14,92	14,87	14,63	14,60	14,56	14,47	14,23	15,96	13,82	13,81	13,76	13,76	13,69	*Rupiah*
Valas	0,00	9,27	10,42	10,76	7,86	8,63	8,13	8,14	8,16	10,30	10,28	10,24	10,51	10,19	10,20	9,83	9,73	9,73	*Foreign Exchange*
5. Konstruksi	10,47	15,51	13,67	13,49	14,32	14,13	14,01	13,95	13,75	14,32	14,42	14,31	14,40	14,04	13,99	13,97	13,54	13,52	*5. Construction*
Rupiah	11,29	16,03	13,90	14,15	14,63	14,32	14,21	14,11	13,90	14,54	14,67	14,55	14,59	14,34	14,22	14,18	13,80	13,78	*Rupiah*
Valas	0,00	3,20	8,85	4,60	9,91	12,29	12,10	12,43	12,30	12,11	12,25	12,22	12,67	12,06	12,23	12,29	11,51	11,42	*Foreign Exchange*
6. Perdagangan, restoran dan hotel	8,71	15,78	17,00	19,34	19,64	19,77	19,46	19,41	19,18	19,25	19,34	19,23	20,60	19,02	19,02	18,83	18,58	19,03	*6. Trade, restaurants and hotels*
Rupiah	8,73	15,75	17,08	19,49	20,18	20,17	19,85	19,78	19,55	19,60	19,67	19,55	20,98	19,31	19,32	19,14	18,85	19,32	*Rupiah*
Valas	7,01	16,40	15,00	12,04	9,32	9,10	9,10	9,08	8,97	8,99	9,03	8,94	8,40	8,73	8,67	8,41	8,85	8,82	*Foreign Exchange*
7. Pengangkutan, pergudangan dan komunikasi	16,09	14,28	16,00	15,24	15,49	15,36	15,47	15,35	15,25	15,08	15,08	14,95	16,02	15,04	14,73	14,58	14,85	14,66	*7. Transportation, warehousing and communications*
Rupiah	16,55	15,54	16,85	15,80	16,38	16,57	16,37	16,42	16,36	16,20	16,17	16,03	17,23	16,21	15,98	15,71	15,94	15,90	*Rupiah*
Valas	10,50	6,75	9,49	8,12	9,60	8,46	9,40	9,08	9,21	9,12	9,15	9,11	9,49	9,50	8,82	9,07	9,16	8,94	*Foreign Exchange*
8. Jasa Dunia usaha	15,09	15,19	15,97	15,26	15,03	14,68	14,80	14,50	14,54	14,37	14,37	14,34	15,21	14,33	14,31	14,27	14,26	14,42	*8. Business Services*
Rupiah	15,31	15,85	16,82	15,54	15,38	14,83	14,89	14,64	14,69	14,51	14,51	14,48	15,36	14,47	14,48	14,45	14,44	14,59	*Rupiah*
Valas	4,63	6,57	3,93	8,22	5,88	7,84	8,39	8,28	8,08	8,89	8,91	9,02	9,60	9,20	8,65	9,35	8,89	8,87	*Foreign Exchange*
9. Jasa sosial/masyarakat	10,66	12,95	14,04	16,89	17,91	15,71	15,56	15,19	14,72	14,57	14,40	13,86	15,54	14,22	14,11	13,82	14,02	13,45	*9. Social Services*
Rupiah	11,15	12,95	14,04	16,89	17,91	15,84	15,69	15,31	14,82	14,67	14,48	13,93	15,64	14,28	14,18	13,88	14,08	13,50	*Rupiah*
Valas	0,00	0,00	0,00	-	8,00	8,00	8,00	8,00	8,00	7,98	8,00	8,00	7,79	8,00	8,30	8,30	8,00	8,09	*Foreign Exchange*
10. Lain-lain	11,01	11,49	11,60	11,04	10,17	9,85	9,67	9,63	9,50	9,68	9,73	9,84	10,99	34,08	9,83	9,87	9,93	9,63	*10. Others*
Rupiah	11,12	11,58	11,82	11,41	10,47	10,17	9,98	9,92	9,79	9,99	10,05	10,22	11,42	35,62	10,28	10,30	10,34	10,03	*Rupiah*
Valas	8,69	0,47	0,09	0,13	0,70	0,25	0,25	0,73	0,84	0,78	0,80	0,70	0,69	0,57	0,54	0,53	0,15	0,08	*Foreign Exchange*

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	2006	2007	2008	2009	2010	2011					2012								*Type of Use*
						Ags	#REF!	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Modal Kerja	**11,71**	**15,51**	**16,49**	**16,99**	**16,55**	**15,86**	**15,85**	**15,58**	**15,40**	**15,33**	**15,37**	**15,20**	**15,28**	**15,16**	**15,04**	**14,93**	**14,81**	**14,96**	***Working Capital***
Rupiah	11,97	15,92	19,34	17,15	16,96	16,25	16,16	15,92	15,73	15,65	15,66	15,48	15,56	15,43	15,35	15,23	15,11	15,29	*Rupiah*
Valas	1,45	8,51	4,26	12,55	10,56	9,61	9,88	9,76	9,69	9,67	9,86	10,03	10,01	10,32	9,80	9,93	9,36	9,17	*Foreign Exchange*
Investasi	**13,34**	**13,87**	**13,67**	**13,75**	**14,54**	**14,57**	**14,54**	**14,44**	**14,44**	**14,42**	**14,46**	**14,47**	**14,55**	**14,39**	**14,40**	**14,34**	**14,44**	**14,34**	***Investment***
Rupiah	13,80	14,59	18,04	14,22	14,82	14,87	14,80	14,73	14,71	14,74	14,78	14,78	14,89	14,74	14,73	14,67	14,79	14,69	*Rupiah*
Valas	6,01	7,41	2,23	7,65	8,88	8,77	9,71	9,52	9,62	10,14	10,07	10,09	9,88	9,86	9,95	9,95	9,67	9,49	*Foreign Exchange*
Konsumsi	**10,99**	**11,48**	**11,58**	**11,03**	**10,16**	**9,85**	**9,67**	**9,63**	**9,49**	**9,68**	**9,73**	**9,84**	**10,49**	**34,06**	**9,82**	**9,86**	**9,92**	**9,63**	***Consumption***
Rupiah	11,10	11,56	14,32	11,40	10,47	10,17	9,98	9,92	9,78	9,99	10,05	10,22	10,92	35,61	10,27	10,30	10,34	10,03	*Rupiah*
Valas	8,69	0,47	0,01	0,13	0,70	0,25	0,25	0,73	0,84	0,78	0,80	0,70	0,63	0,57	0,54	0,53	0,15	0,08	*Foreign Exchange*

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

Indikator	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	#REF!	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana iB	**-**	**1.107**	**1.591**	**1.995**	**2.586**	**3.028**	**3.095**	**3.168**	**3.272**	**3.328**	**3.406**	**3.482**	**3.573**	**3.661**	**3.766**	**3.847**	**3.948**	**4.027**	***Disbursement of Fund iB***
Pembiayaan iB	-	877	1.257	1.587	2.060	2.577	2.563	2.620	2.692	2.676	2.727	2.819	2.910	2.997	3.106	3.218	3.314	3.336	*Financing iB*
Antar Bank Aktiva iB	-	230	334	408	525	451	532	548	580	652	679	663	663	664	660	628	634	691	*Interbank Assets iB*
Sumber Dana iB																			***Source of Funds iB***
Dana Pihak Ketiga	-	708	570	1.251	1.604	1.846	1.902	1.962	2.035	2.095	2.192	2.255	2.318	2.398	2.464	2.481	2.554	2.611	*Third Party Funds*
Tabungan iB Wadiah	-	87	10	234	285	347	373	376	394	412	426	431	438	448	450	449	466	473	*Wadiah Savings iB*
Tabungan iB Mudharabah	-	204	280	319	374	392	409	427	438	448	473	485	498	505	504	492	488	495	*Mudharabah Savings iB*
Deposito iB Mudharabah	-	417	280	697	945	1.107	1.121	1.160	1.204	1.235	1.294	1.339	1.383	1.444	1.509	1.540	1.600	1.643	*Deposit Mudharabah iB*
Antar Bank Passiva	-	174	-	353	521	685	691	688	691	694	677	686	695	701	724	764	788	804	*Interbank Liabilities*
Pinjaman yang Diterima	-	52	8	57	52	70	71	75	77	80	81	77	80	82	85	88	84	86	*Loan received*
Kewajiban Lainnya	-	3	271	18	19	27	26	28	28	23	26	28	31	32	36	29	28	27	*Other Liabilities*
Beberapa Komponen Modal																			***Some Components of Capital***
Modal Disetor	-	176	222	751	347	388	381	391	395	390	394	407	414	416	433	440	450	452	*Paid-In Capital*
Cadangan	-	21	28	456	42	58	59	59	59	50	51	55	56	57	63	64	64	64	*Reserves*
L/R Tahun berjalan	-	27	30	55	70	59	67	67	80	87	8	17	25	33	42	58	66	70	*Current Earnings (Profit/Loss)*
L/R Tahun Lalu	-	(9)	(15)	(22)	(25)	(27)	(26)	(26)	(26)	(26)	54	38	23	14	(19)	(23)	(23)	(23)	*Current Earnings (Profit/Loss)*

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

Indikator	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	#REF!	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset	**-**	**1.203**	**1.693**	**2.126**	**2.739**	**3.212**	**3.284**	**3.352**	**3.461**	**3.520**	**3.613**	**3.697**	**3.789**	**3.883**	**3.977**	**4.061**	**4.169**	**4.254**	***Assets***
Pembiayaan iB	**-**	**882**	**1.257**	**1.587**	**2.060**	**2.577**	**2.563**	**2.620**	**2.692**	**2.676**	**2.727**	**2.819**	**2.910**	**2.997**	**3.106**	**3.218**	**3.314**	**3.336**	***Financing iB***
Lancar	-	807	1.151	1.475	1.927	2.395	2.386	2.434	2.495	2.512	2.545	2.633	2.723	2.802	2.905	3.013	3.092	3.105	*Current*
Kurang Lancar	-	22	35	31	39	63	57	57	62	49	61	63	64	66	68	68	79	80	*Sub Standard*
Diragukan	-	22	21	31	30	42	40	47	45	45	40	41	39	41	45	45	50	51	*Doubtful*
Macet	-	31	49	50	65	77	80	82	90	70	82	82	84	88	88	93	92	99	*Lost*
Non Performing Financing (Nominal)	**-**	**75**	**105**	**112**	**134**	**182**	**178**	**186**	**197**	**164**	**182**	**186**	**187**	**195**	**201**	**206**	**221**	**230**	***Non Performing Financing (Nominal)***
Non Performing Financing (%)	**-**	**8,56**	**8,38**	**7,03**	**6,50**	**7,05**	**6,94**	**7,10**	**7,30**	**6,11**	**6,68**	**6,61**	**6,42**	**6,50**	**6,47**	**6,39**	**6,68**	**6,91**	***Non Performing Financing (%)***

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

Indikator	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	#REF!	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Bank Umum Syariah (BUS)																			*Sharia Commercial Banks*
Jumlah Bank	3	3	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*Total Banks*
Jumlah Kantor	346	398	576	711	1.215	1.332	1.349	1.354	1.380	1.390	1.424	1.410	1.449	1.446	1.488	1.518	1.532	1.587	*Total Bank Offices*
Unit Usaha Syariah (UUS)																			*Sharia Business Units*
Jumlah Bank	20	26	27	25	23	23	23	23	23	24	24	24	25	24	24	24	24	24	*Total Banks*
Jumlah Kantor	163	170	214	287	262	300	303	305	310	312	354	561	403	410	423	446	471	474	*Total Bank Offices*
BPR Syariah																			*Sharia Rural Bank*
Jumlah Bank	-	114	131	139	150	154	154	154	154	155	155	155	155	156	156	156	156	156	*Total Banks*
Jumlah Kantor	-	185	202	223	286	362	362	362	362	364	364	374	373	376	377	378	370	364	*Total Bank Offices*

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

Indikator	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
CAR (%)	**-**	**-**	**-**	**-**	**16,76**	**15,43**	**16,18**	**15,30**	**14,88**	**16,63**	**16,27**	**15,91**	**15,33**	**14,97**	**13,40**	**16,12**	**16,12**	**13,63**	***CAR (%)***
- Modal	-	-	-	-	9.578	10.170	10.257	10.359	10.397	11.297	11.845	11.970	11.894	11.886	12.092	12.864	12.864	13.205	*- Capital*
- ATMR	-	-	-	-	57.156	65.888	63.405	67.720	69.893	67.936	72.814	75.228	77.597	79.419	90.219	79.798	79.798	96.863	*- Risk Weighted Assets*
KAP																			*Earning Assset Quality*
APYD terhadap Aktiva	**-**	**-**	**-**	**-**	**96,84**	**96,25**	**96,31**	**96,70**	**96,89**	**94,38**	**96,64**	**95,89**	**96,66**	**96,62**	**96,89**	**95,74**	**98,03**	**97,89**	***Classified Earning assets to***
- APYD	-	-	-	-	2.121	3.122	3.225	2.932	2.855	757	441	905	457	459	424	611	281	302	*- Classified Earning Assets*
- Total Aktiva Produktif	-	-	-	-	67.230	83.314	87.484	88.860	91.748	13.471	13.095	22.002	13.690	13.575	13.641	14.322	14.250	14.298	*- Total Earning assets*
Rentabilitas																			*Profitability*
NOM (%)	**-**	**-**	**-**	**-**	**1,77**	**1,59**	**1,70**	**1,61**	**1,07**	**1,20**	**1,72**	**1,36**	**1,63**	**1,37**	**1,54**	**1,83**	**1,68**	**1,44**	***NOM (%)***
- Pendapatan	-	-	-	-	936	1.109	1.226	1.194	819	949	1.426	1.153	1.415	1.219	1.405	1.718	1.611	1.410	*- Net Operations Income*
- Rata-rata Aktiva	-	-	-	-	53.024	69.752	72.051	74.336	76.657	79.144	82.997	84.929	86.871	88.992	91.274	93.678	95.982	98.104	*- Average Earning Assets*
ROA (%)	**-**	**-**	**-**	**-**	**1,59**	**1,63**	**1,64**	**1,62**	**1,64**	**1,59**	**0,57**	**1,37**	**1,67**	**1,78**	**1,70**	**1,79**	**1,85**	**1,88**	***ROA (%)***
- Laba	-	-	-	-	960	1.360	1.426	1.428	1.443	1.460	652	1.577	1.931	2.010	1.943	2.066	2.149	2.185	*- Profit*
- Rata-Rata total aset	-	-	-	-	60.268	83.337	86.697	88.186	87.913	92.058	115.296	114.801	115.354	112.613	114.490	115.682	116.399	116.127	*- Average Assets*
BOPO (%)	**-**	**-**	**-**	**-**	**82,38**	**80,60**	**80,52**	**80,67**	**80,94**	**81,65**	**92,09**	**82,71**	**79,86**	**80,67**	**78,59**	**77,77**	**77,18**	**76,91**	***Operating Expenses to Operations Revenue (%)***
- Biaya Operasional	-	-	-	-	4.368	3.794	4.318	4.862	5.518	6.378	808	1.237	1.732	2.333	2.939	3.563	4.179	4.779	*- Operations Expenses*
- Pendapatan	-	-	-	-	5.302	4.707	5.363	6.027	6.817	7.812	877	1.495	2.168	2.892	3.739	4.582	5.414	6.214	*- Operations Income*
Likuiditas																			*Likuidity*
Short Term Mistmach (%)	**-**	**-**	**-**	**-**	**16,76**	**21,50**	**21,66**	**23,30**	**22,59**	**19,64**	**19,48**	**20,57**	**19,18**	**19,99**	**18,55**	**18,09**	**18,05**	**18,29**	***Short Term Mistmach (%)***
- Aktiva Jangka Pendek	-	-	-	-	9.578	15.206	16.459	18.046	18.436	16.779	16.428	16.886	16.130	16.318	15.379	15.773	15.868	16.411	*- Short-Term Assets*
- Kewajiban Jangka	-	-	-	-	57.156	70.711	76.005	77.437	81.614	85.448	84.322	82.101	84.103	81.625	82.905	87.207	87.889	89.707	*- Short-Term Liabilities*
FDR (%)	**-**	**-**	**-**	**-**	**87,60**	**95,99**	**93,51**	**93,85**	**91,41**	**91,41**	**114,83**	**116,95**	**116,57**	**116,76**	**118,40**	**120,01**	**117,58**	**118,46**	***FDR (%)***
- Pembiayaan	-	-	-	-	56.357	74.413	76.838	79.304	32.165	32.165	111.253	109.918	113.994	108.277	110.857	115.884	114.973	117.600	*- Financing*
- Dana Pihak Ketiga	-	-	-	-	64.335	77.518	82.175	84.501	35.186	35.186	96.886	93.985	97.788	92.731	93.630	96.565	97.779	99.278	*- Third Party Funds*

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

Indikator	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
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	0	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*>100 billion*
CAR																			*Capital Adequacy Ratio*
<12%	0	0	0	0	3	1	1	1	1	3	0	0	1	1	3	0	0	0	*<12%*
>12%	0	0	0	0	8	10	10	10	10	8	11	11	10	10	8	11	11	11	*>12%*
NPL																			*Non Performing Loan Ratio*
<5%	0	0	0	0	11	10	10	11	11	11	11	11	11	11	11	9	10	10	*<5%*
>5%	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	2	1	1	*>5%*
ROA																			*Return on Asset Ratio*
<1,5%	0	0	0	0	6	5	6	6	5	5	4	7	5	4	6	6	5	6	*<1,5%*
>1,5%	0	0	0	0	5	6	5	5	6	6	7	4	6	7	5	5	6	5	*>1,5%*
LDR																			*Loan to Deposit Ratio*
<50%	0	0	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	*<50%*
>50%	0	0	0	0	10	10	10	11	11	11	11	11	11	11	11	11	11	11	*>50%*

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DATA BPR

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

Indikator	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana																			***Fund Disbursements***
a. Kredit	16.948	20.540	25.472	28.001	33.844	39.732	39.665	40.259	40.681	41.100	41.424	42.485	43.557	44.472	45.448	46.637	47.605	47.947	*a. Credits*
b. Antar Bank Aktiva	4.956	6.009	5.841	8.075	10.033	9.094	10.442	10.711	11.476	12.434	12.419	12.083	11.373	11.183	11.220	11.000	10.732	11.258	*b. Inter-Bank Assets*
Sumber Dana																			***Source of Funds***
a. DPK	15.771	18.719	21.339	25.552	31.312	34.739	35.860	36.464	37.282	38.209	38.794	39.422	39.414	39.931	40.449	40.549	40.814	41.436	*a. Third Party Funds*
Deposito	11.190	12.701	14.204	17.280	21.455	24.345	24.949	25.336	25.788	26.174	26.596	27.090	27.086	27.198	27.508	27.647	27.915	28.479	*Time Deposits*
Tabungan	4.581	6.018	7.135	8.272	9.857	10.394	10.911	11.128	11.494	12.035	12.199	12.332	12.328	12.733	12.941	12.902	12.898	12.957	*Savings Deposits*
b. Antar Bank Pasiva	2.401	3.240	4.214	3.947	4.739	5.544	5.684	5.808	5.979	6.420	6.236	6.259	6.555	6.821	7.144	7.769	8.062	8.282	*b. Inter-Bank Liabilities*
c. Pinjaman yang Diterima	416	482	542	541	610	606	581	508	451	443	416	429	412	420	394	408	427	430	*c. Loans received*
d. Kewajiban Segera	145	189	250	328	373	488	368	358	395	389	370	363	382	390	393	424	421	365	*d. Immediate Liabilities*
Beberapa Komponen Modal																			***Several Components of Capital***
a. Modal Disetor	2.333	2.776	3.241	4.072	4.757	5.320	5.352	5.426	5.459	5.517	5.541	5.578	5.647	5.697	5.816	5.911	5.972	6.028	*a. Paid In Capital*
b. Cadangan	697	828	1.098	1.033	1.272	1.452	1.456	1.456	1.464	1.465	1.549	1.581	1.611	1.696	1.713	1.716	1.728	1.720	*b. Reserves*
c. L/R Tahun Berjalan	509	663	849	1.158	1.447	1.234	1.400	1.591	1.764	1.853	165	336	531	712	951	1.169	1.378	1.542	*c. Current Earnings*
d. L/R Tahun Lalu	129	38	(100)	(118)	(157)	(53)	(66)	(77)	(108)	(125)	1.399	1.177	865	347	151	109	52	40	*d. Retained Earnings (Profit/Loss)*

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

Indikator	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
LDR (%)	**87,37**	**80,03**	**82,54**	**79,61**	**79,02**	**84,26**	**81,81**	**81,59**	**80,67**	**78,54**	**78,35**	**79,47**	**81,33**	**82,21**	**82,71**	**83,62**	**84,43**	**83,63**	***LDR (%)***
- Total Kredit	16.953	20.684	25.480	28.012	33.878	39.777	39.711	40.304	40.728	41.144	41.467	42.526	43.601	44.523	45.499	46.690	47.660	48.000	- *Total Credit*
- Penghimpunan Dana	17.879	21.696	25.944	29.496	36.420	40.052	41.288	42.028	43.042	44.836	44.779	45.299	45.437	46.183	46.972	47.673	48.215	49.081	- *Funds collected*
- Modal Inti	1.525	4.149	4.926	5.691	6.450	7.153	7.251	7.370	7.443	7.551	8.146	8.213	8.171	7.974	8.039	8.163	8.236	8.314	- *Core Capital*
NPL (%)	**9,73**	**7,98**	**9,88**	**6,90**	**6,12**	**6,09**	**6,09**	**5,99**	**5,91**	**5,22**	**5,56**	**5,57**	**5,56**	**5,59**	**5,43**	**5,27**	**5,28**	**5,44**	***NPL (%)***
- Kredit Non Lancar	1.649	1.639	2.516	1.932	2.070	2.419	2.416	2.412	2.405	2.146	2.301	2.367	2.422	2.487	2.468	2.459	2.514	2.609	- *Non Current Credits*
- Total Kredit	16.948	20.540	25.472	28.001	33.844	39.732	39.665	40.259	40.681	41.100	41.424	42.485	43.557	44.472	45.448	46.637	47.605	47.947	- *Total Credit*
ROA (%)	**2,21**	**2,39**	**2,61**	**3,08**	**3,16**	**3,63**	**3,57**	**3,59**	**3,53**	**3,32**	**3,53**	**3,54**	**3,71**	**3,68**	**3,87**	**3,89**	**3,88**	**3,74**	***ROA (%)***
- L/R Tahun Berjalan	509	663	849	1.158	1.447	1.234	1.400	1.591	1.764	1.853	165	336	531	712	951	1.169	1.378	1.542	- *Current Earnings (Profit/Loss)*
- Total Aktiva	23.045	27.741	32.533	37.554	45.742	51.016	52.300	53.244	54.496	55.799	56.172	56.908	57.211	57.966	58.980	60.034	60.868	61.783	- *Total Aktiva*
ROE (%)	**19,25**	**20,98**	**22,67**	**25,08**	**26,71**	**30,43**	**30,53**	**30,84**	**30,91**	**29,46**	**31,36**	**31,53**	**32,80**	**32,49**	**34,04**	**34,32**	**34,33**	**33,34**	***ROE (%)***
- L/R Tahun Berjalan	509	663	849	1.158	1.447	1.234	1.400	1.591	1.764	1.853	165	336	531	712	951	1.169	1.378	1.542	- *Current Earnings (Profit Loss/*
- Modal Disetor	2.333	2.776	3.241	4.072	4.757	5.320	5.352	5.426	5.459	5.517	5.541	5.578	5.647	5.697	5.816	5.911	5.972	6.028	- *Paid In Capital*
- Cadangan Umum	312	384	506	546	661	762	762	764	767	772	787	808	830	874	891	901	906	908	- *General Reserve*

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

Lokasi	2006	2007	2008	2009	2010	2011					2012								*Location*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jawa Barat	4.354	4.818	5.868	7.061	8.511	9.079	9.234	9.383	9.528	9.771	9.828	10.008	9.970	10.048	10.223	10.307	10.347	10.517	*Jawa Barat*
Banten	388	512	632	737	907	1.032	951	979	1.030	1.056	1.055	1.068	1.089	1.125	1.133	1.139	1.152	1.179	*Banten*
DKI Jakarta	350	489	571	708	922	1.162	1.262	1.302	1.346	1.341	1.314	1.343	1.377	1.400	1.435	1.446	1.476	1.479	*DKI Jakarta*
D.I Yogyakarta	1.101	1.409	1.634	1.848	2.250	2.487	2.500	2.530	2.584	2.610	2.598	2.610	2.634	2.662	2.717	2.782	2.825	2.857	*D.I Yogyakarta*
Jawa Tengah	5.665	6.723	7.790	9.190	10.899	11.754	12.180	12.388	12.597	12.851	12.853	12.966	13.045	13.168	13.316	13.434	13.622	13.761	*Jawa Tengah*
Jawa Timur	3.145	3.616	4.030	4.739	5.607	6.129	6.294	6.356	6.509	6.562	6.656	6.709	6.690	6.767	6.915	7.142	7.236	7.378	*Jawa Timur*
Bengkulu	15	18	23	25	30	32	32	32	32	33	33	35	35	34	36	36	37	37	*Bengkulu*
Jambi	140	216	205	244	323	370	370	386	406	424	428	450	461	488	508	535	567	589	*Jambi*
Aceh	38	54	110	121	104	113	115	116	123	125	125	125	126	127	128	127	128	128	*Aceh*
Sumatera Utara	376	419	495	580	677	714	741	757	760	763	770	780	781	790	808	815	824	838	*Sumatera Utara*
Sumatera Barat	537	733	901	1.025	1.157	1.183	1.210	1.224	1.242	1.278	1.260	1.269	1.257	1.275	1.290	1.294	1.296	1.286	*Sumatera Barat*
Riau	247	392	491	601	735	820	848	858	856	899	928	938	952	985	987	978	989	987	*Riau*
Kepulauan Riau	428	620	855	1.349	2.161	2.685	2.734	2.774	2.798	2.836	2.913	2.967	2.985	3.028	3.100	3.191	3.277	3.318	*Kepulauan Riau*
Sumatera Selatan	206	336	394	520	645	767	784	797	821	834	912	907	873	884	922	971	987	1.001	*Sumatera Selatan*
Bangka Belitung	10	8	9	20	25	43	46	49	49	50	50	51	52	52	57	56	58	55	*Bangka Belitung*
Lampung	3.038	3.516	3.563	3.037	3.539	3.945	3.962	4.002	4.182	4.386	4.441	4.461	4.525	4.519	4.430	4.518	4.500	4.559	*Lampung*
Kalimantan Selatan	107	167	260	250	348	414	402	393	404	389	387	402	394	415	396	389	398	368	*Kalimantan Selatan*
Kalimantan Barat	307	403	511	577	670	749	759	767	782	820	820	849	865	889	898	924	958	986	*Kalimantan Barat*
Kalimantan Timur	99	154	193	233	272	252	258	269	269	282	270	265	268	259	262	265	268	268	*Kalimantan Timur*
Kalimantan Tengah	3	7	10	28	46	61	63	64	67	67	70	74	76	76	93	101	98	101	*Kalimantan Tengah*
Sulawesi Tengah	89	134	209	254	309	393	421	461	499	504	460	434	478	522	583	666	741	793	*Sulawesi Tengah*
Sulawesi Selatan	119	194	272	336	457	597	618	628	630	669	690	745	704	746	766	798	832	855	*Sulawesi Selatan*
Sulawesi Utara	131	171	194	241	395	519	542	546	585	625	641	653	660	674	702	716	705	732	*Sulawesi Utara*
Sulawesi Tenggara	31	47	57	65	68	74	73	76	75	80	80	79	78	80	85	89	91	93	*Sulawesi Tenggara*
Sulawesi Barat	-	-	3	2	3	4	3	4	4	4	4	4	4	5	5	5	5	5	*Sulawesi Barat*
Gorontalo	22	23	21	26	29	28	29	29	30	30	30	30	31	31	33	31	31	34	*Gorontalo*
Nusa Tenggara Barat	321	375	456	535	585	628	648	675	693	716	728	725	730	739	751	743	746	753	*Nusa Tenggara Barat*
Bali	1.467	1.851	2.318	2.663	3.431	4.160	4.341	4.454	4.625	4.801	4.825	4.920	4.960	5.062	5.218	5.311	5.383	5.461	*Bali*
Nusa Tenggara Timur	23	35	64	109	153	176	177	181	187	200	204	204	203	202	206	214	214	224	*Nusa Tenggara Timur*
Maluku	127	160	210	210	217	293	321	355	385	391	391	427	480	480	519	541	550	591	*Maluku*
Papua	162	137	184	215	231	288	305	328	317	314	315	314	328	337	362	374	406	424	*Papua*
Maluku Utara	1	1	1	2	8	13	13	13	13	13	14	14	14	14	15	15	16	15	*Maluku Utara*
Papua Barat	-	-	-	-	29	53	61	69	69	74	79	82	84	82	82	82	106	109	*Papua Barat*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Others*
Total	**23.045**	**27.741**	**32.533**	**37.554**	**45.742**	**51.016**	**52.300**	**53.244**	**54.496**	**55.799**	**56.172**	**56.908**	**57.211**	**57.966**	**58.980**	**60.034**	**60.868**	**61.783**	***Total***

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

Total Aset	2006	2007	2008	2009	2010	2011					2012								*Total Asset*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Total Aset BPR < 1 Miliar	111	85	56	46	25	23	24	19	18	16	16	16	15	17	14	12	13	10	*Total Asset Rural bank < 1 Billion*
Total Aset BPR 1 s.d 5 Miliar	835	651	536	429	341	303	290	289	279	264	262	259	255	254	252	251	250	247	*Total Asset Rural bank 1 up to 5 Billion*
Total Aset BPR 5 s.d 10 Miliar	479	527	511	479	433	382	377	373	383	387	370	363	369	371	357	346	347	346	*Total Asset Rural bank 5 up to 10 Billion*
Total Aset BPR > 10 Miliar	455	554	669	779	907	973	992	1.002	1.004	1.002	1.015	1.027	1.026	1.025	1.045	1.058	1.059	1.065	*Total Asset Rural bank > 10 Billion*
Total	**1.880**	**1.817**	**1.772**	**1.733**	**1.706**	**1.681**	**1.683**	**1.683**	**1.684**	**1.669**	**1.663**	**1.665**	**1.665**	**1.667**	**1.668**	**1.667**	**1.669**	**1.668**	***Total***

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

Kolektibilitas	2006	2007	2008	2009	2010	2011					2012								*Collectibility*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Kredit	**16.948**	**20.540**	**25.472**	**28.001**	**33.844**	**39.732**	**39.665**	**40.259**	**40.681**	**41.100**	**41.424**	**42.485**	**43.557**	**44.472**	**45.448**	**46.637**	**47.605**	**47.947**	***Credit***
a. Lancar	15.299	18.901	22.956	26.068	31.775	37.312	37.249	37.847	38.276	38.953	39.123	40.118	41.136	41.985	42.980	44.178	45.091	45.339	*a. Current*
b. Kurang Lancar	473	407	1.039	457	514	640	623	612	598	495	622	651	658	684	662	653	666	720	*b. Sub-Standard*
c. Diragukan	482	319	342	335	398	477	479	462	464	420	420	424	433	445	447	439	464	478	*c. Doubtful*
d. Macet	694	913	1.135	1.140	1.158	1.302	1.314	1.338	1.343	1.231	1.259	1.292	1.331	1.357	1.359	1.367	1.384	1.410	*d. Lost*
Non Performing Loan (Nominal)	**1.649**	**1.639**	**2.516**	**1.932**	**2.070**	**2.419**	**2.416**	**2.412**	**2.405**	**2.146**	**2.301**	**2.367**	**2.422**	**2.487**	**2.468**	**2.459**	**2.514**	**2.609**	***Non Performing Loan (Nominal)***
Rasio Non Performing Loan (%)	**9,73**	**7,98**	**9,88**	**6,90**	**6,12**	**6,09**	**6,09**	**5,99**	**5,91**	**5,22**	**5,56**	**5,57**	**5,56**	**5,59**	**5,43**	**5,27**	**5,28**	**5,44**	***Non Performing Loan Ratio (%)***

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

Lokasi	2006	2007	2008	2009	2010	2011					2012								*Location*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jawa Barat	413	379	408	417	427	483	492	485	487	455	474	490	483	484	489	490	498	517	*Jawa Barat*
Banten	36	42	43	70	81	99	95	96	97	85	90	92	96	97	96	94	92	98	*Banten*
DKI Jakarta	11	17	26	36	46	51	57	56	50	46	43	44	54	50	50	45	45	57	*DKI Jakarta*
D.I Yogyakarta	93	83	80	80	103	129	128	130	128	109	123	129	130	133	134	133	137	141	*D.I Yogyakarta*
Jawa Tengah	607	614	591	618	658	764	760	759	743	675	719	735	747	777	769	774	773	786	*Jawa Tengah*
Jawa Timur	184	170	157	155	176	230	230	235	231	194	211	221	221	232	231	231	244	243	*Jawa Timur*
Bengkulu	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*Bengkulu*
Jambi	4	9	11	14	14	14	14	14	13	13	13	14	14	15	15	15	16	17	*Jambi*
Aceh	6	6	7	33	10	9	9	8	8	6	7	7	7	7	8	8	8	8	*Aceh*
Sumatera Utara	33	27	29	35	39	45	44	45	51	48	50	51	50	45	45	47	45	45	*Sumatera Utara*
Sumatera Barat	33	32	40	67	87	83	80	80	80	66	73	75	76	79	77	74	80	85	*Sumatera Barat*
Riau	12	14	18	27	40	50	51	55	55	49	57	59	67	74	73	72	77	86	*Riau*
Kepulauan Riau	3	5	9	9	22	50	48	47	50	37	44	46	48	57	56	56	65	69	*Kepulauan Riau*
Sumatera Selatan	16	16	20	24	31	28	29	28	28	27	28	31	27	30	32	30	34	33	*Sumatera Selatan*
Bangka Belitung	2	2	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	2	*Bangka Belitung*
Lampung	45	58	909	84	52	54	53	51	54	51	57	56	61	58	55	66	68	71	*Lampung*
Kalimantan Selatan	5	5	5	9	8	23	20	19	19	12	13	10	11	12	10	10	11	14	*Kalimantan Selatan*
Kalimantan Barat	13	13	17	19	17	17	17	17	18	16	16	18	19	20	22	22	23	27	*Kalimantan Barat*
Kalimantan Timur	4	8	10	27	30	29	29	30	30	24	25	25	26	28	27	27	28	28	*Kalimantan Timur*
Kalimantan Tengah	0	0	0	1	2	2	2	2	3	4	4	4	4	4	4	4	4	4	*Kalimantan Tengah*
Sulawesi Tengah	3	2	4	4	4	6	6	6	6	4	5	6	7	7	8	7	6	7	*Sulawesi Tengah*
Sulawesi Selatan	9	11	11	13	19	18	18	17	16	15	14	14	14	15	15	13	14	15	*Sulawesi Selatan*
Sulawesi Utara	5	4	5	6	12	17	17	19	19	18	18	20	20	21	21	23	23	29	*Sulawesi Utara*
Sulawesi Tenggara	1	1	3	2	6	8	9	8	9	9	9	10	9	10	10	10	10	10	*Sulawesi Tenggara*
Sulawesi Barat	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Sulawesi Barat*
Gorontalo	3	4	3	4	5	4	4	4	4	3	3	3	3	2	2	2	2	3	*Gorontalo*
Nusa Tenggara Barat	27	30	33	40	64	71	70	69	74	69	71	73	75	74	72	72	74	75	*Nusa Tenggara Barat*
Bali	74	78	71	126	98	116	113	112	111	95	114	115	132	132	121	112	112	120	*Bali*
Nusa Tenggara Timur	2	1	1	4	5	6	6	6	8	6	6	6	8	8	10	10	9	9	*Nusa Tenggara Timur*
Maluku	1	1	1	2	6	6	6	6	6	5	5	5	6	6	6	5	5	5	*Maluku*
Papua	3	4	5	6	6	5	5	5	5	4	5	4	5	5	6	5	5	5	*Papua*
Maluku Utara	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*Maluku Utara*
Papua Barat	-	-	-	-	0	-	0	0	0	0	0	0	0	1	1	1	1	1	*Papua Barat*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Others*
Total	**1.649**	**1.639**	**2.516**	**1.932**	**2.070**	**2.419**	**2.416**	**2.412**	**2.405**	**2.146**	**2.301**	**2.367**	**2.422**	**2.487**	**2.468**	**2.459**	**2.514**	**2.609**	***Total***

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

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Agustus 2012		Desember 2011		Agustus 2012		*Indicator*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	
Deposito	12.701	67,85	14.204	66,56	17.280	67,63	21.455	68,52	24.345	70,08	26.174	68,50	28.479	68,73	*Time Deposits*
Tabungan	6.018	32,15	7.135	33,44	8.272	32,37	9.857	31,48	10.394	29,92	12.035	31,50	12.957	31,27	*Saving Deposits*
Total DPK	**18.719**	**100,00**	**21.339**	**100,00**	**25.552**	**100,00**	**31.312**	**100,00**	**34.739**	**100**	**38.209**	**100,00**	**41.436**	**100**	***Total Third Party Funds***

Tabel 3.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Agustus 2012
(Composition of Third Party Funds of Rural Banks Based on Location - August 2012)

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)*				
Jawa Barat	1.800	5.473	7.272	17,55	*Jawa Barat*
Banten	156	602	757	1,83	*Banten*
DKI Jakarta	155	813	968	2,34	*DKI Jakarta*
D.I Yogyakarta	589	1.402	1.991	4,80	*D.I Yogyakarta*
Jawa Tengah	3.993	5.577	9.571	23,10	*Jawa Tengah*
Jawa Timur	1.401	3.160	4.561	11,01	*Jawa Timur*
Bengkulu	12	12	24	0,06	*Bengkulu*
Jambi	73	365	438	1,06	*Jambi*
Aceh	26	30	57	0,14	*Aceh*
Sumatera Utara	288	301	589	1,42	*Sumatera Utara*
Sumatera Barat	521	357	878	2,12	*Sumatera Barat*
Riau	304	373	678	1,64	*Riau*
Kepulauan Riau	396	2.299	2.695	6,50	*Kepulauan Riau*
Sumatera Selatan	234	409	644	1,55	*Sumatera Selatan*
Bangka Belitung	11	35	46	0,11	*Bangka Belitung*
Lampung	531	2.497	3.029	7,31	*Lampung*
Kalimantan Selatan	95	106	201	0,49	*Kalimantan Selatan*
Kalimantan Barat	372	423	795	1,92	*Kalimantan Barat*
Kalimantan Timur	67	101	168	0,40	*Kalimantan Timur*
Kalimantan Tengah	32	38	71	0,17	*Kalimantan Tengah*
Sulawesi Tengah	47	243	290	0,70	*Sulawesi Tengah*
Sulawesi Selatan	135	311	446	1,08	*Sulawesi Selatan*
Sulawesi Utara	94	414	508	1,23	*Sulawesi Utara*
Sulawesi Tenggara	31	28	59	0,14	*Sulawesi Tenggara*
Sulawesi Barat	2	1	2	0,01	*Sulawesi Barat*
Gorontalo	7	10	17	0,04	*Gorontalo*
Nusa Tenggara Barat	254	204	458	1,11	*Nusa Tenggara Barat*
Bali	1.140	2.417	3.557	8,58	*Bali*
Nusa Tenggara Timur	63	103	166	0,40	*Nusa Tenggara Timur*
Maluku	39	165	203	0,49	*Maluku*
Papua	52	169	221	0,53	*Papua*
Maluku Utara	5	3	7	0,02	*Maluku Utara*
Papua Barat	30	41	71	0,17	*Papua Barat*
Lainnya	-	-	-	-	*Others*
Total	**12.957**	**28.479**	**41.436**	**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	2006	2007	2008	2009	2010	2011					2012								*Location*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jawa Barat	2.995	3.305	4.035	5.072	6.061	6.358	6.480	6.550	6.700	6.859	6.961	7.096	7.062	7.096	7.218	7.129	7.106	7.272	*Jawa Barat*
Banten	214	274	308	382	509	565	592	617	635	661	677	694	709	735	749	743	744	757	*Banten*
DKI Jakarta	218	288	305	420	600	757	761	788	793	837	829	851	869	907	939	950	964	968	*DKI Jakarta*
D.I Yogyakarta	805	1.043	1.142	1.290	1.511	1.669	1.697	1.729	1.780	1.814	1.829	1.839	1.847	1.866	1.896	1.918	1.951	1.991	*D.I Yogyakarta*
Jawa Tengah	4.041	4.712	5.395	6.449	7.529	8.037	8.448	8.634	8.816	9.052	9.104	9.191	9.215	9.336	9.420	9.371	9.445	9.571	*Jawa Tengah*
Jawa Timur	2.077	2.349	2.476	2.964	3.497	3.759	3.906	3.944	4.008	4.041	4.158	4.180	4.177	4.266	4.372	4.432	4.440	4.561	*Jawa Timur*
Bengkulu	9	11	15	17	18	19	19	20	20	20	20	21	22	22	23	24	24	24	*Bengkulu*
Jambi	101	161	146	186	244	274	275	288	302	316	323	342	350	380	394	410	431	438	*Jambi*
Aceh	26	34	57	37	41	47	50	50	52	55	55	56	56	58	57	56	57	57	*Aceh*
Sumatera Utara	273	307	357	426	493	511	527	533	544	538	546	556	553	555	564	567	574	589	*Sumatera Utara*
Sumatera Barat	330	475	580	715	829	832	863	872	887	913	899	912	895	908	909	899	882	878	*Sumatera Barat*
Riau	183	293	350	417	525	599	612	614	613	629	656	663	672	694	692	680	673	678	*Riau*
Kepulauan Riau	357	476	657	1.071	1.758	2.229	2.243	2.261	2.288	2.324	2.390	2.462	2.458	2.489	2.544	2.597	2.674	2.695	*Kepulauan Riau*
Sumatera Selatan	156	258	308	386	471	534	545	554	555	556	585	582	547	560	593	623	631	644	*Sumatera Selatan*
Bangka Belitung	7	8	8	17	21	38	41	43	43	43	43	43	44	45	50	48	49	46	*Bangka Belitung*
Lampung	2.045	2.287	2.140	1.945	2.427	2.654	2.718	2.719	2.794	2.883	2.990	3.005	2.983	2.976	2.928	2.958	2.984	3.029	*Lampung*
Kalimantan Selatan	65	97	144	154	177	255	248	245	251	251	251	268	256	274	253	237	237	201	*Kalimantan Selatan*
Kalimantan Barat	247	319	399	470	547	605	604	595	626	651	657	686	700	715	719	737	771	795	*Kalimantan Barat*
Kalimantan Timur	64	89	114	152	177	160	164	166	163	174	165	165	166	163	164	168	169	168	*Kalimantan Timur*
Kalimantan Tengah	2	6	6	15	28	40	41	41	44	44	46	48	51	49	66	72	69	71	*Kalimantan Tengah*
Sulawesi Tengah	40	54	93	99	130	217	243	271	275	277	241	229	275	297	288	301	296	290	*Sulawesi Tengah*
Sulawesi Selatan	72	122	128	185	259	350	356	358	360	366	391	437	400	405	397	403	425	446	*Sulawesi Selatan*
Sulawesi Utara	97	126	145	171	282	374	395	387	420	439	457	466	471	484	498	509	494	508	*Sulawesi Utara*
Sulawesi Tenggara	28	42	50	55	56	51	53	55	54	56	54	53	52	53	54	55	56	59	*Sulawesi Tenggara*
Sulawesi Barat	-	-	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	*Sulawesi Barat*
Gorontalo	7	9	7	10	14	14	14	15	15	16	16	16	16	16	16	17	16	17	*Gorontalo*
Nusa Tenggara Barat	172	209	260	319	366	391	400	414	427	452	464	460	464	474	481	463	454	458	*Nusa Tenggara Barat*
Bali	949	1.179	1.455	1.803	2.331	2.831	2.954	3.035	3.154	3.254	3.292	3.365	3.377	3.423	3.496	3.512	3.544	3.557	*Bali*
Nusa Tenggara Timur	9	17	38	71	108	127	126	127	130	143	146	147	146	145	152	157	158	166	*Nusa Tenggara Timur*
Maluku	64	71	100	99	105	176	202	226	233	251	244	272	264	249	226	227	213	203	*Maluku*
Papua	119	95	119	152	166	213	223	246	230	224	230	241	237	214	210	207	204	221	*Papua*
Maluku Utara	0	0	0	1	4	6	6	6	6	6	6	7	7	7	7	7	8	7	*Maluku Utara*
Papua Barat	-	-	-	-	26	45	51	58	59	63	67	69	69	70	70	70	68	71	*Papua Barat*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Others*
Total	**15.771**	**18.719**	**21.339**	**25.552**	**31.312**	**34.739**	**35.860**	**36.464**	**37.282**	**38.209**	**38.794**	**39.422**	**39.414**	**39.931**	**40.449**	**40.549**	**40.814**	**41.436**	***Total***

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

Indikator	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tabungan	-	-	7,16	6,32	5,53	5,31	5,33	5,30	5,30	5,21	5,22	5,08	4,98	4,90	4,86	4,81	4,81	4,80	*Saving Deposits*
Deposito	-	-	12,43	10,81	10,25	10,05	10,09	10,05	9,99	9,85	9,75	9,47	9,15	8,94	8,81	8,72	8,64	8,58	*Time Deposits*

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

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	2005	2006	2007	2008	2009	2010[1)]									*Economic Sector*
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Pertanian, perburuan dan sarana pertanian	-	-	-	38,70	39,21	39,12	39,07	38,99	38,85	38,76	38,92	38,84	38,71	38,34	*1. Agriculture, hunting and agricultural facilities*
2. Perindustrian	-	-	-	32,87	32,38	32,38	32,25	32,47	31,78	31,60	31,57	31,55	31,38	31,16	*2. Manufacturing*
3. Perdagangan, restoran dan hotel	-	-	-	33,60	34,32	34,21	34,05	33,92	33,72	33,67	33,45	33,36	33,35	33,18	*3. Trade, restaurants and hotels*
4. Jasa sosial/masyarakat	-	-	-	31,61	31,67	31,18	31,08	30,92	30,58	30,56	30,42	30,23	30,05	29,85	*4. Social Services*
5. Lain-lain	-	-	-	29,50	29,33	29,24	29,08	28,98	28,87	28,70	28,59	28,51	28,38	28,27	*5. Others*

Ket: Data tersedia mulai Desember 2008

[1)] Data bulan Oktober 2010 bersambung di halaman 143 karena terdapat perubahan sektor ekonomi dalam laporan bulanan BPR

Note: Data available on December 2008

[1)] October 2010 data continued on page 143 because there are changes economic sector in the rural bank's monthly report

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								*Economic Sector*
	Okt	Nov	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Pertanian, Perburuhan, dan Kehutanan	38,42	36,76	38,29	37,36	37,20	37,40	37,32	36,58	36,65	36,27	36,30	35,93	36,19	36,16	35,96	35,58	*1. Agriculture, hunting, and forestry*
2 Perikanan	38,25	32,65	33,39	31,75	31,77	31,95	32,91	32,10	32,33	32,08	31,76	31,99	32,04	32,04	31,63	31,75	*2. Fisheries*
3 Pertambangan dan Penggalian	29,21	27,89	28,29	28,32	28,14	26,44	26,24	26,58	25,13	25,99	25,71	25,35	25,66	27,01	24,77	25,53	*3. Mining and quarrying*
4 Industri Pengolahan	32,60	31,18	30,67	29,53	29,02	29,05	29,17	29,14	29,05	29,15	29,20	29,18	29,28	29,00	28,96	28,74	*4. Processing industry*
5 Listrik, Gas dan Air	36,65	32,00	34,43	33,31	31,99	31,69	30,83	30,33	29,42	29,25	28,78	30,44	30,00	29,83	28,25	28,49	*5. Electricity, gas and water*
6 Konstruksi	32,28	32,09	31,41	30,04	29,51	29,06	29,35	29,72	29,47	29,82	29,54	30,70	29,42	30,04	28,94	28,87	*6. Construction*
7 Perdagangan Besar dan Eceran	32,85	33,03	33,14	32,55	32,55	32,46	32,13	31,97	31,91	31,76	31,67	31,65	31,35	31,22	31,14	31,08	*7. Big and retail trade*
8 Penyediaan Akomodasi dan Penyedian Makan Minum	26,75	27,76	27,99	28,37	27,89	28,11	28,23	28,53	28,30	28,39	28,33	28,59	29,00	28,67	28,75	28,50	*8. Provision of accommodation and food supply drinking*
9 Transportasi, Pergudangan dan Komunikasi	32,61	30,15	30,12	28,17	28,14	28,03	28,00	28,11	29,02	28,97	28,83	28,71	28,62	28,56	28,86	28,88	*9. Transportation, warehousing and communications*
10 Perantara Keuangan	26,42	24,36	25,28	23,79	23,73	23,56	23,38	24,20	24,25	24,39	25,03	24,93	25,06	25,11	24,44	24,09	*10. Transitional finance*
11 Real Estate	27,99	27,31	27,26	26,04	22,95	23,13	23,09	22,77	23,14	23,10	23,05	22,77	22,71	22,29	22,79	21,80	*11. Real estate, rental business, and services company*
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	29,68	34,99	35,78	38,29	37,92	37,16	26,69	26,38	25,98	29,11	28,09	28,26	28,19	28,01	27,53	25,61	*12. Government administration, the defense and compulsory social security*
13 Jasa Pendidikan	33,11	31,29	31,61	30,28	29,30	29,57	29,74	28,84	28,66	28,81	28,60	28,76	28,84	28,75	28,27	28,32	*13. Education services*
14 Jasa Kesehatan dan Kegiatan Sosial	31,00	30,40	30,51	31,26	31,20	31,01	31,10	30,86	30,78	30,06	30,12	29,37	29,17	29,77	28,98	29,49	*14. Health and social services*
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	30,64	29,41	29,05	28,66	28,60	28,49	28,59	28,23	28,57	28,63	28,66	28,53	28,86	28,46	28,25	28,46	*15. Social services, social, cultural, entertainment and other individual*
16 Jasa Perorangan yang Melayani Rumah Tangga	32,82	33,62	31,07	34,15	32,93	33,26	30,77	32,82	32,55	32,07	32,03	32,10	31,98	32,35	32,05	31,88	*16. Individual services serving the household*
17 Kegiatan Usaha yang Belum Jelas Batasannya	29,26	29,49	29,35	29,20	29,26	29,34	28,93	29,11	29,17	29,34	29,08	29,27	29,11	28,92	28,64	28,74	*17. Extra agency international agency and other international*
18 Bukan Lapangan Usaha - Rumah Tangga	28,74	28,44	28,12	27,88	27,78	27,91	27,64	27,39	27,54	27,09	26,95	26,95	26,71	26,87	26,80	26,40	*18. Not the business field - households*
19 Bukan Lapangan Usaha - Lainnya	28,94	28,09	27,71	27,30	27,38	27,26	26,92	26,88	27,03	27,13	26,78	26,81	26,62	26,64	26,54	26,39	*19. Not the business field - other*

Ket: [1] Merupakan sambungan halaman 142

Note : [1] Continue from page 142

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	2006	2007	2008	2009	2010	2011					2012								*Type of Use*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Modal Kerja	-	-	34,43	34,83	33,21	32,67	32,55	32,49	32,22	32,05	32,09	31,98	31,92	31,92	31,74	31,65	31,47	31,41	*Total Working Capital*
Investasi	-	-	27,67	30,37	29,01	28,70	28,43	28,43	28,19	28,23	28,36	28,33	28,14	27,99	28,02	27,95	27,79	27,52	*Total Investment*
Konsumsi	-	-	29,57	29,14	27,81	27,43	27,47	27,41	27,09	27,00	27,15	27,12	26,82	26,84	26,64	26,69	26,60	26,40	*Total Consumption*

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

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

Keterangan	2006	2007	2008	2009	2010	2011					2012								*Information*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jumlah BPR	1.880	1.817	1.772	1.733	1.706	1.681	1.683	1.683	1.684	1.669	1.663	1.665	1.665	1.667	1.668	1.667	1.669	1.669	*Total Rural Banks*
Jumlah Kantor	3.173	3.250	3.367	3.644	3.910	4.102	4.114	4.122	4.140	4.172	4.194	4.217	4.239	4.250	4.268	4.286	4.313	4.337	*Total Bank Offices*

Tabel 3.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Agustus 2012
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - August 2012)

Lokasi	BPR *(Rural Bank)*			Total	*Location*
	KP	KC	KPK		
Jawa Barat	321	259	183	763	*Jawa Barat*
Banten	70	34	33	137	*Banten*
DKI Jakarta	26	8	32	66	*DKI Jakarta*
D.I Yogyakarta	54	24	115	193	*D.I Yogyakarta*
Jawa Tengah	263	465	335	1.063	*Jawa Tengah*
Jawa Timur	331	187	496	1.014	*Jawa Timur*
Bengkulu	3	4	4	11	*Bengkulu*
Jambi	15	5	3	23	*Jambi*
Aceh	5	13	-	18	*Aceh*
Sumatera Utara	53	31	12	96	*Sumatera Utara*
Sumatera Barat	98	38	20	156	*Sumatera Barat*
Riau	32	7	9	48	*Riau*
Kepulauan Riau	40	20	2	62	*Kepulauan Riau*
Sumatera Selatan	19	10	7	36	*Sumatera Selatan*
Bangka Belitung	1	3	-	4	*Bangka Belitung*
Lampung	26	27	6	59	*Lampung*
Kalimantan Selatan	24	4	1	29	*Kalimantan Selatan*
Kalimantan Barat	19	5	5	29	*Kalimantan Barat*
Kalimantan Timur	13	7	5	25	*Kalimantan Timur*
Kalimantan Tengah	4	-	-	4	*Kalimantan Tengah*
Sulawesi Tengah	9	12	7	28	*Sulawesi Tengah*
Sulawesi Selatan	23	5	7	35	*Sulawesi Selatan*
Sulawesi Utara	17	19	10	46	*Sulawesi Utara*
Sulawesi Tenggara	12	4	2	18	*Sulawesi Tenggara*
Sulawesi Barat	1	-	-	1	*Sulawesi Barat*
Gorontalo	4	3	1	8	*Gorontalo*
Nusa Tenggara Barat	29	46	4	79	*Nusa Tenggara Barat*
Bali	137	31	78	246	*Bali*
Nusa Tenggara Timur	9	2	2	13	*Nusa Tenggara Timur*
Maluku	2	4	2	8	*Maluku*
Papua	6	7	1	14	*Papua*
Maluku Utara	2	1	-	3	*Maluku Utara*
Papua Barat	1	1	-	2	*Papua Barat*
Lainnya	-	-	-	-	*Others*
Total	**1.669**	**1.286**	**1.382**	**4.337**	***Total***

DATA PERKREDITAN

Tabel 4.1 Kredit Bank Umum Berdasarkan Sektor Ekonomi
(Credit of Commercial Banks Based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		*Economic Sector*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan[r)]	Feb	
1. Pertanian, perburuan dan sarana pertanian	45.180	56.901	67.202	77.412	90.999	90.807	91.660	93.586	95.389	97.050	95.638	99.141	101.492	104.393	109.047	114.725	114.550	117.519	*1. Agriculture, hunting and agricultural facilities*
2. Pertambangan	14.086	26.212	32.215	42.894	61.365	62.299	65.526	69.335	71.403	70.759	69.053	75.334	78.743	78.663	83.107	87.780	90.188	85.017	*2. Mining*
3. Perindustrian	184.023	205.610	271.187	247.440	275.404	276.832	278.298	283.210	292.447	300.141	305.394	315.570	324.930	331.228	339.395	344.597	349.579	355.774	*3. Manufacturing*
4. Listrik, gas dan air	7.224	7.920	18.475	24.560	34.116	34.885	34.123	34.247	34.424	40.584	46.924	54.073	54.155	55.428	61.616	45.841	52.164	52.069	*4. Electricity, gas and water*
5. Konstruksi	33.088	44.088	58.753	64.225	63.500	62.717	65.045	63.275	65.484	69.107	70.404	71.213	74.916	76.239	78.622	75.395	72.923	76.179	*5. Construction*
6. Perdagangan, restoran dan	163.443	216.874	259.632	301.382	339.639	326.994	331.782	332.666	343.117	355.555	354.197	367.296	379.510	380.140	392.512	405.442	398.164	398.422	*6. Trade, restaurants and hotels*
7. Pengangkutan, pergudangan komunikasi	27.068	36.807	62.579	73.213	75.142	73.677	78.533	78.815	79.747	84.538	83.730	87.575	87.057	89.430	91.101	95.206	94.450	94.838	*7. Transportation, warehousing communications*
8. Jasa Dunia usaha	78.455	109.748	152.302	150.843	179.398	182.433	186.094	193.019	197.053	201.433	203.247	211.753	217.069	218.289	222.111	224.146	228.639	234.633	*8. Business Services*
9. Jasa sosial/masyarakat	12.040	13.882	15.747	17.038	44.232	45.262	46.974	49.320	49.272	49.953	50.752	53.423	54.985	56.756	57.081	57.980	57.715	57.747	*9. Social Services*
10. Lain-lain	227.690	283.970	369.596	438.923	602.049	617.984	636.810	646.065	661.129	681.607	694.259	696.237	706.405	715.590	716.281	748.983	725.936	730.832	*10. Others*
Jumlah	**792.297**	**1.002.012**	**1.307.688**	**1.437.930**	**1.765.845**	**1.773.889**	**1.814.846**	**1.843.538**	**1.889.465**	**1.950.727**	**1.973.599**	**2.031.614**	**2.079.261**	**2.106.157**	**2.150.873**	**2.200.094**	**2.184.306**	**2.203.029**	***Total***

Ket: [r)] revisi *Note: [r)] revised*

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	86.938	88.874	90.643	92.182	90.938	94.178	96.549	99.328	103.913	109.790	109.752	112.730	115.084	115.748	123.536	131.810	128.744	126.541	*1. Agricultures, Hunting and Forestry*
NPL	1.637	1.472	1.493	1.474	1.590	1.655	1.693	1.826	1.728	1.523	1.576	1.689	1.761	1.865	1.973	2.083	2.085	2.302	*NPL*
2. Perikanan	4.721	4.712	4.745	4.868	4.700	4.963	4.943	5.065	5.134	4.935	4.798	4.789	4.750	4.712	4.849	5.079	5.135	5.065	*2. Fisher*
NPL	240	237	248	244	244	316	308	309	302	291	297	561	485	479	216	224	226	280	*NPL*
3. Pertambangan dan Penggalian	65.526	69.335	71.403	70.759	69.053	75.334	78.743	78.663	83.107	87.780	90.188	85.017	88.052	92.024	95.533	92.955	89.082	89.097	*3. Mining and Quanying*
NPL	382	365	1.110	1.081	953	343	728	720	515	302	582	643	589	578	576	837	903	978	*NPL*
4. Industri Pengolahan	278.298	283.210	292.447	300.141	305.394	315.570	324.930	331.228	339.395	344.597	349.579	355.774	358.950	367.021	377.257	388.408	396.743	408.495	*4. Procesing Industry*
NPL	11.615	11.912	12.242	11.276	11.538	12.886	12.761	13.087	12.667	11.746	11.862	12.121	12.281	12.445	12.829	12.290	11.924	12.122	*NPL*
5. Listrik, gas dan air	34.123	34.247	34.424	40.584	46.924	54.073	54.155	55.428	61.616	45.841	52.164	52.069	60.508	62.901	66.765	57.502	58.140	63.717	*5. Electricity, Gas and Water*
NPL	143	192	181	175	177	178	178	177	210	247	202	210	204	204	205	310	308	304	*NPL*
6. Konstruksi	65.045	63.275	65.484	69.107	70.404	71.213	74.916	76.239	78.622	75.395	72.923	76.179	79.326	81.071	84.866	90.779	92.193	92.827	*6. Construction*
NPL	2.514	2.528	2.899	2.956	2.991	3.051	3.130	3.325	3.151	2.865	3.292	3.258	3.621	3.821	3.479	3.396	3.894	4.019	*NPL*
7. Perdagangan Besar dan Eceran	309.001	309.089	319.031	330.580	328.604	340.251	351.833	351.933	363.283	375.017	367.774	367.356	381.444	397.302	419.551	451.313	456.895	455.296	*7. Wholesale and Retail Trade*
NPL	13.379	13.627	14.512	13.897	14.218	15.392	14.717	14.753	14.142	12.500	13.112	13.354	13.341	13.669	14.211	14.520	14.562	14.391	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	22.781	23.577	24.086	24.975	25.593	27.045	27.677	28.208	29.229	30.425	30.389	31.066	32.260	33.053	34.418	36.030	37.059	37.713	*8. Provision of accomodation and the provision of eating and drinking*
NPL	656	665	663	656	671	716	730	717	717	629	635	610	598	617	549	448	420	472	*NPL*
9. Transportasi, pergudangan dan komunikasi	79.659	79.969	80.894	85.689	84.883	88.823	88.300	90.708	92.451	97.966	95.828	96.277	99.493	100.758	104.144	111.399	110.784	114.414	*9. Transportation, Warehousing and Communications*
NPL	3.824	3.902	3.772	3.677	3.654	3.388	3.131	3.046	2.952	2.400	2.339	2.354	2.369	2.416	2.469	2.436	2.556	2.636	*NPL*
10. Perantara Keuangan	87.080	90.201	91.268	91.583	92.305	99.028	103.393	104.487	107.439	105.184	110.256	114.509	116.327	121.509	120.093	123.383	123.979	124.574	*10. Financial intermediaries*
NPL	431	451	413	460	414	414	334	329	344	309	304	312	176	249	164	189	203	196	*NPL*
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan	97.889	101.665	104.638	108.698	109.789	111.476	112.433	112.525	113.322	116.201	117.004	118.685	122.859	123.766	125.137	130.534	136.087	146.841	*11 Real Estate, Business, Ownership, and Business Services*
NPL	2.374	2.413	2.594	2.305	2.329	2.285	2.249	2.165	2.082	1.767	3.004	1.972	2.033	2.087	2.160	2.256	2.306	2.696	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.917	2.083	2.118	2.135	2.166	2.482	2.759	2.652	2.776	3.014	3.057	3.061	2.159	2.065	2.955	2.928	2.864	2.765	*12. Government administration, Defese and Compulsory social security*
NPL	8	10	11	11	14	17	17	15	15	15	13	13	15	13	14	328	13	12	*NPL*
13. Jasa Pendidikan	3.450	3.487	3.581	3.755	3.762	3.737	3.728	3.840	3.930	4.064	4.024	4.057	4.128	4.384	4.359	4.510	4.529	4.338	*13. Education Services*
NPL	180	182	182	185	188	62	70	69	75	63	64	79	82	82	86	62	63	62	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	6.359	6.430	6.145	6.456	6.591	6.936	6.983	6.987	7.019	7.611	7.509	7.345	7.456	7.490	7.480	7.626	7.753	7.805	*14. Health Services and Social Activities*
NPL	470	485	331	449	450	478	490	361	356	334	356	358	359	347	349	411	413	411	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	32.786	34.032	34.130	34.598	35.171	36.879	38.056	39.025	39.406	39.294	39.092	39.443	39.788	40.744	41.339	43.176	44.072	43.897	*15. Social Services, Social, Cultural, Entertainment and Other Individual*
NPL	1.079	1.084	1.099	996	1.034	1.054	984	995	983	774	822	889	919	993	1.008	915	1.192	1.279	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	1.349	1.337	1.294	944	880	825	713	1.388	732	691	749	630	587	579	637	695	758	732	*16. Individual Services which Serve Households*
NPL	92	104	93	36	42	40	38	52	51	37	49	37	52	45	36	30	49	51	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	1.114	1.951	2.004	2.065	2.183	2.564	2.747	2.864	3.218	3.305	3.284	3.211	3.010	2.556	3.246	99	556	536	*17. Badan Internasional dan Badan Ekstra Internasional Lainnya*
NPL	5	46	54	52	56	65	62	60	58	53	57	58	39	51	56	0	13	13	*NPL*
18. Kegiatan yang belum jelas batasannya	68.471	68.913	72.314	78.295	84.119	70.688	71.294	68.098	59.994	81.689	55.984	61.900	64.710	63.624	61.554	52.578	49.193	35.788	*18. Business activities are not clearly defined*
NPL	1.321	1.612	1.748	1.794	1.895	1.763	1.714	1.650	1.458	1.339	1.410	1.450	1.491	1.570	1.472	1.078	1.020	818	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	142.592	145.609	149.269	150.532	152.922	159.690	163.886	169.643	176.480	176.659	184.278	184.919	189.842	186.651	200.544	213.526	220.075	196.934	*- For Housing*
NPL	3.539	3.790	3.922	3.882	4.059	4.246	4.199	4.173	4.059	3.291	3.966	4.031	3.903	4.008	4.230	4.312	4.614	4.471	*NPL*
- Untuk Pemilikan Flat atau	4.232	3.944	4.093	4.282	4.525	4.738	4.896	5.107	5.304	5.573	5.678	5.822	6.016	6.159	6.108	6.564	6.839	8.799	*- For Flat and Apartement*
NPL	83	71	66	68	66	71	72	75	68	57	61	70	70	77	70	58	64	97	*NPL*
- Untuk Pemilikan Ruko atau Rukan	9.846	10.498	11.045	11.648	12.413	12.973	13.546	14.178	14.831	15.207	14.740	15.231	15.724	16.189	16.848	17.677	18.180	18.163	*- For Shop House*
NPL	202	221	235	234	246	261	268	273	284	260	285	290	289	283	301	331	336	348	*NPL*
- Untuk Pemilikan Kendaraan	93.013	92.820	93.641	92.578	94.177	98.611	101.096	103.515	105.117	105.725	105.201	102.920	102.795	103.166	104.279	107.211	105.620	103.670	*- For Vehicles*
NPL	1.099	1.089	1.140	1.112	1.099	1.101	1.129	1.128	1.075	998	1.055	1.039	1.069	1.082	1.093	1.116	1.104	1.160	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	92.495	95.106	97.516	103.324	106.396	107.180	108.252	113.017	116.827	119.841	122.163	123.665	132.718	135.575	147.477	153.813	160.282	252.958	*- Others*
NPL	1.400	1.584	1.564	1.695	1.786	1.779	1.821	1.961	2.014	1.413	1.540	1.572	1.590	1.648	1.838	1.598	1.673	2.785	*NPL*
Bukan Lapangan Usaha Lainnya	226.162	229.175	233.251	240.950	239.707	242.358	243.436	242.032	237.812	244.288	237.892	236.375	238.188	248.160	233.167	223.261	214.550	169.684	*Non Industrial Origin Others*
NPL	4.299	4.455	4.673	4.743	4.772	4.697	4.685	4.662	4.533	4.482	4.571	4.454	4.477	4.705	4.503	4.150	4.159	3.482	*NPL*

Tabel 4.2 Kredit Bank Persero Berdasarkan Sektor Ekonomi
(Credit of State Owned Banks Based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		*Economic Sector*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan[r)]	Feb	
1. Pertanian, perburuan dan sarana pertanian	25.993	31.275	38.451	47.095	49.474	49.454	48.433	49.447	50.594	52.079	51.332	53.688	55.781	57.657	61.729	66.319	65.979	66.099	*1. Agriculture, hunting and agricultural facilities*
2. Pertambangan	4.961	11.288	15.473	18.124	26.462	25.884	26.493	28.773	30.707	31.281	28.982	32.079	31.962	29.867	32.820	35.009	35.560	33.216	*2. Mining*
3. Perindustrian	72.736	74.594	98.878	94.201	94.975	94.392	94.792	95.968	96.824	99.608	98.284	100.238	104.149	105.509	107.244	109.948	107.974	108.658	*3. Manufacturing*
4. Listrik, gas dan air	5.221	4.762	12.702	15.175	17.816	18.277	17.603	17.381	17.414	22.388	28.134	34.401	34.036	34.504	39.696	20.762	26.288	26.235	*4. Electricity, gas and water*
5. Konstruksi	13.966	17.325	23.178	25.792	20.541	20.741	22.155	22.724	23.576	24.472	24.876	25.410	26.958	27.483	28.385	27.728	27.130	27.666	*5. Construction*
6. Perdagangan, restoran dan	62.439	86.775	103.680	131.454	114.607	107.741	111.022	108.504	111.083	113.865	112.622	119.528	124.694	122.417	128.506	134.335	127.715	127.889	*6. Trade, restaurants and hotels*
7. Pengangkutan, pergudangan komunikasi	8.113	13.857	22.880	28.517	27.076	25.456	28.740	28.508	29.061	30.585	29.565	30.691	29.132	30.402	30.615	33.704	32.518	32.552	*7. Transportation, warehousing communications*
8. Jasa Dunia usaha	12.604	16.340	25.356	23.227	24.761	24.745	24.158	24.992	26.253	27.850	28.342	34.124	35.127	35.138	36.663	38.442	39.383	41.897	*8. Business Services*
9. Jasa sosial/masyarakat	4.429	4.371	3.345	3.772	9.341	9.351	9.759	11.519	11.329	11.722	12.218	13.395	13.899	13.465	14.351	14.327	14.229	14.037	*9. Social Services*
10. Lain-lain	77.450	95.564	126.723	157.513	257.664	261.790	273.742	277.546	284.912	296.919	302.805	289.907	292.300	293.248	284.533	296.259	287.910	289.259	*10. Others*
Jumlah	**287.910**	**356.151**	**470.665**	**544.870**	**642.718**	**637.831**	**656.897**	**665.361**	**681.752**	**710.769**	**717.161**	**733.460**	**748.038**	**749.689**	**764.543**	**776.833**	**764.685**	**767.507**	***Total***

Ket: [r)] revisi *Note: [r)] revised*

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																			*Loans by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	46.173	47.176	48.282	49.703	48.988	51.223	53.250	55.031	59.156	63.980	63.729	63.841	64.865	64.822	69.089	74.480	75.567	71.988	*1. Agricultures, Hunting and Forestry*
NPL	738	547	559	542	653	701	760	907	805	677	717	695	704	799	833	911	975	940	*NPL*
2. Perikanan	2.260	2.271	2.312	2.376	2.344	2.465	2.531	2.626	2.574	2.339	2.249	2.258	2.153	2.162	2.316	2.503	2.540	2.434	*2. Fisher*
NPL	111	109	112	113	146	218	206	219	212	209	212	202	115	116	119	128	128	176	*NPL*
3. Pertambangan dan Penggalian	26.493	28.773	30.707	31.281	28.982	32.079	31.962	29.867	32.820	35.009	35.560	33.216	31.120	33.553	34.474	34.089	29.751	29.853	*3. Mining and Quanying*
NPL	124	128	895	841	773	90	89	95	100	83	189	259	283	267	293	396	318	322	*NPL*
4. Industri Pengolahan	94.792	95.968	96.824	99.608	98.284	100.238	104.149	105.509	107.244	109.948	107.974	108.658	108.991	109.370	113.992	121.542	123.720	126.527	*4. Procesing Industry*
NPL	4.042	4.201	4.790	4.579	4.932	5.053	4.875	5.208	5.254	4.740	4.821	5.022	5.007	5.093	5.152	5.053	4.921	5.004	*NPL*
5. Listrik, gas dan air	17.603	17.381	17.414	22.388	28.134	34.401	34.036	34.504	39.696	20.762	26.288	26.235	33.794	36.197	39.093	28.972	28.901	33.036	*5. Electricity, Gas and Water*
NPL	8	1	1	1	1	1	2	3	38	39	39	48	47	46	46	45	42	33	*NPL*
6. Konstruksi	22.155	22.724	23.576	24.472	24.876	25.410	26.958	27.483	28.385	27.728	27.130	27.666	29.288	29.660	31.096	34.089	34.071	34.199	*6. Construction*
NPL	954	1.020	1.227	1.357	1.183	1.232	1.237	1.262	1.271	1.133	1.204	1.220	1.570	1.630	1.306	1.246	1.672	1.359	*NPL*
7. Perdagangan Besar dan Eceran	106.400	103.749	106.193	108.871	107.447	113.894	119.085	116.657	122.370	127.969	121.343	121.337	124.992	126.888	142.182	162.995	165.718	160.690	*7. Wholesale and Retail Trade*
NPL	6.493	6.556	7.428	7.002	7.228	8.260	7.919	7.862	7.236	6.206	6.680	6.673	6.523	6.760	7.042	7.026	7.169	6.949	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	4.622	4.754	4.890	4.994	5.175	5.633	5.609	5.761	6.137	6.366	6.371	6.552	6.674	7.013	7.122	7.455	7.630	7.476	*8. Provision of accomodation and the provision of eating and drinking*
NPL	270	276	279	265	281	304	303	306	309	279	286	273	230	234	239	147	156	132	*NPL*
9. Transportasi, pergudangan dan komunikasi	28.958	28.724	29.279	30.819	29.828	30.965	29.373	30.650	30.887	34.037	32.833	32.873	33.182	32.814	32.958	36.531	35.480	38.218	*9. Transportation, Warehousing and Communications*
NPL	1.190	1.214	1.120	1.083	1.058	1.160	863	923	860	761	763	774	743	749	1.011	767	722	715	*NPL*
10. Perantara Keuangan	12.554	13.086	13.585	13.828	14.102	18.838	19.587	19.232	20.227	20.872	20.757	23.822	23.953	27.475	25.151	27.108	26.855	25.409	*10. Financial intermediaries*
NPL	171	172	181	178	178	180	181	178	180	173	173	176	23	80	41	69	54	49	*NPL*
11 Real Estate, Usaha Persewaan,	11.385	11.690	12.451	13.789	13.977	15.012	15.300	15.658	16.164	17.237	18.312	17.755	19.762	20.005	18.542	19.931	20.271	28.716	*11 Real Estate, Business, Ownership,*
NPL	408	452	459	459	486	516	429	445	383	285	1.437	360	351	364	357	335	356	822	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.405	1.687	1.724	1.773	1.790	2.040	2.108	2.086	2.194	2.382	2.365	2.378	1.514	1.508	2.443	2.434	2.379	2.288	*12. Government administration, Defese and Compulsory social security*
NPL	7	10	10	10	13	16	17	15	15	15	13	13	15	13	14	328	13	12	*NPL*
13. Jasa Pendidikan	408	455	474	471	517	541	567	587	636	682	697	702	726	710	847	918	919	649	*13. Education Services*
NPL	12	11	11	12	13	12	17	16	18	17	17	18	18	19	19	20	21	16	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	2.003	2.021	1.770	2.022	2.059	2.146	2.179	2.045	2.113	2.201	2.180	2.219	2.306	2.309	2.383	2.494	2.507	2.461	*14. Health Services and Social Activities*
NPL	334	343	181	312	320	341	344	215	216	214	222	221	220	220	221	282	281	281	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.180	5.429	5.346	5.394	5.683	6.107	6.263	5.808	6.068	5.633	5.586	5.393	5.418	5.285	5.663	6.633	6.866	6.264	*15. Social Services, Social, Cultural, Entertainment and Other Individual*
NPL	310	320	326	193	206	212	184	180	180	136	143	177	169	168	167	189	188	194	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	96	91	109	93	107	119	135	170	216	222	218	218	214	220	280	325	373	245	*16. Individual Services which Serve Households*
NPL	8	10	7	6	6	7	6	6	7	7	8	8	8	7	8	9	9	9	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	667	1.836	1.907	1.969	2.063	2.441	2.646	2.770	3.124	3.208	3.184	3.126	2.921	2.471	3.074	4	3	4	*17. Badan Internasional dan Badan Ekstra Internasional Lainnya*
NPL	5	44	52	50	56	65	62	60	58	53	56	58	39	51	56	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	65.276	66.158	69.739	75.808	81.680	67.343	67.922	64.886	55.106	61.692	51.902	59.005	61.084	59.519	57.688	49.281	46.253	32.894	*18. Business activities are not clearly defined*
NPL	1.265	1.421	1.689	1.733	1.826	1.695	1.649	1.581	1.387	1.073	1.255	1.290	1.337	1.413	1.301	905	881	698	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	66.183	67.666	69.683	68.561	70.582	75.236	77.666	80.640	86.134	89.587	91.163	91.088	93.270	95.134	100.380	110.440	115.121	91.234	*- For Housing*
NPL	2.141	2.369	2.439	2.374	2.468	2.595	2.532	2.455	2.365	1.930	2.340	2.405	2.267	2.448	2.558	2.625	2.857	2.672	*NPL*
- Untuk Pemilikan Flat atau	1.577	1.644	1.726	1.818	1.891	1.991	2.028	2.076	2.151	2.275	2.335	2.399	2.494	2.584	2.206	2.409	2.546	4.324	*- For Flat and Apartement*
NPL	23	24	23	22	26	32	35	35	33	32	37	40	39	48	36	31	36	65	*NPL*
- Untuk Pemilikan Ruko atau Rukan	1.202	1.333	1.466	1.631	1.697	1.863	1.957	2.015	2.120	2.224	2.278	2.337	2.423	2.498	2.596	2.773	2.903	2.773	*- For Shop House*
NPL	47	49	56	54	60	63	61	65	68	59	70	76	71	83	103	109	118	120	*NPL*
- Untuk Pemilikan Kendaraan	11.988	11.819	11.670	11.964	12.291	12.929	13.262	13.547	14.323	14.584	14.878	12.487	12.647	12.899	13.343	13.804	13.788	13.236	*- For Vehicles*
NPL	76	77	47	47	56	55	61	58	55	56	65	68	77	78	87	85	90	95	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	10.219	10.871	10.788	14.465	14.773	12.897	13.187	16.048	17.656	18.639	19.169	18.650	19.642	20.233	28.548	30.167	32.230	122.409	*- Others*
NPL	360	375	373	460	499	422	415	500	511	456	517	511	495	523	669	661	703	1.791	*NPL*
Bukan Lapangan Usaha Lainnya	117.297	118.055	119.840	122.671	119.891	117.648	116.279	114.037	107.044	107.258	106.184	103.293	109.287	115.701	96.864	83.296	74.190	28.040	*Non Industrial Origin Others*
NPL	1.546	1.647	1.739	1.736	1.708	1.605	1.544	1.490	1.311	1.150	1.392	1.304	1.289	1.456	1.175	955	911	309	*NPL*

Tabel 4.3 Kredit BUSN Devisa Berdasarkan Sektor Ekonomi
(Credit of Foreign Exchange Commercial Banks Based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		*Economic Sector*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	11.156	15.212	19.032	20.229	29.033	28.482	30.096	30.732	31.568	31.245	30.391	31.242	31.151	31.943	32.298	34.511	34.169	34.961	*1. Agriculture, hunting and agricultural facilities*
2. Pertambangan	6.421	10.612	11.069	14.403	20.649	22.249	24.005	25.146	24.619	25.140	25.060	26.862	27.924	29.016	29.866	32.282	31.321	29.311	*2. Mining*
3. Perindustrian	60.322	72.330	95.520	87.315	108.878	111.036	112.837	114.747	120.376	124.371	125.976	129.950	134.599	136.728	138.603	145.923	145.208	147.876	*3. Manufacturing*
4. Listrik, gas dan air	1.787	2.770	5.140	7.449	10.574	10.897	11.371	11.692	11.790	11.919	12.402	12.989	13.270	13.852	14.360	17.119	17.789	17.475	*4. Electricity, gas and water*
5. Konstruksi	12.322	18.167	23.303	25.640	28.423	28.821	29.749	27.343	28.293	30.246	30.521	30.097	31.241	31.627	32.451	32.818	32.394	35.058	*5. Construction*
6. Perdagangan, restoran dan	81.018	103.927	125.572	131.868	174.537	170.657	170.724	173.511	177.823	186.726	186.182	190.685	197.689	199.812	204.175	213.343	209.439	208.755	*6. Trade, restaurants and hotels*
7. Pengangkutan, pergudangan komunikasi	13.028	17.429	26.323	31.269	33.630	34.465	36.148	36.677	37.230	39.245	39.267	40.407	41.644	42.589	43.599	46.174	45.631	45.986	*7. Transportation, warehousing communications*
8. Jasa Dunia usaha	42.303	59.648	79.004	80.482	97.000	97.741	98.520	105.047	107.475	108.526	109.812	111.785	113.861	113.468	114.493	117.569	117.395	119.218	*8. Business Services*
9. Jasa sosial/masyarakat	5.182	6.487	7.564	7.912	26.235	27.196	27.035	28.011	28.002	28.772	28.525	29.369	30.656	32.388	32.399	33.934	33.385	33.222	*9. Social Services*
10. Lain-lain	81.717	101.159	131.768	149.051	189.679	196.458	200.916	203.222	207.202	211.829	216.068	227.057	232.881	239.060	245.465	248.867	248.032	249.781	*10. Others*
Jumlah	**315.256**	**407.742**	**524.295**	**555.617**	**718.639**	**728.002**	**741.401**	**756.128**	**774.377**	**798.019**	**804.203**	**830.444**	**854.915**	**870.482**	**887.709**	**922.541**	**914.763**	**921.643**	***Total***

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	28.149	28.833	29.682	29.337	28.558	29.273	29.266	30.063	30.391	32.618	32.300	33.090	33.802	34.516	36.269	37.381	36.629	36.997	*1. Agricultures, Hunting and Forestry*
NPL	632	658	668	652	659	670	635	617	621	588	599	644	700	699	756	765	779	790	*NPL*
2. Perikanan	1.947	1.899	1.886	1.908	1.834	1.969	1.885	1.880	1.907	1.893	1.869	1.870	1.896	1.900	1.873	1.883	1.867	1.860	*2. Fisher*
NPL	98	96	95	91	43	43	47	47	45	45	55	328	330	322	55	52	48	54	*NPL*
3. Pertambangan dan Penggalian	24.005	25.146	24.619	25.140	25.060	26.862	27.924	29.016	29.866	32.282	31.321	29.311	31.642	32.585	31.732	29.762	28.742	29.256	*3. Mining and Quanying*
NPL	156	157	150	182	122	195	581	554	352	166	328	326	244	246	255	414	506	505	*NPL*
4. Industri Pengolahan	112.837	114.747	120.376	124.371	125.976	129.950	134.599	136.728	138.603	145.923	145.208	147.876	151.735	157.727	157.892	161.027	162.686	166.897	*4. Procesing Industry*
NPL	4.481	4.562	4.504	3.857	3.907	4.400	4.448	4.492	4.584	4.628	4.625	4.674	4.905	5.009	5.298	4.893	4.616	4.656	*NPL*
5. Listrik, gas dan air	11.371	11.692	11.790	11.919	12.402	12.989	13.270	13.852	14.360	17.119	17.789	17.475	18.177	17.924	18.339	19.183	19.682	21.004	*5. Electricity, Gas and Water*
NPL	122	174	160	153	156	158	160	154	156	202	157	155	151	151	152	154	155	154	*NPL*
6. Konstruksi	29.749	27.343	28.293	30.246	30.521	30.097	31.241	31.627	32.451	32.818	32.394	35.058	36.259	36.869	38.379	38.999	39.731	40.097	*6. Construction*
NPL	766	742	720	716	923	896	1.011	987	997	1.011	1.038	1.036	1.019	1.027	1.015	980	979	1.000	*NPL*
7. Perdagangan Besar dan Eceran	155.539	157.660	161.770	169.864	169.025	172.638	179.028	180.622	184.490	192.695	188.866	187.798	195.498	208.116	212.287	219.401	221.196	222.310	*7. Wholesale and Retail Trade*
NPL	5.237	5.387	5.266	5.089	5.118	5.263	4.851	4.943	4.944	4.802	4.871	5.028	5.061	5.093	5.239	5.284	5.334	5.302	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	15.184	15.851	16.054	16.863	17.157	18.047	18.661	19.190	19.686	20.648	20.573	20.957	21.835	22.277	23.439	24.586	25.304	25.995	*8. Provision of accomodation and the provision of eating and drinking*
NPL	275	279	270	276	270	289	295	271	269	262	262	256	279	288	200	197	187	176	*NPL*
9. Transportasi, pergudangan dan komunikasi	36.982	37.536	38.084	40.083	40.073	41.298	42.556	43.521	44.565	47.180	46.558	46.954	49.312	50.341	52.106	54.957	54.437	55.559	*9. Transportation, Warehousing and Communications*
NPL	1.787	1.866	1.832	1.768	1.778	1.413	1.416	1.344	1.297	1.186	1.223	1.227	1.274	1.314	1.104	1.255	1.260	1.292	*NPL*
10. Perantara Keuangan	28.167	31.097	31.738	31.311	31.532	32.493	34.295	34.671	35.037	36.095	36.841	36.807	39.073	39.608	39.749	40.290	41.146	42.021	*10. Financial intermediaries*
NPL	183	199	200	193	201	197	124	119	128	101	93	97	111	95	79	77	104	100	*NPL*
11 Real Estate, Usaha Persewaan,	69.519	73.091	74.882	76.377	77.474	78.402	78.654	77.864	78.489	80.468	79.627	81.443	82.997	83.098	84.679	88.081	89.838	91.806	*11 Real Estate, Business, Ownership,*
NPL	1.681	1.714	1.769	1.427	1.398	1.343	1.340	1.277	1.250	1.069	1.149	1.152	1.264	1.321	1.391	1.491	1.476	1.491	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	230	192	192	195	197	194	410	333	355	341	337	337	341	258	264	264	265	267	*12. Government administration, Defese and Compulsory social security*
NPL	0	0	1	1	1	0	0	0	0	-	-	0	-	0	0	0	0	0	*NPL*
13. Jasa Pendidikan	1.971	1.981	2.003	2.134	2.185	2.068	2.057	2.078	2.081	2.217	2.200	2.193	2.272	2.516	2.344	2.435	2.450	2.509	*13. Education Services*
NPL	156	156	157	160	161	35	36	35	37	32	35	50	52	51	53	29	29	34	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	3.058	3.100	3.038	3.127	3.208	3.434	3.427	3.494	3.523	4.001	3.984	3.735	3.763	3.769	3.772	3.820	3.914	3.998	*14. Health Services and Social Activities*
NPL	98	99	101	101	102	108	110	111	103	101	106	105	107	104	104	106	110	109	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	21.621	22.625	22.652	23.109	22.768	23.489	24.604	26.297	26.269	27.202	26.609	26.786	26.918	27.740	27.898	28.301	27.890	27.734	*15. Social Services, Social, Cultural, Entertainment and Other Individual*
NPL	509	523	510	513	543	541	526	528	501	490	520	538	548	638	652	525	519	550	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	110	109	111	202	136	153	158	184	169	166	246	171	171	173	177	182	183	285	*16. Individual Services which Serve Households*
NPL	9	9	8	9	17	9	13	24	21	12	21	11	21	20	10	10	12	12	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	46	4	5	5	31	31	-	1	1	6	9	1	3	0	87	8	8	2	*17. Badan Internasional dan Badan Ekstra Internasional Lainnya*
NPL	-	2	2	2	-	-	-	-	-	-	-	-	-	-	0	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	1.866	1.897	1.938	1.931	1.804	2.714	2.661	2.528	4.092	3.479	3.007	1.780	1.901	2.134	2.552	1.848	1.578	1.637	*18. Business activities are not clearly defined*
NPL	41	42	38	43	43	43	41	45	55	52	24	24	22	21	25	23	25	10	*NPL*
Penerima Kredit Bukan Lapangan																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	61.761	63.129	64.435	65.982	66.473	68.358	69.610	71.491	73.457	70.485	75.846	77.392	79.562	74.443	84.532	87.476	88.441	89.028	*- For Housing*
NPL	1.134	1.163	1.196	1.223	1.265	1.317	1.336	1.326	1.317	1.003	1.257	1.265	1.270	1.176	1.311	1.330	1.371	1.367	*NPL*
- Untuk Pemilikan Flat atau	1.873	1.940	2.008	2.100	2.263	2.394	2.515	2.666	2.786	2.925	2.981	3.059	3.194	3.229	3.537	3.762	3.908	4.074	*- For Flat and Apartement*
NPL	36	36	35	35	33	32	31	33	29	21	19	26	28	26	30	23	24	28	*NPL*
- Untuk Pemilikan Ruko atau Rukan	8.236	8.744	9.133	9.559	10.323	10.671	11.168	11.722	12.228	12.469	11.933	12.343	12.750	13.109	13.628	14.246	14.596	14.713	*- For Shop House*
NPL	140	153	158	159	169	181	187	188	191	174	187	185	191	174	170	195	192	207	*NPL*
- Untuk Pemilikan Kendaraan	75.740	75.433	76.234	74.950	76.287	79.797	81.800	83.683	84.259	84.406	83.422	83.498	83.283	83.380	84.246	86.780	85.296	84.074	*- For Vehicles*
NPL	928	969	999	973	952	955	978	979	933	855	904	886	906	917	919	947	935	983	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	17.886	18.219	18.609	19.163	19.994	21.257	21.669	22.422	23.459	24.328	25.139	25.970	26.511	27.502	28.765	30.471	32.308	33.505	*- Others*
NPL	412	410	393	393	407	412	424	437	447	420	424	421	407	410	416	399	423	442	*NPL*
Bukan Lapangan Usaha Lainnya	33.554	33.861	34.845	38.143	38.923	41.867	43.458	44.549	45.185	50.775	45.704	45.738	46.321	47.250	48.078	50.953	51.014	51.870	*Non Industrial Origin Others*
NPL	683	693	707	740	777	736	737	747	751	921	765	734	762	784	833	791	799	804	*NPL*

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Tabel 4.4 Kredit BUSN Non Devisa Berdasarkan Sektor Ekonomi
(Credit of Non-Foreign Exchange Commercial Banks Based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		*Economic Sector*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	274	323	153	374	418	413	404	393	417	463	471	480	500	516	599	738	717	765	*1. Agriculture, hunting and agricultural facilities*
2. Pertambangan	39	75	161	340	353	360	342	347	324	321	334	358	423	368	351	404	364	365	*2. Mining*
3. Perindustrian	1.215	1.529	1.618	2.208	2.476	2.664	2.680	2.694	2.721	2.794	2.820	2.916	3.050	3.058	4.117	4.266	4.239	4.335	*3. Manufacturing*
4. Listrik, gas dan air	4	6	11	54	84	84	86	113	113	97	85	84	85	86	87	187	187	197	*4. Electricity, gas and water*
5. Konstruksi	307	422	442	713	1.112	1.162	1.118	1.061	1.067	1.172	1.173	1.379	1.388	1.442	1.540	1.618	1.600	1.675	*5. Construction*
6. Perdagangan, restoran dan	4.647	4.826	5.083	6.547	7.710	8.143	8.422	8.786	9.279	9.315	9.605	9.933	10.329	10.804	11.449	11.916	12.289	12.735	*6. Trade, restaurants and hotels*
7. Pengangkutan, pergudangan komunikasi	617	690	817	1.506	1.387	1.320	1.283	1.267	1.263	1.462	1.535	1.509	1.611	1.560	1.604	1.731	1.814	1.869	*7. Transportation, warehousing communications*
8. Jasa Dunia usaha	1.921	2.335	2.540	3.938	7.755	7.747	8.448	8.698	9.148	9.295	9.792	10.066	10.219	10.464	9.714	10.298	10.238	10.257	*8. Business Services*
9. Jasa sosial/masyarakat	659	929	1.382	1.917	1.444	1.453	1.561	1.591	1.675	1.995	2.114	2.261	2.297	2.500	2.663	2.817	2.980	3.186	*9. Social Services*
10. Lain-lain	9.430	12.728	14.915	18.103	26.019	27.103	27.531	28.100	28.600	29.467	29.979	31.629	32.222	33.214	33.783	34.167	34.321	34.615	*10. Others*
Jumlah	**19.114**	**23.863**	**27.122**	**35.700**	**48.757**	**50.450**	**51.873**	**53.050**	**54.607**	**56.380**	**57.909**	**60.615**	**62.124**	**64.011**	**65.907**	**68.143**	**68.749**	**69.998**	***Total***

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	344	324	341	380	388	392	406	415	472	572	573	621	624	627	638	701	812	804	*1. Agricultures, Hunting and Forestry*
NPL	20	20	19	17	17	17	17	17	15	14	12	14	13	13	14	20	20	18	*NPL*
2. Perikanan	60	70	77	83	84	88	94	100	128	167	144	145	145	148	152	176	176	173	*2. Fisher*
NPL	2	2	3	2	2	2	2	2	2	2	1	2	2	3	4	5	6	8	*NPL*
3. Pertambangan dan Penggalian	342	347	324	321	334	358	423	368	351	404	364	365	414	431	421	542	549	540	*3. Mining and Quanying*
NPL	10	1	8	7	7	8	8	16	16	8	8	8	14	16	14	14	16	16	*NPL*
4. Industri Pengolahan	2.680	2.694	2.721	2.794	2.820	2.916	3.050	3.058	4.117	4.266	4.239	4.335	4.418	4.391	4.459	4.481	4.420	4.421	*4. Procesing Industry*
NPL	161	139	133	137	139	132	122	150	172	117	125	200	211	185	220	214	226	227	*NPL*
5. Listrik, gas dan air	86	113	113	97	85	84	85	86	87	187	187	197	97	97	105	102	103	103	*5. Electricity, Gas and Water*
NPL	-	0	2	2	1	1	1	1	0	0	0	1	1	1	1	1	1	5	*NPL*
6. Konstruksi	1.118	1.061	1.067	1.172	1.173	1.379	1.388	1.442	1.540	1.618	1.600	1.675	1.660	1.594	1.629	1.659	1.570	1.564	*6. Construction*
NPL	89	22	47	93	94	94	102	100	98	96	117	125	159	149	140	137	144	145	*NPL*
7. Perdagangan Besar dan Eceran	7.525	7.910	8.369	8.323	8.581	8.878	9.239	9.613	10.161	10.576	10.918	11.338	11.693	11.877	12.075	12.669	13.015	13.290	*7. Wholesale and Retail Trade*
NPL	271	271	381	302	307	287	290	292	292	288	292	308	340	362	360	386	399	425	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	897	876	910	992	1.024	1.055	1.090	1.191	1.288	1.340	1.371	1.397	1.428	1.460	1.545	1.571	1.683	1.709	*8. Provision of accomodation and the provision of eating and drinking*
NPL	25	25	27	26	26	25	23	21	21	20	20	20	22	24	34	35	25	28	*NPL*
9. Transportasi, pergudangan dan komunikasi	1.300	1.283	1.276	1.478	1.556	1.530	1.631	1.582	1.627	1.754	1.838	1.895	1.926	2.076	2.123	2.321	2.516	2.519	*9. Transportation, Warehousing and Communications*
NPL	97	75	86	93	95	93	95	52	49	45	48	48	47	41	43	43	130	130	*NPL*
10. Perantara Keuangan	3.195	3.497	3.668	3.704	3.862	3.959	3.928	3.951	3.986	4.054	4.090	4.103	4.257	4.281	4.146	4.545	4.639	4.653	*10. Financial intermediaries*
NPL	15	15	15	16	15	14	15	12	17	16	17	20	23	24	24	24	25	25	*NPL*
11 Real Estate, Usaha Persewaan,	5.235	5.186	5.467	5.574	5.909	6.086	6.271	6.492	5.704	6.222	6.124	6.128	6.464	6.767	6.948	7.501	7.608	7.584	*11 Real Estate, Business, Ownership,*
NPL	165	117	178	222	226	221	242	244	239	254	248	285	246	233	217	270	229	205	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1	0	0	1	1	1	1	1	1	1	1	1	1	1	0	1	1	1	*12. Government administration, Defese and Compulsory social security*
NPL	0	-	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	216	221	237	243	252	258	254	259	275	301	298	307	314	331	329	336	392	419	*13. Education Services*
NPL	2	2	2	1	1	3	3	5	5	3	5	5	5	6	5	5	5	5	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	354	347	349	351	352	367	366	378	381	381	370	378	385	407	415	416	419	428	*14. Health Services and Social Activities*
NPL	7	7	7	7	7	7	7	6	6	5	5	5	5	6	6	6	5	5	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	981	1.013	1.077	1.388	1.496	1.623	1.660	1.844	1.982	2.103	2.274	2.460	2.598	2.731	2.891	3.032	3.071	3.638	*15. Social Services, Social, Cultural, Entertainment and Other Individual*
NPL	40	33	33	45	44	44	45	45	50	49	51	57	89	62	87	102	93	132	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	9	10	11	12	13	13	15	18	23	30	36	41	43	45	46	49	52	53	*16. Individual Services which Serve Households*
NPL	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	3	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	0	-	-	0	0	0	0	-	0	1	2	10	0	*17. Badan Internasional dan Badan Ekstra Internasional Lainnya*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	21	224	20	28	33	43	62	77	76	20	20	24	37	44	72	43	36	39	*18. Business activities are not clearly defined*
NPL	3	130	0	0	1	1	0	0	0	0	0	0	-	0	0	0	0	0	*NPL*
Penerima Kredit Bukan Lapangan																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	2.154	2.164	2.251	2.305	2.464	2.504	2.487	2.537	2.556	2.611	2.557	2.564	2.577	2.640	2.703	2.742	2.771	2.799	*- For Housing*
NPL	102	92	115	117	130	132	124	147	154	141	142	145	140	146	130	130	128	126	*NPL*
- Untuk Pemilikan Flat atau	59	59	69	68	76	78	78	84	82	87	86	91	93	102	116	122	124	132	*- For Flat and Apartement*
NPL	3	3	3	3	3	3	1	1	1	1	0	0	-	0	0	-	-	-	*NPL*
- Untuk Pemilikan Ruko atau Rukan	200	195	202	201	117	129	125	130	126	124	129	123	121	116	113	117	112	109	*- For Shop House*
NPL	7	9	10	10	5	5	7	8	8	10	10	10	9	9	8	8	8	8	*NPL*
- Untuk Pemilikan Kendaraan	1.233	1.146	1.192	1.054	1.028	1.029	1.010	1.018	1.059	1.206	1.318	1.371	1.502	1.612	1.703	1.848	1.938	1.971	*- For Vehicles*
NPL	54	2	50	51	49	49	49	48	50	48	48	46	46	46	45	45	45	45	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	21.443	21.994	22.389	23.136	23.697	24.151	24.527	25.003	25.298	25.574	26.032	26.383	26.672	27.029	27.800	28.238	29.049	29.735	*- Others*
NPL	81	220	98	97	101	100	91	91	92	82	99	105	106	109	113	109	121	125	*NPL*
Bukan Lapangan Usaha Lainnya	2.420	2.318	2.477	2.675	2.564	3.694	3.933	4.364	4.586	4.545	4.178	4.058	4.186	4.264	4.406	4.538	4.952	4.967	*Non Industrial Origin Others*
NPL	27	26	37	40	29	29	45	33	45	41	33	36	53	54	54	56	60	33	*NPL*

Tabel 4.5 Kredit BPD Berdasarkan Sektor Ekonomi
(Credit of Regional Development Banks Based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		*Economic Sector*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	2.030	2.275	3.182	3.721	4.498	4.882	4.916	5.155	5.049	5.409	5.450	5.675	5.642	5.789	6.049	6.121	6.193	8.615	*1. Agriculture, hunting and agricultural facilities*
2. Pertambangan	58	43	270	675	992	903	947	967	857	1.078	1.092	1.138	1.270	1.340	1.313	1.280	1.288	1.483	*2. Mining*
3. Perindustrian	462	631	815	1.146	2.969	2.824	2.946	3.015	3.042	3.404	3.553	3.582	3.633	3.718	3.734	3.727	3.584	3.706	*3. Manufacturing*
4. Listrik, gas dan air	11	29	213	787	1.409	1.448	1.548	1.588	1.607	1.689	1.734	1.757	1.810	1.867	2.206	2.205	2.241	2.527	*4. Electricity, gas and water*
5. Konstruksi	3.790	5.140	6.458	7.704	9.179	7.963	8.304	8.538	8.918	9.612	10.402	10.877	11.753	12.126	12.473	10.291	8.594	8.455	*5. Construction*
6. Perdagangan, restoran dan	8.242	9.619	12.060	15.280	17.426	17.468	18.041	18.565	19.407	19.814	20.457	20.995	20.757	20.936	21.507	21.106	20.977	19.951	*6. Trade, restaurants and hotels*
7. Pengangkutan, pergudangan komunikasi	400	463	1.655	1.887	1.806	1.855	1.898	2.018	2.176	2.267	2.434	2.449	2.530	2.613	2.710	2.789	2.784	2.738	*7. Transportation, warehousing communications*
8. Jasa Dunia usaha	1.802	2.198	3.401	5.264	3.114	3.067	3.470	3.437	3.124	3.527	3.293	3.023	3.548	3.907	4.060	4.101	3.848	3.795	*8. Business Services*
9. Jasa sosial/masyarakat	862	967	1.528	1.951	5.164	5.083	4.970	5.006	5.039	4.697	4.476	4.556	4.494	5.219	4.538	4.483	4.330	4.510	*9. Social Services*
10. Lain-lain	38.299	50.515	66.803	82.340	97.150	100.454	102.387	104.592	107.591	110.156	111.861	113.579	114.916	115.900	117.971	119.601	121.034	122.105	*10. Others*
Jumlah	**55.955**	**71.881**	**96.385**	**120.754**	**143.707**	**145.945**	**149.427**	**152.882**	**156.810**	**161.654**	**164.753**	**167.633**	**170.352**	**173.415**	**176.561**	**175.702**	**174.872**	**177.886**	***Total***

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																			*Loans by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	4.663	4.884	4.767	5.099	5.167	5.411	5.371	5.518	5.739	5.819	5.893	8.338	8.707	8.227	9.427	10.202	7.360	8.075	*1. Agricultures, Hunting and Forestry*
NPL	243	243	244	260	259	264	279	282	284	240	244	333	340	350	367	388	310	553	*NPL*
2. Perikanan	253	271	282	310	283	264	271	271	309	301	300	277	311	296	299	316	337	340	*2. Fisher*
NPL	14	16	23	24	39	40	40	28	30	22	16	17	26	26	26	27	32	31	*NPL*
3. Pertambangan dan Penggalian	947	967	857	1.078	1.092	1.138	1.270	1.340	1.313	1.280	1.288	1.483	1.594	1.937	2.043	2.191	2.217	2.193	*3. Mining and Quanying*
NPL	90	76	54	48	50	50	50	55	48	45	56	49	48	50	15	13	21	28	*NPL*
4. Industri Pengolahan	2.946	3.015	3.042	3.404	3.553	3.582	3.633	3.718	3.734	3.727	3.584	3.706	3.638	3.789	4.165	4.272	4.259	4.389	*4. Procesing Industry*
NPL	397	443	429	406	415	409	400	397	397	220	228	236	194	201	210	204	172	219	*NPL*
5. Listrik, gas dan air	1.548	1.588	1.607	1.689	1.734	1.757	1.810	1.867	2.206	2.205	2.241	2.527	2.763	2.818	2.936	2.884	2.913	2.649	*5. Electricity, Gas and Water*
NPL	12	17	18	19	19	18	16	19	16	5	6	5	5	6	6	110	110	111	*NPL*
6. Konstruksi	8.304	8.538	8.918	9.612	10.402	10.877	11.753	12.126	12.473	10.291	8.594	8.455	8.376	9.058	9.709	10.757	11.883	12.359	*6. Construction*
NPL	693	733	893	779	782	818	765	945	770	607	895	838	825	969	974	984	1.056	1.472	*NPL*
7. Perdagangan Besar dan Eceran	16.753	17.247	18.019	18.454	19.055	19.537	19.266	19.373	19.892	19.560	19.473	18.393	19.079	19.613	20.000	20.767	20.518	20.594	*7. Wholesale and Retail Trade*
NPL	995	1.039	1.073	1.142	1.238	1.249	1.308	1.310	1.300	900	934	932	969	1.007	1.117	1.250	1.102	1.155	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	1.288	1.318	1.388	1.360	1.402	1.458	1.491	1.563	1.615	1.545	1.504	1.558	1.655	1.678	1.589	1.534	1.489	1.551	*8. Provision of accomodation and the provision of eating and drinking*
NPL	76	76	77	79	84	89	99	109	108	60	56	50	56	61	65	59	42	126	*NPL*
9. Transportasi, pergudangan dan komunikasi	1.937	2.061	2.221	2.314	2.482	2.497	2.577	2.661	2.760	2.835	2.828	2.788	2.842	2.854	3.086	3.124	3.194	3.183	*9. Transportation, Warehousing and Communications*
NPL	84	86	72	70	70	66	95	63	64	47	49	48	49	57	56	81	157	211	*NPL*
10. Perantara Keuangan	788	821	411	873	647	632	738	740	900	1.055	1.114	852	943	985	1.101	1.484	1.596	1.665	*10. Financial intermediaries*
NPL	62	64	18	74	19	22	14	19	20	19	20	18	20	50	20	19	20	21	*NPL*
11 Real Estate, Usaha Persewaan,	2.643	2.573	2.668	2.608	2.598	2.344	2.762	3.120	3.109	3.000	2.689	2.894	2.947	2.872	2.944	3.082	4.917	5.003	*11 Real Estate, Business, Ownership,*
NPL	59	73	131	94	116	107	148	148	165	136	142	144	140	137	163	129	214	146	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	181	203	201	166	177	153	143	135	126	197	262	252	210	204	151	142	130	121	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	0	-	-	*NPL*
13. Jasa Pendidikan	612	605	644	656	571	635	603	677	702	675	646	672	637	654	666	652	596	581	*13. Education Services*
NPL	10	13	9	9	10	10	11	10	12	8	3	3	4	5	5	5	5	4	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	596	611	642	641	647	664	697	760	689	727	676	708	698	734	640	650	667	674	*14. Health Services and Social Activities*
NPL	30	35	42	29	20	22	28	28	30	14	23	27	26	17	17	17	17	16	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.448	2.462	2.490	2.597	2.458	2.564	2.638	2.630	2.699	2.613	2.499	2.678	2.816	2.881	2.717	2.856	3.881	3.890	*15. Social Services, Social, Cultural, Entertainment and Other Individual*
NPL	111	92	113	129	124	143	114	127	138	97	105	116	111	124	100	98	370	383	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	1.132	1.124	1.061	637	622	538	403	1.015	322	270	247	199	157	140	133	137	149	148	*16. Individual Services which Serve Households*
NPL	73	83	76	20	17	22	18	22	21	17	19	16	22	17	16	9	26	26	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	1	0	2	0	0	2	10	0	0	0	0	0	1	1	1	1	452	445	*17. Badan Internasional dan Badan Ekstra Internasional Lainnya*
NPL	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	13	13	*NPL*
18. Kegiatan yang belum jelas batasannya	379	289	281	223	251	236	246	249	337	239	481	241	225	286	274	263	256	189	*18. Business activities are not clearly defined*
NPL	8	14	16	12	16	16	15	15	12	12	12	10	9	10	32	30	8	8	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			*Loans to Non Industrial Origin*
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	11.380	11.483	11.661	11.948	12.068	12.211	12.282	13.069	12.388	11.939	12.641	11.742	12.245	12.187	10.698	10.552	11.406	11.503	*- For Housing*
NPL	138	141	148	144	175	179	182	217	192	179	189	177	189	200	196	191	221	266	*NPL*
- Untuk Pemilikan Flat atau	685	263	250	255	249	229	230	234	231	232	222	217	181	183	185	204	195	196	*- For Flat and Apartement*
NPL	21	6	4	7	3	3	3	3	3	3	3	3	2	3	2	3	2	3	*NPL*
- Untuk Pemilikan Ruko atau Rukan	138	148	157	164	183	205	192	204	226	241	251	272	264	275	306	336	346	344	*- For Shop House*
NPL	9	10	11	10	12	12	12	12	18	17	18	19	18	18	20	18	19	13	*NPL*
- Untuk Pemilikan Kendaraan	406	462	493	520	485	470	468	459	451	438	423	414	388	387	392	405	459	462	*- For Vehicles*
NPL	6	6	6	6	5	5	5	5	4	4	4	4	4	4	3	2	4	4	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	37.425	38.364	40.033	41.239	42.114	42.933	43.613	44.309	45.214	46.536	47.069	47.932	55.146	55.922	57.460	60.139	61.923	62.530	*- Others*
NPL	151	154	181	183	169	173	178	173	172	162	171	172	193	198	208	214	222	220	*NPL*
Bukan Lapangan Usaha Lainnya	51.974	53.584	54.715	55.808	56.512	57.296	57.884	57.374	59.208	59.977	59.947	61.286	56.446	58.756	61.275	61.683	61.419	61.858	*Non Industrial Origin Others*
NPL	255	273	300	288	291	308	303	302	319	260	273	271	266	288	294	168	150	164	*NPL*

Tabel 4.6 Kredit Bank Campuran Berdasarkan Sektor Ekonomi
(Credit of Joint Venture Banks Based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		*Economic Sector*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	2.331	4.597	4.018	4.143	5.108	5.107	5.020	5.037	5.066	5.493	5.457	5.593	5.789	5.749	5.717	5.207	5.322	5.350	*1. Agriculture, hunting and agricultural facilities*
2. Pertambangan	755	1.753	2.196	3.899	4.299	4.245	4.498	4.540	4.739	5.120	5.203	5.819	5.756	6.266	6.833	7.141	7.444	7.380	*2. Mining*
3. Perindustrian	17.451	23.774	30.568	29.258	32.155	30.090	29.860	30.510	31.819	32.569	33.327	35.597	36.990	38.912	41.649	41.936	42.749	42.958	*3. Manufacturing*
4. Listrik, gas dan air	186	313	256	286	584	618	590	575	610	591	667	697	709	757	790	1.264	1.390	1.387	*4. Electricity, gas and water*
5. Konstruksi	1.520	1.167	1.487	1.900	2.051	1.808	1.741	1.714	1.735	1.873	1.909	1.964	2.068	2.107	2.315	2.384	2.369	2.559	*5. Construction*
6. Perdagangan, restoran dan	4.467	6.691	7.108	9.808	15.370	13.520	13.996	13.925	14.881	15.243	15.159	15.501	15.188	15.678	15.708	15.748	17.297	18.124	*6. Trade, restaurants and hotels*
7. Pengangkutan, pergudangan komunikasi	2.588	2.330	5.147	6.815	7.049	5.930	5.830	5.878	5.796	6.139	5.982	6.199	6.152	6.206	6.283	6.198	5.780	6.147	*7. Transportation, warehousing communications*
8. Jasa Dunia usaha	7.823	13.516	18.200	16.329	20.165	20.573	22.116	21.613	21.869	22.683	22.630	23.555	24.416	25.392	25.919	24.821	25.023	25.125	*8. Business Services*
9. Jasa sosial/masyarakat	396	461	602	973	872	942	1.249	1.234	1.278	1.184	1.345	1.353	1.351	1.343	1.376	1.240	1.309	1.296	*9. Social Services*
10. Lain-lain	3.315	3.917	6.267	7.565	11.367	11.772	11.921	12.334	12.568	12.683	12.701	13.030	13.315	13.527	13.808	14.450	14.293	14.420	*10. Others*
Jumlah	**40.833**	**58.520**	**75.849**	**80.977**	**99.019**	**94.606**	**96.821**	**97.360**	**100.362**	**103.579**	**104.378**	**109.307**	**111.733**	**115.938**	**120.398**	**120.389**	**122.976**	**124.746**	***Total***

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																			*Loans by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	4.824	4.842	4.885	5.310	5.308	5.421	5.632	5.565	5.506	4.979	5.093	5.118	5.427	5.338	5.822	6.159	6.368	7.082	*1. Agricultures, Hunting and Forestry*
NPL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	0	0	0	*NPL*
2. Perikanan	196	195	182	183	149	172	158	184	211	228	229	232	238	199	203	194	208	229	*2. Fisher*
NPL	15	15	15	14	14	14	14	14	14	13	12	12	12	12	12	12	11	11	*NPL*
3. Pertambangan dan Penggalian	4.498	4.540	4.739	5.120	5.203	5.819	5.756	6.266	6.833	7.141	7.444	7.380	8.144	8.476	9.108	9.208	8.948	9.369	*3. Mining and Quanying*
NPL	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	65	*NPL*
4. Industri Pengolahan	29.860	30.510	31.819	32.569	33.327	35.597	36.990	38.912	41.649	41.936	42.749	42.958	44.201	45.240	47.777	48.555	50.745	52.049	*4. Procesing Industry*
NPL	1.213	1.192	1.171	1.067	1.019	1.074	1.071	1.069	1.011	921	923	918	915	916	930	824	844	853	*NPL*
5. Listrik, gas dan air	590	575	610	591	667	697	709	757	790	1.264	1.390	1.387	1.402	1.564	1.583	1.632	1.699	1.683	*5. Electricity, Gas and Water*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
6. Konstruksi	1.741	1.714	1.735	1.873	1.909	1.964	2.068	2.107	2.315	2.384	2.369	2.559	2.754	2.733	2.665	3.142	3.082	2.914	*6. Construction*
NPL	12	12	12	11	9	11	14	30	15	18	26	29	38	34	34	37	31	32	*NPL*
7. Perdagangan Besar dan Eceran	13.736	13.676	14.557	14.994	14.836	15.173	14.895	15.363	15.398	15.439	16.941	17.760	19.044	19.388	19.735	21.547	21.879	22.831	*7. Wholesale and Retail Trade*
NPL	282	272	265	237	229	226	245	275	298	274	280	357	396	395	400	525	525	528	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	260	250	325	249	323	328	293	315	310	309	356	364	433	391	486	647	696	718	*8. Provision of accomodation and the provision of eating and drinking*
NPL	8	8	9	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	*NPL*
9. Transportasi, pergudangan dan komunikasi	5.842	5.890	5.809	6.153	5.998	6.215	6.168	6.223	6.300	6.215	5.799	6.171	6.028	6.656	6.887	6.906	7.156	7.167	*9. Transportation, Warehousing and Communications*
NPL	518	517	518	520	512	512	514	515	528	210	243	243	242	242	242	276	279	279	*NPL*
10. Perantara Keuangan	16.063	15.884	15.830	15.855	15.786	16.475	17.149	18.132	18.366	17.858	17.769	17.862	17.631	18.212	17.943	18.570	18.175	18.729	*10. Financial intermediaries*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
11 Real Estate, Usaha Persewaan,	6.041	5.716	6.026	6.814	6.828	7.064	7.251	7.244	7.535	6.946	7.235	7.240	7.512	7.733	8.221	8.369	9.030	9.218	*11 Real Estate, Business, Ownership,*
NPL	39	40	38	85	84	79	70	33	33	31	31	31	31	31	31	31	31	31	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	240	223	221	248	235	234	245	237	233	187	181	181	178	173	173	168	172	179	*13. Education Services*
NPL	-	-	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	343	347	341	310	319	321	310	307	309	298	296	304	302	269	269	244	245	244	*14. Health Services and Social Activities*
NPL	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	-	-	-	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	609	552	624	534	699	706	704	706	739	661	739	726	698	757	794	777	786	800	*15. Social Services, Social, Cultural, Entertainment and Other Individual*
NPL	2	8	9	9	9	4	7	4	4	2	1	1	1	1	1	1	21	21	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	3	2	2	1	1	1	1	1	2	2	1	1	1	1	1	1	1	1	*16. Individual Services which Serve Households*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	53	110	90	90	89	90	90	92	93	92	91	83	85	84	84	84	84	85	*17. Badan Internasional dan Badan Ekstra Internasional Lainnya*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	43	43	44	13	18	12	55	11	11	455	65	11	57	55	159	156	157	157	*18. Business activities are not clearly defined*
NPL	-	-	-	-	-	-	-	0	0	0	0	0	-	0	0	0	0	-	*NPL*
Penerima Kredit Bukan Lapangan																			*Loans to Non Industrial Origin*
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	1.017	1.068	1.135	1.178	1.225	1.270	1.289	1.349	1.382	1.463	1.512	1.564	1.625	1.687	1.663	1.736	1.750	1.798	*- For Housing*
NPL	23	25	24	24	22	23	25	28	31	37	38	39	37	37	34	36	37	41	*NPL*
- Untuk Pemilikan Flat atau	38	38	39	38	42	43	42	44	43	43	43	43	43	49	52	54	54	61	*- For Flat and Apartement*
NPL	1	1	1	1	1	2	2	2	2	1	1	1	1	1	1	1	1	1	*NPL*
- Untuk Pemilikan Ruko atau Rukan	70	78	87	92	94	104	105	107	131	148	149	155	166	191	204	206	223	223	*- For Shop House*
NPL	0	0	0	0	0	1	1	0	0	0	0	0	-	0	1	1	0	0	*NPL*
- Untuk Pemilikan Kendaraan	3.621	3.935	4.028	4.065	4.061	4.361	4.532	4.784	5.010	5.075	5.143	5.134	4.958	4.870	4.577	4.355	4.120	3.908	*- For Vehicles*
NPL	25	26	28	26	27	27	27	28	32	34	33	35	36	37	38	36	31	33	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	593	658	676	709	710	705	730	720	739	810	804	817	839	851	917	929	954	947	*- Others*
NPL	39	42	45	48	50	53	56	60	65	84	96	100	105	101	105	109	113	117	*NPL*
Bukan Lapangan Usaha Lainnya	6.540	6.513	6.559	6.588	6.551	6.534	6.563	6.512	6.492	6.455	6.578	6.696	6.691	6.828	7.071	7.141	7.245	7.235	*Non Industrial Origin Others*
NPL	367	358	365	369	371	387	394	404	406	396	380	366	354	349	337	338	339	340	*NPL*

Tabel 4.7 Kredit Bank Asing Berdasarkan Sektor Ekonomi
(Credit of Foreign Owned Banks Based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		*Economic Sector*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	3.397	3.220	2.366	1.850	2.468	2.468	2.791	2.822	2.694	2.360	2.537	2.462	2.628	2.740	2.655	1.828	2.170	1.729	*1. Agriculture, hunting and agricultural facilities*
2. Pertambangan	1.852	2.440	3.047	5.453	8.609	8.657	9.241	9.562	10.157	7.819	8.382	9.079	11.408	11.806	11.923	11.664	14.211	13.262	*2. Mining*
3. Perindustrian	31.837	32.753	43.788	33.312	33.950	35.826	35.184	36.277	37.665	37.395	41.434	43.288	42.509	43.302	44.049	38.797	45.826	48.241	*3. Manufacturing*
4. Listrik, gas dan air	15	40	153	809	3.649	3.561	2.925	2.898	2.891	3.899	3.901	4.144	4.245	4.363	4.477	4.305	4.268	4.248	*4. Electricity, gas and water*
5. Konstruksi	1.183	1.866	3.885	2.478	2.195	2.222	1.977	1.895	1.896	1.732	1.524	1.485	1.509	1.454	1.457	556	836	765	*5. Construction*
6. Perdagangan, restoran dan	2.631	5.035	6.130	6.426	9.990	9.465	9.578	9.376	10.644	10.592	10.172	10.655	10.853	10.493	11.166	8.995	10.447	10.969	*6. Trade, restaurants and hotels*
7. Pengangkutan, pergudangan komunikasi	2.322	2.039	5.756	3.218	4.194	4.651	4.634	4.468	4.221	4.840	4.946	6.319	5.988	6.060	6.291	4.609	5.923	5.546	*7. Transportation, warehousing communications*
8. Jasa Dunia usaha	12.002	15.711	23.801	21.603	26.602	28.561	29.384	29.232	29.184	29.552	29.377	29.199	29.899	29.920	31.262	28.916	32.751	34.340	*8. Business Services*
9. Jasa sosial/masyarakat	512	666	1.326	512	1.177	1.237	2.399	1.959	1.949	1.584	2.074	2.489	2.288	1.841	1.754	1.178	1.481	1.496	*9. Social Services*
10. Lain-lain	17.479	20.086	23.120	24.351	20.169	20.407	20.313	20.270	20.257	20.553	20.845	21.035	20.771	20.642	20.720	35.639	20.347	20.653	*10. Others*
Jumlah	**73.230**	**83.856**	**113.372**	**100.011**	**113.004**	**117.054**	**118.427**	**118.757**	**121.557**	**120.327**	**125.194**	**130.156**	**132.098**	**132.622**	**135.755**	**136.486**	**138.261**	**141.249**	***Total***

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	2.785	2.815	2.687	2.352	2.530	2.457	2.624	2.735	2.650	1.822	2.164	1.722	1.660	2.218	2.292	2.885	2.008	1.595	*1. Agricultures, Hunting and Forestry*
NPL	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	*NPL*
2. Perikanan	6	7	7	8	8	5	4	4	5	6	7	7	7	7	7	6	6	30	*2. Fisher*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Pertambangan dan Penggalian	9.241	9.562	10.157	7.819	8.382	9.079	11.408	11.806	11.923	11.664	14.211	13.262	15.138	15.042	17.754	17.163	18.876	17.887	*3. Mining and Quanying*
NPL	1	3	2	3	1	-	-	-	-	-	-	-	-	-	-	-	42	42	*NPL*
4. Industri Pengolahan	35.184	36.277	37.665	37.395	41.434	43.288	42.509	43.302	44.049	38.797	45.826	48.241	45.969	46.504	48.973	48.530	50.914	54.212	*4. Procesing Industry*
NPL	1.320	1.375	1.215	1.230	1.126	1.818	1.845	1.771	1.249	1.120	1.140	1.070	1.050	1.041	1.020	1.102	1.145	1.163	*NPL*
5. Listrik, gas dan air	2.925	2.898	2.891	3.899	3.901	4.144	4.245	4.363	4.477	4.305	4.268	4.248	4.277	4.302	4.709	4.729	4.841	5.242	*5. Electricity, Gas and Water*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
6. Konstruksi	1.977	1.895	1.896	1.732	1.524	1.485	1.509	1.454	1.457	556	836	765	989	1.157	1.388	2.133	1.856	1.694	*6. Construction*
NPL	0	0	0	1	1	0	0	0	0	0	12	11	11	11	11	11	11	12	*NPL*
7. Perdagangan Besar dan Eceran	9.048	8.847	10.124	10.074	9.660	10.131	10.321	10.306	10.972	8.778	10.232	10.731	11.137	11.419	13.272	13.933	14.569	15.581	*7. Wholesale and Retail Trade*
NPL	101	102	101	125	98	107	104	72	72	29	55	55	52	52	52	49	32	32	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	530	529	520	518	512	523	532	188	194	217	215	238	234	234	237	238	257	265	*8. Provision of accomodation and the provision of eating and drinking*
NPL	1	1	1	1	1	1	1	0	1	0	1	0	-	0	0	0	0	0	*NPL*
9. Transportasi, pergudangan dan komunikasi	4.639	4.475	4.225	4.843	4.946	6.318	5.995	6.072	6.311	5.944	5.972	5.596	6.203	6.019	6.984	7.561	8.001	7.768	*9. Transportation, Warehousing and Communications*
NPL	147	144	144	143	141	144	148	148	153	151	14	14	13	13	13	13	9	9	*NPL*
10. Perantara Keuangan	26.312	25.816	26.036	26.012	26.376	26.632	27.696	27.761	28.922	25.250	29.685	31.064	30.470	30.948	32.003	31.387	31.568	32.097	*10. Financial intermediaries*
NPL	-	-	0	-	-	-	0	-	-	-	-	-	-	-	0	-	-	0	*NPL*
11 Real Estate, Usaha Persewaan,	3.067	3.409	3.145	3.537	3.002	2.568	2.196	2.147	2.321	2.329	3.017	3.226	3.176	3.291	3.803	3.569	4.422	4.516	*11 Real Estate, Business, Ownership,*
NPL	22	18	18	18	18	18	19	18	13	-	0	0	-	0	0	0	0	0	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	99	0	0	0	0	93	96	96	99	92	91	91	93	93	95	86	87	88	*12. Government administration, Defense and Compulsory social security*
NPL	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	3	3	3	3	2	2	2	2	2	1	1	1	1	1	1	1	1	1	*13. Education Services*
NPL	0	0	0	0	0	-	0	0	-	0	0	0	-	0	0	0	0	0	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	5	5	5	5	4	4	4	3	3	3	3	3	2	2	2	2	1	1	*14. Health Services and Social Activities*
NPL	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.946	1.952	1.941	1.577	2.067	2.390	2.186	1.740	1.649	1.082	1.386	1.401	1.341	1.350	1.376	1.576	1.578	1.572	*15. Social Services, Social, Cultural, Entertainment and Other Individual*
NPL	107	107	108	108	108	108	109	109	109	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	346	-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	0	-	*17. Badan Internasional dan Badan Ekstra Internasional Lainnya*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	887	302	292	292	334	341	348	346	372	15.804	508	839	1.406	1.586	808	987	914	872	*18. Business activities are not clearly defined*
NPL	5	5	5	5	9	9	8	8	4	202	119	126	123	126	113	119	105	102	*NPL*
Penerima Kredit Bukan Lapangan																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	96	100	104	558	109	110	551	558	563	574	560	569	562	561	568	579	586	573	*- For Housing*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Flat atau	0	0	0	3	3	3	3	3	11	12	12	12	12	12	12	12	12	12	*- For Flat and Apartement*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Ruko atau Rukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- For Shop House*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Kendaraan	25	25	25	25	25	24	24	24	15	16	17	17	18	17	18	19	19	19	*- For Vehicles*
NPL	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Peralatan Rumah	4.929	5.001	5.021	4.611	5.109	5.237	4.526	4.515	4.461	3.954	3.949	3.913	3.909	4.037	3.987	3.870	3.817	3.831	*- Others*
NPL	357	383	475	514	561	619	657	700	727	209	234	262	284	306	327	106	91	90	*NPL*
Bukan Lapangan Usaha Lainnya	14.377	14.844	14.814	15.065	15.265	15.319	15.319	15.196	15.298	15.278	15.301	15.304	15.257	15.361	15.473	15.649	15.731	15.713	*Non Industrial Origin Others*
NPL	1.422	1.458	1.525	1.570	1.596	1.632	1.662	1.687	1.701	1.715	1.729	1.743	1.753	1.775	1.811	1.842	1.899	1.833	*NPL*

Tabel 4.8 Kredit Bank Umum Berdasarkan Sektor Ekonomi per Lokasi Bank Penyalur - Februari 2012
(Credit of Commercial Banks Based on Economic Sector by Region - February 2012)
Miliar Rp *(Billion Rp)*

Lokasi	Pertanian, perburuan dan sarana pertanian *(Agriculture, hunting and agricultural facilities)*	Pertambangan *(Mining)*	Perindustrian *(Manufacturing)*	Listrik, Gas dan Air *(Electricity, Gas and Water)*	Konstruksi *(Construction)*	Konstruksi *(Construction)*	Pengangkutan, pergudangan dan komunikasi *(Transportation, warehousing and communications)*	Jasa Dunia usaha *(Business Services)*	Jasa sosial/masyarakat *(Social Services)*	Lain-lain *(Others)*	*Location*
Jawa Barat	4.244	1.075	26.260	179	5.054	32.854	6.411	8.486	3.999	86.482	Jawa Barat
Banten	474	292	5.112	164	1.621	5.964	270	5.369	1.494	31.936	Banten
DKI Jakarta	53.382	74.115	201.604	48.430	41.174	140.451	64.641	178.470	29.872	243.453	DKI Jakarta
D.I Yogyakarta	290	8	910	55	201	3.692	168	1.194	530	8.131	D.I Yogyakarta
Jawa Tengah	2.335	263	23.890	106	2.156	33.843	1.991	4.943	2.381	49.889	Jawa Tengah
Jawa Timur	4.949	1.213	52.544	630	5.749	44.609	5.913	8.147	4.032	62.158	Jawa Timur
Bengkulu	286	148	277	14	114	2.005	79	252	128	4.278	Bengkulu
Jambi	1.927	74	742	5	500	3.746	173	731	329	7.046	Jambi
Aceh	159	78	1.007	3	786	3.362	26	405	337	12.409	Aceh
Sumatera Utara	14.752	264	20.763	1.051	2.799	25.198	2.432	3.466	1.517	33.300	Sumatera Utara
Sumatera Barat	2.514	270	1.327	4	263	5.991	329	1.008	402	12.631	Sumatera Barat
Riau	6.998	357	1.769	106	907	7.845	1.173	2.131	846	15.014	Riau
Kepulauan Riau	5.560	219	2.149	67	1.896	7.890	454	1.388	513	15.628	Kepulauan Riau
Sumatera Selatan	128	292	3.193	196	1.220	3.155	1.431	1.431	287	7.293	Sumatera Selatan
Bangka Belitung	126	176	378	29	151	988	47	245	115	2.501	Bangka Belitung
Lampung	3.466	66	2.836	16	458	6.829	860	935	879	7.787	Lampung
Kalimantan Selatan	2.277	704	1.070	229	676	4.393	1.004	1.587	310	8.865	Kalimantan Selatan
Kalimantan Barat	2.877	115	657	94	571	4.383	853	899	339	8.819	Kalimantan Barat
Kalimantan Timur	2.004	2.311	1.128	116	3.019	7.737	3.269	4.766	2.283	15.359	Kalimantan Timur
Kalimantan Tengah	4.095	4	233	1	269	1.578	70	367	131	4.814	Kalimantan Tengah
Sulawesi Tengah	349	50	203	4	219	3.290	93	266	205	6.389	Sulawesi Tengah
Sulawesi Selatan	937	333	3.312	139	2.048	14.841	1.630	2.922	1.583	25.515	Sulawesi Selatan
Sulawesi Utara	378	116	386	46	434	4.731	125	687	224	8.905	Sulawesi Utara
Sulawesi Tenggara	132	1	28	0	45	849	4	41	169	1.576	Sulawesi Tenggara
Sulawesi Barat	75	2	25	0	116	1.359	63	26	159	2.768	Sulawesi Barat
Gorontalo	229	33	70	1	271	2.089	58	284	156	5.218	Gorontalo
Nusa Tenggara Barat	204	9	100	2	317	3.093	61	253	312	7.998	Nusa Tenggara Barat
Bali	646	97	1.239	37	732	10.880	179	1.366	1.171	13.891	Bali
Nusa Tenggara Timur	29	6	153	6	268	1.742	101	100	321	7.487	Nusa Tenggara Timur
Maluku	45	2	46	1	232	1.093	47	87	159	3.242	Maluku
Papua	114	51	302	14	931	2.903	150	335	785	5.408	Papua
Maluku Utara	35	2	37	0	168	666	17	84	135	1.951	Maluku Utara
Papua Barat	29	1	59	2	475	1.179	60	145	82	1.941	Papua Barat
Lainnya	1.476	2.269	1.967	323	339	3.195	655	1.815	1.561	749	*Others*
Total	**117.519**	**85.017**	**355.774**	**52.069**	**76.179**	**398.422**	**94.838**	**234.633**	**57.747**	**730.832**	***Total***

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 - Agustus 2012

Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - August 2012)

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	3.615	273	1.295	32.401	694	6.476	38.801	2.528	7.543	1.387	10.289	19	564	1.148	3.075	66	2	4.676	31.211	606	1.045	4.437	24.129	24.662	*Jawa Barat*
NPL	280	17	16	978	3	297	1.730	55	127	34	220	0	12	258	90	7	0	107	821	8	36	59	280	202	*NPL*
Banten	341	19	426	5.521	289	2.078	6.770	216	388	597	5.697	6	158	198	1.474	6	0	1.680	11.045	209	645	9.391	6.999	6.473	*Banten*
NPL	46	1	14	69	0	57	285	8	4	1	34	0	1	2	27	1	0	48	236	4	5	83	138	67	*NPL*
DKI Jakarta	56.299	1.842	75.081	235.367	58.589	48.179	160.660	18.293	77.920	114.014	83.603	1.204	1.727	2.702	23.679	220	85	11.306	62.421	5.256	7.315	65.191	42.117	73.653	*DKI Jakarta*
NPL	550	104	681	6.968	263	1.473	4.395	78	1.990	58	1.173	10	16	82	431	5	0	187	1.018	51	99	716	758	2.389	*NPL*
D.I Yogyakarta	384	30	15	1.090	55	306	4.119	537	271	466	1.337	3	153	117	310	16	0	269	2.298	68	145	675	3.903	611	*D.I Yogyakarta*
NPL	8	1	0	47	0	13	141	4	10	4	26	0	1	0	12	0	0	4	75	1	4	2	34	6	*NPL*
Jawa Tengah	3.666	306	407	24.489	168	3.081	41.061	1.742	2.342	1.727	5.303	3	243	469	1.770	58	0	3.441	10.860	323	543	4.228	14.875	15.397	*Jawa Tengah*
NPL	146	11	5	675	6	87	1.336	26	30	25	85	0	8	5	40	1	0	98	286	3	18	42	138	126	*NPL*
Jawa Timur	4.985	288	1.471	58.788	706	7.601	51.438	2.226	7.793	1.373	9.345	37	508	848	2.810	55	1	4.533	18.607	988	1.037	4.806	30.766	5.546	*Jawa Timur*
NPL	221	23	116	2.098	2	183	1.699	35	196	30	245	0	5	12	82	2	0	121	414	7	15	64	249	258	*NPL*
Bengkulu	455	8	151	259	20	142	2.171	73	77	7	300	0	26	20	94	2	0	136	506	29	76	49	2.124	1.897	*Bengkulu*
NPL	6	1	2	1	0	10	80	2	2	0	5	0	0	1	4	0	0	1	8	0	0	0	21	4	*NPL*
Jambi	2.058	18	97	545	6	579	4.222	281	210	66	1.395	0	34	75	193	1	0	202	2.400	28	225	148	4.029	764	*Jambi*
NPL	45	1	0	3	0	21	109	2	1	1	28	0	0	3	6	0	0	3	52	1	6	0	30	7	*NPL*
Aceh	392	9	14	905	101	424	3.429	75	30	9	868	1	11	47	941	48	436	443	1.297	49	196	98	8.935	1.188	*Aceh*
NPL	15	1	2	18	0	87	297	6	6	2	117	0	0	2	273	18	11	34	57	1	19	4	54	23	*NPL*
Sumatera Utara	16.098	184	246	24.107	1.230	3.598	29.651	1.237	2.917	736	4.922	59	229	480	884	29	9	1.566	7.752	238	1.332	5.633	14.538	2.839	*Sumatera Utara*
NPL	182	12	1	713	1	267	951	24	43	2	131	0	0	6	39	1	3	44	200	5	32	93	176	114	*NPL*
Sumatera Barat	3.033	48	402	1.327	9	380	7.079	403	336	443	1.365	2	34	55	333	2	0	359	1.949	64	133	133	2.694	7.474	*Sumatera Barat*
NPL	111	3	0	18	0	25	270	8	9	2	42	0	4	0	12	0	0	25	46	0	2	1	41	24	*NPL*
Riau	8.213	30	259	1.818	108	1.131	7.997	809	1.216	181	2.508	2	51	236	639	12	0	739	4.858	71	565	555	8.177	1.121	*Riau*
NPL	147	2	1	17	1	99	346	10	8	1	74	0	1	1	34	1	0	14	251	1	19	2	73	16	*NPL*
Sumatera Selatan	6.584	31	280	2.158	126	2.620	8.758	537	555	23	2.272	9	69	114	440	6	0	827	4.092	70	832	407	9.562	1.472	*Sumatera Selatan*
NPL	216	0	1	55	1	544	210	85	14	1	69	1	1	1	8	0	0	12	92	1	5	3	54	12	*NPL*
Bangka Belitung	153	20	760	411	2	215	1.157	55	28	8	374	1	2	7	55	0	0	106	350	12	120	66	1.571	179	*Bangka Belitung*
NPL	5	0	5	1	0	4	10	1	1	0	8	1	0	0	1	0	0	2	10	0	1	0	11	0	*NPL*
Kepulauan Riau	103	37	306	3.443	629	1.718	3.246	498	1.694	20	1.752	1	72	36	194	7	0	88	3.894	29	513	356	2.607	439	*Kepulauan Riau*
NPL	67	0	0	56	0	26	47	5	8	0	49	0	2	1	5	0	0	1	126	0	14	1	37	13	*NPL*
Lampung	2.650	877	590	3.071	17	576	7.969	207	957	70	1.134	1	86	57	722	30	0	170	1.697	46	153	351	3.132	2.818	*Lampung*
NPL	35	64	14	93	2	18	320	4	11	10	23	0	1	0	11	4	0	10	69	0	3	2	38	29	*NPL*
Kalimantan Selatan	2.687	42	825	1.084	227	873	5.098	313	1.269	97	1.691	0	28	44	405	7	2	272	3.773	48	191	132	4.926	224	*Kalimantan Selatan*
NPL	38	1	20	66	0	23	165	4	35	1	33	0	1	0	5	0	0	2	64	1	2	1	39	3	*NPL*
Kalimantan Barat	3.463	48	163	636	70	681	4.964	357	1.012	59	896	12	26	33	246	4	0	372	1.919	29	339	124	6.496	632	*Kalimantan Barat*
NPL	25	2	1	14	0	11	81	5	4	0	10	0	0	1	4	0	0	7	28	0	1	1	28	1	*NPL*
Kalimantan Timur	2.676	76	2.836	1.689	114	3.439	9.164	811	3.943	249	5.221	3	14	118	1.224	9	0	345	4.334	76	504	2.613	7.735	1.078	*Kalimantan Timur*
NPL	16	2	69	16	0	376	227	11	68	0	122	0	1	8	47	0	0	5	136	1	9	47	78	31	*NPL*
Kalimantan Tengah	4.370	8	4	236	2	349	1.946	75	129	9	248	1	2	12	119	10	0	126	857	22	87	13	3.916	93	*Kalimantan Tengah*
NPL	2	1	0	1	0	13	48	2	1	0	4	0	0	0	3	0	0	4	11	0	1	0	21	1	*NPL*
Sulawesi Tengah	445	49	62	238	4	324	3.584	153	96	24	234	0	9	15	139	9	0	334	878	35	128	121	5.253	200	*Sulawesi Tengah*
NPL	11	0	0	12	0	22	139	3	1	0	6	0	0	0	16	1	0	12	10	1	0	0	45	1	*NPL*
Sulawesi Selatan	1.038	156	368	3.851	124	2.504	15.972	1.408	1.867	844	2.336	10	100	128	1.011	57	1	990	7.403	159	1.128	3.258	10.292	5.087	*Sulawesi Selatan*
NPL	63	10	13	130	3	111	599	48	47	15	131	0	1	6	62	5	0	29	251	3	46	32	126	44	*NPL*
Sulawesi Utara	287	173	97	384	22	629	4.752	263	182	14	804	2	7	22	167	3	0	374	2.026	57	189	191	4.899	2.639	*Sulawesi Utara*
NPL	16	11	1	3	18	29	209	11	6	1	18	0	0	0	18	0	0	12	73	1	2	2	52	14	*NPL*
Gorontalo	57	13	4	45	0	136	1.545	35	52	67	37	0	2	41	132	2	0	96	304	13	14	23	1.727	755	*Gorontalo*
NPL	1	1	0	2	0	25	50	2	1	2	1	0	0	2	6	0	0	2	13	0	0	0	17	3	*NPL*
Sulawesi Barat	164	3	2	38	0	51	995	29	6	5	35	11	4	9	42	29	0	68	62	11	14	1	870	745	*Sulawesi Barat*
NPL	8	0	0	2	0	38	38	1	0	0	3	0	0	0	1	2	0	2	2	0	2	0	9	2	*NPL*
Sulawesi Tenggara	249	29	42	89	3	316	2.386	186	60	27	299	4	5	18	96	2	0	227	701	23	207	63	4.551	102	*Sulawesi Tenggara*
NPL	5	1	1	4	0	20	57	2	1	1	11	0	0	0	4	0	0	5	16	1	2	0	29	2	*NPL*
Nusa Tenggara Barat	274	18	3	119	2	399	3.772	278	111	112	200	1	2	123	112	4	0	334	1.130	61	76	94	4.111	2.843	*Nusa Tenggara Barat*
NPL	17	0	0	3	0	7	108	3	1	2	4	0	0	1	3	0	0	5	11	1	0	0	50	28	*NPL*
Bali	660	150	91	1.329	69	871	9.987	3.215	294	489	954	3	79	423	1.240	28	0	669	7.076	71	149	363	5.741	693	*Bali*
NPL	12	1	0	16	0	2	103	6	2	2	4	0	6	17	4	0	0	5	61	2	1	2	18	3	*NPL*
Nusa Tenggara Timur	35	9	6	166	7	442	1.955	149	129	28	134	0	6	3	333	2	0	406	288	31	29	73	4.352	3.203	*Nusa Tenggara Timur*
NPL	3	1	1	1	0	17	75	5	3	0	2	0	1	0	20	0	0	11	3	1	0	1	40	13	*NPL*
Maluku	30	32	4	47	14	350	1.178	98	60	5	78	5	0	5	123	1	0	47	177	23	23	24	1.697	1.249	*Maluku*
NPL	4	5	0	1	0	75	39	2	3	0	4	0	0	0	3	0	0	2	4	1	0	0	32	24	*NPL*
Papua	105	30	63	523	29	1.247	3.108	472	234	107	290	1	85	17	697	4	0	373	533	34	140	27	3.848	1.325	*Papua*
NPL	1	1	1	12	3	23	51	4	1	1	6	0	1	2	5	0	0	1	16	0	3	0	41	13	*NPL*
Maluku Utara	20	6	0	26	0	207	900	30	20	1	86	12	1	4	67	1	0	51	93	7	7	5	1.123	936	*Maluku Utara*
NPL	0	0	0	2	0	16	27	2	1	0	3	0	0	0	3	0	0	2	6	0	0	0	9	6	*NPL*
Papua Barat	15	13	12	163	1	537	1.519	111	78	0	257	0	2	4	117	1	1	64	144	14	63	19	1.261	470	*Papua Barat*
NPL	1	1	0	6	0	1	40	9	0	0	4	0	0	0	1	0	0	1	5	0	0	0	18	3	*NPL*
Lainnya	937	191	2.711	2.134	280	367	3.943	10	595	1.307	579	1.351	1	179	12	0	0	100	0	0	0	0	1	876	*Other*
NPL	0	0	10	24	0	0	108	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
Total	**126.541**	**5.065**	**89.097**	**408.495**	**63.717**	**92.827**	**455.296**	**37.713**	**114.414**	**124.574**	**146.841**	**2.765**	**4.338**	**7.805**	**43.897**	**732**	**536**	**35.788**	**196.934**	**8.799**	**18.163**	**103.670**	**252.958**	**169.684**	***Total***
NPL	**2.302**	**280**	**978**	**12.122**	**304**	**4.019**	**14.391**	**472**	**2.636**	**196**	**2.696**	**12**	**62**	**411**	**1.279**	**51**	**13**	**818**	**4.471**	**97**	**348**	**1.160**	**2.785**	**3.482**	***NPL***

Tabel 4.9 Kredit Bank Umum Berdasarkan Jenis Penggunaan
(Credit of Commercial Banks Based on Type of Use)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011												2012		*Economic Sector*
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan[r)]	Feb	
1. Total Modal Kerja	414.749	533.240	684.672	703.002	880.208	855.120	857.854	870.605	882.824	906.284	940.339	950.041	982.210	1.014.741	1.022.269	1.003.718	1.068.676	1.041.701	1.058.568	*1. Total Working Capital*
2. Total Investasi	151.209	186.218	255.900	297.939	348.518	342.131	357.049	375.849	383.425	394.351	407.063	413.450	423.877	429.404	436.439	447.897	464.262	472.620	475.745	*2. Total Investment*
3. Total Konsumsi	226.339	282.553	367.117	436.989	537.118	548.754	558.986	568.392	577.289	588.830	603.325	610.108	625.527	635.116	647.448	699.259	667.155	669.985	668.717	*3. Total Consumption*
Total	**792.297**	**1.002.012**	**1.307.688**	**1.437.930**	**1.765.844**	**1.746.005**	**1.773.889**	**1.814.846**	**1.843.538**	**1.889.465**	**1.950.727**	**1.973.599**	**2.031.614**	**2.079.261**	**2.106.157**	**2.150.873**	**2.200.094**	**2.184.306**	**2.203.029**	***Total***

Ket: [r)] revisi *Note: [r)] revised*

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	870.605	882.824	906.284	940.339	950.041	982.210	1.014.741	1.022.269	1.003.718	1.068.676	1.041.701	1.058.568	1.090.190	1.127.744	1.167.994	1.205.679	1.208.914	1.210.410	*1. Working Capital*
NPL	30.297	31.014	33.169	31.674	32.275	33.251	32.747	32.947	31.801	28.279	29.833	29.971	30.240	31.157	31.176	31.335	31.609	32.140	*NPL*
2. Investasi	375.849	383.425	394.351	407.063	413.450	423.877	429.404	436.439	447.897	464.262	472.620	475.745	490.874	493.698	509.949	525.394	535.982	550.378	*2. Investments*
NPL	10.058	10.154	10.484	10.051	10.187	10.855	10.587	10.709	10.007	8.917	10.145	9.998	10.174	10.374	10.675	10.478	10.541	10.902	*NPL*
3. Konsumsi	568.394	577.289	588.830	603.325	610.108	625.527	635.116	647.448	699.343	667.155	669.985	668.717	685.112	695.767	708.203	721.783	725.214	749.863	*3. Consumption*
NPL	10.615	11.330	11.593	11.734	12.027	12.156	12.171	12.271	12.031	10.499	11.476	11.453	11.398	11.804	12.034	11.565	11.950	12.341	*NPL*
Total Kredit	**1.814.848**	**1.843.538**	**1.889.465**	**1.950.727**	**1.973.599**	**2.031.614**	**2.079.261**	**2.106.157**	**2.150.957**	**2.200.094**	**2.184.306**	**2.203.030**	**2.266.175**	**2.317.209**	**2.386.145**	**2.452.856**	**2.470.111**	**2.510.651**	***Total Credit***
NPL	**50.970**	**52.498**	**55.246**	**53.459**	**54.489**	**56.262**	**55.505**	**55.927**	**53.839**	**47.695**	**51.455**	**51.422**	**51.813**	**53.335**	**53.885**	**53.377**	**54.100**	**55.383**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			*User Orientation Credit to Third Party*
1. Ekspor	43.734	45.698	46.171	47.869	47.994	48.989	49.071	50.985	51.859	41.876	50.017	42.809	44.707	44.875	47.421	49.704	50.621	50.011	*1. Ekspor*
NPL	1.887	1.737	1.734	1.674	1.654	1.563	1.672	1.877	1.811	1.602	1.896	1.708	1.741	1.742	1.875	1.911	1.880	1.946	*NPL*
2. Impor	18.406	19.742	20.577	21.626	19.120	21.273	21.508	21.077	22.048	26.525	34.656	29.311	29.699	31.038	33.558	36.885	35.924	34.369	*2. Impor*
NPL	425	422	432	431	427	485	494	498	564	733	826	725	811	820	795	794	694	699	*NPL*
3. Lainnya	1.730.022	1.755.599	1.800.428	1.863.397	1.884.559	1.939.389	1.987.187	2.016.274	2.060.532	2.131.118	2.099.074	2.130.909	2.191.769	2.241.296	2.305.166	2.366.267	2.383.565	2.426.271	*3. Other*
NPL	47.711	49.191	51.924	49.995	51.038	52.107	51.156	51.446	49.804	45.245	48.619	48.990	49.261	50.773	51.215	50.672	51.527	52.738	*NPL*
Total Kredit	**1.814.848**	**1.843.538**	**1.889.465**	**1.950.727**	**1.973.599**	**2.031.614**	**2.079.261**	**2.106.157**	**2.150.957**	**2.200.094**	**2.184.306**	**2.203.029**	**2.266.175**	**2.317.209**	**2.386.145**	**2.452.856**	**2.470.111**	**2.510.651**	***Total Credit***
NPL	**50.969**	**52.498**	**55.246**	**53.458**	**54.489**	**56.262**	**55.505**	**55.927**	**53.839**	**47.694**	**51.454**	**51.423**	**51.813**	**53.335**	**53.885**	**53.377**	**54.100**	**55.383**	***NPL***

Tabel 4.10 Kredit Bank Persero Berdasarkan Jenis Penggunaan
(Credit of State Owned Banks Based on Type of Use)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011												2012		*Economic Sector*
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan[r)]	Feb	
1. Total Modal Kerja	148.675	188.052	249.782	269.867	333.006	313.665	318.136	332.867	336.217	346.205	365.311	371.391	384.215	396.903	394.776	364.603	407.101	389.729	397.034	*1. Total Working Capital*
2. Total Investasi	62.928	73.733	96.237	118.994	113.896	113.644	114.149	115.569	117.773	120.395	124.379	124.667	126.687	126.746	126.545	127.630	135.196	138.963	140.222	*2. Total Investment*
3. Total Konsumsi	76.307	94.366	124.646	156.009	195.816	202.314	205.547	208.463	211.370	215.152	221.079	221.103	222.558	224.389	228.368	272.310	234.535	235.994	230.252	*3. Total Consumption*
Total	**287.910**	**356.151**	**470.665**	**544.870**	**642.718**	**629.622**	**637.831**	**656.899**	**665.361**	**681.752**	**710.769**	**717.161**	**733.460**	**748.038**	**749.689**	**764.543**	**776.833**	**764.685**	**767.507**	***Total***

Ket: [r)] revisi

Note: [r)] revised

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	332.867	336.217	346.205	365.311	371.391	384.215	396.903	394.776	364.603	407.101	389.729	397.034	410.810	417.834	441.105	461.783	457.530	446.639	*1. Working Capital*
NPL	13.690	14.057	16.440	15.871	16.471	17.129	16.566	16.679	15.802	13.638	14.627	14.652	14.617	15.212	15.019	14.966	15.058	14.792	*NPL*
2. Investasi	115.569	117.773	120.395	124.379	124.667	126.687	126.746	126.545	127.630	135.196	138.963	140.222	142.146	144.146	147.286	150.001	152.275	156.711	*2. Investments*
NPL	2.765	2.782	2.888	2.864	2.889	2.934	2.575	2.802	2.728	2.462	3.608	2.834	2.784	2.817	3.206	2.890	2.848	2.920	*NPL*
3. Konsumsi	208.463	211.370	215.152	221.079	221.103	222.558	224.389	228.368	272.310	234.535	235.994	230.252	239.762	249.049	243.938	242.889	240.778	262.016	*3. Consumption*
NPL	4.188	4.538	4.677	4.692	4.816	4.774	4.648	4.603	4.342	3.683	4.421	4.403	4.238	4.636	4.627	4.467	4.715	5.051	*NPL*
Total Kredit	**656.899**	**665.361**	**681.752**	**710.769**	**717.161**	**733.460**	**748.038**	**749.689**	**764.543**	**776.833**	**764.685**	**767.508**	**792.719**	**811.030**	**832.330**	**854.674**	**850.583**	**865.367**	***Total Credit***
NPL	**20.643**	**21.377**	**24.005**	**23.427**	**24.176**	**24.837**	**23.789**	**24.084**	**22.872**	**19.783**	**22.657**	**21.890**	**21.639**	**22.665**	**22.852**	**22.323**	**22.621**	**22.762**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			*User Orientation Credit to Third Party*
1. Ekspor	12.840	13.110	13.296	13.300	13.086	13.484	13.729	13.368	11.528	13.551	13.052	12.847	13.388	13.485	13.881	14.037	13.878	13.376	*1. Ekspor*
NPL	564	422	404	401	435	414	442	626	539	548	552	555	555	556	561	562	566	610	*NPL*
2. Impor	5.566	6.392	6.432	6.427	4.311	6.552	6.794	5.870	6.111	7.296	8.019	7.780	7.037	8.603	8.430	8.962	8.358	7.018	*2. Impor*
NPL	331	325	324	325	322	323	332	335	350	350	347	348	357	355	364	366	369	375	*NPL*
3. Lainnya	638.492	645.859	662.024	691.041	699.764	713.424	727.515	730.452	746.904	755.987	743.615	746.880	772.293	788.943	810.019	831.674	828.347	844.973	*3. Other*
NPL	19.748	20.630	23.277	22.701	23.419	24.100	23.014	23.124	21.983	18.885	21.758	20.987	20.727	21.754	21.927	21.395	21.686	21.777	*NPL*
Total Kredit	**656.899**	**665.361**	**681.752**	**710.769**	**717.161**	**733.460**	**748.038**	**749.689**	**764.543**	**776.833**	**764.685**	**767.507**	**792.719**	**811.030**	**832.330**	**854.674**	**850.583**	**865.367**	***Total Credit***
NPL	**20.643**	**21.377**	**24.005**	**23.427**	**24.176**	**24.837**	**23.789**	**24.084**	**22.872**	**19.783**	**22.657**	**21.890**	**21.639**	**22.665**	**22.852**	**22.323**	**22.621**	**22.762**	***NPL***

Tabel 4.11 Kredit BUSN Devisa Berdasarkan Jenis Penggunaan
(Credit of Foreign Exchange Commercial Banks Based on Type of Use)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011												2012		*Economic Sector*
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Total Modal Kerja	165.997	218.715	277.345	282.916	360.823	348.203	353.793	346.737	355.286	365.179	379.849	379.042	390.046	403.380	406.307	406.164	434.210	423.474	426.513	*1. Total Working Capital*
2. Total Investasi	67.699	88.028	115.543	123.993	170.096	170.050	179.418	195.600	199.556	203.886	208.185	210.869	216.023	221.277	227.644	128.984	242.948	246.266	247.201	*2. Total Investment*
3. Total Konsumsi	81.561	101.000	131.406	148.709	187.720	190.571	194.791	199.064	201.287	205.311	209.986	214.292	224.375	230.259	236.531	229.395	245.384	245.023	247.929	*3. Total Consumption*
Total	**315.256**	**407.742**	**524.295**	**555.617**	**718.639**	**708.824**	**728.003**	**741.401**	**756.128**	**774.377**	**798.019**	**804.203**	**830.444**	**854.915**	**870.482**	**887.709**	**922.541**	**914.763**	**921.643**	***Total***

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	346.737	355.286	365.179	379.849	379.042	390.046	403.380	406.307	412.302	434.210	423.474	426.513	442.711	463.585	467.604	478.465	488.308	483.874	*1. Working Capital*
NPL	11.041	11.323	11.027	10.088	10.194	10.380	10.365	10.381	10.392	10.005	10.262	10.308	10.540	10.674	10.801	10.774	11.140	10.710	*NPL*
2. Investasi	195.600	199.556	203.886	208.185	210.869	216.023	221.277	227.644	233.935	242.948	246.266	247.201	254.883	257.967	266.235	273.944	282.003	286.362	*2. Investments*
NPL	5.192	5.345	5.431	5.144	5.250	5.226	5.271	5.170	4.970	4.746	4.848	5.345	5.548	5.724	5.588	5.482	5.687	5.526	*NPL*
3. Konsumsi	199.064	201.287	205.311	209.986	214.292	224.375	230.259	236.531	241.472	245.384	245.023	247.929	251.622	248.914	262.786	273.687	283.592	277.262	*3. Consumption*
NPL	3.331	3.421	3.481	3.523	3.602	3.632	3.691	3.709	3.666	3.390	3.555	3.516	3.565	3.487	3.679	3.685	3.858	3.829	*NPL*
Total Kredit	**741.401**	**756.128**	**774.377**	**798.019**	**804.203**	**830.444**	**854.915**	**870.482**	**887.709**	**922.541**	**914.763**	**921.643**	**949.216**	**970.465**	**996.625**	**1.026.096**	**1.053.903**	**1.047.497**	***Total Credit***
NPL	**19.564**	**20.089**	**19.939**	**18.755**	**19.046**	**19.238**	**19.327**	**19.260**	**19.028**	**18.141**	**18.665**	**19.169**	**19.653**	**19.885**	**20.068**	**19.941**	**20.685**	**20.065**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	7.615	7.879	8.171	8.648	8.547	8.400	8.335	8.737	8.689	8.800	16.758	9.408	9.962	9.807	10.188	10.544	11.056	10.643	*1. Ekspor*
NPL	234	240	245	230	179	176	158	156	166	91	262	90	92	90	213	213	221	229	*NPL*
2. Impor	4.610	4.982	5.595	6.064	5.976	6.180	6.387	6.916	7.518	7.256	13.729	8.221	9.260	9.447	10.935	12.191	11.244	11.019	*2. Impor*
NPL	94	97	106	106	106	160	162	164	169	199	300	197	278	292	292	289	185	183	*NPL*
3. Lainnya	729.177	743.267	760.610	783.307	789.680	815.864	840.193	854.829	871.503	906.486	884.276	904.014	929.995	951.211	975.502	1.003.361	1.031.604	1.025.835	*3. Other*
NPL	19.237	19.752	19.588	18.419	18.761	18.902	19.007	18.941	18.692	17.851	18.104	18.882	19.282	19.502	19.563	19.439	20.279	19.654	*NPL*
Total Kredit	**741.401**	**756.128**	**774.377**	**798.019**	**804.203**	**830.444**	**854.915**	**870.482**	**887.709**	**922.541**	**914.763**	**921.643**	**949.216**	**970.465**	**996.625**	**1.026.096**	**1.053.903**	**1.047.497**	***Total Credit***
NPL	**19.564**	**20.089**	**19.939**	**18.755**	**19.046**	**19.238**	**19.327**	**19.260**	**19.028**	**18.141**	**18.665**	**19.169**	**19.653**	**19.885**	**20.068**	**19.941**	**20.685**	**20.065**	***NPL***

Tabel 4.12 Kredit BUSN Non Devisa Berdasarkan Jenis Penggunaan
(Credit of Non-Foreign Exchange Commercial Banks Based on Type of Use)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011												2012		*Economic Sector*
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Total Modal Kerja	7.861	8.952	9.609	12.113	15.277	15.212	15.443	16.187	16.656	16.928	17.792	18.557	19.256	19.861	20.304	20.957	22.195	22.345	22.937	*1. Total Working Capital*
2. Total Investasi	1.836	2.208	2.609	5.549	7.490	7.729	7.927	8.183	8.324	9.112	9.167	9.426	9.794	10.121	10.594	11.277	11.858	12.184	12.578	*2. Total Investment*
3. Total Konsumsi	9.417	12.704	14.904	18.037	25.991	26.678	27.080	27.503	28.070	28.566	29.421	29.926	31.566	32.141	33.113	33.673	34.090	34.221	34.483	*3. Total Consumption*
Total	**19.114**	**23.863**	**27.122**	**35.700**	**48.757**	**49.619**	**50.450**	**51.873**	**53.050**	**54.607**	**56.380**	**57.909**	**60.615**	**62.124**	**64.011**	**65.907**	**68.143**	**68.749**	**69.998**	***Total***

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	16.187	16.656	16.928	17.792	18.557	19.256	19.861	20.304	20.957	22.195	22.345	22.937	23.551	23.937	24.399	25.980	34.706	27.316	*1. Working Capital*
NPL	631	515	575	698	711	687	711	690	710	635	694	790	859	781	805	826	1.057	865	*NPL*
2. Investasi	8.183	8.324	9.112	9.167	9.426	9.794	10.121	10.594	11.277	11.858	12.184	12.578	13.088	13.540	13.816	14.436	18.071	14.963	*2. Investments*
NPL	280	216	367	274	273	264	261	274	273	285	258	310	320	345	365	439	657	513	*NPL*
3. Konsumsi	27.503	28.070	28.566	29.421	29.926	31.566	32.141	33.113	33.673	34.090	34.221	34.483	35.016	35.592	36.621	37.337	44.520	39.371	*3. Consumption*
NPL	273	483	313	318	316	317	316	328	349	323	332	342	354	364	351	347	494	336	*NPL*
Total Kredit	**51.873**	**53.050**	**54.607**	**56.380**	**57.909**	**60.615**	**62.124**	**64.011**	**65.907**	**68.143**	**68.749**	**69.998**	**71.655**	**73.069**	**74.836**	**77.753**	**97.296**	**81.651**	***Total Credit***
NPL	**1.184**	**1.214**	**1.255**	**1.290**	**1.300**	**1.268**	**1.288**	**1.292**	**1.332**	**1.243**	**1.284**	**1.443**	**1.533**	**1.490**	**1.521**	**1.612**	**2.209**	**1.714**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	22	25	24	21	11	12	12	11	12	10	72	15	14	13	12	13	5	2	*1. Ekspor*
NPL	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	-	-	*NPL*
2. Impor	0	0	0	-	0	0	0	0	0	0	0	0	-	0	0	0	15	5	*2. Impor*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Lainnya	51.851	53.025	54.583	56.359	57.898	60.603	62.112	64.000	65.895	68.133	68.677	69.984	71.641	73.055	74.824	77.740	97.276	81.643	*3. Other*
NPL	1.184	1.214	1.255	1.290	1.300	1.268	1.288	1.292	1.332	1.243	1.284	1.443	1.533	1.490	1.521	1.612	2.209	1.714	*NPL*
Total Kredit	**51.873**	**53.050**	**54.607**	**56.380**	**57.909**	**60.615**	**62.124**	**64.011**	**65.907**	**68.143**	**68.749**	**69.998**	**71.655**	**73.069**	**74.836**	**77.753**	**97.296**	**81.651**	***Total Credit***
NPL	**1.184**	**1.214**	**1.255**	**1.290**	**1.300**	**1.268**	**1.288**	**1.292**	**1.332**	**1.243**	**1.284**	**1.443**	**1.533**	**1.490**	**1.521**	**1.612**	**2.209**	**1.714**	***NPL***

Tabel 4.13 Kredit BPD Berdasarkan Jenis Penggunaan
(Credit of Regional Development Banks Based on Type of Use)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011												2012		*Economic Sector*
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Total Modal Kerja	13.120	15.709	20.717	25.268	29.719	27.714	27.866	29.297	30.049	30.964	32.734	33.753	34.716	35.812	37.473	37.808	35.304	33.179	33.999	*1. Total Working Capital*
2. Total Investasi	4.574	5.690	8.896	13.169	17.205	17.501	17.946	18.071	18.530	18.534	19.013	19.412	19.599	19.897	20.318	21.095	21.081	21.011	22.056	*2. Total Investment*
3. Total Konsumsi	38.261	50.481	66.773	82.317	96.782	98.180	100.133	102.059	104.302	107.312	109.907	111.588	113.317	114.643	115.623	117.658	119.317	120.682	121.831	*3. Total Consumption*
Total	**55.955**	**71.881**	**96.385**	**120.754**	**143.706**	**143.396**	**145.945**	**149.427**	**152.882**	**156.810**	**161.654**	**164.753**	**167.633**	**170.352**	**173.415**	**176.561**	**175.702**	**174.872**	**177.886**	***Total***

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	29.297	30.049	30.964	32.734	33.753	34.716	35.812	37.473	37.808	35.304	33.179	33.999	35.436	36.670	38.894	41.586	47.659	44.360	*1. Working Capital*
NPL	2.244	2.394	2.581	2.529	2.574	2.626	2.650	2.836	2.700	1.948	2.274	2.252	2.302	2.504	2.551	2.620	3.234	3.445	*NPL*
2. Investasi	18.071	18.530	18.534	19.013	19.412	19.599	19.897	20.318	21.095	21.081	21.011	22.056	22.200	22.319	22.987	23.728	25.492	23.686	*2. Investments*
NPL	715	714	708	664	704	718	750	742	715	498	533	591	542	581	640	802	850	1.078	*NPL*
3. Konsumsi	102.059	104.302	107.312	109.907	111.588	113.317	114.643	115.623	117.742	119.317	120.682	121.831	124.633	127.748	130.316	133.320	145.581	136.893	*3. Consumption*
NPL	580	585	649	639	656	680	682	712	710	627	658	646	671	711	722	597	675	669	*NPL*
Total Kredit	**149.427**	**152.882**	**156.810**	**161.654**	**164.753**	**167.633**	**170.352**	**173.415**	**176.645**	**175.702**	**174.872**	**177.886**	**182.268**	**186.736**	**192.197**	**198.634**	**218.732**	**204.939**	***Total Credit***
NPL	**3.539**	**3.693**	**3.938**	**3.832**	**3.934**	**4.024**	**4.082**	**4.290**	**4.125**	**3.073**	**3.465**	**3.490**	**3.515**	**3.796**	**3.913**	**4.019**	**4.759**	**5.192**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	239	231	158	157	113	76	99	113	69	99	84	50	50	51	51	30	38	51	*1. Ekspor*
NPL	1	1	4	8	35	13	10	8	13	8	2	1	8	8	8	9	21	13	*NPL*
2. Impor	3	3	59	5	5	8	4	5	6	5	6	6	5	5	4	5	9	6	*2. Impor*
NPL	0	0	2	-	-	1	0	-	0	0	0	0	-	0	0	0	0	0	*NPL*
3. Lainnya	149.184	152.647	156.593	161.491	164.635	167.549	170.249	173.296	176.569	175.597	174.783	177.831	182.214	186.681	192.142	198.599	218.685	204.883	*3. Other*
NPL	3.538	3.692	3.932	3.824	3.899	4.010	4.072	4.282	4.112	3.065	3.463	3.489	3.506	3.788	3.904	4.010	4.738	5.179	*NPL*
Total Kredit	**149.427**	**152.882**	**156.810**	**161.654**	**164.753**	**167.633**	**170.352**	**173.415**	**176.645**	**175.702**	**174.872**	**177.886**	**182.268**	**186.736**	**192.197**	**198.634**	**218.732**	**204.939**	***Total Credit***
NPL	**3.539**	**3.693**	**3.938**	**3.832**	**3.934**	**4.024**	**4.082**	**4.290**	**4.125**	**3.073**	**3.465**	**3.490**	**3.515**	**3.796**	**3.913**	**4.019**	**4.759**	**5.192**	***NPL***

Tabel 4.14 Kredit Bank Campuran Berdasarkan Jenis Penggunaan
(Credit of Joint Venture Banks Based on Type of Use)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011												2012		*Economic Sector*
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Total Modal Kerja	29.882	44.477	50.449	51.867	65.169	64.757	62.665	64.398	64.647	67.034	68.789	68.558	72.240	74.090	76.954	79.445	80.077	80.738	81.507	*1. Total Working Capital*
2. Total Investasi	7.636	10.126	19.133	21.544	22.530	22.538	20.214	20.545	20.422	20.804	22.120	23.132	24.050	24.384	25.469	27.156	26.317	28.012	28.831	*2. Total Investment*
3. Total Konsumsi	3.315	3.917	6.267	7.565	11.321	11.550	11.727	11.878	12.291	12.524	12.670	12.687	13.018	13.260	13.516	13.797	13.994	14.227	14.409	*3. Total Consumption*
Total	**40.833**	**58.520**	**75.849**	**85.471**	**94.779**	**98.845**	**94.606**	**96.821**	**97.360**	**100.362**	**103.579**	**104.378**	**109.307**	**111.733**	**115.938**	**120.398**	**120.389**	**122.976**	**124.746**	***Total***

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	64.398	64.647	67.034	68.789	68.558	72.240	74.090	76.954	79.445	80.077	80.738	81.507	80.407	88.415	90.419	93.923	96.696	98.845	*1. Working Capital*
NPL	1.301	1.281	1.260	1.183	1.127	1.170	1.181	1.180	1.180	1.083	1.132	1.207	1.140	1.246	1.258	1.366	1.382	1.454	*NPL*
2. Investasi	20.545	20.422	20.804	22.120	23.132	24.050	24.384	25.469	27.156	26.317	28.012	28.831	33.727	28.856	31.491	32.440	34.053	34.612	*2. Investments*
NPL	791	786	782	775	764	766	770	775	738	401	400	401	512	402	409	353	374	379	*NPL*
3. Konsumsi	11.878	12.291	12.524	12.670	12.687	13.018	13.260	13.516	13.797	13.994	14.227	14.409	14.322	14.477	14.484	14.421	14.354	14.172	*3. Consumption*
NPL	455	452	463	468	471	492	505	521	535	552	548	541	534	525	517	521	522	532	*NPL*
Total Kredit	**96.821**	**97.360**	**100.362**	**103.579**	**104.378**	**109.307**	**111.733**	**115.938**	**120.398**	**120.389**	**122.976**	**124.746**	**128.457**	**131.747**	**136.393**	**140.784**	**145.104**	**147.628**	***Total Credit***
NPL	**2.547**	**2.519**	**2.505**	**2.426**	**2.362**	**2.428**	**2.456**	**2.476**	**2.453**	**2.036**	**2.080**	**2.149**	**2.186**	**2.173**	**2.183**	**2.241**	**2.278**	**2.365**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	11.509	12.227	12.261	12.871	13.119	13.509	13.448	14.378	15.781	14.728	15.937	15.644	16.262	16.288	17.404	17.264	17.699	17.639	*1. Ekspor*
NPL	544	537	541	517	502	480	531	544	546	468	606	599	595	600	606	640	561	567	*NPL*
2. Impor	4.113	4.183	4.245	4.565	4.414	4.267	4.161	4.143	4.206	3.899	4.518	4.296	4.542	4.114	4.315	4.773	4.913	5.127	*2. Impor*
NPL	0	0	0	0	0	0	0	0	23	23	23	23	17	17	17	17	17	17	*NPL*
3. Lainnya	81.199	80.950	83.856	86.143	86.845	91.532	94.124	97.418	100.411	101.761	102.521	104.806	107.653	111.345	114.675	118.747	122.492	124.863	*3. Other*
NPL	2.003	1.982	1.964	1.909	1.860	1.948	1.925	1.932	1.884	1.545	1.451	1.528	1.574	1.556	1.561	1.584	1.700	1.781	*NPL*
Total Kredit	**96.821**	**97.360**	**100.362**	**103.579**	**104.378**	**109.307**	**111.733**	**115.938**	**120.398**	**120.389**	**122.976**	**124.746**	**128.457**	**131.747**	**136.393**	**140.784**	**145.104**	**147.628**	***Total Credit***
NPL	**2.547**	**2.519**	**2.505**	**2.426**	**2.362**	**2.428**	**2.456**	**2.476**	**2.453**	**2.036**	**2.080**	**2.149**	**2.186**	**2.173**	**2.183**	**2.241**	**2.278**	**2.365**	***NPL***

Tabel 4.15 Kredit Bank Asing Berdasarkan Jenis Penggunaan
(Credit of Foreign Owned Banks Based on Type of Use)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011												2012		*Economic Sector*
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Total Modal Kerja	49.214	57.336	76.771	60.971	76.215	85.569	79.950	81.119	79.969	79.973	75.865	78.740	81.737	84.695	86.456	88.603	89.789	92.237	96.578	*1. Total Working Capital*
2. Total Investasi	6.536	6.434	13.481	14.690	17.301	10.670	17.396	17.881	18.819	21.619	24.200	25.943	27.725	26.980	25.870	26.803	26.862	26.185	24.857	*2. Total Investment*
3. Total Konsumsi	17.479	20.086	23.120	22.871	19.488	19.471	19.709	19.427	19.969	19.965	20.262	20.511	20.694	20.423	20.296	20.348	19.834	19.839	19.814	*3. Total Consumption*
Total	**73.230**	**83.856**	**113.372**	**98.531**	**113.004**	**115.710**	**117.054**	**118.427**	**118.757**	**121.557**	**120.327**	**125.194**	**130.156**	**132.098**	**132.622**	**135.755**	**136.486**	**138.261**	**141.249**	***Total***

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	81.119	79.969	79.973	75.865	78.740	81.737	84.695	86.456	88.603	89.789	92.237	96.578	97.274	97.303	105.572	103.943	107.657	109.376	*1. Working Capital*
NPL	1.390	1.444	1.286	1.305	1.198	1.259	1.274	1.181	1.017	970	844	761	783	741	743	783	857	874	*NPL*
2. Investasi	17.881	18.819	21.619	24.200	25.943	27.725	26.980	25.870	26.803	26.862	26.185	24.857	24.829	26.870	28.133	30.845	32.242	34.044	*2. Investments*
NPL	315	311	308	330	307	947	960	946	583	525	498	516	468	504	468	512	488	487	*NPL*
3. Konsumsi	19.427	19.969	19.965	20.262	20.511	20.694	20.423	20.296	20.348	19.834	19.839	19.814	19.757	19.989	20.058	20.129	20.165	20.149	*3. Consumption*
NPL	1.788	1.851	2.010	2.094	2.166	2.261	2.329	2.398	2.429	1.924	1.962	2.005	2.037	2.081	2.138	1.948	1.991	1.923	*NPL*
Total Kredit	**118.427**	**118.757**	**121.557**	**120.327**	**125.194**	**130.156**	**132.098**	**132.622**	**135.755**	**136.486**	**138.261**	**141.249**	**141.860**	**144.162**	**153.764**	**154.916**	**160.064**	**163.569**	***Total Credit***
NPL	**3.493**	**3.606**	**3.604**	**3.729**	**3.671**	**4.467**	**4.563**	**4.525**	**4.029**	**3.419**	**3.304**	**3.282**	**3.288**	**3.326**	**3.349**	**3.242**	**3.336**	**3.284**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	11.509	12.227	12.261	12.871	13.119	13.509	13.448	14.378	15.781	4.688	4.115	4.846	5.031	5.231	5.886	7.815	8.306	8.300	*1. Ekspor*
NPL	544	537	541	517	502	480	531	544	546	487	475	463	490	488	488	487	521	527	*NPL*
2. Impor	4.113	4.183	4.245	4.565	4.414	4.267	4.161	4.143	4.206	8.069	8.384	9.008	8.855	8.869	9.875	10.954	11.397	11.194	*2. Impor*
NPL	0	0	0	0	0	0	0	0	23	162	156	157	159	155	121	122	123	124	*NPL*
3. Lainnya	80.119	79.850	82.762	85.055	85.737	90.417	92.993	96.279	99.249	123.154	125.203	127.395	127.973	130.062	138.003	136.147	140.361	144.075	*3. Other*
NPL	2.001	1.921	1.908	1.853	1.799	1.880	1.849	1.876	1.801	2.656	2.560	2.661	2.639	2.683	2.740	2.633	2.692	2.633	*NPL*
Total Kredit	**118.427**	**118.757**	**121.557**	**120.327**	**125.194**	**130.156**	**132.098**	**132.622**	**135.755**	**136.486**	**138.261**	**141.249**	**141.860**	**144.162**	**153.764**	**154.916**	**160.064**	**163.569**	***Total Credit***
NPL	**3.492**	**3.606**	**3.604**	**3.728**	**3.671**	**4.467**	**4.563**	**4.525**	**4.029**	**3.418**	**3.303**	**3.282**	**3.288**	**3.326**	**3.349**	**3.242**	**3.336**	**3.284**	***NPL***

Tabel 4.16 Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - Agustus 2012

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 August 2012

Miliar Rp *(Billion Rp)*

Lokasi	Modal Kerja *(Working Capital)*	Investasi *(Investment)*	Konsumsi *(Consumption)*	Orientasi Penggunaan *(User Orientation)*			*Location*
				Ekspor	Impor	Lainnya	
1. Jawa Barat	89.206	25.757	85.980	2.084	289	198.569	*1. Jawa Barat*
NPL	3.073	1.158	1.406	139	1	5.498	*NPL*
2. Banten	19.468	6.396	34.763	363	21	60.242	*2. Banten*
NPL	500	97	532	0	0	1.129	*NPL*
3. DKI Jakarta	633.062	337.793	255.869	30.265	28.417	1.168.042	*3. DKI Jakarta*
NPL	12.808	5.658	5.032	1.353	631	21.513	*NPL*
4. D.I Yogyakarta	6.769	2.708	7.700	131	9	17.037	*4. D.I Yogyakarta*
NPL	207	66	123	5	0	391	*NPL*
5. Jawa Tengah	73.638	16.639	46.226	1.723	639	134.141	*5. Jawa Tengah*
NPL	2.244	342	612	24	1	3.173	*NPL*
6. Jawa Timur	124.777	30.179	61.603	4.250	3.275	209.033	*6. Jawa Timur*
NPL	4.283	786	1.007	135	5	5.936	*NPL*
7. Bengkulu	2.942	999	4.682	100	6	8.517	*7. Bengkulu*
NPL	80	34	35	0	0	148	*NPL*
8. Jambi	6.864	3.118	7.594	153	16	17.406	*8. Jambi*
NPL	160	62	96	0	0	318	*NPL*
9. Aceh	7.006	1.176	11.764	16	3	19.927	*9. Aceh*
NPL	800	88	159	0	0	1.047	*NPL*
10. Sumatera Utara	61.881	26.302	32.331	6.785	1.060	112.669	*10. Sumatera Utara*
NPL	1.926	495	620	248	42	2.750	*NPL*
11. Sumatera Barat	11.095	4.514	12.446	850	29	27.175	*11. Sumatera Barat*
NPL	386	146	115	5	0	641	*NPL*
12. Riau	14.133	11.817	15.347	236	35	41.026	*12. Riau*
NPL	549	208	362	0	0	1.119	*NPL*
13. Sumatera Selatan	16.308	9.099	16.434	593	17	41.231	*13. Sumatera Selatan*
NPL	852	367	167	0	0	1.385	*NPL*
14. Bangka Belitung	2.775	579	2.298	42	2	5.609	*14. Bangka Belitung*
NPL	35	4	22	0	-	60	*NPL*
15. Kepulauan Riau	8.354	5.490	7.839	180	88	21.415	*15. Kepulauan Riau*
NPL	210	54	191	2	-	454	*NPL*
16. Lampung	13.114	6.073	8.197	824	11	26.548	*16. Lampung*
NPL	508	111	141	7	0	753	*NPL*
17. Kalimantan Selatan	8.616	6.346	9.295	164	7	24.086	*17. Kalimantan Selatan*
NPL	284	111	110	0	0	505	*NPL*
18. Kalimantan Barat	7.828	5.213	9.538	136	11	22.433	*18. Kalimantan Barat*
NPL	109	57	59	0	0	225	*NPL*
19. Kalimantan Timur	17.236	14.698	16.340	127	26	48.120	*19. Kalimantan Timur*
NPL	669	300	303	0	0	1.271	*NPL*
20. Kalimantan Tengah	2.893	4.752	4.988	166	2	12.465	*20. Kalimantan Tengah*
NPL	69	11	34	0	-	114	*NPL*
21. Sulawesi Tengah	4.672	1.046	6.614	34	3	12.294	*21. Sulawesi Tengah*
NPL	197	26	57	8	0	272	*NPL*
22. Sulawesi Selatan	21.946	10.821	27.326	194	42	59.858	*22. Sulawesi Selatan*
NPL	867	406	501	17	17	1.740	*NPL*
23. Sulawesi Utara	5.621	2.562	10.000	41	2	18.140	*23. Sulawesi Utara*
NPL	305	49	143	0	0	497	*NPL*
26. Gorontalo	1.596	668	2.836	21	2	5.076	*26. Gorontalo*
NPL	51	44	34	0	-	128	*NPL*
25. Sulawesi Barat	1.208	283	1.704	5	2	3.188	*25. Sulawesi Barat*
NPL	80	15	16	0	0	110	*NPL*
24. Sulawesi Tenggara	3.035	1.004	5.648	16	7	9.664	*24. Sulawesi Tenggara*
NPL	96	16	49	0	1	159	*NPL*
27. Nusa Tenggara Barat	4.216	1.649	8.315	1	1	14.177	*27. Nusa Tenggara Barat*
NPL	132	21	90	-	-	243	*NPL*
28. Bali	13.812	6.739	14.094	161	6	34.478	*28. Bali*
NPL	128	52	87	1	0	265	*NPL*
29. Nusa Tenggara Timur	3.097	714	7.976	0	0	11.787	*29. Nusa Tenggara Timur*
NPL	121	20	58	-	-	199	*NPL*
30. Maluku	1.439	639	3.194	2	1	5.269	*30. Maluku*
NPL	112	27	61	0	0	199	*NPL*
31. Papua	5.339	2.047	5.904	8	6	13.277	*31. Papua*
NPL	91	20	73	0	0	184	*NPL*
32. Maluku Utara	1.098	334	2.172	0	0	3.603	*32. Maluku Utara*
NPL	37	18	21	-	0	76	*NPL*
33. Papua Barat	2.305	589	1.971	1	1	4.863	*33. Papua Barat*
NPL	49	17	26	-	-	92	*NPL*
34. Lainnya	13.059	1.638	878	338	332	14.904	*34. Lainnya*
NPL	123	19	0	-	-	143	*NPL*
Total	**1.210.410**	**550.378**	**749.863**	**50.011**	**34.369**	**2.426.271**	***Total***
NPL	**32.140**	**10.902**	**12.341**	**1.946**	**699**	**52.738**	***NPL***

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Tabel 4.17 Kredit Bank Umum Berdasarkan Lokasi Bank Penyalur
(Credit of Commercial Banks Based on Location of Banks)
Miliar Rp *(Billion Rp)*

Lokasi	2006	2007	2008	2009	2010												2012		*Location*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan[r)]	Feb	
Jawa Barat	63.398	77.007	97.419	113.367	139.218	140.285	144.976	146.592	149.838	154.578	155.727	158.795	161.803	164.849	167.515	172.550	172.590	175.045	Jawa Barat
Banten	17.957	20.754	28.254	31.399	41.465	41.735	42.365	42.898	44.077	45.367	45.536	48.129	49.241	50.535	51.301	52.115	51.995	52.697	Banten
DKI Jakarta	396.230	507.496	674.870	709.804	864.130	860.517	874.284	891.357	913.994	944.000	955.448	996.778	1.021.891	1.032.182	1.061.309	1.080.426	1.073.618	1.075.593	DKI Jakarta
D.I Yogyakarta	6.487	7.843	9.138	10.162	12.174	12.363	12.620	12.836	13.082	13.493	13.604	13.977	14.292	14.551	14.855	15.154	14.941	15.179	D.I Yogyakarta
Jawa Tengah	47.801	56.736	72.972	82.752	99.042	100.997	104.697	105.160	106.743	110.515	111.930	111.403	114.529	117.108	118.146	120.950	119.730	121.797	Jawa Tengah
Jawa Timur	74.028	92.270	115.892	128.479	155.238	156.235	161.297	162.442	166.762	171.952	173.035	174.478	179.800	180.897	183.593	190.058	186.917	189.942	Jawa Timur
Bengkulu	2.086	2.956	4.232	4.747	5.751	5.852	6.092	6.289	6.474	6.663	6.763	6.872	6.951	7.051	7.231	7.399	7.410	7.581	Bengkulu
Jambi	4.347	5.641	7.593	9.117	11.641	11.992	12.372	12.715	13.023	13.435	13.782	14.226	14.249	14.454	14.722	15.104	15.018	15.273	Jambi
Aceh	4.610	6.606	9.334	12.496	16.171	16.671	17.160	17.459	17.742	18.163	18.296	18.447	18.589	18.700	18.803	18.714	18.387	18.571	Aceh
Sumatera Utara	40.784	53.439	65.643	72.315	87.117	89.620	90.119	90.537	93.412	95.743	96.567	98.055	98.704	101.351	101.659	106.073	105.612	105.541	Sumatera Utara
Sumatera Barat	8.838	11.247	13.553	15.787	20.052	20.360	21.198	21.600	22.168	22.739	22.913	23.192	23.447	23.713	24.004	24.573	24.241	24.738	Sumatera Barat
Riau	20.454	15.787	20.304	24.186	29.326	29.440	30.338	30.782	31.416	32.418	32.849	33.560	33.882	34.726	35.373	36.387	36.094	37.145	Riau
Sumatera Selatan	10.617	8.136	10.605	11.890	14.494	14.432	14.816	15.402	15.558	16.080	16.305	16.648	16.976	17.213	17.626	18.147	34.766	35.762	Sumatera Selatan
Bangka Belitung	1.635	1.474	2.359	2.658	3.737	3.505	3.633	3.671	3.805	3.959	4.044	4.488	4.529	4.593	4.771	4.993	18.302	18.625	Bangka Belitung
Kepulauan Riau	-	13.566	17.524	21.987	27.553	28.317	29.051	29.510	30.430	31.562	32.318	32.641	33.221	34.001	34.250	35.249	4.874	4.755	Kepulauan Riau
Lampung	7.919	11.657	14.737	16.089	19.018	19.415	20.029	20.177	20.739	21.520	21.679	21.782	22.373	22.565	23.072	23.782	23.876	24.133	Lampung
Kalimantan Selatan	6.899	9.020	11.803	13.745	17.180	17.304	17.898	18.101	18.557	19.111	19.385	19.638	20.236	20.352	20.497	21.006	20.789	21.116	Kalimantan Selatan
Kalimantan Barat	5.448	6.830	9.182	11.461	15.287	15.467	15.633	16.037	16.717	17.261	17.515	17.889	18.146	18.331	18.802	19.433	19.256	19.607	Kalimantan Barat
Kalimantan Timur	12.458	15.731	20.474	24.976	32.513	32.945	34.118	34.681	35.535	36.765	37.288	38.103	39.281	39.948	40.935	41.908	41.179	41.994	Kalimantan Timur
Kalimantan Tengah	2.576	3.293	4.319	5.689	8.838	9.165	9.480	10.213	10.467	10.908	11.014	11.145	11.204	11.350	11.503	11.491	11.424	11.562	Kalimantan Tengah
Sulawesi Tengah	3.588	4.600	5.936	7.255	9.109	9.156	9.566	9.754	9.963	10.237	10.323	10.481	10.680	10.800	10.912	11.125	10.894	11.068	Sulawesi Tengah
Sulawesi Selatan	17.734	21.478	27.205	32.760	41.658	42.276	43.989	44.509	45.551	47.117	47.522	48.631	50.049	50.619	51.275	53.068	52.300	53.259	Sulawesi Selatan
Sulawesi Utara	5.133	6.650	9.048	10.630	13.037	12.996	13.510	13.732	14.067	14.553	14.762	15.023	15.304	15.486	15.744	16.121	15.879	16.033	Sulawesi Utara
Gorontalo	1.126	2.783	3.788	4.725	6.095	6.239	6.522	6.652	6.815	7.073	7.233	7.432	7.581	7.742	7.934	8.153	2.814	2.846	Gorontalo
Sulawesi Barat	-	1.515	2.065	2.670	3.638	3.704	3.866	3.949	4.028	4.134	4.207	4.252	4.305	4.319	4.366	4.433	4.438	4.594	Sulawesi Barat
Sulawesi Tenggara	1.993	998	1.693	1.711	2.171	2.244	2.360	2.425	2.490	2.559	2.601	2.649	2.690	2.727	2.747	2.782	8.202	8.408	Sulawesi Tenggara
Nusa Tenggara Barat	3.677	4.747	5.976	7.272	9.511	9.709	10.191	10.344	10.607	10.922	11.112	11.321	11.537	11.702	11.835	12.122	12.090	12.350	Nusa Tenggara Barat
Bali	10.606	12.592	16.298	19.498	24.321	24.493	24.828	25.209	25.691	26.534	26.712	27.512	28.065	28.410	28.905	29.793	29.678	30.238	Bali
Nusa Tenggara Timur	3.196	4.202	5.404	6.663	7.877	7.879	8.213	8.386	8.663	8.968	9.211	9.417	9.682	9.830	9.992	10.184	10.031	10.214	Nusa Tenggara Timur
Maluku	1.064	1.427	2.168	2.980	3.989	4.004	4.223	4.319	4.470	4.608	4.672	4.748	4.782	4.823	4.897	4.926	4.877	4.951	Maluku
Papua	3.420	3.536	4.905	6.352	8.412	8.403	8.971	9.194	9.466	9.957	10.141	10.232	10.535	10.708	10.979	11.013	10.734	10.994	Papua
Maluku Utara	648	837	1.246	1.665	2.243	2.315	2.420	2.522	2.583	2.655	2.722	2.787	2.867	2.935	2.979	3.017	3.037	3.095	Maluku Utara
Papua Barat	-	1.196	1.786	2.398	3.043	2.991	3.202	3.294	3.379	3.530	3.565	3.554	3.717	3.749	3.817	3.914	3.844	3.973	Papua Barat
Lainnya	5.541	7.959	9.964	8.242	10.795	10.862	10.809	10.790	11.155	11.648	12.819	13.331	14.122	13.838	14.523	13.932	14.470	14.349	*Others*
Total	**792.297**	**1.002.012**	**1.307.688**	**1.437.930**	**1.765.845**	**1.773.889**	**1.814.846**	**1.843.538**	**1.889.465**	**1.950.727**	**1.973.599**	**2.031.614**	**2.079.261**	**2.106.157**	**2.150.873**	**2.200.094**	**2.184.306**	**2.203.029**	***Total***

Ket: [r)] revisi *Note: [r)] revised*

Tabel 4.17.a Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit

(Credit and NPL 0f Commercial Banks to Non Bank Third Party Based on Bank Location)

Miliar Rp *(Billion Rp)*

Keterangan	2011										2012								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Jawa Barat	144.976	146.592	149.838	154.578	155.727	158.795	161.803	164.849	167.515	172.550	172.590	175.045	177.894	180.772	187.250	195.329	198.560	200.943	*1. Jawa Barat*
NPL	4.300	4.512	4.719	4.564	4.700	4.847	4.901	4.912	4.707	4.134	4.458	4.769	4.800	4.983	5.139	5.056	5.319	5.637	*NPL*
2. Banten	42.365	42.898	44.077	45.367	45.536	48.129	49.241	50.535	51.301	52.115	51.995	52.700	53.783	54.980	56.274	59.591	60.709	60.626	*2. Banten*
NPL	1.064	1.143	1.208	1.173	1.213	1.239	1.244	1.211	1.192	980	1.058	1.102	1.026	1.066	1.083	1.060	1.101	1.129	*NPL*
3. DKI Jakarta	874.284	891.357	913.994	944.000	955.448	996.778	1.021.891	1.032.182	1.061.309	1.080.426	1.073.618	1.075.593	1.113.625	1.142.803	1.179.123	1.200.670	1.200.944	1.226.725	*3. DKI Jakarta*
NPL	24.107	24.630	25.307	24.179	24.180	25.445	25.104	25.296	24.457	22.338	24.012	23.605	23.855	24.040	23.744	23.536	23.751	23.497	*NPL*
4. D.I Yogyakarta	12.620	12.836	13.082	13.493	13.604	13.977	14.292	14.551	14.855	15.154	14.941	15.179	15.592	15.867	16.191	16.639	17.064	17.177	*4. D.I Yogyakarta*
NPL	368	375	400	383	396	402	383	391	392	313	345	351	368	385	402	390	390	396	*NPL*
5. Jawa Tengah	104.697	105.160	106.743	110.515	111.930	111.403	114.529	117.108	118.146	120.950	119.730	121.797	123.819	125.437	128.762	133.830	134.950	136.503	*5. Jawa Tengah*
NPL	2.775	2.952	3.063	3.074	3.147	3.092	3.002	2.971	2.790	2.550	2.609	2.684	2.904	3.063	3.114	3.063	3.102	3.197	*NPL*
6. Jawa Timur	161.297	162.442	166.762	171.952	173.035	174.478	179.800	180.897	183.593	190.058	186.917	189.942	193.015	195.976	201.359	210.261	213.076	216.559	*6. Jawa Timur*
NPL	5.408	5.461	6.315	6.085	6.429	6.391	6.209	6.308	6.104	5.490	5.844	5.848	5.741	5.849	5.936	5.774	6.011	6.077	*NPL*
7. Bengkulu	6.092	6.289	6.474	6.663	6.763	6.872	6.951	7.051	7.231	7.399	7.410	7.581	7.783	7.989	8.186	8.415	8.525	8.623	*7. Bengkulu*
NPL	132	123	137	144	153	160	150	145	158	128	144	147	141	144	150	155	154	148	*NPL*
8. Jambi	12.372	12.715	13.023	13.435	13.782	14.226	14.249	14.454	14.722	15.104	15.018	15.273	15.708	16.221	16.263	16.840	17.304	17.576	*8. Jambi*
NPL	334	348	363	364	366	357	354	358	336	261	281	288	275	290	305	301	289	319	*NPL*
9. Aceh	17.160	17.459	17.742	18.163	18.296	18.447	18.589	18.700	18.803	18.714	18.387	18.571	18.893	19.083	19.370	19.672	19.757	19.946	*9. Aceh*
NPL	946	977	1.050	1.074	1.124	1.159	1.157	1.213	1.194	768	836	856	884	955	1.004	1.008	1.048	1.047	*NPL*
10. Sumatera Utara	90.119	90.537	93.412	95.743	96.567	98.055	98.704	101.351	101.659	106.073	105.612	105.541	109.217	112.437	114.268	117.648	119.939	120.514	*10. Sumatera Utara*
NPL	2.660	2.668	2.754	2.717	2.792	2.797	2.739	2.755	2.679	2.426	2.477	2.443	2.592	2.757	2.967	2.905	3.007	3.041	*NPL*
11. Sumatera Barat	21.198	21.600	22.168	22.739	22.913	23.192	23.447	23.713	24.004	24.573	24.241	24.724	25.690	26.174	26.735	27.577	27.964	28.055	*11. Sumatera Barat*
NPL	444	461	476	487	506	519	511	642	511	466	498	493	528	569	597	584	620	646	*NPL*
12. Riau	30.338	30.782	31.416	32.418	32.849	33.560	33.882	34.726	35.373	36.387	36.094	37.145	37.330	38.077	38.864	40.195	40.741	41.297	*12. Riau*
NPL	665	709	711	700	739	837	808	825	803	710	777	816	831	886	943	948	1.031	1.119	*NPL*
13. Sumatera Selatan	29.051	29.510	30.430	31.562	32.318	32.641	33.221	34.001	34.250	35.249	34.766	35.757	37.371	38.231	39.315	40.624	41.446	41.841	*13. Sumatera Selatan*
NPL	540	610	690	682	737	753	776	726	707	569	701	727	686	728	696	684	694	1.385	*NPL*
14. Bangka Belitung	3.633	3.671	3.805	3.959	4.044	4.488	4.529	4.593	4.771	4.993	4.874	4.755	4.452	4.691	5.159	5.472	5.514	5.652	*14. Bangka Belitung*
NPL	32	32	36	37	41	42	41	43	38	27	30	35	40	36	51	44	51	60	*NPL*
15. Kepulauan Riau	14.816	15.402	15.558	16.080	16.305	16.648	16.976	17.213	17.626	18.147	18.302	18.625	19.170	20.039	20.428	20.930	21.464	21.683	*15. Kepulauan Riau*
NPL	415	384	403	396	410	464	473	471	461	424	452	405	393	449	470	575	514	456	*NPL*
16. Lampung	20.029	20.177	20.739	21.520	21.679	21.782	22.373	22.565	23.072	23.782	23.876	24.130	24.797	25.068	26.083	26.595	27.228	27.383	*16. Lampung*
NPL	655	718	783	791	777	795	798	804	807	697	735	732	708	771	790	768	742	761	*NPL*
17. Kalimantan Selatan	17.898	18.101	18.557	19.111	19.385	19.638	20.236	20.352	20.497	21.006	20.789	21.116	21.669	22.048	22.346	23.564	23.766	24.257	*17. Kalimantan Selatan*
NPL	589	604	617	614	616	648	619	536	495	396	463	459	453	474	495	484	483	505	*NPL*
18. Kalimantan Barat	15.633	16.037	16.717	17.261	17.515	17.889	18.146	18.331	18.802	19.433	19.256	19.607	20.021	20.519	21.434	21.913	22.357	22.580	*18. Kalimantan Barat*
NPL	204	214	229	221	226	227	221	223	207	176	194	201	196	219	227	211	214	225	*NPL*
19. Kalimantan Timur	34.118	34.681	35.535	36.765	37.288	38.103	39.281	39.948	40.935	41.908	41.179	41.994	43.132	44.026	45.294	47.058	47.799	48.274	*19. Kalimantan Timur*
NPL	876	902	1.080	906	981	1.071	1.065	1.162	1.050	837	1.141	1.061	1.038	1.052	1.100	1.087	1.228	1.272	*NPL*
20. Kalimantan Tengah	9.480	10.213	10.467	10.908	11.014	11.145	11.204	11.350	11.503	11.491	11.424	11.562	11.633	11.810	12.164	12.836	12.499	12.633	*20. Kalimantan Tengah*
NPL	82	92	97	101	135	139	137	132	131	114	132	134	137	145	135	111	112	114	*NPL*
21. Sulawesi Tengah	9.566	9.754	9.963	10.237	10.323	10.481	10.680	10.800	10.912	11.125	10.894	11.068	11.328	11.489	11.753	12.095	12.148	12.331	*21. Sulawesi Tengah*
NPL	294	313	343	347	360	373	348	356	343	310	335	313	297	301	305	275	281	280	*NPL*
22. Sulawesi Selatan	43.989	44.509	45.551	47.117	47.522	48.631	50.049	50.619	51.275	53.068	52.300	53.259	54.787	55.996	57.469	59.275	59.365	60.093	*22. Sulawesi Selatan*
NPL	1.581	1.650	1.772	1.740	1.743	1.805	1.773	1.765	1.739	1.514	1.629	1.701	1.670	1.771	1.839	1.820	1.746	1.774	*NPL*
23. Sulawesi Utara	13.510	13.732	14.067	14.553	14.762	15.023	15.304	15.486	15.744	16.121	15.879	16.033	16.411	16.721	17.183	17.760	17.942	18.183	*23. Sulawesi Utara*
NPL	508	533	538	533	546	550	529	526	484	430	471	437	437	472	494	470	490	497	*NPL*
24. Gorontalo	3.866	3.949	4.028	4.134	4.207	4.252	4.305	4.319	4.366	4.433	4.438	4.594	4.740	4.778	4.886	5.026	5.039	5.100	*24. Gorontalo*
NPL	121	128	133	135	141	146	144	142	135	122	127	126	121	131	128	123	126	128	*NPL*
25. Sulawesi Barat	2.360	2.425	2.490	2.559	2.601	2.649	2.690	2.727	2.747	2.782	2.814	2.846	2.890	2.966	3.020	3.100	3.144	3.194	*25. Sulawesi Barat*
NPL	100	102	107	108	111	116	119	123	118	111	115	106	107	118	115	116	115	110	*NPL*
26. Sulawesi Tenggara	6.522	6.652	6.815	7.073	7.233	7.432	7.581	7.742	7.934	8.153	8.202	8.408	8.600	8.812	9.069	9.345	9.505	9.687	*26. Sulawesi Tenggara*
NPL	162	178	178	181	178	164	164	154	154	113	142	142	150	152	145	139	160	161	*NPL*
27. Nusa Tenggara Barat	10.191	10.344	10.607	10.922	11.112	11.321	11.537	11.702	11.835	12.122	12.090	12.350	12.683	13.000	13.360	13.777	14.042	14.179	*27. Nusa Tenggara Barat*
NPL	191	202	211	217	224	230	227	230	219	203	224	223	228	262	240	234	235	243	*NPL*
28. Bali	24.828	25.209	25.691	26.534	26.712	27.512	28.065	28.410	28.905	29.793	29.678	30.238	31.060	31.683	32.528	33.433	33.951	34.645	*28. Bali*
NPL	545	579	584	587	583	569	562	547	523	463	498	451	449	428	422	261	251	267	*NPL*
29. Nusa Tenggara Timur	8.213	8.386	8.663	8.968	9.211	9.417	9.682	9.830	9.992	10.184	10.031	10.214	10.475	10.685	11.036	11.395	11.581	11.787	*29. Nusa Tenggara Timur*
NPL	192	195	204	209	202	203	198	198	177	145	168	165	174	190	193	172	175	199	*NPL*
30. Maluku	4.223	4.319	4.470	4.608	4.672	4.748	4.782	4.823	4.897	4.926	4.877	4.951	4.903	5.117	5.233	5.352	5.220	5.272	*30. Maluku*
NPL	102	109	118	105	111	112	119	119	132	130	151	151	164	179	180	181	194	199	*NPL*
31. Papua	8.971	9.194	9.466	9.957	10.141	10.232	10.535	10.708	10.979	11.013	10.734	10.994	11.404	11.833	12.217	12.781	13.007	13.291	*31. Papua*
NPL	131	136	158	160	170	171	172	177	179	127	149	156	151	178	178	175	177	184	*NPL*
32. Maluku Utara	2.420	2.522	2.583	2.655	2.722	2.787	2.867	2.935	2.979	3.017	3.037	3.095	3.300	3.176	3.240	3.380	3.582	3.604	*32. Maluku Utara*
NPL	49	52	54	47	55	56	60	60	54	52	61	77	64	82	81	77	77	76	*NPL*
33. Irian Jaya Barat	3.202	3.294	3.379	3.530	3.565	3.554	3.717	3.749	3.817	3.914	3.844	3.973	4.174	4.257	4.396	4.630	4.722	4.865	*33. Papua Barat*
NPL	42	53	54	54	53	55	55	58	57	44	51	52	52	62	64	66	70	92	*NPL*
34. Lainnya	10.809	10.790	11.155	11.648	12.819	13.331	14.122	13.838	14.523	13.932	14.470	14.349	14.826	14.448	15.886	15.846	15.260	15.574	*34. Lainnya*
NPL	356	354	352	344	343	325	346	347	311	130	143	174	151	152	153	525	141	143	*NPL*
Total	**1.814.846**	**1.843.538**	**1.889.465**	**1.950.727**	**1.973.599**	**2.031.614**	**2.079.261**	**2.106.157**	**2.150.873**	**2.200.094**	**2.184.306**	**2.203.010**	**2.266.175**	**2.317.209**	**2.386.145**	**2.452.856**	**2.470.111**	**2.510.651**	***Total***
NPL	**50.969**	**52.497**	**55.245**	**53.458**	**54.489**	**56.260**	**55.507**	**55.926**	**53.840**	**47.695**	**51.452**	**51.428**	**51.813**	**53.335**	**53.885**	**53.377**	**54.100**	**55.383**	***NPL***

Tabel 4.18 Kredit Bank Umum Berdasarkan Hubungan Dengan Bank
(Credit of Commercial Banks Based on Bank Relationship)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011												2012		*Indicator*
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan[r)]	Feb	
Kredit Kepada Pihak Tidak Terka	**779.716**	**987.064**	**1.298.182**	**1.419.711**	**1.742.472**	**1.726.711**	**1.753.922**	**1.798.440**	**1.826.093**	**1.869.530**	**1.930.364**	**1.952.922**	**2.010.037**	**2.056.000**	**2.083.830**	**2.125.929**	**2.170.291**	**2.158.698**	**2.181.422**	***Loan for Non Connected Parties***
a. Lancar	669.203	885.304	1.181.095	1.290.058	1.613.938	1.585.586	1.601.139	1.660.752	1.684.812	1.728.565	1.787.652	1.810.169	1.858.706	1.912.160	1.935.663	1.977.383	2.038.259	2.013.848	2.032.193	a. Current
b. DPK	62.683	61.070	75.304	82.184	83.538	93.065	103.721	87.025	89.069	86.033	89.557	88.503	95.384	88.636	92.463	94.924	84.542	93.613	98.019	b. Special Mention
c. Kurang Lancar	9.181	5.866	8.119	9.738	8.983	10.560	9.929	10.194	10.000	11.196	9.578	9.281	10.142	10.828	10.581	9.137	7.400	10.285	8.757	c. Sub-Standard
d. Diragukan	5.868	3.487	5.402	8.127	7.657	7.919	8.735	9.176	8.502	8.955	8.794	9.040	8.082	7.677	7.471	7.682	6.882	6.817	7.569	d. Doubtful
e. Macet	32.781	31.337	28.262	29.605	28.356	29.581	30.398	31.294	33.710	34.781	34.783	35.930	37.723	36.699	37.652	36.803	33.207	34.135	34.884	e. Lost
Non Performing Loan Pihak Tidak Terkait	47.829	40.690	41.784	47.469	44.996	48.061	49.062	50.664	52.212	54.932	53.155	54.250	55.947	55.204	55.704	53.622	47.489	51.236	51.210	*Non Performing Loan of Non Connected Parties*
Rasio Non Performing Loan Pihak Tidak Terkait (%)	6,04	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	*Non Performing Loan of Non Connected Parties Ratio %*
Kredit Kepada Pihak Terkait	**12.582**	**14.948**	**9.506**	**18.219**	**23.373**	**19.293**	**19.968**	**16.405**	**17.445**	**19.935**	**20.323**	**20.677**	**21.577**	**23.261**	**22.327**	**24.944**	**29.803**	**25.609**	**21.607**	***Loan for Connected Parties***
a. Lancar	11.601	14.791	9.150	17.925	22.916	18.891	19.504	15.963	16.946	19.477	19.864	20.267	21.017	22.805	21.948	24.559	29.445	25.183	21.176	a. Current
b. DPK	753	80	267	215	213	159	164	137	194	146	155	171	247	154	158	168	153	210	221	b. Special Mention
c. Kurang Lancar	2	8	57	34	197	200	253	81	82	82	79	20	93	89	9	9	7	17	14	c. Sub-Standard
d. Diragukan	1	1	4	5	8	5	8	182	182	20	16	11	10	7	9	8	5	7	8	d. Doubtful
e. Macet	224	68	28	40	40	39	39	43	41	210	208	209	209	206	204	201	194	192	189	e. Lost
Non Performing Loan Pihak Terkait	228	77	89	79	245	243	300	305	306	312	303	240	312	303	222	218	206	215	211	*Non Performing Loan of Non Connected Parties*
Rasio Non Performing Loan Pihak Terkait (%)	0,03	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	*Non Performing Loan of Non Connected Parties Ratio %*

Ket: [r)] revisi *Note: [r)] revised*

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Kredit Kepada Pihak Tidak Terkait	**1.798.440**	**1.826.093**	**1.869.530**	**1.930.364**	**1.952.922**	**2.010.037**	**2.056.000**	**2.083.830**	**2.125.929**	**2.170.291**	**2.158.698**	**2.181.422**	**2.243.020**	**2.290.750**	**2.356.704**	**2.396.596**	**2.416.665**	**2.455.725**	***Loan for Non Connected Parties***
a. Lancar	1.660.752	1.684.812	1.728.565	1.787.652	1.810.169	1.858.706	1.912.160	1.935.663	1.977.383	2.038.259	2.013.848	2.032.193	2.096.202	2.136.557	2.207.786	2.247.157	2.267.830	2.300.543	*a. Current*
b. DPK	87.025	89.069	86.033	89.557	88.503	95.384	88.636	92.463	94.924	84.542	93.613	98.019	95.220	101.076	95.253	97.151	95.832	100.892	*b. Special Mention*
c. Kurang Lancar	10.194	10.000	11.196	9.578	9.281	10.142	10.828	10.581	9.137	7.400	10.285	8.757	9.389	9.648	11.033	10.290	10.936	11.170	*c. Sub-Standard*
d. Diragukan	9.176	8.502	8.955	8.794	9.040	8.082	7.677	7.471	7.682	6.882	6.817	7.569	7.775	7.984	7.118	7.955	7.644	7.894	*d. Doubtful*
e. Macet	31.294	33.710	34.781	34.783	35.930	37.723	36.699	37.652	36.803	33.207	34.135	34.884	34.435	35.485	35.514	34.043	34.423	35.226	*e. Lost*
Non Performing Loan Pihak Tidak Terkait	50.664	52.212	54.932	53.155	54.250	55.947	55.204	55.704	53.622	47.489	51.236	51.210	51.599	53.117	53.664	52.288	53.003	54.291	*Non Performing Loan of Non Connected Parties*
Kredit Kepada PihakTerkait	**16.405**	**17.445**	**19.935**	**20.363**	**20.677**	**21.577**	**23.261**	**22.327**	**25.028**	**29.803**	**25.609**	**21.608**	**23.155**	**26.458**	**29.440**	**56.260**	**53.446**	**54.926**	***Loan for Connected Parties***
a. Lancar	15.963	16.946	19.477	19.864	20.267	21.017	22.805	21.948	24.559	29.445	25.183	21.176	22.713	26.002	28.993	54.951	52.128	53.557	*a. Current*
b. DPK	137	194	146	155	171	247	154	158	168	153	210	221	228	238	227	220	221	277	*b. Special Mention*
c. Kurang Lancar	81	82	82	79	20	93	89	9	9	7	17	14	13	16	14	11	15	8	*c. Sub-Standard*
d. Diragukan	182	182	20	16	11	10	7	9	8	5	7	8	10	11	12	14	17	12	*d. Doubtful*
e. Macet	43	41	210	208	209	209	206	204	201	194	192	189	190	191	195	1.065	1.066	1.073	*e. Lost*
Non Performing Loan Pihak Terkait	305	306	312	303	240	312	303	222	218	206	215	211	213	218	221	1.089	1.097	1.093	*Non Performing Loan of Non Connected Parties*

Tabel 4.19 Kredit yang Penarikannya Menggunakan Kartu
(Credit Withdrawn by Credit Card)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011												2012		*Indicator*
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan[r)]	Feb	
1. Bank Persero	-	-	4.652	6.143	6.228	6.741	6.366	6.312	6.613	6.261	6.944	6.931	6.885	6.952	7.172	7.424	7.683	7.662	7.545	*1. State Owned Banks*
2. BUSN Devisa	-	-	9.501	12.055	11.548	11.562	11.216	10.884	11.546	11.357	11.870	11.905	12.556	12.549	12.662	12.935	14.014	12.987	13.092	*2. Foreign Exchange Commercial Banks*
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Non-Foreign Exchange Commercial Banks*
4. BPD	-	-	3	2	3	1	2	1	3	3	3	3	3	2	2	0	2	1	1	*4. Regional Development Banks*
5. Bank Campuran	-	-	2.259	2.851	3.353	3.370	3.366	3.281	3.267	3.280	3.345	3.317	3.312	3.328	3.288	3.242	3.248	3.278	3.262	*5. Joint Venture Banks*
6. Bank Asing	-	-	13.287	15.000	12.212	12.054	12.256	11.982	12.133	12.283	12.461	12.659	12.690	12.470	12.363	12.385	12.386	12.403	12.289	*6. Foreign Owned Banks*
7. Bank Umum	-	-	29.701	36.051	33.345	33.728	33.206	32.461	33.561	33.184	34.623	34.814	35.446	35.301	35.488	35.986	37.333	36.330	36.189	*7. Commercial Bank*

Ket: [r)] revisi

Note: [r)] revised

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								*Group of Banks*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Bank Persero	6.312	6.613	6.261	6.944	6.931	6.885	6.952	7.172	7.424	7.683	7.662	7.545	7.930	7.949	9.097	8.490	8.683	8.812	*1. State Owned Banks*
NPL	154	157	139	154	161	143	147	148	153	150	147	142	162	162	168	172	170	169	*NPL*
2. BUSN Devisa	10.884	11.546	11.357	11.870	11.905	12.556	12.549	12.662	12.935	14.014	12.987	13.092	13.318	13.789	14.210	14.475	14.887	15.545	*2. Foreign Exchange Commercial Banks*
NPL	461	450	440	454	460	434	424	425	447	482	432	373	349	341	340	313	317	319	*NPL*
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Non-Foreign Exchange Commercial Banks*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
4. BPD	1	3	3	3	3	3	2	2	0	2	1	1	1	1	1	1	2	2	*4. Regional Development Banks*
NPL	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	*NPL*
5. Bank Campuran	3.281	3.267	3.280	3.345	3.317	3.312	3.328	3.288	3.242	3.248	3.278	3.262	3.335	3.394	3.437	3.485	3.516	3.554	*5. Joint Venture Banks*
NPL	219	212	214	219	211	221	221	248	226	222	215	203	224	212	201	203	199	198	*NPL*
6. Bank Asing	11.982	12.133	12.283	12.461	12.659	12.690	12.470	12.363	12.385	12.386	12.403	12.289	12.168	12.299	12.271	12.462	12.443	12.485	*6. Foreign Owned Banks*
NPL	677	694	741	761	776	791	801	811	797	738	726	730	733	737	745	762	798	773	*NPL*
7. Bank Umum	32.461	33.561	33.184	34.623	34.814	35.446	35.301	35.488	35.986	37.333	36.330	36.189	36.752	37.432	39.016	38.913	39.530	40.398	*7. Commercial Bank*
NPL	1.511	1.514	1.534	1.589	1.608	1.589	1.593	1.632	1.623	1.592	1.521	1.447	1.469	1.453	1.454	1.449	1.483	1.459	*NPL*

Tabel 4.20 Penerusan Kredit (Off - Balance Sheet) Bank Umum Berdasarkan Sektor Ekonomi
(Channelling Credit of Commercial Banks Based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		*Economic Sector*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	7.707	7.680	7.694	7.585	2.039	2.092	2.100	1.693	1.831	1.716	1.717	1.728	1.723	1.672	1.679	1.716	1.711	1.942	*1. Agriculture, hunting and agricultural facilities*
2. Pertambangan	1.536	1.461	884	618	208	153	151	1.027	441	149	148	296	304	306	322	321	325	325	*2. Mining*
3. Perindustrian	1.188	1.193	1.363	1.205	2.480	2.504	2.476	2.507	2.476	2.353	2.297	2.309	2.972	3.030	2.896	2.868	1.753	2.845	*3. Manufacturing*
4. Listrik, gas dan air	9.668	10.995	12.550	7.588	5.699	5.608	5.536	5.551	5.471	5.859	5.679	10.492	9.984	9.892	10.051	9.999	11.142	9.480	*4. Electricity, gas and water*
5. Konstruksi	11.946	13.204	15.957	8.940	6.339	6.210	6.038	5.467	5.979	6.053	6.135	794	781	785	804	766	771	785	*5. Construction*
6. Perdagangan, restoran dan hotel	908	1.217	766	630	4.168	4.083	4.007	3.983	3.972	3.964	4.043	4.065	4.167	4.144	4.233	4.218	4.204	4.121	*6. Trade, restaurants and hotels*
7. Pengangkutan, pergudangan dan komunikasi	2.105	2.684	2.873	2.472	2.343	2.230	2.202	2.218	2.190	2.204	2.147	2.740	2.798	2.790	2.828	2.822	2.784	2.733	*7. Transportation, warehousing and communications*
8. Jasa Dunia usaha	541	684	580	370	198	234	241	239	229	229	230	231	230	230	228	225	228	252	*8. Business Services*
9. Jasa sosial/masyarakat	192	301	213	281	960	801	800	795	785	937	924	920	936	953	955	952	953	908	*9. Social Services*
10. Lain-lain	4.919	4.258	3.083	3.204	5.726	6.105	5.816	5.574	5.787	5.480	5.401	5.653	5.453	5.526	5.584	5.536	5.129	5.324	*10 Others .*
Jumlah	**40.710**	**43.675**	**45.962**	**32.893**	**30.160**	**30.021**	**29.367**	**29.054**	**29.161**	**28.945**	**28.720**	**29.228**	**29.345**	**29.328**	**29.580**	**29.425**	**28.999**	**28.715**	***Total***

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								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																			
1. Pertanian, Perburuan dan Kehutanan	1.986	1.564	1.699	1.586	1.585	1.596	1.590	1.540	1.546	1.584	1.578	1.862	1.823	1.877	1.833	1.663	2.042	3.078	*1. Agricultures, Hunting and Forestry*
NPL	494	457	457	437	437	423	427	362	365	411	425	675	669	731	713	523	927	1.988	*NPL*
2. Perikanan	115	129	132	130	132	132	133	132	133	133	132	79	102	102	103	99	104	106	*2. Fisheries*
NPL	87	87	87	87	89	89	89	87	87	87	89	45	66	66	67	63	68	72	*NPL*
3. Pertambangan dan Penggalian	151	1.027	441	149	148	296	304	306	322	321	325	325	323	2	3	2	2	2	*3. Mining and Quanying*
NPL	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*NPL*
4. Industri Pengolahan	2.476	2.507	2.476	2.353	2.297	2.309	2.972	3.030	2.896	2.868	1.753	2.844	2.815	2.821	2.836	2.989	2.993	3.347	*4. Procesing Industry*
NPL	334	332	331	331	330	330	270	120	79	78	273	175	966	970	1.134	973	978	986	*NPL*
5. Listrik, gas dan air	5.536	5.551	5.471	5.859	5.679	10.492	9.984	9.892	10.051	9.999	11.142	9.480	9.484	9.325	9.314	9.281	9.377	9.386	*5. Electricity, Gas and Water*
NPL	462	494	494	396	359	353	417	377	417	416	416	356	397	393	360	360	360	360	*NPL*
6. Konstruksi	6.038	5.467	5.979	6.053	6.135	794	781	785	804	766	771	785	786	774	790	789	794	798	*6. Construction*
NPL	766	83	83	83	750	57	57	57	772	23	23	18	740	22	22	22	763	770	*NPL*
7. Perdagangan Besar dan Eceran	584	575	578	526	558	548	553	547	539	529	508	532	517	526	527	522	522	502	*7. Big and Retail Trade*
NPL	338	337	342	342	366	361	360	359	360	339	344	336	335	334	346	346	346	347	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	3.424	3.407	3.394	3.438	3.485	3.517	3.613	3.597	3.695	3.689	3.697	3.589	3.594	3.660	3.771	213	40	40	*8. Provision of accomodation and Food Supply Drinking*
NPL	42	40	40	40	40	40	40	3.360	3.459	3.455	3.469	3.352	3.358	3.424	3.536	165	39	39	*NPL*
9. Transportasi, pergudangan dan komunikasi	2.202	2.218	2.190	2.204	2.147	2.740	2.798	2.790	2.828	2.822	2.784	2.733	2.751	2.135	2.076	2.066	2.049	2.056	*9. Transportation, Warehousing and Communications*
NPL	42	42	42	40	40	40	40	40	39	39	39	39	47	34	34	34	34	34	*NPL*
10. Perantara Keuangan	24	23	21	21	21	23	21	21	21	20	21	45	81	22	68	231	181	183	*10. Transitional Finance*
NPL	16	16	13	13	14	16	14	14	14	14	16	14	75	16	51	226	176	178	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	217	215	207	208	209	208	209	209	207	205	206	207	204	196	198	198	199	193	*11. Real Estate, Business, Ownership, and Business Services*
NPL	144	144	144	144	145	145	145	145	144	144	146	147	146	143	143	142	142	142	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	11	10	10	122	139	132	152	166	165	198	199	163	201	202	197	202	202	202	*12. Government administration, Defese and Compulsory social security*
NPL	5	5	5	107	107	107	107	107	107	142	142	107	141	141	141	141	141	141	*NPL*
13. Jasa Pendidikan	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	-	27	28	*13. Education Services*
NPL	-	-	0	0	0	-	-	0	-	-	-	-	-	-	-	-	27	28	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	68	68	67	68	67	67	68	69	70	70	69	64	64	70	71	71	71	71	*14. Health Services and Social Activities*
NPL	66	66	65	66	65	65	66	67	68	67	67	62	63	69	70	70	70	70	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	606	607	598	638	608	612	606	611	612	578	577	546	538	547	540	535	539	544	*15. Social Services, Social, Cultural, Entertainment and Other Individual*
NPL	503	514	501	501	499	499	498	499	499	498	498	498	499	500	499	499	503	504	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	27	27	26	25	25	25	25	25	25	25	26	54	23	22	22	22	22	22	*16. Individual Services which Serve Households*
NPL	18	18	17	17	17	17	17	17	17	17	17	13	13	13	13	13	13	13	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	88	84	84	84	84	84	84	82	82	82	81	81	81	81	81	82	82	84	*17. Extra Agency International Agency and Other International*
NPL	82	79	80	80	80	80	79	77	78	78	77	77	77	78	78	78	78	79	*NPL*
18. Kegiatan yang belum jelas batasannya	5.815	5.574	5.787	5.479	5.401	5.653	5.453	5.526	5.584	5.536	5.129	5.324	5.349	5.341	5.377	8.824	4.603	4.715	*18. Activities undefined*
NPL	4.147	4.142	4.145	4.141	4.133	4.138	4.175	4.725	4.731	4.625	4.618	4.535	4.547	4.568	4.357	4.647	4.098	4.109	*NPL*
Total	**29.367**	**29.054**	**29.161**	**28.945**	**28.720**	**29.228**	**29.345**	**29.328**	**29.580**	**29.425**	**28.999**	**28.715**	**28.736**	**27.704**	**27.806**	**27.787**	**23.849**	**25.359**	***Total***
NPL	**7.546**	**6.856**	**6.847**	**6.827**	**7.473**	**6.762**	**6.804**	**10.413**	**11.237**	**10.434**	**10.660**	**10.450**	**12.142**	**11.503**	**11.564**	**8.303**	**8.763**	**9.861**	***NPL***

Tabel 4.21 Penerusan Kredit (Off - Balance Sheet) Bank Umum Berdasarkan Jenis Kredit dan Golongan Penyalur
(Channelling Credit of Commercial Banks Based on Type of Credit and Type of Creditor)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		*Indicator*
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Berdasarkan Jenis Kredit																			***Based on the type of credit***
1. Kredit Usaha Kecil	3.034	3.043	2.972	2.839	1.101	1.098	1.110	1.110	1.112	1.108	1.120	1.121	1.142	1.139	1.122	1.122	1.132	927	*1.Small business loans*
a. Dalam rangka penerusan kredit dari BI	9.976	11.359	13.386	6.203	6.001	6.131	5.836	5.835	5.796	5.660	5.636	5.691	5.708	5.663	5.540	5.442	5.407	5.196	*a. within the framework*
b. Lainnya																			*b. Other*
2. Bukan KUK	26.328	27.797	28.434	23.355	13.834	13.567	13.396	13.196	13.152	13.258	13.092	13.131	13.337	13.341	13.570	13.473	13.472	13.377	*2. Not KUK*
a. Kredit kelolaan	405	424	261	331	72	71	71	71	71	71	71	71	76	76	75	75	75	74	*a. Loans*
b. Dalam rangka penerusan kredit dari BI																			*b. natural order channeling credit from BI*
c. Bantuan Proyek	240	310	306	83	57	57	57	65	65	66	24	24	24	24	24	23	23	9	*c. Aid Project*
d. Kredit Kelolaan di luar bantuan proyek	365	221	200	199	17	8	8	8	8	14	8	8	7	7	7	11	218	11	*d. Credit Channeling*
3. Mudharabah Muqayaddah	362	522	403	346	9.078	9.088	8.888	8.769	8.956	8.768	8.769	9.181	9.051	9.079	9.243	9.279	8.672	9.122	*3. Mudharabah Muqayaddah*
Berdasarkan Golongan Penyalur																			***Based Distribution Group***
1. Koperasi	5.505	5.496	5.519	5.615	771	803	801	801	930	854	806	805	806	807	804	758	757	600	*1. Cooperation*
2. Lembaga Swadaya Masyarakat	649	641	597	599	8.300	8.214	8.148	8.134	8.103	8.148	8.182	8.225	8.311	8.318	8.423	8.405	8.078	8.312	*2. Non-Governmental Organization*
3. Swasta Lainnya	34.555	37.538	39.846	27.142	21.090	21.004	20.418	20.119	20.128	19.942	19.732	20.197	20.228	20.203	20.353	20.262	20.165	19.803	*3. Other Private*
Total	**40.710**	**43.675**	**45.962**	**33.356**	**30.160**	**30.021**	**29.367**	**29.054**	**29.161**	**28.945**	**28.720**	**29.228**	**29.345**	**29.328**	**29.580**	**29.425**	**28.999**	**28.715**	***Total***

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	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Berdasarkan Jenis Kredit																			***Based on the type of credit***
1. Kredit Usaha Kecil																			*1.Small business loans*
a. Dalam rangka penerusan kredit dari BI	3.034	3.043	2.972	2.839	1.101	1.121	1.142	1.139	1.122	1.122	1.132	927	916	917	918	920	1.369	2.063	*a. within the framework*
NPL						1.070	1.087	1.087	1.070	1.071	1.072	890	888	888	889	889	1.339	2.034	*NPL*
b. Lainnya	9.976	11.359	13.386	6.203	6.001	5.691	5.708	5.663	5.540	5.442	5.407	5.196	775	766	750	741	753	1.179	*b. Other*
NPL						632	639	578	1.315	575	634	582	456	455	468	466	462	886	*NPL*
2. Bukan KUK																			*2. Not KUK*
a. Kredit kelolaan	26.328	27.797	28.434	23.355	13.834	13.131	13.337	13.341	13.570	13.473	13.472	13.377	17.857	16.782	16.749	16.697	16.698	16.632	*a. Loans*
NPL						780	784	630	630	583	742	894	2.701	1.978	2.127	1.949	2.648	2.626	*NPL*
b. Dalam rangka penerusan kredit dari BI	405	424	261	331	72	71	76	76	75	75	75	74	72	72	72	72	72	72	*b. natural order channeling credit from BI*
NPL						71	75	75	75	75	75	74	72	72	72	72	72	72	*NPL*
c. Bantuan Proyek	240	310	306	83	57	24	24	24	24	23	23	9	9	8	8	8	7	7	*c. Aid Project*
NPL						16	16	16	16	16	16	1	1	0	0	0	0	0	*NPL*
d. Kredit Kelolaan di luar bantuan proyek	365	221	200	199	17	8	7	7	7	11	218	11	11	11	11	10	10	10	*d. Credit Channeling*
NPL						5	4	4	3	8	8	8	8	8	8	8	8	8	*NPL*
e. Lainnya	362	522	403	346	9.078	9.181	9.051	9.079	9.243	9.279	8.672	9.130	9.096	9.149	9.291	9.339	4.938	5.395	*3. Other*
NPL						4.188	4.199	8.022	8.127	8.106	8.115	8.002	8.017	8.103	7.991	4.919	4.233	4.234	*NPL*
Berdasarkan Golongan Penyalur																			***Based Distribution Group***
1. Koperasi	5.505	5.496	5.519	5.615	771	805	806	807	804	758	757	600	597	610	598	594	909	1.959	*1. Cooperation*
NPL						705	706	710	708	662	662	521	521	534	522	521	837	1.886	*NPL*
2. Lembaga Swadaya Masyarakat	649	641	597	599	8.300	8.225	8.311	8.318	8.423	8.405	8.078	8.320	8.336	8.413	8.513	8.514	4.305	4.352	*2. Non-Governmental Organization*
NPL						4.127	4.138	7.959	8.065	8.046	8.054	7.943	7.957	8.042	7.930	4.858	4.220	4.259	*NPL*
3. Swasta Lainnya	34.555	37.538	39.846	27.142	21.090	20.197	20.228	20.203	20.353	20.262	20.165	19.794	19.802	18.681	18.686	18.680	18.634	19.048	*3. Other Private*
NPL						1.929	1.960	1.744	2.464	1.727	1.945	1.986	3.664	2.928	3.103	2.924	3.706	3.716	*NPL*
Total	**40.710**	**43.675**	**45.962**	**33.356**	**30.160**	**29.228**	**29.345**	**29.328**	**29.580**	**29.425**	**28.999**	**28.715**	**28.736**	**27.704**	**27.797**	**27.787**	**23.849**	**25.359**	***Total***

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

Indikator	2006	2007	2008	2009	2010	2011					2012								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Pembiayaan Musyarakah	2.335	4.406	7.411	10.412	14.624	17.131	17.379	17.769	18.209	18.960	18.759	19.225	20.792	20.396	21.275	22.298	22.322	23.051	*Musyarakah Financing*
Pembiayaan Mudharabah	4.062	5.578	6.205	6.597	8.631	9.989	10.020	10.150	10.203	10.229	10.133	10.122	10.448	10.349	10.482	10.904	11.023	11.180	*Mudharabah Financing*
Piutang Murabahah	12.624	16.553	22.486	26.321	37.508	49.455	49.883	52.148	53.993	56.365	56.473	58.326	61.480	61.895	64.544	67.752	70.730	73.826	*Murabahah Accounts Receivable*
Piutang Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Salam Accounts Receivable*
Piutang Istishna'	337	351	369	423	347	319	335	329	325	326	307	312	314	285	320	322	345	354	*Istishna' Accounts Receivable*
Lainnya	1.087	1.056	1.724	3.134	7.071	13.645	15.222	16.409	16.697	16.776	16.018	15.728	16.082	15.842	16.223	16.316	16.490	16.536	*Others*
Total	20.445	27.944	38.195	46.886	68.181	90.540	92.839	96.805	99.427	102.655	101.689	103.713	109.116	108.767	112.844	117.592	120.910	124.946	*Total*

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

Sektor Ekonomi	2006	2007	2008	2009		2011					2012								*Economic Sector*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pertanian, perburuan dan sarana pertanian	701	837	1.177	1.331	1.762	1.948	1.904	2.043	2.080	2.201	2.140	2.182	2.228	2.028	2.104	2.203	2.255	2.364	*1. Agriculture, hunting and agricultural facilities*
2. Pertambangan	375	511	965	1.047	1.120	1.323	1.581	1.693	1.743	1.733	1.749	1.765	1.846	1.847	1.782	1.835	1.971	1.900	*2. Mining*
3. Perindustrian	940	1.371	1.340	1.579	2.337	2.906	2.898	2.804	3.859	4.077	3.766	3.823	3.843	3.868	3.884	3.898	3.825	3.976	*3. Manufacturing*
4. Listrik, gas dan air	17	166	248	698	1.354	2.044	2.090	2.203	2.234	2.381	2.437	2.589	2.945	2.951	2.969	3.029	3.009	3.075	*4. Electricity, gas and water*
5. Konstruksi	1.637	2.371	3.368	3.516	4.194	5.637	5.539	5.631	5.863	5.858	5.610	5.662	5.651	5.117	5.879	5.972	6.269	6.415	*5. Construction*
6. Perdagangan, restoran dan hotel	3.041	4.152	4.426	5.000	7.609	8.482	8.736	9.091	9.599	9.778	9.775	9.980	10.897	10.475	10.556	10.873	11.441	11.055	*6. Trade, restaurants and hotels*
7. Pengangkutan, pergudangan dan	1.165	1.569	2.759	3.349	3.696	3.595	3.474	3.394	3.344	3.369	3.325	3.340	3.523	3.385	3.605	3.698	3.838	3.863	*7. Transportation, warehousing and*
8. Jasa Dunia usaha	5.458	8.425	11.757	13.664	20.233	24.263	24.262	25.152	24.591	25.630	25.361	25.721	27.054	27.184	28.247	29.830	29.861	31.701	*8. Business Services*
9. Jasa sosial/masyarakat	1.456	1.904	2.463	2.661	2.975	4.015	4.037	4.152	4.331	4.464	4.600	4.820	5.162	5.272	5.383	5.712	5.843	6.661	*9. Social Services*
10. Lain-lain	5.655	6.639	9.693	14.042	22.902	36.328	38.319	40.640	41.784	43.164	42.927	43.831	45.967	46.640	48.433	50.541	52.598	53.937	*10. Others*
Jumlah	**20.445**	**27.944**	**38.195**	**46.886**	**68.181**	**90.540**	**92.839**	**96.805**	**99.427**	**102.655**	**101.689**	**103.713**	**109.116**	**108.767**	**112.844**	**117.592**	**120.910**	**124.946**	***Total***

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

Lokasi	2006	2007	2008	2009		2011					2012								*Location*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
DI Aceh	-	279	538	849	1.617	2.235	2.300	2.308	2.330	2.338	2.309	2.326	2.398	2.440	2.486	2.550	2.567	2.597	DI Aceh
Sumatera Utara	-	1.668	2.369	2.840	3.133	4.525	4.649	4.770	4.833	4.936	5.004	5.057	5.886	5.429	5.593	5.738	5.924	6.210	Sumatera Utara
Sumatera Barat	-	398	602	833	1.833	2.205	2.302	2.386	2.435	2.476	2.490	2.562	2.688	2.805	2.911	3.017	3.065	3.081	Sumatera Barat
Sumatera Selatan	-	509	761	1.052	1.566	2.031	2.082	2.156	2.244	2.272	2.281	2.371	2.498	2.623	2.720	2.855	2.932	3.006	Sumatera Selatan
Bangka Belitung	-	39	41	37	135	239	249	271	281	286	292	302	313	321	335	353	367	376	Bangka Belitung
Jambi	-	145	275	411	712	1.023	1.045	1.088	1.130	1.194	1.204	1.232	1.284	1.326	1.391	1.451	1.499	1.547	Jambi
Bengkulu	-	175	201	235	311	386	393	406	417	421	418	419	439	445	468	486	494	497	Bengkulu
Riau	-	696	893	1.047	1.589	2.180	2.231	2.270	2.311	2.323	2.329	2.362	2.420	2.480	2.568	2.632	2.684	2.751	Riau
Kepulauan Riau	-	297	337	401	852	1.251	1.299	1.322	1.326	1.380	1.371	1.402	1.473	1.491	1.533	1.592	1.627	1.652	Kepulauan Riau
Lampung	-	235	368	515	922	1.294	1.330	1.397	1.463	1.501	1.524	1.566	1.607	1.623	1.689	1.729	1.757	1.782	Lampung
DKI Jakarta	-	12.959	18.172	21.158	26.900	34.926	35.071	36.798	37.779	38.981	38.048	39.113	41.484	41.414	42.417	44.503	46.375	48.760	DKI Jakarta
Jawa Barat	-	3.065	3.766	4.666	8.029	10.269	10.720	11.234	11.578	11.945	11.945	12.090	12.629	12.751	13.202	13.648	14.095	14.419	Jawa Barat
Banten	-	962	841	1.111	2.086	3.118	3.245	3.487	3.571	3.707	3.720	3.711	3.772	3.836	3.884	4.001	3.995	4.048	Banten
Jawa Tengah	-	1.240	1.958	2.611	4.170	5.198	5.432	5.759	6.043	6.503	6.492	6.529	6.647	6.747	6.897	7.095	7.087	7.211	Jawa Tengah
DI Yogyakarta	-	318	508	629	868	1.213	1.343	1.388	1.447	1.451	1.394	1.382	1.433	1.421	1.464	1.541	1.586	1.614	DI Yogyakarta
Jawa Timur	-	1.774	2.566	3.519	5.627	7.894	8.224	8.513	8.676	9.075	8.949	9.086	9.213	8.605	9.835	10.352	10.516	10.773	Jawa Timur
Bali	-	44	73	115	298	434	474	508	516	545	537	543	589	607	644	676	701	728	Bali
Kalimantan Barat	-	364	476	588	720	952	966	981	1.022	1.080	1.104	1.165	1.236	1.327	1.401	1.465	1.515	1.538	Kalimantan Barat
Kalimantan Tengah	-	21	25	37	772	158	168	178	188	196	203	208	224	244	262	286	304	323	Kalimantan Tengah
Kalimantan Timur	-	575	706	1.048	924	2.031	2.088	2.131	2.240	2.193	2.143	2.142	2.195	2.216	2.251	2.345	2.362	2.394	Kalimantan Timur
Kalimantan Selatan	-	570	795	847	1.156	1.411	1.440	1.450	1.469	1.477	1.496	1.514	1.533	1.544	1.612	1.742	1.774	1.830	Kalimantan Selatan
Sulawesi Utara	-	73	114	145	240	320	322	330	338	356	353	365	372	386	400	403	423	427	Sulawesi Utara
Gorontalo	-	71	63	86	168	210	212	210	219	221	225	225	236	239	245	240	244	251	Gorontalo
Sulawesi Barat	-	-	-	7	53	62	105	111	119	131	139	152	165	173	179	189	194	194	Sulawesi Barat
Sulawesi Tengah	-	98	136	163	390	563	551	615	633	642	648	668	690	707	730	749	743	757	Sulawesi Tengah
Sulawesi Tenggara	-	161	180	157	187	231	238	253	260	310	297	315	326	340	359	373	382	391	Sulawesi Tenggara
Sulawesi Selatan	-	858	978	1.098	1.672	2.480	2.617	2.678	2.704	2.844	2.865	2.960	3.073	3.147	3.216	3.314	3.391	3.436	Sulawesi Selatan
Maluku	-	14	16	13	28	50	53	53	53	54	54	52	53	58	61	66	69	69	Maluku
Maluku Utara	-	33	36	35	87	116	118	123	122	123	123	124	128	129	131	134	134	138	Maluku Utara
NTB	-	200	261	396	556	781	805	830	855	895	897	924	959	997	1.037	1.087	1.124	1.149	NTB
NTT	-	15	24	33	75	135	135	137	142	156	156	159	162	163	161	169	175	182	NTT
Irian Jaya Barat	-	35	42	62	89	110	110	112	115	114	116	119	124	122	122	126	125	127	Irian Jaya Barat
Papua	-	53	77	140	272	312	349	350	359	348	362	366	662	404	409	452	464	473	Papua
Luar Indonesia	-	-	-	3	145	197	176	200	203	183	200	202	205	210	232	232	217	217	*Outside Indonesia*
Total	**-**	**27.944**	**38.195**	**46.886**	**68.181**	**90.540**	**92.839**	**96.805**	**99.427**	**102.655**	**101.689**	**103.713**	**109.116**	**108.767**	**112.844**	**117.592**	**120.910**	**124.946**	***Total***

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Tabel 4.30 Kredit Bank Perkreditan Rakyat Berdasarkan Sektor Ekonomi
(Credit of Rural Banks based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2005	2006	2007	2008	2009	2010[1)]									*Economic Sector*
						Jan	Feb[r)]	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Pertanian, perburuan dan sarana pertanian	886	1.058	1.340	1.745	2.002	2.032	2.084	2.126	2.214	2.259	2.302	2.360	2.398	2.390	*1. Agriculture, hunting and agricultural facilities*
2. Perindustrian	222	258	333	427	505	506	513	531	540	538	546	557	576	589	*2. Manufacturing*
3. Perdagangan, restoran dan hotel	6.042	6.715	7.717	9.328	9.786	9.859	10.084	10.258	10.425	10.631	10.846	11.050	11.342	11.234	*3. Trade, restaurants and hotels*
4. Jasa sosial/masyarakat	1.458	1.769	2.096	2.676	3.053	3.083	3.165	3.248	3.367	3.473	3.562	3.662	3.769	3.824	*4. Social Services*
5. Lain-lain	6.046	7.149	9.055	11.296	12.653	12.852	13.048	13.320	13.649	13.958	14.239	14.437	14.751	14.797	*5. Others*
Total	**14.654**	**16.948**	**20.540**	**25.472**	**28.001**	**28.332**	**28.894**	**29.482**	**30.195**	**30.858**	**31.495**	**32.066**	**32.835**	**32.834**	***Total***

Ket : r) Revisi

1) Data bulan Oktober 2010 bersambung di halaman 195 karena terdapat perubahan sektor ekonomi dalam laporan bulanan BPR

Note: r) Revised

1) October 2010 data continued on page 195 because there are changes economic sector in the rural bank's monthly report

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								*Economic Sector*
		Okt	Nov	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1	Pertanian, Perburuhan, dan Kehutanan	2.526	2.701	2.565	3.069	2.925	2.896	2.975	3.062	3.115	3.272	3.370	3.495	3.529	3.542	3.610	3.767	*1. Agriculture, hunting, and forestry*
2	Perikanan	27	37	40	66	63	67	68	73	73	79	84	88	90	94	93	94	*2. Fishery*
3	Pertambangan dan Penggalian	30	37	37	46	46	59	59	65	67	69	70	82	83	66	90	94	*3. Mining and quarrying*
4	Industri Pengolahan	505	550	478	581	576	587	584	584	592	607	621	626	609	635	672	662	*4. Processing industry*
5	Listrik, Gas dan Air	16	15	14	22	23	24	24	26	26	27	27	35	35	38	32	32	*5. Electricity, gas and water*
6	Konstruksi	227	257	259	454	478	553	619	617	619	656	707	764	837	840	912	932	*6. Construction*
7	Perdagangan Besar dan Eceran	10.869	10.591	10.342	12.013	11.792	11.937	11.948	12.119	12.087	12.528	12.921	13.058	13.356	13.754	13.985	14.193	*7. Wholesale and retail trade*
8	Penyediaan Akomodasi dan Penyedian Makan Minum	286	284	288	294	297	307	307	310	309	330	334	328	294	299	312	303	*8. Provision of accommodation and the provision of eating and drinking*
9	Transportasi, Pergudangan dan Komunikasi	439	568	577	899	897	890	909	902	919	948	983	995	1.020	1.032	1.088	1.078	*9. Transportation, warehousing and communications*
10	Perantara Keuangan	29	31	32	40	40	44	43	48	48	48	51	50	53	54	59	63	*10. Financial intermediaries*
11	Real Estate	60	69	66	137	171	183	183	202	193	198	209	212	226	229	228	240	*11. Real estate*
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial	88	130	120	113	113	116	77	82	83	53	64	57	58	61	60	67	*12. Government administration, land and compulsory social security*
13	Jasa Pendidikan	51	60	56	77	79	81	79	84	83	85	94	99	97	100	103	106	*13. Education services*
14	Jasa Kesehatan dan Kegiatan Sosial	82	81	81	96	96	91	90	90	88	87	92	91	90	88	91	82	*14. Health services and social activities*
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan	1.899	1.845	1.807	1.563	1.543	1.567	1.554	1.512	1.480	1.491	1.484	1.525	1.488	1.552	1.632	1.551	*15. Social services, social, cultural, entertainment and other individual*
16	Jasa Perorangan yang Melayani Rumah Tangga	275	290	275	411	372	376	393	396	394	439	458	466	469	459	479	497	*16. Individual services which serve*
17	Kegiatan Usaha yang Belum Jelas Batasannya	1.639	1.631	1.683	1.921	1.780	1.740	1.691	1.748	1.714	1.915	1.944	1.953	1.949	1.734	1.861	2.057	*17. Business activities are not clearly defined*
18	Bukan Lapangan Usaha - Rumah Tangga	4.038	3.833	3.785	3.992	4.354	4.438	4.485	4.502	4.646	4.304	4.324	4.348	4.376	4.914	4.981	4.621	*18. Not the business field - households*
19	Bukan Lapangan Usaha - Lainnya	10.199	10.571	11.341	13.937	14.020	14.303	14.591	14.677	14.886	15.348	15.721	16.201	16.789	17.146	17.315	17.507	*19. Not the business field - other*
	Total	**33.284**	**33.580**	**33.844**	**39.732**	**39.665**	**40.259**	**40.681**	**41.100**	**41.424**	**42.485**	**43.557**	**44.472**	**45.448**	**46.637**	**47.605**	**47.947**	***Total***

Ket: 1) Merupakan sambungan halaman 194

Note : 1) Continue from page 194

Tabel 4.31 Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan
(Credit of Rural Banks Based on Type of Use)
Miliar Rp *(Billion Rp)*

Jenis Penggunaan	2005	2006	2007	2008	2009	2010[1)]									*Type of Use*
						Jan	Feb[r)]	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Modal Kerja															*Working Capital*
- Pertanian	845	969	1.198	1.514	1.763	1.791	1.837	1.871	1.949	1.994	2.030	2.084	2.122	2.113	*- Agriculture*
- Perindustrian	215	239	311	396	400	398	403	420	422	421	424	430	450	460	*- Manufacturing*
- Perdagangan, rumah makan, dan penginapan	5.877	6.326	7.049	8.523	8.892	8.951	9.151	9.318	9.458	9.647	9.837	10.020	10.253	10.128	*- Trading, restaurants and hotels*
- Jasa-jasa	1.176	1.452	1.678	2.053	2.197	2.286	2.266	2.326	2.398	2.490	2.551	2.611	2.707	2.741	*- Social Services*
- Lain-lain	516	508	540	521	918	932	930	976	1.047	1.066	1.030	1.082	1.113	1.140	*- Others*
Total Modal Kerja	**8.630**	**9.494**	**10.776**	**13.007**	**14.169**	**14.359**	**14.587**	**14.912**	**15.274**	**15.618**	**15.872**	**16.227**	**16.645**	**16.582**	***Total Working Capital***
Investasi															*Investments*
- Pertanian	41	89	142	231	226	225	233	238	248	247	255	259	257	258	*- Agriculture*
- Perindustrian	7	19	22	31	29	27	29	30	33	33	32	34	31	31	*- Manufacturing*
- Perdagangan, rumah makan, dan penginapan	165	389	667	805	512	505	516	514	532	532	573	584	605	602	*- Trading, restaurants and hotels*
- Jasa-jasa	282	317	418	623	594	517	595	597	633	631	649	670	658	649	*- Social Services*
- Lain-lain	78	88	129	156	210	218	228	237	235	240	257	274	268	276	*- Others*
Total Investasi	**572**	**902**	**1.379**	**1.846**	**1.571**	**1.491**	**1.601**	**1.616**	**1.680**	**1.682**	**1.766**	**1.821**	**1.819**	**1.816**	***Total Investments***
Konsumsi															*Consumption*
- Kredit pemilikan rumah (KPR) yang dijamin dgn hak tanggungan pertama dgn tujuan untuk dihuni	-	75	127	168	237	246	242	239	263	279	281	309	324	327	*- Housing Loan (mortgage) secured by first mortgage in order to live*
- Kredit pemilikan kendaran bermotor	-	310	456	615	880	905	916	932	978	954	872	817	828	848	*- Vehicle Loans*
- Kredit konsumsi lainnya	5.452	6.167	7.802	9.836	11.143	11.331	11.547	11.782	12.000	12.326	12.703	12.891	13.220	13.261	*- Other consumer credit*
Total Konsumsi	**5.452**	**6.553**	**8.386**	**10.619**	**12.261**	**12.482**	**12.706**	**12.954**	**13.241**	**13.559**	**13.856**	**14.018**	**14.371**	**14.437**	***Total Consumption***
Total	**14.654**	**16.948**	**20.540**	**25.472**	**28.001**	**28.332**	**28.894**	**29.482**	**30.195**	**30.858**	**31.495**	**32.066**	**32.835**	**32.834**	***Total***

Ket: r) Revisi
[1)] Data bulan Oktober 2010 bersambung di halaman 197 karena terdapat perubahan sektor ekonomi dalam laporan bulanan BPR

Note: r) Revised
[1)] October 2010 data continued on page 197 because there are changes economic sector in the rural bank's monthly report

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								*Economic Sector*
	Okt	Nov	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Modal Kerja																	***Working Capital***
- Pertanian, Perburuhan, dan Kehutanan	2.273	2.260	2.277	2.686	2.538	2.508	2.572	2.617	2.654	2.782	2.869	2.986	3.013	3.014	3.072	3.215	*- Agricultures, hunting and forestry*
- Perikanan	25	36	38	61	59	62	62	67	67	71	76	81	83	85	86	86	*- Fisheries*
- Pertambangan dan Penggalian	26	32	32	39	39	53	53	56	58	60	60	72	72	56	80	85	*- Mining and quanying*
- Industri Pengolahan	446	455	451	534	538	544	539	536	546	560	568	568	554	577	608	598	*- Procesing industry*
- Listrik, Gas dan Air	14	14	13	19	21	21	22	24	24	25	24	25	26	29	29	29	*- Electricity, gas and water*
- Konstruksi	207	230	238	409	433	507	570	565	567	600	649	701	772	773	839	853	*- Construction*
- Perdagangan Besar dan Eceran	10.160	9.790	9.679	11.310	11.083	11.211	11.227	11.368	11.311	11.741	12.091	12.216	12.530	12.908	13.124	13.343	*- Big and retail trade*
- Penyediaan Akomodasi dan Penyedian Makan	238	243	249	247	252	260	255	261	259	280	286	292	253	259	270	262	*- Provision of accomodation and food supply drinking*
- Transportasi, Pergudangan dan Komunikasi	310	380	387	471	476	467	473	477	511	533	553	563	579	593	641	642	*- Transportation, warehousing and communications*
- Perantara Keuangan	26	26	27	36	36	40	39	43	42	43	46	45	46	47	53	56	*- Transitional Finance*
- Real Estate, Usaha Persewaan dan Jasa	56	64	59	121	155	164	163	183	173	177	187	189	202	204	205	199	*- Real estate, Rental Business, and services company*
- Administrasi Pemerintahan, Pertanahan dan	82	122	111	105	103	107	68	72	72	43	54	46	47	49	47	55	*- Government administration, the defense and*
- Jasa Pendidikan	41	47	44	60	62	64	61	62	60	63	69	74	72	74	77	80	*- Education services*
- Jasa Kesehatan dan Kegiatan Sosial	58	62	62	75	75	71	70	70	68	68	71	67	68	69	72	65	*- Health and social services*
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan	1.431	1.329	1.437	1.347	1.327	1.350	1.333	1.330	1.302	1.303	1.303	1.328	1.289	1.347	1.422	1.349	*- Social services, social, cultural, entertainment and*
- Jasa Perorangan yang Melayani Rumah Tangga	217	253	241	373	331	340	356	356	355	395	411	417	420	406	425	443	*- Individual services which serve households*
- Kegiatan Usaha yang Belum Jelas Batasannya	1.391	1.382	1.446	1.660	1.530	1.485	1.432	1.470	1.432	1.589	1.599	1.603	1.593	1.415	1.525	1.679	*- Extra agency international agency and other*
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Not the business field – households*
- Bukan Lapangan Usaha - Lainnya	22	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	*- Not the business field – other*
Total Modal Kerja	**17.021**	**16.724**	**16.790**	**19.555**	**19.058**	**19.253**	**19.295**	**19.557**	**19.501**	**20.334**	**20.916**	**21.272**	**21.618**	**21.908**	**22.574**	**23.038**	***Total Working Capital***
Investasi																	***Investment***
- Pertanian, Perburuhan, dan Kehutanan	253	441	288	382	387	388	403	445	462	490	500	508	516	528	538	552	*- Agricultures, hunting and forestry*
- Perikanan	2	2	2	5	4	5	6	6	6	8	8	8	8	8	8	8	*- Fisheries*
- Pertambangan dan Penggalian	4	5	5	7	7	6	6	9	9	9	10	10	10	10	10	9	*- Mining and quanying*
- Industri Pengolahan	59	95	28	47	38	42	45	48	46	46	53	58	55	57	64	64	*- Procesing industry*
- Listrik, Gas dan Air	2	1	1	3	2	3	3	2	2	2	2	10	10	10	2	3	*- Electricity, gas and water*
- Konstruksi	20	27	22	45	45	46	49	52	53	55	58	63	65	67	73	80	*- Construction*
- Perdagangan Besar dan Eceran	709	801	663	703	710	726	721	750	776	787	830	842	826	846	861	850	*- Big and retail trade*
- Penyediaan Akomodasi dan Penyedian Makan Minum	48	42	39	46	45	46	52	49	50	49	48	36	41	40	43	41	*- Provision of accomodation and food supply drinking*
- Transportasi, Pergudangan dan Komunikasi	129	188	190	429	421	423	436	424	408	415	430	432	442	439	447	436	*- Transportation, warehousing and communications*
- Perantara Keuangan	3	5	5	4	4	5	5	5	5	5	5	5	6	7	7	6	*- Transitional Finance*
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	4	5	7	16	16	19	20	19	20	21	21	23	24	25	24	42	*- Real estate, Rental Business, and services company*
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	7	8	9	9	9	9	10	10	11	10	11	11	11	12	14	12	*- Government administration, the defense and compulsory social security*
- Jasa Pendidikan	10	13	12	16	16	17	18	22	23	23	25	25	25	26	26	26	*- Education services*
- Jasa Kesehatan dan Kegiatan Sosial	24	19	19	21	21	20	20	20	19	20	21	24	22	19	19	17	*- Health and social services*
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	468	515	370	216	216	217	221	182	178	187	181	197	198	205	210	202	*- Social services, social, cultural, entertainment and other individual*
- Jasa Perorangan yang Melayani Rumah Tangga	58	37	33	38	41	36	37	40	39	44	47	49	49	53	54	55	*- Individual services which serve households*
- Kegiatan Usaha yang Belum Jelas Batasannya	249	250	237	261	250	255	259	278	282	325	345	350	356	319	336	378	*- Extra agency international agency and other international*
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	#REF!	#REF!	-	*- Not the business field – households*
- Bukan Lapangan Usaha - Lainnya	13	-	-	-	-	-	-	-	-	-	-	-	-	#REF!	#REF!	-	*- Not the business field – other*
Total Investasi	**2.061**	**2.453**	**1.929**	**2.248**	**2.233**	**2.265**	**2.309**	**2.364**	**2.391**	**2.498**	**2.596**	**2.651**	**2.664**	**2.669**	**2.735**	**2.780**	***Total Investment***
Konsumsi																	***Consumption***
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	361	373	382	497	504	516	527	532	534	556	577	595	615	658	681	692	*- Housing Loan (mortgage) secured by first mortgage in order to live*
- Kredit pemilikan kendaraan bermotor	677	651	1.072	1.283	1.319	1.334	1.346	1.346	1.367	1.386	1.376	1.388	1.391	1.413	1.416	1.409	*- Vehicle Loans*
- Kredit konsumsi lainnya	13.164	13.380	13.672	16.148	16.551	16.890	17.203	17.300	17.631	17.711	18.092	18.565	19.160	19.989	20.199	20.027	*- Other consumer credit*
Total Konsumsi	**14.201**	**14.403**	**15.126**	**17.929**	**18.374**	**18.740**	**19.076**	**19.178**	**19.532**	**19.652**	**20.045**	**20.549**	**21.166**	22.060	22.296	22.129	***Total consumption***
Total	**33.284**	**33.580**	**33.844**	**39.732**	**39.665**	**40.259**	**40.681**	**41.100**	**41.424**	**42.485**	**43.557**	**44.472**	**45.448**	**46.637**	**47.605**	**47.947**	***Total***

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

Lokasi	2006	2007	2008	2009	2010	2011					2012								*Location*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jawa Barat	3.096	3.515	4.401	4.803	5.862	6.959	6.955	7.017	7.029	7.043	7.066	7.191	7.298	7.386	7.502	7.664	7.770	7.747	*Jawa Barat*
Banten	301	402	480	575	697	831	850	874	885	899	913	943	964	992	1.008	1.029	1.054	1.053	*Banten*
DKI Jakarta	254	365	423	473	592	677	674	679	676	700	707	710	744	755	757	781	793	782	*DKI Jakarta*
D.I Yogyakarta	852	1.047	1.289	1.481	1.766	2.002	1.993	2.013	2.028	2.039	2.047	2.085	2.142	2.194	2.240	2.302	2.343	2.352	*D.I Yogyakarta*
Jawa Tengah	4.399	5.280	6.355	7.399	8.516	9.699	9.586	9.651	9.697	9.788	9.809	10.035	10.296	10.497	10.735	10.949	11.167	11.189	*Jawa Tengah*
Jawa Timur	2.274	2.557	2.977	3.564	4.150	4.876	4.823	4.829	4.846	4.849	4.888	5.028	5.153	5.254	5.406	5.570	5.700	5.748	*Jawa Timur*
Bengkulu	11	12	17	19	21	23	24	25	25	26	27	29	29	30	30	31	31	31	*Bengkulu*
Jambi	95	144	161	183	214	254	256	267	278	289	300	319	337	361	385	410	431	448	*Jambi*
Aceh	26	26	64	99	76	90	89	89	90	90	90	94	99	102	102	105	106	105	*Aceh*
Sumatera Utara	283	319	382	438	493	532	531	538	536	541	540	551	560	571	585	601	613	622	*Sumatera Utara*
Sumatera Barat	372	514	660	757	829	949	947	967	979	975	975	997	1.013	1.025	1.037	1.049	1.055	1.043	*Sumatera Barat*
Riau	163	222	316	385	501	587	584	591	598	601	587	610	640	650	662	674	678	685	*Riau*
Kepulauan Riau	232	376	554	828	1.376	1.729	1.756	1.803	1.850	1.892	1.930	1.971	2.031	2.093	2.163	2.241	2.319	2.358	*Kepulauan Riau*
Sumatera Selatan	136	204	280	345	449	547	549	564	566	573	580	603	615	636	661	675	705	708	*Sumatera Selatan*
Bangka Belitung	7	5	7	12	15	24	25	26	27	28	29	29	36	36	35	36	36	36	*Bangka Belitung*
Lampung	2.247	2.787	3.398	2.281	2.899	3.272	3.194	3.303	3.400	3.467	3.550	3.676	3.788	3.807	3.764	3.792	3.770	3.808	*Lampung*
Kalimantan Selatan	76	105	180	196	250	303	297	277	265	252	226	225	225	229	229	227	225	222	*Kalimantan Selatan*
Kalimantan Barat	173	219	281	309	347	458	475	487	500	511	513	526	544	551	561	572	583	571	*Kalimantan Barat*
Kalimantan Timur	71	96	132	155	178	185	188	188	191	189	183	187	191	193	199	205	209	208	*Kalimantan Timur*
Kalimantan Tengah	3	4	9	19	34	48	49	52	53	49	48	54	58	61	77	79	82	81	*Kalimantan Tengah*
Sulawesi Tengah	75	113	180	188	221	303	326	362	388	379	372	351	382	434	478	552	616	666	*Sulawesi Tengah*
Sulawesi Selatan	89	142	218	263	364	501	511	523	535	546	564	620	602	650	661	684	704	731	*Sulawesi Selatan*
Sulawesi Utara	106	131	158	203	288	407	420	433	449	456	463	483	506	515	527	544	553	562	*Sulawesi Utara*
Sulawesi Tenggara	20	32	42	51	51	54	54	54	55	57	58	61	63	64	68	71	73	74	*Sulawesi Tenggara*
Sulawesi Barat	-	-	3	2	3	3	3	3	3	3	3	4	4	4	5	5	5	5	*Sulawesi Barat*
Gorontalo	13	14	15	20	20	20	19	22	21	20	20	21	21	22	22	23	23	24	*Gorontalo*
Nusa Tenggara Barat	237	283	341	424	464	529	529	529	538	541	541	557	576	595	609	616	629	628	*Nusa Tenggara Barat*
Bali	1.091	1.347	1.777	2.092	2.666	3.223	3.266	3.350	3.410	3.520	3.600	3.690	3.762	3.853	3.986	4.158	4.273	4.352	*Bali*
Nusa Tenggara Timur	17	25	50	88	122	141	145	148	150	152	147	151	154	155	162	167	171	171	*Nusa Tenggara Timur*
Maluku	111	137	167	167	161	218	241	268	296	311	331	355	379	402	425	442	457	470	*Maluku*
Papua	118	115	154	182	193	237	254	266	257	253	255	265	277	287	298	311	334	363	*Papua*
Maluku Utara	1	1	1	1	5	9	9	9	9	9	10	10	10	11	12	12	12	12	*Maluku Utara*
Papua Barat	-	-	-	-	20	42	44	48	51	52	52	56	58	59	59	59	85	88	*Papua Barat*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Others*
Total	**16.948**	**20.540**	**25.472**	**28.001**	**33.844**	**39.732**	**39.665**	**40.259**	**40.681**	**41.100**	**41.424**	**42.485**	**43.557**	**44.472**	**45.448**	**46.637**	**47.605**	**47.947**	***Total***

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

Sektor Ekonomi	2011										2012								*Economic Sector*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
UMKM[1)]																			
1. Pertanian, Perburuan dan Kehutanan																			*1. Agriculture, hunting, and forestry*
Baki Debet	18.417	17.700	18.046	19.174	18.486	19.823	21.816	23.785	24.123	27.192	25.631	29.452	29.754	28.689	33.550	38.470	37.721	33.945	*Total*
NPL	870	833	842	831	866	914	920	933	957	892	898	1.013	1.037	1.163	1.221	1.294	1.316	1.397	*NPL*
2. Perikanan																			*2. Fishery*
Baki Debet	2.216	2.219	2.240	2.360	2.300	2.438	2.469	2.582	2.547	2.602	2.531	2.570	2.576	2.555	2.729	2.883	2.904	2.773	*Total*
NPL	76	74	79	88	137	184	189	176	176	161	174	166	167	169	172	179	184	233	*NPL*
3. Pertambangan dan Penggalian																			*3. Mining and quarrying*
Baki Debet	3.563	3.383	3.467	3.616	3.764	3.617	3.676	3.542	3.648	3.938	3.616	3.798	3.980	4.502	4.778	5.199	5.024	4.983	*Total*
NPL	162	162	180	112	119	113	97	100	105	89	197	203	232	218	248	256	253	266	*NPL*
4. Industri Pengolahan																			*4. Processing industry*
Baki Debet	44.186	44.736	45.991	47.333	48.086	48.610	48.591	49.500	49.956	52.231	46.721	47.952	49.873	52.153	54.058	55.456	55.121	55.794	*Total*
NPL	2.520	2.605	2.596	2.526	2.620	2.559	2.347	2.419	2.328	1.998	1.932	2.160	2.085	2.214	2.173	2.180	2.170	2.238	*NPL*
5. Listrik, Gas dan Air																			*5. Electricity, gas and water*
Baki Debet	1.083	1.036	1.106	1.050	1.081	1.061	1.463	1.134	1.187	1.218	1.172	1.349	1.516	1.546	1.698	1.728	1.803	1.610	*Total*
NPL	28	23	13	12	13	13	14	15	38	49	50	48	47	48	47	46	43	38	*NPL*
6. Konstruksi																			*6. Construction*
Baki Debet	20.746	20.477	21.375	21.618	22.385	22.721	23.920	24.722	24.977	24.279	21.902	23.093	23.712	24.427	25.835	28.460	29.299	29.906	*Total*
NPL	1.363	1.392	1.574	1.458	1.474	1.501	1.545	1.538	1.590	1.324	1.422	1.434	1.419	1.503	1.546	1.566	1.742	1.745	*NPL*
7. Perdagangan Besar dan Eceran																			*7. Wholesale and retail trade*
Baki Debet	170.695	169.211	173.181	178.294	176.227	183.757	188.223	189.686	191.912	202.447	187.587	196.294	200.403	207.174	214.742	233.070	233.392	226.805	*Total*
NPL	8.509	8.599	9.590	9.126	9.302	9.637	9.395	9.361	9.319	7.471	7.748	8.228	8.159	8.584	8.935	9.099	9.145	9.055	*NPL*
8. Penyediaan Akomodasi dan Penyediaan Makan Minum																			*8. Provision of accommodation and the provision of eating and drinking*
Baki Debet	7.681	7.820	8.368	8.184	8.414	8.681	8.807	9.088	9.616	10.014	9.915	10.153	10.439	10.591	10.716	11.689	12.074	11.991	*Total*
NPL	384	378	376	369	389	412	393	405	412	352	363	339	359	370	381	368	357	344	*NPL*
9. Transportasi, Pergudangan dan Komunikasi																			*9. Transportation, warehousing and*
Baki Debet	13.703	13.718	16.046	16.482	16.249	17.078	17.072	17.437	17.828	18.398	17.673	17.793	16.573	16.786	17.316	18.980	19.247	18.806	*Total*
NPL	427	451	471	511	469	540	622	570	563	452	454	444	442	472	456	484	502	519	*NPL*
10. Perantara Keuangan																			*10. Financial intermediaries*
Baki Debet	7.661	7.940	8.335	8.925	8.999	9.542	10.052	9.945	10.162	10.311	9.787	9.718	10.154	13.511	11.912	13.753	13.716	13.359	*Total*
NPL	82	98	123	114	118	127	114	117	121	92	105	117	122	194	141	156	178	170	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																			*11. Real estate, Business Ownership, and Business Services*
Baki Debet	20.416	20.180	20.403	20.890	21.035	21.450	20.358	18.977	19.256	19.953	19.374	19.352	19.623	19.180	19.330	20.526	22.371	29.882	*Total*
NPL	511	533	553	579	608	632	617	602	681	629	627	569	590	608	601	589	624	1.088	*NPL*
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib																			*12. Government administration, defense and compulsory social security*
Baki Debet	260	314	316	410	345	323	405	408	346	399	411	373	411	400	289	427	297	223	*Total*
NPL	7	7	11	11	14	16	17	15	15	15	13	13	15	13	13	11	12	12	*NPL*
13. Jasa Pendidikan																			*13. Education services*
Baki Debet	1.277	1.206	1.307	1.426	1.391	1.384	1.353	1.396	1.490	1.517	1.494	1.512	1.599	1.549	1.710	1.895	1.854	1.651	*Total*
NPL	27	29	29	29	31	31	25	27	30	23	22	25	33	28	26	29	28	29	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial																			*14. Health services and social activities*
Baki Debet	2.643	2.636	2.434	2.596	2.635	2.782	2.787	2.866	2.817	2.918	2.837	2.948	3.098	3.139	3.195	3.370	3.457	3.487	*Total*
NPL	251	260	104	250	244	247	254	258	250	233	251	251	253	242	245	323	322	323	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya																			*15. Social services, social, cultural, entertainment and other individual*
Baki Debet	20.490	20.972	20.977	21.015	21.221	22.071	23.418	24.830	25.033	25.530	25.236	25.420	25.557	25.457	25.914	26.806	27.525	26.544	*Total*
NPL	615	617	640	596	618	641	622	658	647	619	627	678	679	678	683	660	925	974	*NPL*
16. Jasa Perorangan yang Melayani Rumah																			*16. Individual services which serve households*
Baki Debet	1.278	1.232	1.209	1.049	838	776	680	679	596	655	610	593	550	520	588	632	697	601	*Total*
NPL	91	103	90	37	32	32	35	35	31	36	39	37	42	33	36	30	49	51	*NPL*
17. Badan Internasional dan Badan Ekstra																			*17. International agencies and other International*
Baki Debet	130	1.303	1.365	1.384	1.464	1.716	1.892	2.012	2.008	2.355	2.199	2.232	2.017	1.560	2.150	9	459	451	*Total*
NPL	5	46	54	52	56	65	62	60	59	53	54	58	39	51	56	0	13	13	*NPL*
18. Kegiatan yang Belum Jelas Batasannya																			*18. Business activities are not clearly defined*
Baki Debet	55.311	56.314	59.006	61.813	64.496	60.705	59.016	57.256	58.004	52.205	42.763	54.217	56.468	54.379	52.377	42.833	38.435	25.107	*Total*
NPL	1.313	1.477	1.739	1.777	1.879	1.746	1.701	1.633	1.665	1.185	1.193	1.360	1.406	1.482	1.373	981	946	749	*NPL*
19. Penerima Kredit Bukan Lapangan Usaha																			*19. Debtor is not the business field - other*
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
20. Tidak Teridentifikasi																			*20. Un-identified*
Baki Debet	3	4	1	1	0	0	0	5	0	0	-	6	8	21	9	11	8	-	*Total*
NPL	0	0	0	0	0	0	0	1	0	1	-	3	3	3	3	4	3	-	*NPL*
Jumlah																			*Total*
Baki Debet	391.759	392.401	405.172	417.621	419.417	428.536	436.000	439.850	445.505	458.164	421.458	448.825	458.311	468.141	482.902	506.197	505.406	487.917	*Total*
NPL	17.241	17.687	19.064	18.478	18.987	19.411	18.969	18.922	18.986	15.674	16.168	17.147	17.129	18.072	18.356	18.252	18.813	19.245	*Baki Debet*

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

Sektor Ekonomi	2011										2012								*Economic Sector*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
MKM																			
1. Pertanian																			*1. Agriculture*
Baki Debet	17.920	17.704	17.879	18.560	18.733	20.191	21.001	22.836	23.310	26.285	24.751	27.408	28.302	27.944	32.223	36.984	37.197	33.402	*Total*
NPL	826	812	833	827	812	832	836	856	868	803	828	972	1.020	1.109	1.181	1.267	1.515	1.589	*NPL*
2. Pertambangan																			*2. Mining*
Baki Debet	6.538	6.863	8.294	7.200	5.499	8.629	9.526	8.596	9.047	9.020	9.494	9.112	9.769	10.657	10.610	11.780	13.633	10.084	*Total*
NPL	131	128	124	134	144	148	141	145	139	124	135	136	164	169	187	162	225	234	*NPL*
3. Perindustrian																			*3. Manufacturing*
Baki Debet	56.780	58.721	59.111	61.102	63.632	63.924	65.348	66.675	69.734	70.380	67.946	67.635	69.044	73.458	72.754	75.923	77.821	75.353	*Total*
NPL	2.665	2.819	2.843	2.740	2.654	2.742	2.757	2.868	2.766	2.502	2.597	2.624	2.659	2.783	2.745	2.925	3.527	3.270	*NPL*
4. Listrik																			*4. Electricity*
Baki Debet	1.047	1.049	935	980	1.008	1.090	1.159	1.178	1.065	1.316	1.114	1.071	1.045	1.121	1.212	1.343	1.433	1.397	*Total*
NPL	27	43	43	38	42	43	44	53	54	45	47	45	39	40	39	139	140	146	*NPL*
5. Konstruksi																			*5. Construction*
Baki Debet	21.420	22.102	22.946	23.690	24.579	24.975	25.924	27.066	27.478	25.834	23.594	24.144	24.436	25.427	26.810	28.516	29.704	30.366	*Total*
NPL	1.429	1.514	1.558	1.583	1.615	1.624	1.745	1.785	1.702	1.441	1.533	1.556	1.538	1.646	1.694	1.710	1.763	1.741	*NPL*
6. Perdagangan																			*6. Trading*
Baki Debet	196.560	197.202	201.217	206.320	206.609	214.868	220.029	221.667	224.673	235.105	224.293	231.812	237.441	244.998	252.652	272.766	279.997	272.658	*Total*
NPL	9.747	9.894	10.724	10.492	10.679	11.017	10.827	10.815	10.785	8.885	9.283	9.735	9.624	10.569	10.993	11.226	11.978	11.487	*NPL*
7. Pengangkutan																			*7. Transportation*
Baki Debet	14.834	15.898	14.974	16.117	16.277	17.096	17.447	18.056	11.072	11.293	11.553	11.397	11.703	12.032	12.139	12.753	14.296	13.858	*Total*
NPL	670	716	607	603	601	618	601	594	360	313	305	311	353	330	332	307	340	347	*NPL*
8. Jasa Dunia Usaha																			*8. Business Services*
Baki Debet	39.255	39.909	41.464	42.840	42.811	44.680	44.993	46.660	77.535	78.206	72.604	64.416	66.340	72.929	69.356	73.758	75.290	83.952	*Total*
NPL	584	592	678	590	597	597	571	577	1.489	1.252	1.393	1.423	1.449	1.609	1.591	1.580	1.691	2.222	*NPL*
9. Jasa Sosial																			*9. Social Services*
Baki Debet	78.933	81.391	83.704	86.466	88.538	86.806	86.761	87.134	87.458	86.867	73.616	84.470	86.143	83.546	82.398	72.447	69.985	60.422	*Total*
NPL	1.929	2.166	2.402	2.404	2.536	2.523	2.496	2.472	2.478	2.073	2.082	2.352	2.387	2.430	2.305	1.906	2.271	2.168	*NPL*
10. Lain-lain																			*10. Others*
Baki Debet	541.875	548.061	559.430	571.837	582.589	594.210	602.607	613.641	600.089	607.085	604.518	615.654	626.509	631.379	644.206	656.572	662.854	684.650	*Total*
NPL	9.386	9.929	10.294	10.338	10.609	10.679	10.714	10.655	9.800	8.678	9.523	9.694	9.633	10.029	10.216	9.952	10.261	10.710	*NPL*
Jumlah																			*Total*
Baki Debet	975.161	988.898	1.009.954	1.035.111	1.050.275	1.076.469	1.094.794	1.113.510	1.131.461	1.151.392	1.113.483	1.137.120	1.160.732	1.183.491	1.204.360	1.242.842	1.262.210	1.266.142	*Total*
NPL	27.394	28.612	30.106	29.750	30.289	30.823	30.732	30.819	30.440	26.115	27.725	28.848	28.866	30.715	31.284	31.172	33.712	33.915	*Baki Debet*

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

Jenis Penggunaan	2011										2012								*Type of Use*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
UMKM[1)]																			
1. Modal Kerja																			*1. Total Working Capital*
Baki Debet	306.949	306.828	316.218	327.509	328.161	335.098	341.069	342.838	345.700	355.888	318.675	345.516	349.707	360.915	372.283	390.896	390.129	373.114	*Total*
NPL	14.249	14.645	15.767	15.388	15.780	16.195	15.795	15.700	15.763	12.770	13.110	14.022	13.899	14.825	14.963	14.644	15.108	15.382	*NPL*
2. Investasi																			*2. Total Investment*
Baki Debet	84.808	85.572	88.953	90.110	91.256	93.437	94.930	97.011	99.805	102.275	102.783	103.309	108.604	107.206	110.616	115.299	115.277	114.803	*Total*
NPL	2.992	3.042	3.297	3.090	3.207	3.215	3.174	3.222	3.223	2.903	3.058	3.125	3.230	3.247	3.393	3.608	3.705	3.863	*NPL*
3. Konsumsi																			*3.*
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Tidak Teridentifikasi																			*4. Un-identified*
Baki Debet	3	0	1	1	0	0	1	1	0	1	-	-	-	-	3	2	-	-	*Total*
NPL	1	0	0	0	0	0	0	0	0	1	0	-	-	-	-	-	-	-	*NPL*
Jumlah																			*Total*
Baki Debet	391.759	392.401	405.172	417.621	419.417	428.536	436.000	439.850	445.505	458.164	421.458	448.825	458.311	468.141	482.902	506.197	505.406	487.917	*Baki Debet*
NPL	17.241	17.687	19.064	18.478	18.987	19.411	18.969	18.922	18.986	15.674	16.168	17.147	17.129	18.072	18.356	18.252	18.813	19.245	*NPL*
MKM																			
1. Modal Kerja																			*1. Total Working Capital*
Baki Debet	363.729	368.724	375.801	386.096	388.654	400.366	408.748	412.394	418.022	427.154	391.450	403.439	410.220	428.147	433.422	455.549	464.614	447.742	*Total*
NPL	15.536	16.089	17.068	16.802	16.967	17.353	17.217	17.235	17.062	14.233	14.744	15.567	15.470	16.918	17.188	17.169	18.916	18.843	*NPL*
2. Investasi																			*2. Total Investment*
Baki Debet	92.262	94.959	96.897	100.149	102.876	106.206	107.584	110.321	113.420	117.247	117.629	118.176	124.184	124.107	126.962	130.999	135.084	134.095	*Total*
NPL	3.069	3.207	3.407	3.294	3.437	3.504	3.573	3.631	3.578	3.205	3.458	3.591	3.767	3.772	3.884	4.054	4.539	4.363	*NPL*
3. Konsumsi																			*3. Total Consumption*
Baki Debet	519.170	526.507	537.255	548.867	558.745	569.897	578.462	590.794	600.019	606.991	604.403	615.505	626.328	631.237	643.976	656.294	662.513	684.305	*Total*
NPL	8.788	9.316	9.631	9.653	9.884	9.966	9.942	9.954	9.800	8.677	9.523	9.690	9.629	10.025	10.212	9.949	10.257	10.709	*NPL*
Jumlah																			*Total*
Baki Debet	975.161	990.190	1.009.954	1.035.113	1.050.275	1.076.469	1.094.794	1.113.510	1.131.461	1.151.392	1.113.483	1.137.120	1.160.732	1.183.491	1.204.360	1.242.842	1.262.210	1.266.142	*Baki Debet*
NPL	27.394	28.612	30.106	29.749	30.289	30.823	30.732	30.819	30.440	26.115	27.725	28.848	28.866	30.715	31.284	31.172	33.712	33.915	*NPL*

Tabel 4.30 Kredit dan Non Performing Loan Rincian Kredit MKM dan UMKM 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								*Category of Bank*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
UMKM[1)]																			
1. Bank Persero																			*1. State Owned Banks*
Baki Debet	**186.447**	**185.007**	**193.791**	**202.232**	**201.448**	**208.081**	**211.612**	**213.182**	**214.801**	**222.645**	**197.259**	**216.297**	**218.914**	**218.691**	**228.334**	**245.191**	**247.864**	**233.157**	*Total*
Mikro	50.034	50.700	51.956	53.366	54.924	58.618	59.149	56.135	56.197	58.287	47.588	58.350	58.902	54.287	60.824	67.071	70.129	62.319	*Micro*
Kecil	92.499	92.858	92.268	97.689	97.227	80.389	80.877	82.875	83.411	86.113	76.165	82.435	83.566	86.921	89.429	96.513	97.212	91.097	*Small*
Menengah	43.914	41.449	49.567	51.177	49.297	69.074	71.585	74.173	75.193	78.245	73.506	75.512	76.447	77.483	78.080	81.607	80.523	79.741	*Medium*
NPL	**9.799**	**10.225**	**11.339**	**10.939**	**11.376**	**11.871**	**11.398**	**11.284**	**11.312**	**9.019**	**9.415**	**10.016**	**9.931**	**10.482**	**10.626**	**10.574**	**10.913**	**10.923**	*NPL*
Mikro	1.448	1.507	1.550	1.574	1.641	1.761	1.711	1.330	1.329	1.174	1.241	1.380	1.397	1.442	1.385	1.381	1.429	1.424	*Micro*
Kecil	5.512	5.637	6.523	6.364	6.616	6.014	5.856	5.945	5.962	4.450	4.497	4.965	4.867	5.239	5.377	5.312	5.456	5.447	*Small*
Menengah	2.839	3.081	3.266	3.001	3.119	4.096	3.831	4.009	4.021	3.395	3.677	3.671	3.667	3.801	3.865	3.881	4.028	4.052	*Medium*
2. BPD																			*2. Regional Development Banks*
Baki Debet	**31.771**	**31.832**	**32.546**	**30.244**	**31.105**	**31.116**	**31.803**	**32.011**	**32.517**	**31.314**	**30.045**	**36.525**	**37.671**	**38.633**	**40.087**	**42.567**	**43.193**	**44.462**	*Total*
Mikro	3.759	3.872	4.044	4.210	4.749	4.532	4.764	4.576	4.710	4.509	4.600	7.291	7.753	7.572	8.145	8.766	8.997	8.843	*Micro*
Kecil	18.237	17.960	18.204	18.590	18.879	19.180	19.195	19.169	19.270	18.880	18.028	19.485	19.952	20.652	20.747	21.549	21.494	22.156	*Small*
Menengah	9.775	10.000	10.298	7.444	7.476	7.404	7.844	8.267	8.537	7.925	7.417	9.748	9.967	10.409	11.196	12.253	12.702	13.463	*Medium*
NPL	**2.021**	**2.062**	**2.242**	**2.033**	**2.065**	**2.079**	**2.118**	**2.152**	**2.147**	**1.593**	**1.688**	**2.015**	**2.017**	**2.120**	**2.253**	**2.343**	**2.481**	**2.688**	*NPL*
Mikro	204	206	207	219	246	222	270	267	276	239	245	393	391	364	394	402	421	434	*Micro*
Kecil	1.298	1.298	1.314	1.310	1.332	1.366	1.346	1.390	1.364	915	963	1.062	1.128	1.238	1.265	1.293	1.351	1.494	*Small*
Menengah	519	558	720	504	487	492	502	496	508	439	480	561	498	517	593	647	709	760	*Medium*
3. Bank Swasta Nasional																			*3. Foreign Exchange Commercial Banks*
Baki Debet	**166.331**	**167.136**	**170.108**	**176.237**	**179.215**	**182.039**	**185.723**	**184.917**	**188.252**	**194.234**	**187.047**	**189.103**	**195.165**	**203.759**	**201.481**	**207.398**	**201.915**	**202.268**	*Total*
Mikro	23.612	24.214	24.625	25.461	25.198	25.770	26.001	25.358	25.029	24.759	22.384	22.845	23.191	24.171	23.695	23.898	23.668	23.106	*Micro*
Kecil	32.049	32.492	33.348	35.296	36.994	39.406	40.240	40.695	40.269	40.660	40.906	40.542	41.906	43.353	43.206	43.027	42.008	41.890	*Small*
Menengah	110.669	110.430	112.136	115.480	117.024	116.863	119.482	118.864	122.954	128.816	123.758	125.716	130.067	136.234	134.580	140.472	136.239	137.271	*Medium*
NPL	**5.160**	**5.140**	**5.229**	**5.244**	**5.292**	**5.230**	**5.213**	**5.130**	**5.197**	**4.710**	**4.823**	**4.860**	**4.950**	**5.212**	**5.213**	**5.085**	**5.156**	**5.383**	*NPL*
Mikro	734	731	736	755	771	721	682	691	675	618	593	615	643	671	757	768	756	801	*Micro*
Kecil	1.592	1.636	1.648	1.700	1.680	1.736	1.747	1.733	1.796	1.645	1.663	1.644	1.689	1.813	1.808	1.775	1.835	1.899	*Small*
Menengah	2.834	2.773	2.845	2.789	2.841	2.774	2.785	2.707	2.727	2.447	2.567	2.601	2.619	2.728	2.648	2.543	2.565	2.683	*Medium*
4. Bank Asing dan Campuran																			*4. Joint Venture Banks and Foreign Owned Banks)*
Baki Debet	**7.210**	**8.426**	**8.727**	**8.908**	**7.649**	**7.300**	**6.863**	**9.739**	**9.934**	**9.971**	**7.107**	**6.900**	**6.561**	**7.058**	**13.000**	**11.041**	**12.434**	**8.031**	*Total*
Mikro	380	379	378	371	217	208	249	507	573	470	114	113	109	115	2.876	471	1.292	121	*Micro*
Kecil	671	650	664	636	611	469	471	698	792	874	586	567	554	532	1.646	1.617	1.590	488	*Small*
Menengah	6.159	7.397	7.685	7.901	6.820	6.623	6.143	8.534	8.570	8.627	6.408	6.220	5.898	6.411	8.478	8.953	9.551	7.422	*Medium*
NPL	**261**	**260**	**254**	**262**	**255**	**230**	**240**	**355**	**330**	**352**	**242**	**256**	**231**	**258**	**264**	**250**	**263**	**251**	*NPL*
Mikro	37	34	32	34	34	31	30	31	30	16	14	13	13	13	18	13	51	13	*Micro*
Kecil	20	20	20	25	24	21	19	29	29	62	59	60	59	59	59	58	58	57	*Small*
Menengah	204	205	201	203	197	178	191	295	271	275	168	183	159	185	186	179	154	180	*Medium*
Jumlah																			***Total***
Baki Debet	**391.759**	**392.401**	**405.172**	**417.621**	**419.417**	**428.536**	**436.000**	**439.850**	**445.505**	**458.164**	**421.458**	**448.825**	**458.311**	**468.141**	**482.902**	**506.197**	**505.406**	**487.917**	***Baki Debet***
NPL	**17.241**	**17.687**	**19.064**	**18.478**	**18.987**	**19.411**	**18.969**	**18.922**	**18.986**	**15.674**	**16.168**	**17.147**	**17.129**	**18.072**	**18.356**	**18.250**	**18.813**	**19.245**	***NPL***

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Tabel 4.30 Kredit dan Non Performing Loan Rincian Kredit MKM dan UMKM 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								*Category of Bank*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
MKM																			
1. Bank Persero																			*1. State Owned Banks*
Baki Debet	**360.995**	**364.351**	**372.923**	**381.938**	**384.967**	**393.444**	**397.915**	**400.301**	**404.602**	**415.623**	**386.730**	**412.216**	**419.037**	**425.516**	**432.329**	**445.061**	**453.138**	**456.863**	*Total*
Mikro	115.709	115.935	117.163	117.023	116.616	119.877	121.386	120.114	120.468	122.104	115.881	118.896	118.758	121.793	116.315	117.686	133.503	135.504	*Micro*
Kecil	155.302	158.230	162.746	167.757	171.547	175.737	176.978	180.317	182.649	188.524	174.676	191.703	196.184	195.126	205.257	211.279	208.070	211.661	*Small*
Menengah	89.984	90.187	93.014	97.158	96.804	97.830	99.550	99.870	101.485	104.996	96.172	101.616	104.095	108.596	110.757	116.095	111.565	109.697	*Medium*
NPL	**12.374**	**12.945**	**14.082**	**13.722**	**14.224**	**14.602**	**14.225**	**14.036**	**13.848**	**11.258**	**12.145**	**13.007**	**12.583**	**14.039**	**14.260**	**13.950**	**15.813**	**16.103**	*NPL*
Mikro	3.862	4.077	4.084	3.847	3.867	3.941	3.835	3.628	3.464	2.997	3.408	3.417	3.354	4.140	3.960	3.921	9.881	9.847	*Micro*
Kecil	3.673	3.979	4.433	4.378	4.642	4.753	4.630	4.597	4.640	3.722	4.026	4.434	4.375	4.632	4.801	4.685	2.735	2.922	*Small*
Menengah	4.838	4.890	5.565	5.497	5.715	5.908	5.760	5.811	5.744	4.539	4.711	5.155	4.853	5.268	5.498	5.343	3.197	3.333	*Medium*
2. BPD																			*2. Regional Development Banks*
Baki Debet	**133.920**	**136.960**	**140.631**	**144.567**	**147.466**	**149.963**	**151.887**	**154.537**	**156.413**	**155.024**	**154.653**	**157.050**	**160.565**	**164.717**	**168.975**	**173.945**	**177.158**	**179.785**	*Total*
Mikro	37.255	36.775	36.494	36.289	36.406	35.933	35.891	35.933	35.484	36.921	35.711	34.348	34.093	33.360	34.633	34.433	33.828	34.149	*Micro*
Kecil	88.301	91.617	95.103	98.651	100.957	103.404	104.953	107.043	109.042	107.321	109.104	112.610	115.679	119.589	122.197	126.367	129.509	131.280	*Small*
Menengah	8.363	8.568	9.035	9.627	10.103	10.627	11.043	11.562	11.887	10.782	9.838	10.093	10.792	11.768	12.145	13.145	13.821	14.356	*Medium*
NPL	**2.879**	**3.039**	**3.178**	**3.176**	**3.290**	**3.337**	**3.430**	**3.482**	**3.497**	**2.562**	**2.691**	**2.795**	**2.886**	**3.062**	**3.207**	**3.223**	**3.336**	**3.556**	*NPL*
Mikro	547	588	602	602	625	636	694	688	633	470	481	524	519	497	550	543	515	610	*Micro*
Kecil	1.150	1.227	1.303	1.313	1.362	1.392	1.437	1.470	1.489	1.176	1.257	1.316	1.356	1.446	1.490	1.497	1.567	1.649	*Small*
Menengah	1.181	1.224	1.273	1.261	1.304	1.310	1.299	1.323	1.375	915	953	955	1.011	1.119	1.166	1.183	1.254	1.296	*Medium*
3. Bank Swasta Nasional																			*3. Foreign Exchange Commercial Banks*
Baki Debet	**430.063**	**435.474**	**445.033**	**455.860**	**463.384**	**475.761**	**485.700**	**493.033**	**502.893**	**512.566**	**512.296**	**518.909**	**529.479**	**541.669**	**550.054**	**566.256**	**575.093**	**575.098**	*Total*
Mikro	87.715	86.870	87.987	89.418	90.721	92.506	94.007	96.420	99.133	97.877	98.867	98.496	99.735	103.079	100.994	103.794	105.959	102.046	*Micro*
Kecil	161.377	164.039	167.807	171.368	175.375	181.419	185.004	188.657	191.148	195.035	195.822	198.772	201.315	204.225	208.043	213.439	216.702	218.322	*Small*
Menengah	180.970	184.565	189.240	195.074	197.287	201.836	206.688	207.956	212.612	219.654	217.606	221.640	228.430	234.364	241.017	249.024	252.432	254.731	*Medium*
NPL	**10.327**	**10.658**	**10.932**	**10.935**	**10.974**	**11.081**	**11.229**	**11.265**	**11.123**	**10.204**	**10.751**	**10.896**	**11.238**	**11.458**	**11.645**	**11.908**	**12.473**	**12.201**	*NPL*
Mikro	2.883	2.896	2.971	3.015	2.927	2.943	2.944	3.100	3.028	2.802	2.953	2.823	3.004	2.989	3.055	3.557	3.953	3.307	*Micro*
Kecil	3.138	3.310	3.475	3.528	3.604	3.685	3.738	3.717	3.678	3.349	3.545	3.606	3.693	3.824	3.939	3.901	3.996	4.157	*Small*
Menengah	4.307	4.452	4.485	4.392	4.443	4.453	4.547	4.447	4.417	4.053	4.253	4.467	4.541	4.646	4.651	4.450	4.524	4.737	*Medium*
4. Bank Asing dan Campuran																			*4. Joint Venture Banks and Foreign Owned Banks)*
Baki Debet	**50.184**	**52.113**	**51.366**	**52.747**	**54.459**	**57.300**	**59.292**	**65.639**	**67.552**	**68.180**	**59.804**	**48.945**	**51.651**	**51.589**	**53.002**	**57.580**	**56.821**	**54.397**	*Total*
Mikro	34.927	36.086	34.934	36.351	37.716	40.144	41.901	44.254	45.584	46.218	37.930	26.815	29.051	28.639	29.328	33.279	31.793	29.520	*Micro*
Kecil	5.612	5.846	5.841	5.883	5.904	6.017	5.905	6.700	6.823	7.005	6.987	7.010	7.022	7.133	7.253	7.305	7.465	7.259	*Small*
Menengah	9.645	10.181	10.591	10.513	10.840	11.139	11.485	14.685	15.145	14.957	14.888	15.120	15.577	15.816	16.421	16.997	17.563	17.617	*Medium*
NPL	**1.814**	**1.970**	**1.914**	**1.916**	**1.800**	**1.803**	**1.848**	**2.037**	**1.972**	**2.091**	**2.138**	**2.150**	**2.159**	**2.155**	**2.172**	**2.091**	**2.090**	**2.055**	*NPL*
Mikro	1.147	1.267	1.197	1.213	1.098	1.082	1.085	1.077	1.088	1.223	1.247	1.258	1.264	1.246	1.248	1.173	1.144	1.098	*Micro*
Kecil	442	450	465	481	484	495	517	562	537	542	555	565	575	589	598	613	620	621	*Small*
Menengah	225	253	252	222	219	226	246	399	347	325	336	327	320	320	325	305	326	337	*Medium*
Jumlah																			*Total*
Baki Debet	**975.161**	**988.898**	**1.009.954**	**1.035.112**	**1.050.275**	**1.076.469**	**1.094.794**	**1.113.510**	**1.131.460**	**1.151.392**	**1.113.483**	**1.137.120**	**1.160.732**	**1.183.491**	**1.204.360**	**1.242.842**	**1.262.210**	**1.266.142**	*Baki Debet*
NPL	**27.394**	**28.612**	**30.106**	**29.749**	**30.289**	**30.823**	**30.732**	**30.819**	**30.440**	**26.115**	**27.725**	**28.848**	**28.866**	**30.715**	**31.284**	**31.172**	**33.712**	**33.915**	*NPL*

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								*Category of Bank*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
UMKM[1)]																			
1 Jawa Barat	46.794	47.784	51.190	52.985	52.985	54.566	54.906	55.264	55.806	58.034	54.477	58.702	58.409	59.714	61.813	64.581	64.257	63.476	1 Jawa Barat
2 Banten	13.450	13.525	13.086	13.202	13.165	13.352	13.686	14.810	14.966	16.026	14.360	15.561	15.909	17.468	16.496	17.421	17.221	17.101	2 Banten
3 DKI Jakarta	75.277	73.139	75.537	78.729	77.966	78.101	80.703	78.458	79.858	82.225	74.868	78.489	80.608	82.818	84.224	88.118	86.877	82.879	3 DKI Jakarta
4 D.I Yogyakarta	4.431	4.621	5.011	5.056	5.134	5.190	5.236	5.324	5.409	5.413	4.280	5.301	5.429	5.476	5.807	5.973	6.108	5.987	4 D.I Yogyakarta
5 Jawa Tengah	36.277	37.560	38.703	40.256	41.070	42.112	42.671	42.383	42.767	43.721	37.703	43.467	44.891	44.760	46.635	48.996	49.075	47.667	5 Jawa Tengah
6 Jawa Timur	56.271	56.094	57.470	59.072	60.297	61.393	61.293	61.761	61.621	62.346	56.185	59.875	60.847	62.038	64.138	66.677	64.989	63.156	6 Jawa Timur
7 Bengkulu	2.274	2.370	2.441	2.539	2.576	2.638	2.678	2.904	2.967	3.115	3.053	3.150	3.219	3.267	3.397	3.540	3.519	3.339	7 Bengkulu
8 Jambi	4.970	5.637	5.756	6.027	5.501	5.664	5.817	6.186	6.299	6.724	6.460	6.637	6.811	6.804	7.244	7.634	7.625	7.332	8 Jambi
9 Aceh	5.004	5.195	5.842	6.000	6.072	6.067	6.044	6.101	6.226	5.850	5.523	5.637	5.748	5.980	6.079	6.696	7.223	7.039	9 Aceh
10 Sumatera Utara	22.598	23.026	23.204	23.955	23.865	24.381	24.848	25.514	26.204	26.707	24.484	25.673	26.178	26.618	29.426	30.232	31.371	28.831	10 Sumatera Utara
11 Sumatera Barat	7.009	7.261	7.574	7.861	7.803	7.975	8.209	8.290	8.352	8.721	8.422	8.630	8.779	9.097	9.594	10.102	10.284	10.082	11 Sumatera Barat
12 Riau	11.290	11.573	11.926	12.531	12.674	12.919	13.001	13.357	13.502	13.995	13.085	14.000	14.299	14.539	14.705	15.269	15.339	15.163	12 Riau
13 Kepulauan Riau	9.377	9.737	10.029	10.983	10.817	10.993	11.588	12.098	12.177	12.190	11.993	12.579	12.867	13.011	13.780	14.230	14.297	14.028	13 Kepulauan Riau
14 Sumatera Selatan	3.713	3.631	3.693	3.787	3.847	3.997	3.990	4.093	4.411	4.648	4.586	4.630	4.786	5.160	5.124	5.545	5.545	5.420	14 Sumatera Selatan
15 Bangka Belitung	1.532	1.547	1.435	1.492	1.518	1.767	1.858	2.164	1.932	2.225	2.017	2.077	2.031	2.192	2.358	2.471	2.471	2.337	15 Bangka Belitung
16 Lampung	7.438	7.587	7.851	7.917	8.103	8.109	8.227	8.491	8.495	9.060	8.607	8.782	9.070	9.215	9.294	9.432	9.462	8.960	16 Lampung
17 Kalimantan Selatan	5.155	5.514	5.582	5.837	5.925	6.147	6.206	6.165	6.170	6.242	6.100	6.246	6.487	6.501	6.739	7.244	7.180	7.061	17 Kalimantan Selatan
18 Kalimantan Barat	4.990	5.004	5.224	5.729	5.637	5.769	6.182	6.321	6.548	6.910	6.375	6.811	7.011	7.084	7.078	7.499	7.589	7.510	18 Kalimantan Barat
19 Kalimantan Timur	15.208	15.428	15.709	13.489	13.496	13.892	14.212	14.584	14.916	15.118	14.323	14.651	15.127	15.305	15.630	16.589	16.444	16.585	19 Kalimantan Timur
20 Kalimantan Tengah	2.571	2.639	2.857	2.995	2.961	3.296	3.387	3.511	3.588	3.590	3.465	3.564	3.641	3.844	4.081	4.217	4.325	4.199	20 Kalimantan Tengah
21 Sulawesi Tengah	3.917	4.045	4.168	4.367	4.434	4.664	4.715	4.835	4.881	5.183	4.894	4.998	5.097	5.115	5.420	5.699	5.707	5.149	21 Sulawesi Tengah
22 Sulawesi Selatan	14.877	14.826	15.101	15.683	15.961	16.537	16.678	16.942	17.206	17.926	17.159	17.591	17.959	18.047	18.244	19.168	19.063	18.187	22 Sulawesi Selatan
23 Sulawesi Utara	4.978	5.126	5.318	5.531	5.506	5.738	5.925	6.038	6.141	5.923	5.714	5.825	6.070	5.989	6.087	6.850	6.724	5.997	23 Sulawesi Utara
24 Sulawesi Tenggara	1.048	1.096	1.134	1.185	1.227	1.260	1.271	1.282	1.275	1.326	1.288	1.325	2.971	3.050	1.564	1.633	1.653	1.424	24 Sulawesi Tenggara
25 Sulawesi Barat	1.156	1.242	1.186	1.241	1.286	1.374	1.396	1.513	1.464	1.701	1.673	1.741	1.354	1.524	1.807	2.112	2.190	1.793	25 Sulawesi Barat
26 Gorontalo	2.081	2.172	2.419	2.533	2.601	2.692	2.701	2.773	2.808	2.871	2.797	2.923	1.796	1.754	3.244	3.628	3.681	3.243	26 Gorontalo
27 Nusa Tenggara Barat	2.729	2.834	2.867	2.941	2.981	3.132	3.252	3.281	3.540	3.820	3.254	3.887	4.110	4.289	4.478	4.750	4.868	4.690	27 Nusa Tenggara Barat
28 Bali	10.584	10.982	11.395	11.761	11.774	12.085	12.405	12.355	12.708	13.050	11.725	12.845	13.133	13.667	13.865	14.545	14.697	14.586	28 Bali
29 Nusa Tenggara Timur	2.159	2.208	2.271	2.327	2.456	2.513	2.553	2.594	2.635	2.624	2.484	2.564	2.695	2.868	2.948	3.140	3.145	2.984	29 Nusa Tenggara Timur
30 Maluku	1.408	1.501	1.559	1.652	1.676	1.724	1.730	1.731	1.746	1.756	1.673	1.715	1.751	1.744	1.855	1.944	1.891	1.593	30 Maluku
31 Papua	3.538	3.668	3.814	4.004	4.089	4.398	4.529	4.606	4.736	4.752	4.405	4.541	4.727	4.825	5.021	5.212	5.339	5.141	31 Papua
32 Maluku Utara	809	913	965	1.001	1.028	1.066	1.068	1.101	1.122	1.204	1.194	1.242	1.295	1.297	1.395	1.557	1.573	1.301	32 Maluku Utara
33 Papua Barat	1.471	1.475	1.460	1.588	1.603	1.666	1.742	1.746	1.750	1.881	1.753	1.881	1.937	1.957	2.081	2.228	2.294	2.320	33 Papua Barat
34 Lainnya	183	172	175	170	214	190	230	212	219	259	274	294	305	296	342	355	307	272	34 Lainnya
35 Tidak Teridentifikasi	5.194	1.270	1.222	1.192	1.172	1.168	1.062	1.062	1.059	1.030	804	991	965	828	907	913	1.071	1.084	35 Tidak Teridentifikasi
Jumlah	**391.759**	**392.401**	**405.172**	**417.621**	**419.417**	**428.536**	**436.000**	**439.850**	**445.505**	**458.164**	**421.458**	**448.825**	**458.311**	**468.141**	**482.902**	**506.197**	**505.406**	**487.917**	**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								*Category of Bank*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
MKM																			
1 Jawa Barat	144.889	147.760	150.827	154.421	156.736	161.619	165.344	168.662	172.205	175.897	173.856	175.942	178.737	181.077	184.561	190.217	193.031	195.973	1 Jawa Barat
2 Banten	43.386	44.426	43.486	44.219	45.027	47.079	48.132	52.482	54.369	56.857	54.784	55.727	56.767	57.719	59.172	61.222	63.276	66.089	2 Banten
3 DKI Jakarta	200.516	198.453	206.532	210.988	212.175	215.897	214.432	214.198	213.717	215.963	205.953	198.969	204.799	212.240	213.601	221.740	225.190	216.011	3 DKI Jakarta
4 D.I Yogyakarta	11.289	11.539	11.789	11.949	12.085	12.484	12.774	13.018	13.148	13.368	11.909	13.261	13.458	13.611	13.816	14.173	14.409	14.754	4 D.I Yogyakarta
5 Jawa Tengah	81.557	83.433	84.916	86.886	88.031	90.031	91.944	93.017	94.477	95.742	88.691	95.620	97.228	98.308	100.619	103.018	104.195	106.421	5 Jawa Tengah
6 Jawa Timur	109.624	113.425	114.295	116.309	117.831	119.717	122.334	124.150	126.086	128.190	121.547	127.766	130.239	133.293	135.504	139.708	142.319	142.762	6 Jawa Timur
7 Bengkulu	6.977	7.343	7.534	7.751	7.882	8.147	8.437	8.545	8.745	8.430	8.481	9.067	9.235	9.398	9.593	9.850	9.940	10.016	7 Bengkulu
8 Jambi	11.555	12.014	12.317	12.687	13.007	13.479	13.963	14.451	14.907	15.415	15.393	15.567	15.953	16.136	16.476	16.999	17.430	17.388	8 Jambi
9 Aceh	16.938	17.478	17.789	18.109	18.318	18.498	18.635	18.789	18.902	18.585	18.309	18.500	18.786	18.925	19.125	19.430	19.563	19.664	9 Aceh
10 Sumatera Utara	49.239	50.366	51.396	52.518	53.462	54.620	55.438	56.590	57.666	58.917	57.502	59.452	60.673	62.020	63.306	65.819	65.916	66.595	10 Sumatera Utara
11 Sumatera Barat	18.981	19.656	20.230	20.717	21.072	21.497	21.881	22.130	22.504	23.000	22.800	23.148	23.628	24.073	24.572	25.213	25.491	25.666	11 Sumatera Barat
12 Riau	25.725	26.415	27.104	27.873	28.401	29.269	30.067	30.713	31.541	32.210	31.473	32.678	33.315	33.996	34.598	35.778	36.145	36.114	12 Riau
13 Kepulauan Riau	24.526	25.198	25.892	26.744	27.452	28.086	29.093	29.492	30.173	30.079	29.815	30.480	31.054	31.642	32.149	32.943	33.426	33.665	13 Kepulauan Riau
14 Sumatera Selatan	10.458	10.682	11.031	11.277	11.400	11.685	11.901	12.081	12.534	12.940	12.842	12.967	13.281	13.420	13.683	14.062	14.309	14.514	14 Sumatera Selatan
15 Bangka Belitung	3.080	3.174	3.031	3.106	3.451	3.425	3.591	4.062	4.272	4.551	4.559	4.437	4.860	4.569	4.716	4.885	4.953	5.042	15 Bangka Belitung
16 Lampung	17.106	17.760	17.858	18.197	18.512	18.919	19.614	19.907	20.324	20.742	20.730	21.004	21.333	21.652	22.059	22.445	22.837	23.001	16 Lampung
17 Kalimantan Selatan	14.122	14.499	14.661	15.029	15.234	15.761	16.245	16.635	16.994	17.238	17.142	17.364	17.747	17.993	18.249	18.787	19.048	19.396	17 Kalimantan Selatan
18 Kalimantan Barat	12.944	13.340	13.786	14.251	14.479	14.798	15.208	15.571	16.030	16.295	15.530	16.527	17.016	17.344	17.702	18.196	18.493	18.773	18 Kalimantan Barat
19 Kalimantan Timur	21.938	22.408	23.003	23.620	24.020	24.797	25.539	26.110	26.816	27.365	26.665	27.301	27.983	28.465	29.033	29.961	30.522	30.859	19 Kalimantan Timur
20 Kalimantan Tengah	6.609	6.816	6.962	7.160	7.311	7.691	7.856	8.111	8.318	8.452	8.383	8.484	8.607	8.776	8.960	10.926	11.060	11.162	20 Kalimantan Tengah
21 Sulawesi Tengah	9.426	9.629	9.856	10.102	10.268	10.471	10.656	10.872	11.016	11.587	11.466	11.735	11.981	12.167	12.362	12.667	12.818	13.453	21 Sulawesi Tengah
22 Sulawesi Selatan	35.500	36.503	37.324	38.216	38.754	39.823	40.664	41.451	41.986	42.958	42.226	43.245	43.903	44.736	45.371	46.519	46.886	47.412	22 Sulawesi Selatan
23 Sulawesi Utara	13.526	13.897	14.258	14.681	14.930	15.241	15.557	15.809	16.092	15.716	15.462	15.497	15.766	15.977	16.319	16.962	17.035	16.765	23 Sulawesi Utara
24 Sulawesi Tenggara	2.570	2.701	2.774	2.844	2.895	2.956	3.038	3.095	3.143	3.211	3.213	3.295	3.372	3.352	3.436	3.547	3.594	3.767	24 Sulawesi Tenggara
25 Sulawesi Barat	3.728	3.801	3.688	3.796	3.875	4.003	4.071	4.268	4.327	4.775	4.805	4.984	5.120	5.199	5.293	5.334	5.424	5.523	25 Sulawesi Barat
26 Gorontalo	6.595	6.815	6.999	7.236	7.425	7.689	7.933	8.152	8.335	8.595	8.622	8.829	9.008	9.197	9.426	9.632	9.772	10.023	26 Gorontalo
27 Nusa Tenggara Barat	10.623	10.889	11.098	11.376	11.537	11.857	12.081	12.243	12.490	12.762	11.404	12.922	13.245	13.517	13.796	14.210	14.407	14.579	27 Nusa Tenggara Barat
28 Bali	22.373	22.805	23.369	24.036	24.242	24.757	25.352	25.780	26.288	27.122	25.714	27.292	27.819	28.319	28.961	29.707	30.197	30.747	28 Bali
29 Nusa Tenggara Timur	8.556	8.760	9.031	9.303	9.539	9.735	10.022	10.155	10.272	10.291	10.138	10.308	10.551	10.763	11.089	11.434	11.573	11.801	29 Nusa Tenggara Timur
30 Maluku	4.201	4.237	4.255	4.365	4.426	4.583	4.606	4.659	4.715	4.725	4.758	4.813	4.879	4.905	4.979	5.077	5.102	5.141	30 Maluku
31 Papua	7.892	7.985	8.202	8.592	8.810	8.916	9.181	9.366	9.560	9.505	9.296	9.472	9.750	10.032	10.363	10.809	11.020	11.324	31 Papua
32 Maluku Utara	2.340	2.455	2.549	2.626	2.695	2.777	2.848	2.920	2.958	3.104	3.102	3.174	3.261	3.295	3.409	3.543	3.591	3.611	32 Maluku Utara
33 Papua Barat	2.767	2.867	2.976	3.132	3.180	3.174	3.357	3.406	3.508	3.630	3.524	3.658	3.813	3.905	4.030	4.244	4.291	4.373	33 Papua Barat
34 Lainnya	13.605	9.368	9.133	10.997	11.812	12.988	13.003	12.618	13.043	13.176	13.388	13.637	13.562	13.470	14.033	13.784	14.943	13.758	34 Lainnya
Jumlah	**975.161**	**988.898**	**1.009.954**	**1.035.112**	**1.050.275**	**1.076.469**	**1.094.794**	**1.113.510**	**1.131.461**	**1.151.392**	**1.113.483**	**1.137.120**	**1.160.732**	**1.183.491**	**1.204.360**	**1.242.842**	**1.262.209**	**1.266.142**	**Total**

Ket: Lihat penjelasan hal. iv

Note: See the explanation page iv