

KATA PENGANTAR

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

Mulai penerbitan Edisi Januari 2009, SPI yang sebelumnya terbit dalam bentuk buku telah diubah menjadi bentuk CD ROM dan telah disempurnakan pula dengan penambahan beberapa data baru yaitu: kredit dan NPL yang penarikannya menggunakan kartu, suku bunga rata-rata kredit Bank Umum dan BPR berdasarkan sektor ekonomi dan jenis penggunaan, suku bunga rata-rata DPK Bank Umum, BPR dan Bank Syariah, Rincian kredit dan NPL UMKM menurut kelompok bank, NPL UMKM berdasarkan sektor ekonomi dan jenis penggunaan.

Dengan penyempurnaan SPI ini, kami berharap agar data yang disajikan lebih memberikan manfaat yang optimal bagi pembaca.

Jakarta, Oktober 2009
BANK INDONESIA
Direktorat Perizinan dan Informasi Perbankan

FOREWORD

The Indonesian Banking Statistics (SPI) is a media publication that provides data regarding the banking industry in Indonesia. This publication is published monthly by Directorate of Bank Licensing and Banking Information, Bank of Indonesia, in order to represented the development of the Indonesian banking industry.

Starting edition of January 2009, SPI is issued in form of CD ROM no longer in form of book. In this edition and following we add new data such as credit and NPL withdrawn by credit card, average of credit interest rate of Banks and Rural Banks by economic sector and by type of use, average of third party fund interest rate of Commercial Banks, Rural Banks, and Sharia Banks, credit and NPL SMEs by group of bank, by economic sector and by type of use.

We sincerely hope that the data provided in the Bank Statistics Book will be of optimum benefits to our readers.

Jakarta, October 2009
BANK INDONESIA
Directorate of Bank Licensing and Information

DAFTAR ISI

TABLE OF CONTENT

<u>KATA PENGANTAR</u>	<u>i</u>	<u>INTRODUCTION</u>	<u>i</u>
<u>DAFTAR ISI</u>	<u>ii</u>	<u>TABLE OF CONTENT</u>	<u>ii</u>
<u>PENJELASAN</u>	<u>iii</u>	<u>CLARIFICATIONS</u>	<u>iii</u>
<u>DAFTAR SINGKATAN</u>	<u>vii</u>	<u>LIST OF ABBREVIATIONS</u>	<u>vii</u>
<u>DAFTAR ISTILAH</u>	<u>viii</u>	<u>LIST OF TERMS</u>	<u>viii</u>
<u>DAFTAR RASIO</u>	<u>x</u>	<u>LIST OF RATIOS</u>	<u>x</u>
<u>DAFTAR TABEL</u>	<u>xiii</u>	<u>LIST OF TABLES</u>	<u>xiii</u>
<u>DATA BANK UMUM</u>	<u>5</u>	<u>COMMERCIAL BANK DATA</u>	<u>5</u>
<u>DATA PERBANKAN SYARIAH</u>	<u>93</u>	<u>SHARIA BANK DATA</u>	<u>93</u>
<u>DATA BANK PERKREDITAN RAKYAT (BPR)</u>	<u>107</u>	<u>RURAL BANK DATA</u>	<u>107</u>
<u>DATA PERKREDITAN</u>	<u>123</u>	<u>CREDIT DATA</u>	<u>123</u>

PENJELASAN

1. Data yang digunakan dalam Statistik Perbankan Indonesia 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. Semua jenis data Bank Umum telah mencakup data Bank Umum yang melakukan kegiatan usaha berdasarkan prinsip syariah dan Unit Usaha Syariah dari Bank Umum konvensional. Pemisahan data perbankan syariah dari kelompok data bank umum belum dapat dilakukan, karena selama ini proses pelaporan perbankan syariah masuk ke dalam Sistem Perbankan sebagai satu kesatuan.
Untuk itu disajikan data khusus perbankan syariah secara terpisah.
3. Data kinerja sebelum bulan Januari 2006 perhitungannya masih mengacu pada ketentuan SE No.30/2/UPPB tanggal 30 April 1997 dan SE No. 30/23/UPPB tanggal 19 Maret 1998, sedangkan data kinerja mulai bulan Januari 2006 dan selanjutnya perhitungannya mengacu pada ketentuan SE No.6/23/DPNP tanggal 31 Mei 2004.
4. Data Kredit
 - Data kredit yang ditampilkan merupakan kredit yang tercatat di neraca Bank dan tidak memperhitungkan penerusan kredit yang tercatat dalam rekening administratif (*off-balance sheet*), kecuali dinyatakan lain. Cakupan kredit meliputi tagihan kredit kepada penduduk dan non penduduk

CLARIFICATIONS

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. The entire data on Commercial Banks includes data from Commercial Banks that conduct operations based on sharia principles and sharia Business Units from conventional commercial banks. It is not yet possible to obtain separate sharia bank data from commercial banks, because, thus far, reports from sharia banks are entered into the banking system as one unit.
For this reason, sharia banking data is presented separately.
3. Data regarding performance before January 2006 based on calculations is still subject to the provisions of Circular Letter No. 30/2/UPPB dated April 30, 1997 and No. 30/23/UPPB dated March 19, 1998, and beginning January 2006 based on calculation subject to the provision of Circular Letter No. 6/23/DPNP dated 31 May 2004.
4. Credit Data
 - Credit data constitutes the credits recorded in the balance of a Bank and does not taken into account channel of credit recorded in the off-balance sheet, unless otherwise stated. Credits include credit claims from citizens and non-citizens (Rural Bank data only includes credit claims from citizens). The data related to the information above is presented in the performance data

(Untuk data BPR hanya meliputi tagihan kredit kepada penduduk). Data yang terkait dengan penjelasan tersebut di atas ditujukan untuk data dalam tabel kinerja; aktiva produktif; NPL (kecuali data NPL penerusan kredit *off-balance sheet*); kegiatan usaha; dan kredit (kecuali data penerusan kredit *off-balance sheet*).

cakupan kredit dalam publikasi ini berbeda dengan cakupan kredit pada publikasi SEKI.

- Yang dimaksud dengan kredit MKM adalah: **kredit mikro** yakni kredit dengan plafon 0 sampai dengan maksimum Rp50 juta, **kredit kecil** yakni kredit dengan plafon lebih dari Rp50 juta sampai dengan maksimum Rp500 juta, dan **kredit menengah** yakni kredit dengan plafon lebih dari Rp500 juta sampai dengan maksimum Rp5 miliar. Data kredit MKM tidak mencakup data kartu kredit dan kredit yang disalurkan oleh BPR. Data yang terkait dengan penjelasan tersebut di atas ditujukan untuk data dalam tabel kredit MKM menurut kelompok bank, kredit MKM menurut jenis penggunaan, kredit MKM berdasarkan lokasi proyek per provinsi, dan kredit MKM berdasarkan sektor ekonomi”.
- Yang dimaksud dengan Hubungan Dengan Bank pada tabel Kredit Bank Umum Berdasarkan Hubungan dengan Bank adalah status keterikatan antara bank dengan pihak yang melakukan transaksi dengan bank.
 - Pihak terkait adalah perseorangan atau perusahaan/badan yang mempunyai

tables: earning assets; non-performing loans (NPL) (except for NPL data regarding channelling credit off-balance sheet); operations; and credits (except for channelling credit data regarding off-balance sheet).

the scope of the credit in this publication is different from the coverage of credit in the publication SEKI.

- Data on Micro, Small, Medium Scale Business credit in this book mean: **micro credit** is credit with ceiling Rp 0 up to Rp 50 million, **Small credit** is credit with ceiling Rp 50 million up to Rp 500 million, and **Medium credit** is credit is with ceiling Rp 500 million up to Rp 5 billion. Credit Data on Micro, Small, Medium Scale Business credit does not include data regarding credit cards or credits disbursed by Rural Banks. The data related to the infomartion above is presented in the performance data tables : Micro Small, Medium Credit based on category of bank, Micro Small, Medium Credit based on type of use, Micro Small, Medium Credit based on project location, Micro Small, Medium Credit based on economic sector.
- Bank Relationship on the table Commercial Bank Credit based on Bank relationship mean status related bank and the party which transaction with bank.
 - Related party is any individual or company/entity exercising control over the bank, whether directly or

hubungan dengan pengendalian bank, baik secara langsung maupun tidak langsung, melalui hubungan dengan kepemilikan, kepengurusan dan atau keuangan.

- Pihak tidak terkait adalah pihak-pihak yang tidak termasuk pada pihak terkait dengan bank sebagaimana tersebut di atas.
 - Yang dimaksud dengan Kredit yang penarikannya menggunakan kartu adalah pemberian fasilitas kredit yang penarikannya dilakukan dengan kartu kredit.
5. *Data Non Performing Loan*
Data *Non Performing Loan* yang ditampilkan merupakan *Non Performing Loan Gross*, yakni tanpa memperhitungkan penyisihan yang dibentuk untuk mengantisipasi risiko kerugian. Data *Non Performing* ditampilkan dalam nominal dan persentase.
Data yang terkait dengan penjelasan tersebut di atas ditujukan untuk data dalam tabel aktiva produktif; dan NPL.
 6. Data Surat Berharga dalam pos penyaluran dana
Data surat berharga yang ditampilkan merupakan surat berharga yang diterbitkan oleh pihak ketiga bukan bank. Data yang ditampilkan tidak memperhitungkan obligasi dalam rangka program recapitalisasi yang diterbitkan oleh Pemerintah.
Data yang terkait dengan penjelasan tersebut ditujukan untuk data dalam tabel kegiatan usaha.
 7. Data suku bunga menggunakan suku bunga rata-rata tertimbang
 8. Perkiraan Tambahan Modal Disetor

indirectly, through ownership, management, and/or financial relation.

- Not related party is other party excluding related party as mention above.
 - Credit withdrawn by credit card
5. Non-Performing Data
Non-performing loan data is show as the gross non-performing loan, that is, without taking into account the reserve formed in anticipation of the risk of losses.
Non-performing loan data is show in nominal and percentage figures.
Data related to the information above is shown as figures in the earning assets table; and NPL.
 6. Data regarding money instruments in the funds disbursement account.
Data regarding money instruments includes money instruments that are issued by a non-bank third party. The data does not calculate bonds from a recapitalization program issued by the Government.
The data mentioned above is displayed in the business operations table.
 7. The table displays the weighted-average of interest rates.
 8. Estimates of Additional Paid-In Capital
The estimates are derived from the agio account; capital contributions; and adjustments resulting from the conversion of overseas branch office financial reports.
 9. Estimates of Reserves

Terdiri dari pos agio; (disagio); modal sumbangan; dan penyesuaian akibat penjabaran laporan keuangan kantor cabang di luar negeri.

9. Perkiraan Cadangan

Terdiri dari pos Cadangan umum; Cadangan tujuan; dan Laba yang ditahan.

10. 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 Manajemen Sektor Perbankan Bank Indonesia (SIMSPBI). Perbedaan waktu download data LBU melalui sistem SIMSPBI dapat menyebabkan perbedaan pada data yang dipublikasikan dalam buku ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu download data.

Pemrosesan data bulan laporan Agustus 2009 untuk buku Statistik Perbankan Indonesia Edisi Agustus 2009 dilakukan pada tanggal 30 September 2009.

11. Publikasi buku Statistik Perbankan Indonesia juga dilakukan melalui website Bank Indonesia (www.bi.go.id).

The estimates are derived from the general reserve, designated reserves and retained earnings accounts.

10. Data downloading process

- Data from the Commercial Bank Monthly Reports and the sharia Bank Monthly Reports is submitted by the reporting banks to Bank Indonesia, and is processed using the Bank Indonesia Banking Sector Management Information System. The time taken to download data from commercial banks through the Bank Indonesia Banking Sector Management 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 taken into account the downloading time.

The processing of the August 2009 monthly reports for the August 2009 edition of the Indonesian Banking Statistics was done on 30 September 2009.

11. The Indonesian Bank Statistics Book is also published via the Bank Indonesia website (www.bi.go.id).

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
PPAPYD	: Penyisihan Penghapusan Aktiva Produktif yang Dibentuk
PPAPWD	: Penyisihan Penghapusan Aktiva Produktif yang Wajib Dibentuk
ROA	: Return on Asset
SIMSPBI	: Sistem Informasi Manajemen Sektor Perbankan Bank Indonesia
UKM	: Usaha Kecil Menengah
UMKM	: Usaha Mikro Kecil Menengah

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 Quality
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
PPAPYD	: Productive Asset Write-off Reserve
PPAPWD	: Mandatory Productive Asset Write-off Reserve
ROA	: Return on Assets
SIMSPBI	: Bank Indonesia Banking Sector Management Information System
UKM	: Small/Medium-Scale-Enterprise Industry
UMKM	: Small/Medium/Micro-Enterprise Industry (SMEs)

DAFTAR ISTILAH

Aktiva Produktif : Penanaman dana Bank baik dalam Rupiah maupun valas dalam bentuk kredit, surat berharga, penempatan dana antar bank, penyertaan, termasuk komitmen dan kontinjensi pada transaksi rekening administratif.

APYD : Aktiva produktif baik yang sudah maupun yang mengandung potensi tidak memberikan penghasilan atau menimbulkan kerugian

ATMR : Terdiri dari :

1. aktiva neraca yang diberikan bobot sesuai kadar risiko kredit yang melekat
2. beberapa pos dalam off-balance sheet yang diberikan bobot sesuai dengan kadar risiko kredit yang melekat

Call Money BI : Penempatan dana pada Bank Indonesia dalam bentuk call money yang merupakan intervensi rupiah oleh Bank Indonesia dalam rangka operasi pasar terbuka (OPT)

DPK : Simpanan pihak ketiga bukan bank yang terdiri dari Giro, Tabungan dan Simpanan berjangka

Kredit : Penyediaan uang atau tagihan yang dapat dipersamakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam

LIST OF TERMS

Earning assets : The investment of either Rupiah or foreign currency by a Bank to the form of credits, money instruments, inter-bank placements, equity participation, including commitments and contingencies of the off-balance sheet account.

Classified Productive Assets : Earning assets that do not, or have the potential to not provide a profit or could even incur a loss.

Risk Weighted Assets : Consists of:

1. Assets in the balance sheet that are ranked according to the level of risk of the credit in question.
2. Several accounts in the off-balance sheet that are ranked according to the level of risk of the credit in question.

BI Call Money : Fund placements at Bank Indonesia in the form of call money, representing a rupiah intervention by Bank Indonesia as part of open market operations (OPT).

Third Party Funds : Non-bank third party deposits consisting of demand deposit, savings deposit and time deposit.

Credit : The provision of funds or related claims based on an agreement or contract to borrow/loan funds between banks and another party that obliges the borrower to pay

antara Bank dengan pihak lain yang mewajibkan pihak peminjam untuk melunasi utangnya setelah jangka waktu tertentu dengan pemberian bunga, termasuk :

1. Pembelian Surat Berharga nasabah yang dilengkapi dengan *Note Purchase Agreement* (NPA)

2. Pengambilalihan tagihan dalam rangka kegiatan anjak piutang

Penerusan Kredit : Kredit dalam rupiah maupun valas yang disalurkan oleh bank yang dananya berasal dari pihak lain, dan atas penyaluran kredit tersebut bank tidak menanggung risiko. Penerusan kredit ini dibukukan pada rekening administratif (*off-balance sheet*)

off his/her debt according to a designated schedule and interest charges, including:

1. The purchase of Money Instruments by clients, complete with a Note Purchase Agreement (NPA).

2. The transfer of claims involved in factoring activities.

Channelling

Credit

: Credit in rupiah or foreign currency that is from another party that is disbursed by a bank, wherein the bank does not bear any risk for the credit disbursement. Channelling credits are recorded in the off-balance sheet.

DAFTAR RASIO

CAR	<p>= (Modal) / ATMR (sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)</p> <p>Modal, terdiri dari :</p> <ol style="list-style-type: none">1. Modal Inti2. Modal Pelengkap <p>Modal Inti, terdiri dari :</p> <ol style="list-style-type: none">1. Modal Disetor2. Cadangan tambahan modal, terdiri dari :<ol style="list-style-type: none">a. Faktor penambah, yaitu :<ol style="list-style-type: none">1. Agio2. Modal sumbangan3. Cadangan umum modal4. Cadangan tujuan modal5. Laba tahun-tahun lalu setelah diperhitungkan pajak6. Laba tahun berjalan setelah diperhitungkan taksiran pajak (50%)7. Selisih lebih penjabaran laporan keuangan kantor cabang luar negeri8. Dana setoran modalb. Faktor pengurang, yaitu<ol style="list-style-type: none">1. Disagio2. Rugi tahun-tahun lalu3. Rugi tahun berjalan4. Selisih kurang penjabaran laporan keuangan kantor cabang di luar negeri5. Penurunan nilai penyertaan pada portofolio yang tersedia untuk dijual <p>Modal Inti diperhitungkan dengan faktor pengurang berupa goodwill.</p> <p>Modal Pelengkap terdiri dari :</p> <ol style="list-style-type: none">1. Cadangan revaluasi aktiva tetap2. Cadangan umum PPAP (maksimal 1,25% dari ATMR)3. Modal pinjaman
-----	--

LIST OF RATIOS

CAR	<p>= (Capital) / ATMR (pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)</p> <p>Capital, consist of:</p> <ol style="list-style-type: none">1. Tier One Capital2. Supplementary capital <p>Tier One Capital consist of:</p> <ol style="list-style-type: none">1. Paid-In Capital2. Additional capital reserves, consisting of:<ol style="list-style-type: none">a. Plus Factors:<ol style="list-style-type: none">1. Agio2. Capital contributions3. General reserves4. Designated reserves5. Last year's earnings after taxes6. Current year's earnings after taxes (50%)7. Positive adjustment resulting from the conversion of overseas branch office financial reports.8. Paid-In Capitalb. Minus Factors:<ol style="list-style-type: none">1. Disagio2. Retained losses3. Current earnings4. Negative adjustment resulting from the conversion of overseas branch office financial reports.5. Decrease in value of portfolio equity investments that are ready to be sold. <p>Tier one capital is calculated minus goodwill.</p> <p>Supplementary capital consists of:</p> <ol style="list-style-type: none">1. Fixed assets re evaluation reserve2. PPAP general reserve (maximum 1.25% of RWA)3. Borrowed capital4. Subordinated loans (maximum 50% of tier one capital)
-----	--

4. Pinjaman subordinasi (maksimal 50% dari modal inti)
5. Peningkatan nilai penyertaan pada portofolio yang tersedia untuk dijual setinggi-tingginya sebesar 45%.

5. Increase in the value of portfolio investments that are ready to be sold at the highest 45%.

Rasio KAP = $APYD / \text{Total Aktiva Produktif}$
(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)

Earning assets

Quality Ratio = $\text{Classified Earning assets} / \text{Total Earning assets}$
(pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)

Rasio ROA = $\text{Laba Sebelum Pajak disetahunkan} / \text{Rata-rata total aset}$
(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)

Return on Assets

Ratio = $\text{Annual Profit before taxes} / \text{Average Assets}$
(pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)

Rasio BOPO = $\text{Total beban operasional} / \text{Total pendapatan operasional}$
Rasio dihitung per posisi (tidak disetahunkan)
(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)

Operations Expenses /

Operations Income = $\text{Operations expenses} / \text{Operations Income for the same period.}$
(pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)

Rasio Aktiva -Pasiva = $\text{Aktiva Likuid} < 1 \text{ bulan} / \text{Pasiva Likuid} < 1 \text{ bulan}$
Aktiva Likuid < 1 bulan, terdiri dari:

1. Kas
2. Giro BI
3. SBI
4. Antar Bank Aktiva (giro, deposit on call, call money)

Pasiva Likuid < 1 bulan, terdiri dari:

1. Giro
2. Tabungan
3. Deposito
4. Kewajiban segera
5. Kewajiban pada bank lain (giro, deposit on call, call money)

(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)

Liquid Asset to liquid Liabilities

Ratio = $\text{Liquid Asset} < 1 \text{ month} / \text{Liquid Liabilities} < 1 \text{ month}$
Liquid Asset < 1 month, consist of:

1. Cash
2. Demand deposit on BI
3. Certificate of Bank Indonesia
4. Inter Bank Asset (demand deposit, deposit on call, call money)

Liquid Liabilities < 1 month, consist of:

1. Demand deposit
2. Savings deposit
3. Time deposit
4. Current liabilities
5. Liabilities to other bank (demand deposit, deposit on call, call money)

Rasio LDR = $\text{Kredit} / \text{Dana Pihak Ketiga}$
Kredit merupakan total kredit yang

(pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)

	diberikan kepada pihak ketiga (tidak termasuk antar Bank)		
	Dana Pihak Ketiga mencakup giro, tabungan, dan deposito (tidak termasuk antar Bank)		
	<i>(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)</i>		
LDR	= Total Kredit / (Penghimpunan Dana + Modal Inti)	Loan to Deposit Ratio	= Credit / Third Party Funds
	Total Kredit, merupakan kredit yang diberikan kepada masyarakat dan bank lain		Credit is total credit to third party (not including third party bank)
	Penghimpunan Dana, terdiri dari :		Third Party Funds consist of Demand deposit, savings deposit and time deposits (not including interbank)
	1. Simpanan pihak ketiga		(pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)
	2. Bank Indonesia	Loan to Deposit Ratio	= Total Credit / (Collection of fund + tier one capital)
	3. ABP lebih dari 3 bulan		Total Credit is total credit to third party and other bank
	4. Pinjaman yang diterima lainnya lebih dari 3 bulan		Collection of fund, consist of :
	5. Modal Pinjaman		1. third party deposit
	<i>(sesuai SK Dir No.30/12/KEP/DIR tanggal 30 April 1997 - untuk BPR)</i>		2. Bank Indonesia
Rasio NPL	= (Kredit dalam kualitas Kurang lancar, Diragukan dan Macet) / Total Kredit		3. ABP more than three months
Rasio NIM	= Pendapatan Bunga Bersih / Rata-Rata Aktiva Produktif		4. Loan received with maturity of more than three months
	Pendapatan Bunga Bersih = Pendapatan Bunga - Beban Bunga perhitungan pendapatan bunga bersih disetahunkan.		5. Loan Capital
	<i>(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)</i>		(pursuant to Circular Letter No. 30/12/KEP/DIR dated April 30,1997 - on BPR)
		Non-Performing	
		Loan Ratio	= Credits that are sub-standard, doubtful and loss) / Total Credits
		Net Interest Margin	
		Ratio	= Net Interest Income / Average Earning assets
			Net Interest Income = Interest Income - Interest charges
			Annual net interest income is used for the calculation of NIM
			(pursuant to Circular Letter No.6/23/DPNP dated May 31, 2004)

DAFTAR TABEL / LIST OF TABLES

DAFTAR TABEL / LIST OF TABLES			
No.	Topik / Judul	No. Tabel/Tables	Halaman/ Pages
1.	Kegiatan Usaha Perbankan <i>Bank Industries Operation</i>		3
DATA BANK UMUM			
COMMERCIAL BANK DATA			
2.	Kegiatan Usaha Bank Umum <i>Commercial Banks Operation</i>	1.1 s.d 1.7	6
3.	Laporan Laba/Rugi Bank Umum <i>Commercial Banks Income Statement</i>	1.8 s.d 1.14	13
4.	Rekening Administratif Bank Umum <i>Commercial Banks Off balance-sheet</i>	1.15 s.d 1.21	20
5.	Kinerja Bank Umum <i>Commercial Banks Performance</i>	1.22 s.d 1.29	27
6.	Jumlah Bank Umum Berdasarkan Tingkat Rasio <i>Commercial Bank Based on Ratios</i>	1.30	35
7.	Aset Bank Umum <i>Commercial Banks Assets</i>	1.31 s.d 1.33	
a.	Perkembangan Aset Bank Umum <i>Commercial Banks Asset Growth</i>	1.31	36
b.	Bank Umum Berdasarkan Total Aset <i>Commercial Banks based on Assets</i>	1.32	37
c.	Peringkat Bank Umum Berdasarkan Total Aset <i>Commercial Banks Rating based on Total Assets</i>	1.33	38
8.	Aktiva Produktif Bank Umum <i>Commercial Banks Earning Assets</i>	1.34 s.d 1.40	39
9.	<i>Non Performing Loan (NPL) Bank Umum</i> <i>Commercial Banks Non performing loan</i>		
a.	Pengelompokan Bank Berdasarkan Rasio NPL <i>Category of Banks based on NPL Ratio</i>	1.41	46
b.	NPL Berdasarkan Sektor Ekonomi <i>NPL Based on Economic Sector</i>	1.42 s.d 1.49	47
c.	NPL Berdasarkan Jenis Penggunaan <i>NPL based on type of use</i>	1.50 s.d 1.57	55
d.	NPL Berdasarkan Lokasi Penyaluran Kredit <i>NPL based on local of credit disbursements</i>	1.58	63

DAFTAR TABEL / LIST OF TABLES

No.	Topik / Judul	No. Tabel/Tables	Halaman/ Pages
	e. NPL Kredit yang penarikannya menggunakan kartu <i>Non performing loan withdrawn by credit card</i>	1.59	64
	f. NPL UMKM <i>Non Performing loan of SMEs credit</i>	1.60 s.d 1.63	65
	g. NPL Penerusan Kredit (<i>off-balance sheet</i>) <i>NPL channelling credit (off-balance sheet)</i>	1.64	69
10.	Dana Pihak Ketiga (DPK) Bank Umum <i>Commercial Banks Third Party Funds</i>		
	a. Komposisi DPK <i>Composition of Third Party Funds</i>	1.65 s.d 1.71	70
	b. Peringkat Bank Berdasarkan DPK <i>Bank Rating Based on Third Party Funds</i>	1.72	77
	c. DPK Berdasarkan Lokasi Penghimpunan <i>Third Party Funds based on location of deposit</i>	1.73 s.d 1.74	78
	d. Deposito Berdasarkan Jangka Waktu Simpanan <i>Time deposits based on length of maturity</i>	1.75	80
11.	Suku Bunga Rata-rata Dana Pihak Ketiga (DPK) <i>Average of interest rate of Third party fund</i>	1.76 s.d 1.82	81
12.	Peringkat Bank Berdasarkan Kredit <i>Rating of Bank based on credits</i>	1.83	88
13.	Suku Bunga Rata-rata Kredit <i>Average of Credit Interest Rates</i>	1.84 s.d 1.85	89
14.	Perkembangan Jumlah Bank dan Kantor Bank <i>Growth of total banks and bank offices</i>		
	a. Perkembangan Jumlah Bank dan Kantor Bank Umum <i>Growth of total banks and commercial bank offices</i>	1.86	91
	b. Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Wilayah <i>Growth of total Branch offices based on Region</i>	1.87	92
DATA BANK SYARIAH			
SHARIA BANK DATA			
15.	Kegiatan Usaha Bank Umum Syariah <i>Sharia Commercial Bank Operation</i>	2.1 s.d 2.3	94
16.	Perkembangan Aset Perbankan Syariah <i>Growth of Sharia Bank Assets</i>	2.4	97

DAFTAR TABEL / LIST OF TABLES

No.	Topik / Judul	No. Tabel/Tables	Halaman/ Pages
17.	Aktiva Produktif Perbankan Syariah <i>Earning Assets of Sharia Banks</i>	2.5	98
18.	Komposisi DPK Perbankan Syariah <i>Composition of Third Party Funds of Syariah Banks</i>	2.6	99
19.	Tingkat Bagi Hasil Rata-rata DPK Bank Syariah <i>Average of Profit Sharing Rates of Third Party Fund of Sharia Banks</i>	2.7	100
20.	Tingkat Margin Rata-rata Pembiayaan <i>Average of Margin Rates of Financing</i>	2.8 s.d 2.9	101
21.	BPR Syariah <i>Syariah Rural Bank</i>	2.10 s.d 2.11	103
22.	Jaringan Kantor Perbankan Syariah <i>Sharia Bank Office Network</i>	2.12	105
DATA BANK PERKREDITAN RAKYAT			
RURAL BANK DATA			
23.	Kegiatan Usaha Bank Perkreditan Rakyat <i>Rural Bank Operations</i>	3.1	108
24.	Kinerja Bank Perkreditan Rakyat <i>Rural Bank Performance</i>	3.2	109
25.	Perkembangan Aset BPR <i>Growth of Assets based Rural Bank Data</i>	3.3 s.d 3.4	110
26.	Non Performing Loan Bank Perkreditan Rakyat <i>Non Performing Loan of Rural Bank</i>	3.5 s.d 3.6	112
27.	Dana Pihak Ketiga <i>Third Party Funds of Rural Bank</i>		
a.	Komposisi DPK Bank Perkreditan Rakyat <i>Composition of Third Party Funds of Rural Bank</i>	3.7	114
b.	Komposisi DPK Berdasarkan Lokasi <i>Composition of Third Party Funds based on Location</i>	3.8	115
c.	DPK BPR Berdasarkan Lokasi Penghimpun <i>Third Party Funds of Rural Banks Based on Location</i>	3.9	116
28.	Suku Bunga Rata-rata DPK BPR <i>Average of Third Party Interest Rates of Rural Banks</i>	3.10	117

DAFTAR TABEL / LIST OF TABLES

No.	Topik / Judul	No. Tabel/Tables	Halaman/ Pages
29.	Suku Bunga Rata-rata Kredit BPR <i>Average of Credit Interest Rates of Rural Banks</i>	3.11 s.d 3.12	118
30.	Perkembangan Jumlah Bank dan Kantor Bank <i>Growth of Total Rural Banks and Bank Offices</i>		
a.	Perkembangan Jumlah BPR <i>Growth of Total Rural Bank</i>	3.13	120
b.	Perkembangan Jumlah BPR Berdasarkan Lokasi <i>Growth of Total Rural Bank Offices based on Region</i>	3.14	121
DATA PERKREDITAN			
CREDIT DATA			
31.	Kredit Bank Umum Berdasarkan Sektor Ekonomi <i>Commercial Bank Credit based on Economic Sector</i>	4.1 s.d 4.8	124
32.	Kredit Bank Umum Berdasarkan Jenis Penggunaan <i>Commercial Bank Credit based on Type of Use</i>	4.9 s.d 4.16	132
33.	Kredit Bank Umum Berdasarkan Lokasi Penyaluran <i>Commercial Bank Credit based on Location of Disbursement</i>	4.17	140
34.	Kredit Bank Umum Berdasarkan Hubungan dengan Bank <i>Credit of Commercial Banks based on Bank Relationship</i>	4.18	141
35.	Kredit yang Penarikannya Menggunakan Kartu <i>Credit Withdrawn by Credit Card</i>	4.19	142
36.	Penerusan Kredit Bank Umum <i>Commercial Bank Channelling Credit</i>	4.20 s.d 4.21	143
37.	Pembiayaan Perbankan Syariah Detailed financing of sharia banks	4.22 s.d 4.24	145
38.	Kredit Bank Perkreditan Rakyat <i>Rural Bank Credit</i>	4.25 s.d 4.27	148
39.	Kredit UMKM <i>Micro, Small, and Medium Enterprises Credit</i>	4.28 s.d 4.32	151

Miliar Rp (Billion Rp)

Tabel 1 Kegiatan Usaha Perbankan (Bank Industries Operation)

Indikator (Indicator)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Penyaluran Dana (Distribution of Funds)																	
Bank Umum (Commercial Banks)	932.971	1.140.278	1.380.373	1.702.520	1.754.661	1.839.282	1.948.787	2.019.745	2.015.221	2.019.451	2.055.482	2.072.521	2.049.895	2.055.448	2.101.682	2.083.944	2.135.083
Bank Perkreditan Rakyat (Rural Banks)	15.145	18.096	21.904	26.549	29.960	30.644	30.654	30.858	31.313	31.323	31.756	31.282	31.724	31.989	32.398	32.999	33.396
SBI dan SBIS¹	94.058	54.256	179.045	203.863	84.528	87.698	124.418	152.301	166.518	208.510	216.538	208.106	211.152	195.400	204.229	194.400	193.171
Sumber Dana (Source of Funds)																	
Bank Umum (Commercial Banks)	1.105.769	1.283.480	1.468.369	1.718.965	1.746.803	1.840.569	1.938.974	1.988.567	1.990.345	1.979.356	2.007.997	2.016.788	1.993.826	1.989.812	2.028.568	2.006.177	2.051.898
Bank Perkreditan Rakyat (Rural Banks)	12.911	15.453	18.733	22.629	25.542	25.975	25.888	25.969	26.345	26.453	26.873	26.520	26.950	27.066	27.414	27.839	28.200
Jumlah Aset (Total Assets)																	
Bank Umum (Commercial Banks)	1.272.081	1.469.827	1.693.850	1.986.501	2.024.796	2.125.396	2.235.018	2.303.362	2.310.557	2.308.030	2.343.741	2.352.110	2.327.383	2.309.821	2.353.136	2.331.404	2.384.626
Bank Perkreditan Rakyat (Rural Banks)	16.707	20.393	23.045	27.741	31.356	31.900	31.963	32.086	32.533	32.239	32.703	32.681	33.046	33.259	33.765	34.278	34.762
Jumlah Bank (Total Banks)																	
Bank Umum (Commercial Banks) ²	133	131	130	130	127	126	126	126	124	123	123	123	122	122	122	122	122
Bank Perkreditan Rakyat (Rural Banks)	2.158	2.009	1.880	1.817	1.796	1.782	1.768	1.769	1.772	1.767	1.768	1.768	1.758	1.757	1.760	1.760	1.763
Jumlah Kantor (Total Bank Offices)																	
Bank Umum (Commercial Banks)	7.939	8.236	9.110	9.680	10.440	10.556	10.626	10.740	10.868	12.010	12.035	12.047	12.201	12.500	12.556	12.571	12.616
Bank Perkreditan Rakyat (Rural Banks)	3.472	3.110	3.173	3.250	3.314	3.325	3.335	3.350	3.367	3.389	3.401	3.408	3.417	3.422	3.430	3.435	3.446

Ket : ¹ Sertifikat Bank Indonesia Syariah

² Merger Bank Lippo & Bank Niaga menjadi Bank CIMB Niaga, Tbk sesuai SK No. 10/66/KEP.GBI/2008 tanggal 15 Oktober 2008 (bulan Jan & Feb 2009)

DATA BANK UMUM

Miliar Rp (Billion Rp)

Tabel 1.1 Kegiatan Usaha Bank Umum (Commercial Banks Operation)

Indikator (Indicator)	Des	Des	Des	Des	2008					2009								
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana (Distribution of Funds)																		
a. Kredit (Credit)	559.470	695.648	792.297	1.002.012	1.205.846	1.246.146	1.297.860	1.325.323	1.307.688	1.289.839	1.301.844	1.305.389	1.297.635	1.305.377	1.335.041	1.338.116	1.365.942	
Rupiah	438.645	565.846	638.500	791.605	978.438	1.005.657	1.022.682	1.036.146	1.054.289	1.033.378	1.041.704	1.060.645	1.074.594	1.091.831	1.119.758	1.125.668	1.149.193	
Valas (Foreign Exchange)	120.825	129.802	153.798	210.407	227.408	240.489	275.178	289.177	253.399	256.461	260.140	244.744	223.041	213.546	215.283	212.449	216.750	
b. Antar Bank (Inter-Bank)	103.473	159.120	156.906	139.777	166.605	163.591	205.985	220.044	213.779	212.346	231.843	236.912	223.362	233.789	229.413	219.991	236.257	
Giro (Demand Deposit)	7.807	11.139	9.051	11.562	10.899	15.536	21.929	23.630	40.318	33.158	46.380	47.038	38.317	44.264	35.314	31.453	38.058	
Inter Bank (Call Money)	40.840	90.425	83.314	58.717	78.396	62.489	76.199	82.956	81.435	86.226	94.216	100.270	99.376	105.945	109.869	102.667	110.018	
Deposito (Times Deposits)	20.110	17.792	20.086	12.435	15.639	21.082	21.094	18.719	20.436	19.034	19.133	20.041	22.491	22.094	19.372	21.265	22.173	
Lainnya (Others)	34.716	39.764	44.455	57.064	61.670	64.483	86.763	94.739	71.589	73.928	72.114	69.562	63.178	61.486	64.857	64.606	66.008	
c. Penempatan di BI (Placements at BI)	207.944	209.578	343.455	418.269	226.371	274.332	273.933	292.776	322.333	346.842	342.040	341.002	350.511	332.449	348.868	333.377	339.688	
Giro (Demand Deposit)	77.130	102.266	125.791	167.566	128.304	131.515	79.679	79.980	83.927	84.421	87.907	86.098	86.633	86.577	86.033	88.722	89.871	
SBI (BI Notes)	94.058	54.256	179.045	203.863	84.528	87.698	124.418	152.301	166.518	208.510	216.538	208.106	211.152	195.400	204.229	194.400	193.171	
Call Money	31.882	39.743	21.216	35.727	10.380	39.250	49.038	41.293	49.799	32.383	24.596	27.917	36.132	35.119	41.214	36.029	39.948	
Lainnya (Others)	4.875	13.312	17.403	11.114	3.159	15.869	20.798	19.202	22.090	21.527	12.999	18.880	16.594	15.353	17.392	14.226	16.698	
d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds))	37.788	44.224	55.988	108.007	105.688	103.963	103.483	105.729	113.851	116.161	127.572	132.974	132.011	140.171	142.418	141.458	141.604	
e. Penyertaan (Equity Participation)	6.160	6.122	5.924	5.620	6.201	6.300	6.378	6.479	6.626	6.771	6.854	7.031	6.685	6.907	7.031	8.856	9.392	
f. Tagihan Lainnya (Other Claims)	18.136	25.586	25.803	28.835	43.951	44.949	61.147	69.394	50.944	47.491	45.329	49.213	39.691	36.755	38.912	42.145	42.200	
Sumber Dana (Source of Funds)																		
a. DPK (Third Party Funds)	963.106	1.127.937	1.287.102	1.510.834	1.526.025	1.603.452	1.674.994	1.707.876	1.753.292	1.748.814	1.771.098	1.786.157	1.780.918	1.783.644	1.823.811	1.806.621	1.847.038	
Rupiah	818.208	930.160	1.093.445	1.284.797	1.265.704	1.346.374	1.380.423	1.397.264	1.460.443	1.454.098	1.461.268	1.476.229	1.486.074	1.490.470	1.532.453	1.516.073	1.544.834	
Giro (Demand Deposits)	170.843	193.854	249.564	309.335	279.052	298.539	315.047	312.269	307.743	304.465	296.132	306.440	318.118	307.896	322.879	310.550	332.449	
Deposito (Times Deposits)	351.460	455.038	510.008	540.982	556.964	606.905	621.448	635.706	675.983	688.743	706.408	710.330	704.041	716.659	727.752	724.064	727.176	
Tabungan (Savings Deposits)	295.905	281.268	333.873	434.480	429.688	440.930	443.929	449.288	476.717	460.891	458.728	459.459	463.916	465.915	481.822	481.459	485.210	
Valas (Foreign Exchange)	144.898	197.777	193.657	226.037	260.321	257.078	294.570	310.613	292.849	294.716	309.830	309.928	294.844	293.174	291.358	290.548	302.204	
Giro (Demand Deposits)	74.879	87.558	88.447	96.216	105.106	97.744	116.363	127.193	122.257	126.515	132.721	130.519	124.716	123.243	123.926	126.563	134.657	
Deposito (Times Deposits)	69.530	109.995	105.155	125.726	134.964	140.758	156.325	160.512	148.722	145.091	152.545	146.411	138.028	137.361	134.349	130.047	133.818	
Tabungan (Savings Deposits)	489	224	55	4.095	20.251	18.576	21.883	22.908	21.870	23.110	24.564	32.997	32.100	32.570	33.083	33.938	33.729	
b. Kewajiban kpd BI (Liabilities owed to)	12.076	11.874	10.807	9.105	8.222	16.509	7.983	16.932	11.272	11.677	13.161	15.399	12.112	9.704	8.413	8.297	7.755	
c. Antar Bank (Inter-Bank)	89.369	99.417	119.454	137.790	157.101	161.699	191.273	190.740	158.648	153.508	158.729	157.377	140.462	139.853	135.734	135.233	135.848	
d. Surat Berharga (Securities)	14.261	13.411	14.942	17.333	14.442	14.431	14.127	14.108	14.301	14.426	14.545	14.490	14.463	15.253	16.630	17.133	17.327	
e. Pinjaman yang Diterima (Loans received)	9.802	11.406	12.883	14.319	14.131	14.307	13.477	13.800	12.949	13.154	13.472	9.828	10.831	10.420	12.528	10.340	11.918	
Rupiah	6.295	8.508	7.023	8.023	8.924	8.946	8.841	8.766	8.395	8.398	8.473	8.400	8.415	8.069	7.741	7.780	7.801	
Valas (Foreign Exchange)	3.507	2.898	5.860	6.296	5.207	5.361	4.636	5.034	4.554	4.755	4.999	1.427	2.416	2.350	4.787	2.560	4.116	
f. Kewajiban Lainnya (Other Liabilities)	13.731	16.192	19.913	24.893	22.150	25.494	31.810	39.907	34.663	32.715	31.844	28.608	30.060	25.256	25.621	22.874	26.595	
g. Setoran Jaminan (Guarantee Deposits)	3.424	3.242	3.267	4.691	4.731	4.677	5.311	5.204	5.220	5.062	5.148	4.930	4.979	5.683	5.831	5.679	5.417	
Beberapa Komponen Modal (Components of Capital)																		
a. Modal Disetor (Paid-In Capital)	64.612	69.548	73.046	78.928	83.163	84.030	85.196	87.931	86.283	86.383	86.469	86.546	87.853	88.073	88.739	89.840	89.808	
b. Cadangan (Reserves)	5.285	10.649	13.997	18.696	21.026	21.110	21.120	21.122	21.765	21.788	21.800	21.792	22.116	22.913	24.877	25.408	25.424	
c. L/R tahun berjalan (Current Earnings/Loss)	29.463	24.897	28.334	35.015	25.656	28.380	32.372	34.469	30.606	3.841	7.684	12.243	15.667	19.456	23.314	27.136	30.734	
d. L/R tahun lalu (Retained Earnings/Loss)	-27.173	-18.478	-6.880	1.736	32.360	34.838	34.854	35.124	35.346	67.146	66.814	65.414	62.344	55.472	50.072	53.318	53.303	
e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital)	53.970	37.082	42.248	45.413	40.124	36.482	29.418	31.242	37.815	38.423	37.179	38.234	42.101	43.677	43.934	39.045	38.722	
f. Modal pinjaman (Loan Capital)	1.737	14.464	14.946	14.863	960	857	978	1.037	1.047	1.164	1.130	1.374	1.571	1.599	1.245	1.186	1.467	

Miliar Rp (Billion Rp)

Tabel 1.2 Kegiatan Usaha Bank Persero (State Owned Banks Operation)

Indikator (Indicator)	Des	Des	Des	Des	2008					2009								
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana (Distribution of Funds)																		
a. Kredit (Credit)	222.855	256.413	287.910	356.151	422.633	440.864	459.042	469.900	470.665	463.971	471.491	480.597	484.482	491.163	511.883	512.725	523.875	
Rupiah	171.427	204.534	231.582	282.055	353.020	366.932	376.367	384.453	396.024	389.114	395.767	407.707	418.172	428.590	446.745	449.066	459.823	
Valas (Foreign Exchange)	51.429	51.879	56.328	74.095	69.613	73.931	82.674	85.447	74.641	74.857	75.724	72.889	66.310	62.572	65.139	63.659	64.052	
b. Antar Bank (Inter-Bank)	28.865	44.496	47.679	41.287	40.103	44.760	58.119	63.342	62.023	61.802	64.095	74.349	67.971	75.054	73.782	70.789	85.752	
Giro (Demand Deposit)	2.783	2.298	2.706	3.515	3.551	7.022	11.581	11.051	12.447	11.217	15.814	20.972	15.496	18.161	12.834	9.875	17.458	
Inter Bank (Call Money)	11.758	28.756	29.772	15.574	17.929	15.635	19.846	25.021	26.395	25.569	23.652	26.643	29.342	34.531	36.868	34.745	39.236	
Deposito (Times Deposits)	3.551	3.773	3.994	3.187	3.435	4.276	5.178	4.250	3.728	4.780	5.218	5.970	5.367	4.766	3.784	3.946	4.558	
Lainnya (Others)	10.773	9.668	11.207	19.010	15.189	17.827	21.515	23.020	19.453	20.236	19.412	20.765	17.767	17.596	20.295	22.225	24.499	
c. Penempatan di BI (Placements at BI)	64.312	72.469	101.745	151.828	54.727	74.631	75.893	85.029	114.991	111.555	98.399	84.784	91.037	85.656	92.685	86.544	81.746	
Giro (Demand Deposit)	35.500	41.850	52.290	78.113	47.715	48.820	28.142	28.521	33.759	32.094	31.105	30.840	30.755	30.792	31.404	32.362	32.249	
SBI (BI Notes)	15.991	10.121	29.736	46.200	5.507	3.956	15.481	27.159	36.763	57.977	53.260	34.290	39.981	32.491	34.828	32.120	28.269	
Call Money	9.981	14.911	9.649	20.758	885	18.355	22.475	22.647	34.014	13.879	8.789	11.643	16.165	16.934	20.893	16.615	15.472	
Lainnya (Others)	2.840	5.587	10.070	6.756	620	3.500	9.796	6.702	10.455	7.605	5.245	8.011	4.135	5.439	5.559	5.447	5.756	
d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds))	12.384	10.920	11.093	29.617	28.479	27.440	24.659	26.442	28.742	25.694	29.301	30.188	30.438	33.508	33.544	34.783	34.594	
e. Penyertaan (Equity Participation)	3.758	3.327	2.872	1.922	1.777	1.760	1.715	1.712	1.842	1.841	1.785	1.839	1.886	1.924	1.925	1.876	1.896	
f. Tagihan Lainnya (Other Claims)	8.440	13.512	10.331	10.372	16.508	15.048	17.311	19.981	14.258	13.170	12.023	17.470	11.219	10.364	12.163	13.801	14.118	
Sumber Dana (Source of Funds)																		
a. DPK (Third Party Funds)	375.731	431.397	480.394	571.008	535.128	575.568	604.913	621.880	669.827	649.338	645.356	654.751	657.564	659.249	684.450	677.812	696.359	
Rupiah	333.328	373.204	426.160	509.552	471.756	506.822	521.480	535.655	588.704	569.593	562.334	570.032	575.604	578.099	602.718	595.462	601.983	
Giro (Demand Deposits)	63.449	70.509	88.947	121.749	90.059	102.045	106.697	107.943	123.438	114.046	106.478	104.215	109.562	102.336	110.553	107.965	112.458	
Deposito (Times Deposits)	128.831	166.542	176.718	179.313	175.738	194.008	204.565	214.961	235.219	234.906	238.891	247.413	246.250	256.787	261.945	259.643	261.615	
Tabungan (Savings Deposits)	141.048	136.153	160.496	208.490	205.960	210.769	210.218	212.751	230.047	220.640	216.965	218.404	219.791	218.976	230.220	227.854	227.910	
Valas (Foreign Exchange)	42.403	58.192	54.234	61.456	63.372	68.746	83.433	86.226	81.123	79.746	83.022	84.719	81.960	81.149	81.732	82.350	94.376	
Giro (Demand Deposits)	19.762	23.813	23.377	24.865	23.179	24.670	26.738	28.723	28.329	31.141	32.841	34.842	32.553	30.470	30.094	30.453	39.483	
Deposito (Times Deposits)	22.519	34.177	30.818	36.559	33.092	37.686	49.144	49.769	45.395	41.342	42.359	41.705	41.854	42.852	43.296	43.704	46.791	
Tabungan (Savings Deposits)	123	203	38	33	7.102	6.389	7.550	7.733	7.399	7.263	7.822	8.172	7.552	7.828	8.342	8.194	8.102	
b. Kewajiban kpd BI (Liabilities owed to)	7.486	7.673	6.493	5.881	5.254	6.088	5.118	6.821	5.446	5.126	5.313	4.849	4.815	4.806	4.786	4.946	4.801	
c. Antar Bank (Inter-Bank)	43.599	33.734	33.422	41.998	53.746	57.560	60.137	62.169	52.023	52.056	51.859	52.755	45.435	49.238	47.467	52.165	49.112	
d. Surat Berharga (Securities)	9.259	8.559	9.379	9.259	5.838	5.711	5.639	5.607	5.631	5.662	5.640	5.555	5.477	6.259	8.324	8.316	8.490	
e. Pinjaman yang Diterima (Loans received)	7.417	9.021	6.750	6.714	5.623	5.605	4.144	4.048	3.880	3.875	3.855	3.793	4.859	4.472	6.350	4.072	5.626	
Rupiah	4.645	6.666	4.482	4.118	4.024	3.957	3.849	3.749	3.618	3.601	3.575	3.521	3.502	3.152	3.043	2.802	2.821	
Valas (Foreign Exchange)	2.773	2.354	2.268	2.595	1.600	1.648	295	299	262	274	281	272	1.357	1.321	3.306	1.269	2.805	
f. Kewajiban Lainnya (Other Liabilities)	4.539	4.993	5.366	7.578	6.901	7.491	6.915	7.859	7.174	7.208	6.730	7.132	7.949	7.115	7.392	7.025	7.863	
g. Setoran Jaminan (Guarantee Deposits)	1.955	1.747	1.645	2.391	2.493	2.543	2.691	2.756	2.838	2.947	2.942	2.861	2.701	2.786	3.093	2.973	2.667	
Beberapa Komponen Modal (Components of Capital)																		
a. Modal Disetor (Paid-In Capital)	27.284	27.439	27.751	28.572	29.963	29.963	29.963	29.964	29.965	29.965	29.965	29.965	29.965	29.978	29.992	29.992	29.992	
b. Cadangan (Reserves)	1.880	5.933	8.097	10.837	12.313	12.321	12.356	12.378	12.363	12.385	12.397	12.363	12.359	12.761	13.201	13.731	13.734	
c. L/R tahun berjalan (Current Earnings/Loss)	12.501	9.185	9.644	13.332	8.797	9.541	10.881	11.938	13.159	1.395	2.778	4.017	5.136	6.354	8.101	9.218	10.550	
d. L/R tahun lalu (Retained Earnings/Loss)	-14.278	-13.528	-12.107	-10.772	7.508	7.508	7.508	7.508	7.508	21.495	21.418	20.663	20.662	18.136	17.601	14.714	14.727	
e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital)	25.133	9.815	13.145	15.864	13.014	11.411	7.067	8.021	11.961	12.181	12.210	12.459	13.081	13.429	13.650	14.223	14.143	
f. Modal pinjaman (Loan Capital)	1.255	13.844	13.844	13.908	0	0	0	0	0	-	-	-	-	-	-	-	-	

Miliar Rp (Billion Rp)

Tabel 1.4 Kegiatan Usaha BUSN Non Devisa (Non-Foreign Exchange Commercial Banks Operation)

Indikator (Indicator)	Des	Des	Des	Des	2008					2009								
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana (Distribution of Funds)																		
a. Kredit (Credit)	15.101	16.842	19.114	23.863	26.153	26.757	26.925	27.072	27.122	26.918	28.374	26.261	26.683	27.308	28.323	30.069	31.306	
Rupiah	15.101	16.842	19.114	23.863	26.153	26.757	26.925	27.072	27.122	26.918	28.374	26.261	26.683	27.308	28.323	30.069	31.306	
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Antar Bank (Inter-Bank)	1.107	1.136	1.509	1.604	1.810	2.599	1.470	1.159	1.238	1.341	1.546	1.743	1.512	1.848	2.093	1.491	1.602	
Giro (Demand Deposit)	58	266	297	440	479	389	375	373	121	84	107	134	136	115	117	106	104	
Inter Bank (Call Money)	215	380	720	556	703	1.558	489	152	205	454	618	695	481	842	1.063	506	546	
Deposito (Times Deposits)	75	49	25	59	22	47	47	45	28	41	44	86	77	76	77	84	102	
Lainnya (Others)	759	440	467	549	605	606	559	589	884	762	777	828	819	814	837	795	850	
c. Penempatan di BI (Placements at BI)	4.362	4.892	5.558	9.238	6.860	6.507	6.515	6.142	8.503	9.271	9.736	9.647	9.400	9.384	9.166	9.253	9.339	
Giro (Demand Deposit)	1.265	1.502	1.666	2.021	2.222	2.421	1.813	1.681	1.678	1.699	2.030	1.678	1.720	1.736	1.831	1.876	1.941	
SBI (BI Notes)	2.260	2.529	3.172	6.352	3.308	2.973	3.611	3.293	5.393	5.733	6.626	6.503	5.986	5.500	6.124	6.312	5.974	
Call Money	867	842	713	621	555	648	574	648	807	756	471	916	1.082	1.417	685	764	894	
Lainnya (Others)	2	18	6	243	775	466	517	520	625	1.084	610	550	611	731	526	302	530	
d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds))	670	902	1.100	1.521	2.150	2.152	2.888	2.903	2.812	2.653	2.739	2.667	3.010	3.159	4.010	3.697	3.905	
e. Penyertaan (Equity Participation)	17	1	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	
f. Tagihan Lainnya (Other Claims)	3	104	52	187	96	131	56	48	61	62	46	35	36	96	94	83	38	
Sumber Dana (Source of Funds)																		
a. DPK (Third Party Funds)	19.166	21.970	24.423	30.491	32.208	32.965	32.607	31.944	33.213	33.817	35.454	33.414	34.041	35.147	37.060	37.685	38.856	
Rupiah	19.166	21.970	24.423	30.491	32.208	32.965	32.607	31.944	33.213	33.817	35.454	33.414	34.041	35.147	37.060	37.685	38.843	
Giro (Demand Deposits)	1.900	1.798	1.811	2.195	1.910	1.978	1.848	1.634	1.779	1.802	1.883	1.562	1.578	2.249	2.008	1.918	2.009	
Deposito (Times Deposits)	15.049	18.052	20.234	25.103	26.996	27.802	27.256	27.026	28.059	28.713	29.958	28.615	29.107	29.478	31.281	32.033	32.860	
Tabungan (Savings Deposits)	2.217	2.120	2.379	3.194	3.302	3.186	3.502	3.285	3.375	3.303	3.613	3.238	3.355	3.420	3.771	3.734	3.974	
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	0	0	0	-	-	-	-	-	13	
Giro (Demand Deposits)	-	-	-	-	-	-	-	-	0	0	0	-	-	-	-	-	0	
Deposito (Times Deposits)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	
Tabungan (Savings Deposits)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Kewajiban kpd BI (Liabilities owed to)	229	250	20	17	13	442	13	38	388	136	11	347	33	10	162	40	82	
c. Antar Bank (Inter-Bank)	341	309	802	2.017	994	902	627	691	1.088	1.459	1.340	1.256	1.145	1.159	1.154	1.211	1.301	
d. Surat Berharga (Securities)	28	-	-	309	291	287	287	287	301	301	301	301	301	301	273	273	273	
e. Pinjaman yang Diterima (Loans received)	67	68	59	62	69	77	77	76	76	85	93	92	90	89	87	313	312	
Rupiah	67	68	59	62	69	77	77	76	76	85	93	92	90	89	87	313	312	
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
f. Kewajiban Lainnya (Other Liabilities)	240	129	161	226	301	271	288	244	244	282	316	269	323	309	321	337	355	
g. Setoran Jaminan (Guarantee Deposits)	2	24	26	6	2	2	3	8	8	8	11	7	7	7	7	5	5	
Beberapa Komponen Modal (Components of Capital)																		
a. Modal Disetor (Paid-In Capital)	1.839	1.984	2.258	3.042	3.394	3.394	3.402	3.402	3.693	3.693	3.773	3.623	3.633	3.633	3.985	3.985	3.988	
b. Cadangan (Reserves)	122	160	194	200	153	218	215	215	217	219	219	228	231	231	254	258	258	
c. L/R tahun berjalan (Current Earnings /Loss)	498	279	399	765	646	701	763	809	604	17	62	98	137	188	191	319	348	
d. L/R tahun lalu (Retained Earnings/Loss)	354	575	677	921	1.365	1.300	1.300	1.300	1.332	1.897	1.882	1.750	1.719	1.691	1.634	1.626	1.626	
e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital)	38	-6	46	47	-32	-48	-62	-46	-1	2	-21	19	36	93	13	91	73	
f. Modal pinjaman (Loan Capital)	63	64	87	256	367	367	403	403	459	459	379	627	626	626	378	378	628	

Miliar Rp (Billion Rp)

Tabel 1.5 Kegiatan Usaha BPD (Regional Development Banks Operation)

Indikator (Indicator)	Des	Des	Des	Des	2008					2009								
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana (Distribution of Funds)																		
a. Kredit (Credit)	37.232	44.931	55.955	71.881	91.478	93.950	95.753	97.497	96.385	96.371	98.443	100.880	103.949	107.325	111.057	113.797	117.396	
Rupiah	37.209	44.889	55.919	71.529	90.938	93.394	95.097	96.794	95.751	95.717	97.842	100.303	103.407	106.738	110.475	113.233	116.824	
Valas (Foreign Exchange)	23	42	36	351	540	556	656	704	635	654	600	577	542	586	581	565	573	
b. Antar Bank (Inter-Bank)	15.177	13.785	21.139	14.786	15.847	19.312	16.931	12.563	19.517	17.985	18.494	17.465	19.782	19.444	17.894	18.100	19.580	
Giro (Demand Deposit)	716	936	1.191	2.332	606	533	458	481	734	582	593	641	553	550	675	745	570	
Inter Bank (Call Money)	535	1.923	6.042	4.285	6.685	5.600	5.622	2.109	5.923	7.428	8.040	5.773	5.679	5.270	5.212	4.699	5.165	
Deposito (Times Deposits)	12.425	9.104	12.018	6.400	6.959	11.456	9.264	8.349	11.216	8.397	8.248	9.466	11.937	12.117	9.985	11.098	12.288	
Lainnya (Others)	1.501	1.822	1.888	1.769	1.598	1.723	1.587	1.625	1.645	1.578	1.613	1.585	1.613	1.507	2.023	1.558	1.556	
c. Penempatan di BI (Placements at BI)	18.086	36.628	69.589	62.827	47.162	60.937	62.698	63.010	45.986	48.735	49.618	56.679	58.737	54.480	52.380	48.214	49.742	
Giro (Demand Deposit)	4.001	7.286	14.196	20.972	15.013	14.935	9.555	8.570	8.677	7.799	7.757	8.157	8.557	9.162	8.580	8.877	9.177	
SBI (BI Notes)	8.045	17.297	43.115	34.842	29.802	28.415	37.881	41.256	26.260	24.906	29.068	31.452	32.499	29.870	28.496	26.924	25.041	
Call Money	4.468	6.414	4.973	4.000	1.071	7.238	6.573	6.315	4.709	6.573	6.413	7.988	8.076	8.087	6.999	7.316	7.673	
Lainnya (Others)	1.573	5.630	7.304	3.014	1.277	10.349	8.690	6.869	6.340	9.456	6.381	9.082	9.605	7.362	8.306	5.097	7.851	
d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds))	1.290	3.477	3.654	9.503	10.081	10.082	10.230	10.133	10.212	10.359	10.839	10.899	10.833	10.854	10.539	10.201	10.208	
e. Penyertaan (Equity Participation)	12	14	13	34	14	14	34	34	34	34	34	36	36	37	36	36	36	
f. Tagihan Lainnya (Other Claims)	3	9	9	24	393	474	481	356	341	390	388	1.303	478	458	434	366	364	
Sumber Dana (Source of Funds)																		
a. DPK (Third Party Funds)	59.486	85.283	129.141	134.287	146.383	159.201	166.004	162.210	143.262	151.045	155.017	166.111	172.660	171.724	171.573	169.456	173.696	
Rupiah	59.356	85.213	129.065	134.077	146.083	158.899	165.655	161.848	143.027	150.762	154.792	165.895	172.346	171.398	171.230	169.157	173.400	
Giro (Demand Deposits)	30.401	50.631	74.692	69.123	75.254	86.823	92.488	89.531	70.653	79.855	81.337	90.091	95.653	92.091	88.812	84.637	87.668	
Deposito (Times Deposits)	13.560	17.475	29.365	31.750	42.445	41.895	43.430	41.232	34.877	38.153	41.984	45.206	45.504	47.552	50.299	51.469	53.178	
Tabungan (Savings Deposits)	15.395	17.107	25.008	33.205	28.383	30.181	29.737	31.084	37.497	32.753	31.470	30.598	31.188	31.754	32.120	33.051	32.554	
Valas (Foreign Exchange)	130	70	75	209	300	302	348	362	235	283	226	216	314	327	342	299	296	
Giro (Demand Deposits)	62	43	31	167	55	55	52	50	93	112	71	66	99	91	93	78	88	
Deposito (Times Deposits)	68	27	44	42	244	246	292	309	138	168	150	146	211	230	242	215	203	
Tabungan (Savings Deposits)	-	-	-	1	1	1	4	4	4	4	4	4	4	5	7	5	5	
b. Kewajiban kpd BI (Liabilities owed to)	256	212	144	99	81	962	79	78	882	274	66	64	63	62	52	52	51	
c. Antar Bank (Inter-Bank)	3.685	2.705	4.307	5.733	4.135	4.479	4.147	3.906	10.092	4.406	4.042	3.113	3.251	2.993	5.265	4.462	5.297	
d. Surat Berharga (Securities)	2.343	2.131	3.026	2.997	2.885	2.886	2.882	2.890	2.887	2.886	2.886	2.886	2.893	2.873	2.233	2.815	2.285	
e. Pinjaman yang Diterima (Loans received)	489	898	905	1.089	1.290	1.292	1.294	1.318	1.310	1.323	1.416	1.417	1.454	1.461	1.421	1.420	1.434	
Rupiah	489	898	905	1.089	1.290	1.292	1.294	1.318	1.310	1.323	1.416	1.417	1.454	1.461	1.421	1.420	1.434	
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
f. Kewajiban Lainnya (Other Liabilities)	2.089	2.834	5.871	6.812	1.862	3.702	2.630	3.199	4.627	2.969	2.487	2.433	2.554	2.488	2.774	2.518	4.028	
g. Setoran Jaminan (Guarantee Deposits)	116	134	232	466	291	312	331	357	543	409	375	343	329	307	279	281	309	
Beberapa Komponen Modal (Components of Capital)																		
a. Modal Disetor (Paid-In Capital)	5.233	5.882	7.136	8.979	9.396	9.545	9.742	9.745	9.903	9.903	9.903	9.920	10.028	10.235	10.344	10.409	10.401	
b. Cadangan (Reserves)	939	1.274	1.782	2.367	3.121	3.132	3.111	3.091	3.072	3.072	3.072	3.073	3.395	3.661	4.124	4.221	4.228	
c. L/R tahun berjalan (Current Earnings/Loss)	2.391	2.797	3.908	4.530	4.060	4.491	5.116	5.797	5.751	7.29	1.278	1.952	2.412	3.132	3.722	4.197	4.722	
d. L/R tahun lalu (Retained Earnings/Loss)	-202	43	-68	-75	-101	-101	-80	24	22	6.223	6.136	5.597	3.840	2.336	369	20	14	
e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital)	4	(45)	51	28	-251	-277	-420	-377	-200	-187	-307	-182	-128	-50	-152	-74	-93	
f. Modal pinjaman (Loan Capital)	243	401	331	220	193	85	114	139	206	206	231	243	474	513	409	360	386	

Miliar Rp (Billion Rp)

Tabel 1.6 Kegiatan Usaha Bank Campuran (Joint Venture Banks Operation)

Indikator (Indicator)	Des	Des	Des	Des	2008					2009								
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana (Distribution of Funds)																		
a. Kredit (Credit)	30.914	36.937	40.833	58.520	72.989	76.820	84.639	87.638	75.849	76.503	77.618	85.471	81.120	80.250	78.761	77.534	79.506	
Rupiah	9.904	16.088	18.166	23.634	32.393	34.112	34.812	34.844	33.360	32.751	32.618	38.391	38.138	38.879	38.752	38.764	39.368	
Valas (Foreign Exchange)	21.009	20.849	22.667	34.886	40.597	42.708	49.827	52.795	42.489	43.751	45.000	47.079	42.982	41.371	40.009	38.770	40.138	
b. Antar Bank (Inter-Bank)	4.068	8.335	6.901	7.137	10.745	9.914	13.728	14.209	14.821	12.264	15.370	16.292	14.366	16.205	15.383	13.658	13.731	
Giro (Demand Deposit)	615	1.056	639	803	1.008	1.179	1.355	1.771	3.727	2.246	3.923	2.768	3.461	3.134	3.840	3.288	2.720	
Inter Bank (Call Money)	2.376	5.608	4.910	4.569	7.180	5.869	6.409	5.697	7.212	6.482	7.179	9.910	7.471	9.817	8.509	7.292	7.962	
Deposito (Times Deposits)	208	409	162	-	-	94	110	120	109	114	120	127	116	331	329	323	345	
Lainnya (Others)	869	1.262	1.190	1.765	2.558	2.772	5.853	6.621	3.773	3.422	4.148	3.487	3.317	2.923	2.705	2.756	2.703	
c. Penempatan di BI (Placements at BI)	11.079	8.009	10.266	16.566	10.586	12.113	17.388	16.158	15.687	17.559	18.978	20.730	23.230	21.293	21.904	22.338	23.083	
Giro (Demand Deposit)	2.034	2.325	2.139	3.686	3.387	3.622	2.571	2.779	2.724	2.722	2.801	3.072	2.988	3.108	3.120	3.086	3.090	
SBI (BI Notes)	7.198	4.833	7.023	11.830	6.807	6.357	7.907	11.896	10.384	13.114	15.366	16.226	18.755	17.323	16.316	17.918	18.492	
Call Money	1.814	841	1.082	296	354	2.005	6.658	1.097	1.542	1.149	658	1.136	1.015	657	2.249	1.212	1.244	
Lainnya (Others)	33	9	22	755	38	129	253	386	1.037	573	154	297	472	204	220	121	258	
d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds))	1.435	2.527	2.073	3.262	3.468	3.628	3.437	3.733	3.726	3.697	3.825	3.728	4.578	5.306	5.702	5.624	5.940	
e. Penyertaan (Equity Participation)	238	122	36	37	40	40	40	40	40	40	40	41	41	41	42	42	42	
f. Tagihan Lainnya (Other Claims)	2.086	2.321	2.328	2.523	3.618	4.141	5.334	6.594	4.727	4.602	5.288	4.889	4.644	3.852	4.213	4.466	4.296	
Sumber Dana (Source of Funds)																		
a. DPK (Third Party Funds)	28.293	34.484	35.927	54.934	61.504	64.728	73.357	77.866	76.902	76.222	81.419	89.663	86.651	86.950	86.579	84.638	86.908	
Rupiah	12.639	15.411	16.112	26.779	27.448	30.800	35.540	36.572	37.691	37.976	39.623	48.386	49.210	49.268	48.300	47.122	49.555	
Giro (Demand Deposits)	2.895	3.251	2.715	4.112	4.472	4.741	5.337	5.358	4.976	5.065	4.773	5.863	5.579	5.203	5.595	5.662	6.769	
Deposito (Times Deposits)	9.413	11.784	12.173	21.197	21.435	24.511	27.932	28.624	29.691	29.921	31.710	38.523	39.815	40.220	38.848	37.578	38.560	
Tabungan (Savings Deposits)	331	376	1.224	1.471	1.540	1.548	2.272	2.590	3.023	2.990	3.139	4.000	3.816	3.846	3.857	3.883	4.226	
Valas (Foreign Exchange)	15.654	19.073	19.815	28.154	34.056	33.929	37.817	41.294	39.211	38.245	41.797	41.277	37.441	37.681	38.279	37.516	37.353	
Giro (Demand Deposits)	7.504	8.294	7.410	9.155	12.009	10.684	13.056	14.098	13.896	12.013	12.468	12.873	12.358	12.229	13.149	12.933	12.023	
Deposito (Times Deposits)	8.150	10.779	12.405	18.999	22.047	23.244	24.761	27.195	25.315	25.256	28.245	27.607	24.377	24.775	24.438	23.738	24.421	
Tabungan (Savings Deposits)	-	-	-	-	-	0	0	0	0	975	1.084	797	706	677	692	845	909	
b. Kewajiban kpd BI (Liabilities owed to)	-	-	-	-	-	616	0	229	0	193	0	48	0	0	0	11	0	
c. Antar Bank (Inter-Bank)	11.714	13.060	14.048	17.644	22.344	23.815	31.444	28.826	18.292	18.174	19.115	20.828	20.527	19.054	18.270	18.446	19.138	
d. Surat Berharga (Securities)	-	-	-	-	99	99	99	99	99	99	99	99	99	99	99	99	99	
e. Pinjaman yang Diterima (Loans received)	218	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Valas (Foreign Exchange)	218	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	
f. Kewajiban Lainnya (Other Liabilities)	222	402	416	588	940	844	2.399	3.711	2.411	2.486	2.667	2.367	2.130	1.563	1.314	1.151	1.171	
g. Setoran Jaminan (Guarantee Deposits)	124	101	175	134	161	160	150	134	91	86	90	99	85	85	86	101	134	
Beberapa Komponen Modal (Components of Capital)																		
a. Modal Disetor (Paid-In Capital)	7.599	8.377	8.002	9.434	10.072	10.072	10.997	11.273	10.673	10.673	10.673	11.464	11.464	11.464	11.464	11.464	11.464	
b. Cadangan (Reserves)	883	820	592	646	927	927	927	927	927	927	927	937	937	937	1.138	1.138	1.138	
c. L/R tahun berjalan (Current Earnings /Loss)	1.053	1.370	1.561	1.656	1.071	1.154	1.472	1.799	2.026	196	494	725	948	1.085	1.282	1.331	1.484	
d. L/R tahun lalu (Retained Earnings/Loss)	-1.092	485	1.786	3.579	4.804	4.804	4.804	4.804	4.920	6.967	6.914	7.207	7.256	7.224	6.879	6.879	6.879	
e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital)	1.487	(437)	-400	-343	-436	-437	-583	-567	-487	-448	-511	-500	-444	-427	-453	-344	-372	
f. Modal pinjaman (Loan Capital)	-	-	456	329	320	330	386	421	382	398	419	404	370	360	357	347	353	

Miliar Rp (Billion Rp)

Tabel 1.8 Laporan Laba / Rugi Bank Umum (Commercial Banks Income Statement)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	160.175	177.377	212.499	219.653	161.193	184.025	215.376	247.830	262.061	300.21	53.398	78.982	104.433	128.915	153.476	178.147	203.147
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	113.812	133.511	174.463	176.036	125.455	142.942	162.029	181.379	201.775	21.112	39.438	60.302	79.683	99.683	118.920	138.471	157.668
Penduduk (Citizens)	111.802	130.686	170.252	170.714	123.358	140.585	159.272	178.474	198.874	20.948	39.113	59.714	79.240	98.800	117.915	137.248	156.331
a. Dari Bank Indonesia (From Bank Indonesia)	9.437	8.026	18.095	17.874	10.642	11.576	12.746	14.328	16.129	2.001	3.842	5.782	7.548	9.730	10.550	11.977	13.181
b. Dari bank-bank lain (From other banks)	5.021	7.766	9.541	8.567	5.346	6.226	7.088	8.147	9.005	956	1.435	2.361	2.889	3.630	4.053	4.590	5.848
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	97.343	114.894	142.616	144.272	107.370	122.783	139.438	155.999	173.739	17.991	33.836	51.571	68.803	85.440	103.312	120.681	137.301
Surat berharga (Securities)	28.569	29.377	37.247	29.685	18.813	21.447	24.029	26.771	29.567	2.876	5.536	8.208	10.942	12.838	16.129	18.539	20.835
Kredit yang diberikan (Credit disbursed)	67.924	84.220	104.794	113.813	87.565	100.297	114.121	128.092	142.927	14.977	28.037	42.977	57.361	71.952	86.446	101.262	115.525
Lainnya (Others)	850	1.297	575	774	993	1.039	1.288	1.136	1.245	138	263	386	501	650	737	881	941
Bukan penduduk (Non-citizens)	2.011	2.825	4.211	5.323	2.097	2.357	2.756	2.904	2.901	164	325	589	742	883	1.005	1.223	1.337
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head / Branch Offices outside of Indonesia)	478	571	968	987	499	555	622	838	766	40	82	229	305	375	369	421	479
b. Dari bank-bank lain (From other banks)	1.167	1.672	2.576	2.438	1.124	1.257	1.441	1.381	1.421	68	134	199	235	279	338	408	468
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	365	582	667	1.898	473	545	693	685	714	56	110	161	203	229	299	394	390
Surat berharga (Securities)	186	358	477	1.592	270	308	364	322	340	32	68	97	125	149	185	211	240
Kredit yang diberikan (Credit disbursed)	124	170	159	258	133	156	236	259	264	22	40	61	76	77	110	173	142
Lainnya (Others)	56	54	31	48	70	81	92	104	110	1	2	3	3	3	4	10	7
2. Kenaikan nilai surat berharga (Increase in the value of securities)	2.592	932	4.545	2.670	1.376	1.335	920	1.527	2.090	343	336	771	1.052	1.579	1.705	2.043	2.187
3. Keuntungan Transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives)	24.194	23.140	15.455	13.142	13.610	16.237	26.548	36.609	26.748	5.822	8.427	9.561	12.187	13.536	15.372	16.857	19.298
4. Dividen, komisi/provisi/fee (Dividends, commissions, provisions/fees)	11.680	13.601	15.730	20.145	16.452	18.673	20.628	22.527	24.911	1.961	3.931	6.279	8.442	10.554	13.074	15.602	18.022
5. Lainnya (Others)	7.897	6.192	6.051	7.659	4.301	4.837	5.251	5.789	6.537	783	1.267	2.069	2.769	3.562	4.406	5.174	5.972
B. Beban operasional (Operations Expenses)	122.759	156.651	184.826	184.617	134.469	154.071	183.958	215.171	232.170	30.322	51.549	71.622	93.113	113.967	134.702	156.614	177.206
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	48.042	62.573	91.374	79.627	52.824	60.528	69.807	79.167	88.813	10.687	19.095	28.933	38.083	47.014	55.435	64.347	72.787
Penduduk (Citizens)	45.639	60.412	88.449	76.126	50.584	57.997	66.863	75.601	85.155	10.341	18.449	27.855	36.809	45.492	53.799	62.541	70.772
a. Kepada Bank Indonesia (At Bank Indonesia)	656	611	437	456	259	301	361	404	453	49	106	230	463	504	455	553	503
b. Kepada bank-bank lain (At other banks)	2.614	4.408	5.568	4.964	3.332	3.799	4.444	4.781	5.341	525	706	1.170	1.509	1.868	2.162	2.553	2.834
c. Kepada pihak ketiga bukan bank (At third party non-banks)	42.369	55.393	82.444	70.706	46.992	53.897	62.058	70.417	79.361	9.767	17.637	26.455	34.836	43.120	51.182	59.435	67.435
Giro (Demand Deposit)	5.092	5.916	7.536	8.392	5.686	6.477	7.457	8.336	9.225	980	1.855	2.677	3.496	4.318	5.115	5.929	6.668
Simpanan berjangka (Time deposits)	22.756	33.297	58.061	45.905	29.581	34.105	39.712	45.620	51.975	6.987	12.685	19.070	25.118	31.093	36.852	42.669	48.338
Tabungan (Savings Deposit)	11.043	11.611	12.991	12.536	8.984	10.220	11.417	12.627	14.089	1.286	2.414	3.702	4.913	6.140	7.352	8.608	9.873
Pinjaman yang diterima (Loans received)	260	277	577	551	393	445	494	575	587	228	138	193	247	291	332	413	477
Surat berharga (Securities)	1.437	2.179	2.710	2.735	1.568	1.743	1.953	2.118	2.299	166	330	503	684	832	1.002	1.194	1.409
Lainnya (Others)	1.781	2.114	569	587	780	908	1.025	1.141	1.185	120	216	309	378	446	528	622	670
Bukan penduduk (Non-Citizens)	1.336	2.156	2.919	3.495	2.236	2.527	2.940	3.510	3.597	326	625	1.050	1.253	1.502	1.617	1.786	1.995
a. Kantor Pusat/Cabang sendiri diluar Indonesia (Head/Branch Offices outside of Indonesia)	501	817	1.505	1.413	899	1.012	1.176	1.369	1.394	117	212	456	569	686	723	804	908
b. Kepada bank-bank lain (At other banks)	646	845	875	1.304	837	934	1.116	1.446	1.411	123	253	428	471	558	636	678	749
c. Kepada pihak ketiga bukan bank (At third party non-banks)	188	495	539	778	500	581	647	694	792	86	159	166	213	258	258	304	338
Giro (Demand Deposit)	12	17	26	43	34	38	37	25	31	7	7	8	8	11	10	11	12
Simpanan berjangka (Time deposits)	43	85	122	70	101	118	131	145	166	15	26	43	64	65	55	59	65
Tabungan (Savings Deposit)	5	6	8	7	3	4	5	5	8	1	2	2	3	3	4	5	9
Pinjaman yang diterima (Loans received)	100	65	102	408	299	339	385	430	476	46	87	90	112	134	155	176	196
Surat berharga (Securities)	9	76	68	31	39	53	57	51	66	1	7	9	10	11	11	12	12
Lainnya (Others)	20	244	214	220	24	28	33	38	44	16	31	13	17	34	24	41	44
Koreksi atas pendapatan bunga (Corrections to interest income)	1.068	5	5	6	4	4	4	56	61	20	21	28	21	20	19	19	20
2. Kerugian transaksi valuta asing/derivatif (Losses on foreign exchange transactions / derivatives)	9.504	20.121	9.745	10.966	11.219	13.248	22.253	31.158	20.146	5.426	7.571	8.091	9.640	10.410	13.076	12.858	14.445
3. Komisi/provisi (Commissions/fees)	660	730	989	1.268	972	1.105	1.281	1.422	1.791	189	386	384	594	644	848	1.003	1.171
4. Penyusutan/amortisasi/penghapusan (Depreciation/amortizations/write-offs)	22.109	23.101	29.596	29.285	21.801	24.892	29.399	35.889	44.925	8.207	12.311	15.872	19.930	23.895	27.387	32.479	36.945
5. Lainnya (Others)	42.444	50.126	63.122	63.472	47.654	54.297	61.219	67.535	76.496	5.814	12.187	18.343	24.867	31.234	37.955	44.927	51.859
C. Laba Operasional (Operations Profit)	37.416	20.726	27.719	35.035	26.724	29.955	31.418	32.660	29.891	(301)	1.849	7.360	11.319	15.718	18.775	22.534	25.940
D. Pendapatan non-operasional (Non-Operations Income)	50.440	56.484	77.669	72.003	47.492	52.047	67.074	78.494	83.797	14.218	24.083	29.691	36.149	44.263	53.114	62.128	69.708
E. Beban non-operasional (Non-Operations Expenses)	46.763	43.353	64.832	57.180	38.437	42.640	53.417	62.481	65.531	8.742	15.858	20.959	26.375	33.735	40.421	48.038	53.951
F. Laba non-operasional (Non-Operations Profit)	3.677	13.131	12.837	14.823	9.056	9.587	13.657	16.014	18.267	5.475	8.225	8.731	9.774	10.528	12.693	14.090	15.757
G. Laba tahun berjalan (Current profit/loss)	41.094	33.858	40.555	49.859	35.780	39.542	45.075	48.673	48.158	5.174	10.074	16.091	21.094	26.246	31.468	36.624	41.698
H. Laba (setelah taksiran pajak penghasilan) Profit (after calculation of income taxes)	29.463	24.899	28.334	35.015	25.656	28.380	32.372	34.469	30.606	3.841	7.684	12.243	15.667	19.456	23.314	27.136	30.734

Miliar Rp (Billion Rp)

Tabel 1.9 Laporan Laba / Rugi Bank Persero (State Owned Banks Income Statement)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	74.703	75.854	74.585	74.745	53.047	60.750	68.567	77.150	85.799	9.042	17.039	25.947	34.244	42.799	51.572	60.346	68.943
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	51.983	54.640	65.869	65.677	45.746	52.125	59.076	66.302	73.708	7.743	14.707	22.421	29.680	37.037	44.391	51.875	59.161
Penduduk (Citizens)	51.025	53.598	64.455	62.980	44.917	51.188	57.935	64.837	72.327	7.663	14.541	22.169	29.363	36.676	43.935	51.357	58.566
a. Dari Bank Indonesia (From Bank Indonesia)	1.739	1.455	4.660	3.107	2.490	2.583	2.706	2.970	3.400	529	976	1.402	1.709	2.591	1.983	2.242	2.456
b. Dari bank-bank lain (From other banks)	2.191	3.179	3.905	3.212	1.867	2.133	2.555	2.779	3.111	330	559	841	1.092	1.394	1.562	1.742	1.973
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	47.095	48.964	55.890	56.660	40.560	46.471	52.674	59.087	65.816	6.804	13.007	19.926	26.562	32.692	40.390	47.373	54.137
Surat berharga (securities)	16.267	15.171	19.736	15.804	9.423	10.738	12.084	13.475	14.869	1.500	2.901	4.319	5.645	6.275	8.354	9.577	10.727
Kredit yang diberikan (Credit disbursed)	30.710	33.520	36.047	40.663	30.961	35.540	40.379	45.367	50.682	5.273	10.035	15.510	20.799	26.270	31.875	37.565	43.219
Lainnya (Others)	119	273	107	192	175	194	211	245	264	32	70	98	118	147	161	231	190
Bukan penduduk (Non-citizens)	957	1.042	1.414	2.697	830	937	1.141	1.465	1.381	81	166	252	317	360	456	518	595
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head / Branch Offices outside of Indonesia)	425	468	714	700	369	405	450	641	557	23	54	87	114	138	162	186	211
b. Dari bank-bank lain (From other banks)	313	255	355	428	256	292	369	431	427	27	53	76	92	107	130	146	169
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	219	319	345	1.569	205	240	322	393	398	31	59	89	110	115	164	185	215
Surat berharga (Securities)	68	97	156	1.281	63	74	97	116	116	10	20	28	34	38	53	60	69
Kredit yang diberikan (Credit disbursed)	99	169	158	240	131	154	210	257	262	20	38	59	73	74	107	120	140
Lainnya (Others)	53	53	31	48	11	12	16	20	20	1	2	2	3	3	4	6	7
2. Kenaikan nilai surat berharga (Increase in the value of securities)	519	408	1.184	197	57	42	15	17	107	46	63	82	152	218	325	383	473
3. Keuntungan Transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives)	13.789	13.995	902	554	495	882	964	1.468	1.472	338	507	443	459	609	726	861	988
4. Dividen, komisi/provisi/fee (Dividends, commissions, provisions/fees)	3.741	4.081	4.815	6.460	5.405	6.193	6.877	7.561	8.544	692	1.414	2.283	3.068	3.868	4.775	5.685	6.559
5. Lainnya (Others)	4.672	2.729	1.815	1.857	1.343	1.508	1.636	1.803	1.968	223	348	717	885	1.068	1.354	1.542	1.762
B. Beban operasional (Operations Expenses)	56.494	73.103	72.383	67.776	46.124	53.069	61.202	68.834	77.148	10.954	18.316	25.593	32.962	40.310	47.514	56.498	64.960
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	22.267	25.232	34.318	28.253	17.589	20.164	23.393	26.634	30.054	3.630	6.785	10.207	13.401	16.753	19.947	23.364	26.679
Penduduk (Citizens)	20.418	24.222	33.026	26.887	16.838	19.306	22.370	25.313	28.814	3.530	6.584	9.889	13.039	16.323	19.441	22.828	26.069
a. Kepada Bank Indonesia (At Bank Indonesia)	348	360	203	181	87	100	108	120	133	7	16	23	30	36	42	48	55
b. Kepada bank-bank lain (At other banks)	924	1.462	1.575	1.090	898	1.005	1.215	1.215	1.289	116	222	357	456	628	696	869	932
c. Kepada pihak ketiga bukan bank (At third party non-banks)	19.147	22.400	31.248	25.617	15.853	18.201	21.046	23.978	27.392	3.408	6.346	9.509	12.553	15.659	18.703	21.912	25.082
Giro (Demand Deposit)	2.256	2.365	2.648	2.771	1.728	2.024	2.458	2.790	3.176	463	849	1.195	1.521	1.845	2.160	2.500	2.833
Simpanan berjangka (Time deposits)	9.097	12.027	20.942	15.426	8.936	10.337	12.079	13.961	16.060	2.220	4.178	6.342	8.417	10.580	12.700	14.889	17.010
Tabungan (Savings Deposit)	5.381	5.396	5.993	5.704	3.988	4.509	5.042	5.599	6.351	576	1.067	1.610	2.125	2.646	3.155	3.672	4.208
Pinjaman yang diterima (Loans received)	192	187	303	363	276	304	338	408	392	76	109	138	179	207	221	281	326
Surat berharga (Securities)	858	993	1.247	1.154	636	696	758	807	852	46	87	132	188	232	291	368	477
Lainnya (Others)	1.361	1.431	115	198	289	331	371	414	563	27	56	91	122	150	177	202	227
Bukan penduduk (Non-Citizens)	811	1.006	1.288	1.365	751	858	1.023	1.321	1.239	95	198	308	360	429	507	536	610
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head/Branch Offices outside of Indonesia)	242	282	619	626	409	451	517	611	622	37	82	129	166	198	238	268	313
b. Kepada bank-bank lain (At other banks)	450	376	326	478	275	319	406	608	495	50	94	150	157	189	220	213	239
c. Kepada pihak ketiga bukan bank (At third party non-banks)	118	349	343	262	67	88	100	101	122	8	21	29	36	42	49	54	58
Giro (Demand Deposit)	7	7	3	2	1	1	2	2	2	0	0	0	0	0	1	1	1
Simpanan berjangka (Time deposits)	17	35	47	16	8	9	12	14	14	2	3	4	5	4	7	8	9
Tabungan (Savings Deposit)	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0
Pinjaman yang diterima (Loans received)	90	31	36	31	13	15	16	18	20	2	4	6	8	10	12	14	15
Surat berharga (Securities)	4	50	47	30	29	44	48	41	57	1	7	9	10	11	11	12	12
Lainnya (Others)	-	225	209	182	16	19	22	26	30	4	7	10	13	15	18	20	22
Koreksi atas pendapatan bunga (Corrections to interest income)	1.037	4	4	-	-	-	-	-	0	5	4	10	2	0	0	0	0
2. Kerugian transaksi valuta asing/derivatif (Losses on foreign exchange transactions / derivatives)	1.247	13.310	179	233	220	541	405	694	680	255	438	302	230	249	582	617	689
3. Komisi/provisi (Commissions/fees)	156	192	250	271	200	232	271	311	424	39	167	87	124	157	194	248	308
4. Penyusutan/amortisasi/penghapusan (Depreciation/amortizations/write-offs)	-	-	18.239	16.846	12.663	14.490	17.139	18.931	20.683	5.149	7.165	8.960	11.033	12.810	14.017	16.950	19.622
5. Lainnya (Others)	31.787	34.367	19.397	22.174	15.454	17.642	19.993	22.264	25.308	1.882	3.761	6.038	8.175	10.341	12.774	15.320	17.662
C. Laba Operasional (Operations Profit)	18.209	2.750	2.202	6.969	6.923	7.681	7.365	8.316	8.651	-1.912	-1.277	354	1.282	2.489	4.058	3.848	3.982
D. Pendapatan non-operasional (Non-Operations Income)	14.736	12.346	16.208	12.684	7.194	7.763	10.217	10.964	13.675	4.264	5.820	6.227	7.040	7.890	8.781	11.017	13.028
E. Beban non-operasional (Non-Operations Expenses)	15.832	3.843	5.634	1.767	1.305	1.523	1.747	2.043	2.346	358	528	895	1.046	1.346	1.581	1.886	2.122
F. Laba non-operasional (Non-Operations Profit)	(1.096)	8.503	10.574	10.918	5.888	6.241	8.470	8.920	11.328	3.906	5.292	5.332	5.993	6.545	7.200	9.130	10.906
G. Laba tahun berjalan (Current profit/loss)	-	-	12.776	17.887	12.811	13.921	15.836	17.236	19.979	1.994	4.015	5.685	7.275	9.034	11.258	12.978	14.889
H. Laba (setelah taksiran pajak penghasilan) Profit (after calculation of income taxes)	12.501	9.185	9.644	13.332	8.777	9.541	10.881	11.938	13.159	1.395	2.778	4.017	5.136	6.354	8.101	9.218	10.550

Miliar Rp (Billion Rp)

Tabel 1.10 Laporan Laba / Rugi BUSN Devisa (Foreign Exchange Commercial Banks Income Statement)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	48.921	59.588	79.491	81.770	63.268	72.724	83.674	95.756	97.989	10.698	20.218	29.318	38.780	48.551	58.242	68.210	77.723
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	40.071	49.658	68.289	67.208	48.428	55.249	62.569	69.669	78.054	8.048	15.586	23.516	31.305	39.084	46.467	54.016	61.418
Penduduk (Citizens)	39.536	48.715	66.617	65.656	47.668	54.410	61.631	68.933	77.269	7.996	15.481	23.287	31.008	38.719	46.033	53.514	60.842
a. Dari Bank Indonesia (From Bank Indonesia)	4.957	3.391	6.202	7.737	3.612	3.935	4.342	4.887	5.545	823	1.629	2.490	3.322	4.104	4.840	5.529	6.164
b. Dari bank-bank lain (From other banks)	855	1.489	2.056	1.920	1.305	1.500	1.713	1.880	2.062	133	250	379	498	623	759	877	1.542
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	33.724	43.835	58.358	55.999	42.751	48.974	55.576	62.166	69.663	7.040	13.602	20.418	27.188	33.992	40.434	47.108	53.136
Surat berharga (securities)	11.138	12.061	14.282	11.084	7.296	8.196	9.145	10.127	11.125	957	1.915	2.924	3.885	4.827	5.741	6.629	7.472
Kredit yang diberikan (Credit disbursed)	22.445	31.422	43.748	44.582	35.176	40.439	46.029	51.607	57.961	6.011	11.559	17.306	23.051	28.792	34.264	39.997	45.100
Lainnya (Others)	140	352	327	333	279	339	402	432	577	72	128	188	252	374	429	483	565
Bukan penduduk (Non-citizens)	535	943	1.672	1.551	760	840	938	736	785	52	105	229	297	365	434	502	576
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head / Branch Offices outside of Indonesia)	49	95	204	198	80	89	99	110	122	11	22	102	133	165	196	228	260
b. Dari bank-bank lain (From other banks)	367	596	1.176	1.061	480	524	580	429	450	19	38	60	77	93	111	128	150
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	120	262	293	293	200	227	259	197	214	22	44	67	87	107	127	146	166
Surat berharga (Securities)	116	250	292	292	200	227	259	196	213	22	44	67	87	107	127	146	166
Kredit yang diberikan (Credit disbursed)	1	1	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0
Lainnya (Others)	3	1	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0
2. Kenaikan nilai surat berharga (Increase in the value of securities)	849	258	808	877	744	761	516	592	637	33	26	50	79	161	188	277	307
3. Keuntungan transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives)	1.148	1.529	1.161	1.986	5.607	7.114	10.016	13.914	6.561	1.610	2.598	2.589	3.087	3.752	4.695	5.577	6.436
4. Dividen, komisi/provisi/fee (Dividends, commissions, provisions/fees)	4.441	5.541	6.288	7.845	6.617	7.487	8.267	9.026	9.921	789	1.561	2.370	3.173	4.000	4.891	5.885	6.766
5. Lainnya (Others)	2.412	2.602	2.991	3.853	1.873	2.113	2.307	2.555	2.815	219	447	793	1.136	1.554	2.001	2.454	2.796
B. Beban operasional (Operations Expenses)	38.322	49.579	65.603	66.931	53.013	60.930	71.369	85.422	91.874	10.213	19.318	27.268	35.464	43.698	53.274	60.446	68.073
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	18.097	25.261	38.026	32.811	22.807	26.182	30.078	34.054	38.394	4.409	8.373	12.501	16.325	20.072	23.607	27.123	30.524
Penduduk (Citizens)	17.939	24.888	37.491	31.743	22.008	25.289	29.071	32.875	37.052	4.279	8.136	12.112	15.841	19.502	22.948	26.376	29.684
a. Kepada Bank Indonesia (At Bank Indonesia)	260	212	210	245	157	177	210	238	266	24	48	72	104	127	145	162	177
b. Kepada bank-bank lain (At other banks)	985	1.512	1.635	1.656	1.259	1.428	1.625	1.765	1.941	112	202	313	417	508	593	690	749
c. Kepada pihak ketiga bukan bank (At third party non-banks)	16.693	23.165	35.645	29.842	20.592	23.684	27.237	30.872	34.845	4.143	7.886	11.727	15.320	18.867	22.210	25.524	28.758
Giro (Demand Deposit)	1.684	1.862	2.239	2.641	1.882	2.095	2.340	2.586	2.848	259	488	706	929	1.144	1.368	1.595	1.820
Simpanan berjangka (Time deposits)	9.570	15.047	26.258	20.340	13.706	15.905	18.518	21.224	24.231	3.146	6.013	8.908	11.588	14.170	16.593	18.959	21.262
Tabungan (Savings Deposit)	4.882	5.349	5.912	5.628	4.000	4.529	5.082	5.624	6.181	560	1.069	1.665	2.226	2.806	3.378	3.978	4.566
Pinjaman yang diterima (Loans received)	28	39	158	118	80	91	102	113	124	12	23	34	44	58	69	87	103
Surat berharga (Securities)	333	655	861	905	727	824	925	1.024	1.131	101	198	295	388	475	556	635	713
Lainnya (Others)	196	212	217	211	197	240	269	301	331	65	95	119	145	213	247	270	294
Bukan penduduk (Non-Citizens)	158	373	535	1.063	797	890	1.005	1.125	1.283	115	222	374	467	553	642	730	822
a. Kantor Pusat/Cabang sendiri diluar Indonesia (Head/Branch Offices outside of Indonesia)	62	102	208	214	146	163	182	201	220	19	38	105	134	165	196	227	259
b. Kepada bank-bank lain (At other banks)	52	185	199	410	331	367	416	470	557	49	93	175	212	249	284	318	353
c. Kepada pihak ketiga bukan bank (At third party non-banks)	44	86	127	438	319	361	407	454	506	47	90	94	121	139	162	185	210
Giro (Demand Deposit)	2	4	5	5	2	2	3	3	3	0	0	1	1	1	1	1	2
Simpanan berjangka (Time deposits)	7	17	29	15	13	14	15	17	18	2	4	5	12	9	11	12	15
Tabungan (Savings Deposit)	4	5	4	3	3	3	3	3	4	0	1	1	2	2	3	4	8
Pinjaman yang diterima (Loans received)	10	33	66	378	286	325	368	412	457	43	83	84	104	124	143	162	181
Surat berharga (Securities)	4	26	21	1	9	10	10	10	10	0	0	0	0	0	0	0	0
Lainnya (Others)	17	-	2	35	6	7	8	10	14	1	2	2	3	4	5	5	5
Koreksi atas pendapatan bunga (Corrections to interest income)	-	-	1	5	2	2	5	59	15	16	16	17	17	17	17	17	18
2. Kerugian transaksi valas/derivatif (Losses on foreign exchange transactions / derivatives)	743	805	921	1.624	5.016	6.297	9.431	13.084	5.389	1.500	2.419	2.537	2.799	3.295	5.119	4.604	4.960
3. Komisi/provisi (Commissions/fees)	229	141	236	349	261	295	326	349	389	49	103	90	124	177	218	267	316
4. Penyusutan/amortisasi/penghapusan (Depreciation/amortizations/write-offs)	-	-	6.404	7.816	5.732	6.422	7.541	11.203	17.806	1.933	3.475	4.867	6.301	7.832	9.545	11.021	12.238
5. Lainnya (Others)	19.253	23.372	20.014	24.331	19.198	21.736	23.992	26.731	29.896	2.322	4.947	7.273	9.916	12.322	14.785	17.431	20.034
C. Laba Operasional (Operations Profit)	10.599	10.009	13.933	14.839	10.255	11.794	12.305	10.335	6.115	486	900	2.050	3.315	4.853	4.968	7.764	9.651
D. Pendapatan non-operasional (Non-Operations Income)	30.257	37.991	51.091	48.138	32.937	36.377	42.228	48.191	53.697	6.168	12.000	17.447	22.767	27.631	33.758	37.887	42.727
E. Beban non operasional (Non-Operations Expenses)	26.794	34.741	50.986	45.936	30.779	34.177	39.119	44.355	49.735	5.195	10.221	15.094	20.002	24.880	29.822	34.871	39.876
F. Laba non operasional (Non-Operations Profit)	3.463	3.250	105	2.202	2.157	2.199	3.109	3.836	3.962	973	1.779	2.353	2.765	2.751	3.935	3.016	2.851
G. Laba tahun berjalan (Current profit/loss)	-	-	14.038	17.040	12.413	13.993	15.414	14.171	10.076	1.459	2.679	4.402	6.081	7.604	8.903	10.779	12.502
H. Laba (setelah taksiran pajak penghasilan) Profit (after calculation of income taxes)	10.571	9.294	9.822	11.735	9.307	10.460	11.519	9.866	4.809	1.047	2.166	3.556	4.921	6.057	6.978	8.519	9.906

Miliar Rp (Billion Rp)

Tabel 1.11 Laporan Laba / Rugi BUSN Non Devisa (Non-Foreign Exchange Commercial Banks Income Statement)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	3.340	2.471	4.178	5.227	3.740	4.248	4.783	5.292	5.854	576	1.173	1.647	2.226	2.836	3.466	4.137	4.805
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	3.021	2.277	3.823	4.597	3.400	3.868	4.368	4.847	5.367	541	1.102	1.547	2.074	2.618	3.178	3.781	4.364
Penduduk (Citizens)	3.021	2.277	3.823	4.597	3.400	3.868	4.368	4.847	5.367	541	1.097	1.539	2.074	2.618	3.178	3.727	4.364
a. Dari Bank Indonesia (From Bank Indonesia)	161	157	294	303	303	339	375	409	455	59	113	169	223	272	316	361	402
b. Dari bank-bank lain (From other banks)	143	116	133	112	91	133	119	128	134	7	14	24	32	41	50	59	67
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	2.717	2.004	3.395	4.181	3.006	3.395	3.875	4.310	4.778	475	969	1.347	1.820	2.306	2.811	3.307	3.895
Surat berharga (securities)	162	136	217	177	160	261	214	238	263	23	44	68	96	127	166	204	242
Kredit yang diberikan (Credit disbursed)	2.491	1.866	3.174	4.004	2.840	3.123	3.643	4.052	4.490	446	914	1.277	1.723	2.176	2.631	3.098	3.651
Lainnya (Others)	65	2	4	1	6	12	18	20	25	6	12	1	1	2	14	5	2
Bukan penduduk (Non-citizens)	-	-	-	-	-	-	-	-	-	-	5	8	-	-	-	54	-
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head / Branch Offices outside of Indonesia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Dari bank-bank lain (From other banks)	-	-	-	-	-	-	-	-	-	-	5	8	-	-	-	0	-
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	54	-
Surat berharga (Securities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan (Credit disbursed)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50	-
Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-
2. Kenaikan nilai surat berharga (Increase in the value of securities)	52	5	18	12	1	1	1	1	1	0	0	1	2	3	7	8	9
3. Keuntungan transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives)	-	1	1	1	1	1	1	1	1	0	0	0	0	0	1	1	1
4. Dividen, komisi/provisi/fee (Dividends, commissions, provisions/fees)	96	95	92	122	82	93	101	109	117	9	18	25	35	44	55	65	75
5. Lainnya (Others)	10	93	245	495	257	286	312	334	367	26	52	73	115	170	227	282	356
B. Beban operasional (Operations Expenses)	2.741	2.360	3.854	4.369	3.076	3.535	4.003	4.472	5.078	559	1.122	1.548	2.070	2.639	3.303	3.902	4.553
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	1.303	1.302	2.311	2.264	1.699	1.955	2.255	2.545	2.855	334	667	928	1.208	1.500	1.794	2.123	2.430
Penduduk (Citizens)	1.275	1.302	2.311	2.255	1.694	1.950	2.250	2.539	2.850	334	653	908	1.191	1.480	1.792	2.120	2.426
a. Kepada Bank Indonesia (At Bank Indonesia)	21	18	2	2	2	3	4	5	6	2	2	3	4	4	5	5	6
b. Kepada bank-bank lain (At other banks)	32	20	48	66	70	78	85	88	94	13	24	30	39	46	57	63	72
c. Kepada pihak ketiga bukan bank (At third party non-banks)	1.223	1.264	2.261	2.187	1.623	1.869	2.160	2.447	2.750	319	627	875	1.148	1.430	1.731	2.051	2.348
Giro (Demand Deposit)	80	76	107	103	78	87	103	119	137	15	31	18	23	29	35	42	49
Simpanan berjangka (Time deposits)	1.000	1.084	2.026	1.928	1.434	1.656	1.918	2.176	2.447	289	566	811	1.062	1.325	1.604	1.902	2.175
Tabungan (Savings Deposit)	104	90	119	114	79	89	98	108	117	11	22	33	44	55	67	78	90
Pinjaman yang diterima (Loans received)	4	3	4	1	1	1	1	1	1	0	0	1	1	1	1	2	2
Surat berharga (Securities)	23	6	-	32	25	28	31	34	37	3	6	9	12	15	18	21	24
Lainnya (Others)	12	5	5	9	7	8	9	10	11	1	2	3	5	4	5	6	8
Bukan penduduk (Non-Citizens)	-	-	-	8	5	5	5	5	5	0	14	20	16	20	2	3	5
a. Kantor Pusat/Cabang sendiri diluar Indonesia (Head/Branch Offices outside of Indonesia)	-	-	-	-	-	-	-	-	-	0	13	20	0	1	2	3	4
b. Kepada bank-bank lain (At other banks)	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0
c. Kepada pihak ketiga bukan bank (At third party non-banks)	-	-	-	8	5	5	5	5	5	0	0	0	15	19	0	0	1
Giro (Demand Deposit)	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0
Simpanan berjangka (Time deposits)	-	-	-	8	5	5	5	5	5	0	0	0	15	18	0	0	1
Tabungan (Savings Deposit)	-	-	-	-	-	-	-	-	0	0	0	0	1	1	0	0	0
Pinjaman yang diterima (Loans received)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surat berharga (Securities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Koreksi atas pendapatan bunga (Corrections to interest income)	27	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0
2. Kerugian transaksi valuta/derivatif (Losses on foreign exchange transactions / derivatives)	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0
3. Komisi/provisi (Commissions/fees)	13	20	16	13	9	10	11	12	13	1	2	3	4	5	6	6	7
4. Penyusutan/amortisasi/penghapusan (Depreciation/amortizations/write-offs)	-	-	341	502	224	260	276	296	356	51	86	96	145	187	228	256	325
5. Lainnya (Others)	1.398	1.038	1.186	1.591	1.143	1.309	1.461	1.619	1.854	172	368	521	714	947	1.275	1.517	1.791
C. Laba Operasional (Operations Profit)	599	110	324	858	665	713	780	821	777	17	50	99	155	197	164	235	251
D. Pendapatan non-operasional (Non-Operations Income)	615	562	1.210	1.642	1.259	1.456	1.668	1.908	2.180	249	509	748	1.036	1.316	1.633	2.010	2.335
E. Beban non-operasional (Non-Operations Expenses)	549	445	1.002	1.509	1.233	1.415	1.627	1.855	2.092	242	486	731	1.029	1.291	1.566	1.881	2.181
F. Laba non-operasional (Non-Operations Profit)	66	117	208	133	26	40	41	53	88	7	24	18	7	24	67	129	155
G. Laba tahun berjalan (Current profit/loss)	-	-	531	991	691	753	821	873	865	24	74	117	162	221	230	364	406
H. Laba (setelah taksiran pajak penghasilan) Profit (after calculation of income taxes)	498	162	399	765	646	701	763	809	604	17	62	98	137	188	191	319	348

Miliar Rp (Billion Rp)

Tabel 1.12 Laporan Laba / Rugi BPD (Regional Development Banks Income Statement)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	9.803	11.594	17.599	19.264	14.315	16.322	18.368	20.447	22.606	1.983	3.855	5.941	7.998	10.218	12.333	14.486	16.618
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	8.888	10.721	16.293	17.465	12.925	14.763	16.652	18.595	20.580	1.858	3.599	5.532	7.417	9.375	11.295	13.247	15.193
Penduduk (Citizens)	8.864	10.719	16.290	17.460	12.924	14.761	16.626	18.593	20.578	1.858	3.598	5.532	7.417	9.375	11.295	13.247	15.192
a. Dari Bank Indonesia (From Bank Indonesia)	993	1.586	4.872	3.912	2.550	2.844	3.213	3.649	4.080	322	590	878	1.153	1.326	1.657	1.871	2.060
b. Dari bank-bank lain (From other banks)	643	1.110	1.866	1.928	1.208	1.370	1.541	1.741	1.984	186	336	652	677	945	997	1.155	1.320
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	7.229	8.022	9.551	11.619	9.165	10.547	11.872	13.204	14.514	1.350	2.671	4.001	5.586	7.104	8.640	10.221	11.813
Surat berharga (securities)	281	331	422	517	524	596	671	746	818	75	149	102	301	377	449	521	587
Kredit yang diberikan (Credit disbursed)	6.934	7.684	9.118	11.091	8.633	9.942	11.190	12.444	13.680	1.274	2.520	3.893	5.277	6.697	8.173	9.677	11.199
Lainnya (Others)	14	8	11	11	8	9	10	14	16	1	3	6	9	30	18	23	27
Bukan penduduk (Non-citizens)	24	3	3	5	2	2	26	2	2	0	1	0	0	0	0	0	0
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head / Branch Offices outside of Indonesia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Dari bank-bank lain (From other banks)	-	3	3	5	2	2	2	2	2	0	0	0	0	0	0	0	0
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	23	-	-	-	-	-	24	-	0	1	0	0	-	-	-	-	-
Surat berharga (Securities)	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
Kredit yang diberikan (Credit disbursed)	23	-	-	-	-	-	24	-	-	-	-	-	-	-	-	-	-
Lainnya (Others)	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
2. Kenaikan nilai surat berharga (Increase in the value of securities)	145	57	193	257	208	226	248	264	273	2	4	10	15	29	29	56	59
3. Keuntungan transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives)	1	1	-	4	3	3	19	10	10	0	2	7	12	15	16	16	18
4. Dividen, komisi/provisi/fee (Dividends, commissions, provisions/fees)	394	423	540	684	588	680	747	826	912	62	136	209	295	456	671	784	906
5. Lainnya (Others)	375	392	573	854	591	650	701	752	832	60	114	183	259	343	323	384	442
B. Beban operasional (Operations Expenses)	7.219	8.776	13.403	14.652	10.032	11.586	13.044	14.440	16.510	1.274	2.610	4.045	5.542	6.998	8.555	10.222	11.822
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	2.798	3.715	6.906	7.086	4.534	5.167	5.855	6.536	7.223	659	1.298	2.040	2.764	3.502	4.244	4.998	5.756
Penduduk (Citizens)	2.798	3.715	6.906	7.085	4.532	5.166	5.853	6.535	7.203	657	1.292	2.032	2.762	3.500	4.242	4.996	5.754
a. Kepada Bank Indonesia (At Bank Indonesia)	26	18	15	23	6	8	10	11	13	2	3	4	4	5	5	5	6
b. Kepada bank-bank lain (At other banks)	120	126	256	370	264	309	351	395	452	66	107	146	194	215	248	291	335
c. Kepada pihak ketiga bukan bank (At third party non-banks)	2.652	3.571	6.635	6.692	4.262	4.849	5.492	6.128	6.737	588	1.182	1.882	2.564	3.281	3.989	4.700	5.413
Giro (Demand Deposit)	719	1.070	2.061	2.282	1.447	1.630	1.837	2.044	2.212	177	359	570	784	1.017	1.220	1.417	1.612
Simpanan berjangka (Time deposits)	1.025	1.413	3.359	3.159	1.909	2.146	2.463	2.826	3.112	289	586	942	1.296	1.663	2.038	2.434	2.836
Tabungan (Savings Deposit)	624	658	818	936	701	835	932	977	1.084	109	201	299	390	485	580	680	780
Pinjaman yang diterima (Loans received)	33	47	95	70	37	50	52	53	70	3	5	21	23	25	42	44	46
Surat berharga (Securities)	209	328	274	241	162	181	200	221	250	10	31	49	69	88	107	120	136
Lainnya (Others)	43	55	28	4	5	7	7	7	9	0	0	1	2	2	3	5	4
Bukan penduduk (Non-Citizens)	-	1	-	1	-	-	-	-	18	2	5	6	0	0	0	0	0
a. Kantor Pusat/Cabang sendiri diluar Indonesia (Head/Branch Offices outside of Indonesia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Kepada bank-bank lain (At other banks)	-	-	-	1	-	-	-	-	-	-	-	-	0	-	-	0	0
c. Kepada pihak ketiga bukan bank (At third party non-banks)	-	1	-	-	-	-	-	-	18	2	5	6	0	0	0	0	0
Giro (Demand Deposit)	-	-	-	-	-	-	-	-	3	0	1	1	-	-	-	-	-
Simpanan berjangka (Time deposits)	-	-	-	-	-	-	-	-	12	1	3	4	-	-	-	-	0
Tabungan (Savings Deposit)	-	-	-	-	-	-	-	-	3	0	1	1	-	-	-	-	-
Pinjaman yang diterima (Loans received)	-	1	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
Surat berharga (Securities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-
Koreksi atas pendapatan bunga (Corrections to interest income)	-	-	-	-	2	2	2	2	2	2	2	2	2	2	2	2	2
2. Kerugian transaksi valas/derivatif (Losses on foreign exchange transactions / derivatives)	-	-	-	6	-	1	15	2	0	-	-	0	0	0	0	0	0
3. Komisi/provisi (Commissions/fees)	19	16	12	15	9	11	10	11	11	0	0	1	1	1	1	2	2
4. Penyusutan/amortisasi/pengehapusan (Depreciation/amortizations/write-offs)	-	-	1.327	1.290	952	1.078	1.219	1.348	1.505	202	364	477	603	723	874	1.038	1.206
5. Lainnya (Others)	4.402	5.045	5.157	6.255	4.536	5.328	5.945	6.543	7.771	414	948	1.528	2.175	2.772	3.436	4.183	4.858
C. Laba Operasional (Operations Profit)	2.584	2.818	4.197	4.612	4.284	4.736	5.324	6.007	6.096	709	1.245	1.895	2.456	3.220	3.778	4.264	4.796
D. Pendapatan non-operasional (Non-Operations Income)	2.284	3.215	6.193	6.889	4.519	5.180	5.931	6.636	7.436	723	1.432	2.212	2.871	3.595	4.455	5.240	6.039
E. Beban non operasional (Non-Operations Expenses)	2.121	3.026	5.833	6.346	4.259	4.890	5.546	6.181	6.963	632	1.268	1.977	2.689	3.378	4.148	4.908	5.660
F. Laba non operasional (Non-Operations Profit)	163	189	360	543	260	291	385	455	473	91	164	235	183	217	308	332	380
G. Laba tahun berjalan (Current profit/loss)	-	-	4.557	5.155	4.544	5.026	5.710	6.463	6.569	799	1.409	2.130	2.638	3.437	4.086	4.596	5.175
H. Laba (setelah taksiran pajak penghasilan) Profit (after calculation of income taxes)	2.391	2.738	3.908	4.530	4.060	4.491	5.116	5.797	5.751	729	1.278	1.952	2.412	3.132	3.722	4.197	4.722

Miliar Rp (Billion Rp)

Tabel 1.13 Laporan Laba / Rugi Bank Campuran (Joint Venture Banks Income Statement)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	4.344	6.043	7.860	9.528	7.185	8.234	11.059	13.933	14.681	1.748	3.365	4.944	6.677	7.992	9.162	9.378	11.398
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	3.056	4.307	5.680	6.354	4.825	5.521	6.373	7.283	7.894	871	1.648	2.800	3.663	4.556	5.400	6.215	7.017
Penduduk (Citizens)	2.979	4.132	5.391	6.091	4.718	5.402	6.242	7.146	7.751	863	1.637	2.785	3.646	4.536	5.375	6.165	6.963
a. Dari Bank Indonesia (From Bank Indonesia)	688	675	796	1.028	582	646	739	874	955	105	211	356	499	653	838	938	947
b. Dari bank-bank lain (From other banks)	244	243	354	261	231	280	332	397	435	73	130	204	254	274	269	307	450
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	2.047	3.214	4.241	4.801	3.905	4.476	5.170	5.875	6.361	685	1.296	2.226	2.893	3.609	4.269	4.920	5.566
Surat berharga (securities)	147	269	358	316	253	286	325	361	427	34	62	102	128	156	184	219	258
Kredit yang diberikan (Credit disbursed)	1.668	2.766	3.777	4.318	3.567	4.099	4.744	5.402	5.902	647	1.226	2.094	2.725	3.359	3.973	4.566	5.156
Lainnya (Others)	232	180	107	168	85	90	102	112	32	4	8	29	39	94	112	135	152
Bukan penduduk (Non-citizens)	77	175	289	263	107	119	132	137	144	8	11	15	17	20	24	50	54
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head / Branch Offices outside of Indonesia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
b. Dari bank-bank lain (From other banks)	76	174	288	243	104	117	129	135	141	6	9	12	15	18	22	47	51
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	2	1	1	20	3	3	3	3	3	3	3	3	3	3	3	3	3
Surat berharga (Securities)	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan (Credit disbursed)	1	-	-	18	3	3	3	3	3	3	3	3	3	3	3	3	3
Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Kenaikan nilai surat berharga (Increase in the value of securities)	-	8	8	24	39	24	24	23	50	38	22	88	54	78	87	54	89
3. Keuntungan Transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives) ¹⁾	650	996	1.296	1.931	1.494	1.748	3.627	5.495	5.504	742	1.455	1.572	2.382	2.682	2.843	2.188	3.172
4. Dividen, komisi/provisi/fee (Dividends, commissions, provisions/fees)	511	631	688	1.083	785	889	976	1.073	1.137	91	185	437	474	560	701	822	968
5. Lainnya (Others)	127	101	187	135	41	53	59	58	96	6	55	48	103	116	132	99	151
B. Beban operasional (Operations Expenses)	3.270	4.403	6.213	7.601	5.896	6.904	9.558	12.177	12.268	1.644	3.074	4.072	5.520	6.660	7.663	7.962	9.670
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	1.295	1.901	2.797	3.004	2.284	2.637	3.083	3.560	3.863	446	835	1.416	1.864	2.298	2.720	3.144	3.515
Penduduk (Citizens)	1.139	1.632	2.527	2.619	2.049	2.364	2.762	3.175	3.489	394	743	1.303	1.732	2.131	2.553	2.947	3.306
a. Kepada Bank Indonesia (At Bank Indonesia)	-	1	2	2	2	2	3	4	4	0	1	1	1	1	4	4	4
b. Kepada bank-bank lain (At other banks)	279	329	501	435	267	316	359	418	394	13	28	143	113	93	122	146	174
c. Kepada pihak ketiga bukan bank (At third party non-banks)	860	1.302	2.024	2.183	1.780	2.045	2.400	2.754	3.091	381	714	1.159	1.618	2.037	2.427	2.798	3.128
Giro (Demand Deposit)	95	151	166	129	101	119	142	162	177	13	27	49	63	75	87	100	114
Simpanan berjangka (Time deposits)	585	1.077	1.700	1.896	1.562	1.795	2.100	2.420	2.709	348	651	1.046	1.467	1.822	2.160	2.487	2.773
Tabungan (Savings Deposit)	10	12	36	61	50	54	56	69	84	17	31	57	78	85	98	113	127
Pinjaman yang diterima (Loans received)	2	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surat berharga (Securities)	3	1	8	10	4	5	19	7	8	1	2	3	5	6	6	7	8
Lainnya (Others)	165	61	97	86	63	72	82	96	112	2	3	5	6	49	75	91	106
Bukan penduduk (Non-Citizens)	156	269	271	385	235	274	321	384	374	52	92	113	132	168	167	196	209
a. Kantor Pusat/Cabang sendiri diluar Indonesia (Head/Branch Offices outside of Indonesia)	-	-	-	22	11	12	14	16	18	1	2	4	5	6	7	8	9
b. Kepada bank-bank lain (At other banks)	143	242	228	325	202	231	274	332	319	23	48	76	91	109	120	132	142
c. Kepada pihak ketiga bukan bank (At third party non-banks)	14	27	42	38	22	30	33	36	37	28	42	34	36	53	40	57	59
Giro (Demand Deposit)	1	3	4	11	8	9	10	11	12	6	4	4	5	6	6	6	7
Simpanan berjangka (Time deposits)	9	22	34	24	12	19	20	22	24	10	16	28	30	31	32	34	35
Tabungan (Savings Deposit)	-	1	-	-	-	1	1	1	1	0	0	0	0	0	0	0	1
Pinjaman yang diterima (Loans received)	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-
Surat berharga (Securities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya (Others)	3	2	3	3	2	2	2	3	-	12	22	1	1	16	2	16	17
Koreksi atas pendapatan bunga (Corrections to interest income)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Kerugian transaksi valuta asing/derivatif (Losses on foreign exchange transactions / derivatives)	430	619	954	1.673	1.201	1.448	3.167	4.994	4.542	850	1.459	1.341	2.020	2.235	2.385	1.835	2.673
3. Komisi/provisi (Commissions/fees)	43	57	85	134	109	123	174	195	203	17	29	59	58	77	154	173	189
4. Penyusutan/amortisasi/pengehapusan (Depreciation/amortizations/write-offs)	-	-	902	769	616	760	937	998	1.077	111	213	386	435	613	728	964	1.062
5. Lainnya (Others)	1.502	1.826	1.476	2.021	1.686	1.937	2.196	2.429	2.584	220	538	870	1.144	1.436	1.675	1.846	2.231
C. Laba Operasional (Operations Profit)	1.074	1.640	1.647	1.927	1.289	1.330	1.502	1.756	2.412	104	291	872	1.157	1.332	1.499	1.416	1.728
D. Pendapatan non-operasional (Non-Operations Income)	587	640	843	773	469	563	1.113	1.457	1.100	257	510	425	617	877	1.151	1.557	1.629
E. Beban non-operasional (Non-Operations Expenses)	213	267	305	296	228	277	536	697	611	59	116	304	473	692	874	1.087	1.234
F. Laba non-operasional (Non-Operations Profit)	374	373	538	478	240	286	578	759	489	198	394	121	144	184	277	470	395
G. Laba tahun berjalan (Current profit/loss)	-	-	2.185	2.405	1.529	2.017	2.515	2.901	302	685	993	1.300	1.517	1.776	1.886	2.123	2.123
H. Laba (setelah taksiran pajak penghasilan) Profit (after calculation of income taxes)	1.053	1.370	1.561	1.656	1.071	1.154	1.472	1.799	2.026	196	494	725	948	1.085	1.282	1.331	1.484

Miliar Rp (Billion Rp)

Tabel 1.14 Laporan Laba / Rugi Bank Asing (Foreign Owned Banks Income Statement)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	18.679	20.704	28.786	29.119	19.638	21.747	28.924	35.251	35.132	5.974	7.749	11.185	14.508	16.519	18.700	21.590	23.660
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	6.619	10.905	14.509	14.736	10.131	11.417	12.990	14.682	16.171	2.050	2.796	4.487	5.844	7.013	8.190	9.337	10.515
Penduduk (Citizens)	6.207	10.243	13.677	13.930	9.733	10.957	12.470	14.118	15.582	2.027	2.759	4.402	5.733	6.876	8.099	9.239	10.404
a. Dari Bank Indonesia (From Bank Indonesia)	877	726	1.270	1.786	1.105	1.229	1.370	1.539	1.695	164	323	488	643	785	916	1.035	1.153
b. Dari bank-bank lain (From other banks)	936	1.608	1.226	1.133	644	809	829	1.223	1.279	227	146	261	336	353	416	451	497
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	4.394	7.908	11.181	11.011	7.983	8.919	10.271	11.356	12.608	1.636	2.291	3.652	4.754	5.738	6.767	7.753	8.754
Surat berharga (securities)	573	1.399	2.231	1.787	1.157	1.369	1.590	1.823	2.065	288	465	692	887	1.077	1.235	1.390	1.549
Kredit yang diberikan (Credit disbursed)	3.623	6.093	8.930	9.155	6.388	7.155	8.136	9.220	10.212	1.326	1.783	2.897	3.787	4.658	5.529	6.360	7.200
Lainnya (Others)	197	417	20	70	439	395	545	313	331	22	43	63	80	3	3	4	5
Bukan penduduk (Non-citizens)	412	662	832	806	399	459	520	564	589	23	37	85	111	137	91	98	112
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head / Branch Offices outside of Indonesia)	4	8	50	89	51	61	74	87	88	6	7	40	57	72	11	7	8
b. Dari bank-bank lain (From other banks)	406	644	754	701	282	322	362	384	401	16	29	42	51	62	75	87	97
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	2	11	28	17	67	76	85	93	100	1	2	3	4	4	4	5	6
Surat berharga (Securities)	2	11	28	16	7	8	9	9	10	1	2	3	3	4	4	5	6
Kredit yang diberikan (Credit disbursed)	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-
Lainnya (Others)	-	-	-	-	60	68	76	84	90	-	-	0	0	0	0	0	0
2. Naik/turun nilai surat berharga (Increase in the value of securities)	1.027	195	2.334	1.302	327	282	115	629	1.022	224	220	539	750	1.090	1.070	1.263	1.250
3. Keuntungan transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives)	8.555	6.618	8.395	8.665	6.009	6.489	11.922	15.721	13.199	3.131	3.864	4.949	6.247	6.478	7.091	8.214	8.683
4. Dividen, komisi/provisi/fee (Dividends, commissions, provisions/fees)	2.384	2.814	3.308	3.951	2.975	3.332	3.660	3.933	4.280	319	618	954	1.397	1.626	1.982	2.361	2.748
5. Lainnya (Others)	94	171	240	464	195	228	236	287	460	249	251	255	271	312	369	414	464
B. Beban operasional (Operations Expenses)	14.332	17.545	23.370	23.289	16.329	18.046	24.782	29.826	29.292	5.679	7.109	9.095	11.554	12.891	14.392	16.583	18.128
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	2.221	4.805	7.015	6.210	3.911	4.423	5.143	5.838	6.425	1.209	1.136	1.840	2.521	2.888	3.122	3.595	3.883
Penduduk (Citizens)	2.011	4.296	6.189	5.537	3.463	3.922	4.557	5.163	5.747	1.147	1.041	1.612	2.243	2.556	2.823	3.274	3.533
a. Kepada Bank Indonesia (At Bank Indonesia)	1	3	6	3	7	10	25	26	32	13	35	129	320	332	254	329	255
b. Kepada bank-bank lain (At other banks)	271	953	1.553	1.349	574	663	808	900	1.171	206	123	181	289	378	447	495	572
c. Kepada pihak ketiga bukan bank (At third party non-banks)	1.739	3.340	4.630	4.186	2.882	3.249	3.724	4.237	4.545	928	882	1.303	1.633	1.846	2.121	2.450	2.706
Giro (Demand Deposit)	248	360	314	464	450	521	577	635	675	53	101	138	174	208	244	275	240
Simpanan berjangka (Time deposits)	1.436	2.354	3.776	3.156	2.034	2.265	2.634	3.014	3.416	694	690	1.021	1.289	1.532	1.758	1.998	2.282
Tabungan (Savings Deposit)	40	80	113	94	166	205	206	251	273	13	24	38	50	63	75	87	103
Pinjaman yang diterima (Loans received)	-	-	-	-	-	-	0	0	0	137	-	-	-	-	-	-	-
Surat berharga (Securities)	12	197	321	392	14	9	19	25	22	5	7	15	22	16	24	43	51
Lainnya (Others)	3	349	106	79	219	250	287	311	160	26	60	91	98	27	20	48	31
Bukan penduduk (Non-Citizens)	207	507	826	673	448	500	586	675	677	63	95	228	278	332	299	321	350
a. Kantor Pusat/Cabang sendiri diluar Indonesia (Head/Branch Offices outside of Indonesia)	193	433	678	551	333	386	464	541	534	59	89	218	264	315	280	298	324
b. Kepada bank-bank lain (At other banks)	1	43	121	90	29	17	20	36	39	3	4	7	10	11	13	15	16
c. Kepada pihak ketiga bukan bank (At third party non-banks)	13	32	26	32	86	97	102	98	104	1	2	3	4	5	7	8	9
Giro (Demand Deposit)	2	4	13	25	23	26	23	10	10	0	1	1	2	2	2	3	3
Simpanan berjangka (Time deposits)	10	11	12	5	62	71	79	87	93	0	1	1	2	3	4	5	6
Tabungan (Savings Deposit)	1	-	1	2	1	1	1	1	1	0	0	0	0	0	0	0	0
Pinjaman yang diterima (Loans received)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surat berharga (Securities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya (Others)	-	17	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-
Koreksi atas pendapatan bunga (Corrections to interest income)	3	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Kerugian transaksi valas/derivatif (Losses on foreign exchange transactions / derivatives)	7.068	5.386	7.690	7.430	4.782	4.961	9.234	12.384	9.535	2.821	3.254	3.911	4.592	4.631	4.990	5.801	6.122
3. Komisi/provisi (Commissions/fees)	199	303	392	485	384	435	487	544	752	83	85	146	284	228	275	307	348
4. Penyusutan/amortisasi/pengehapusan (Depreciation/amortizations/write-offs)	-	-	2.383	2.063	1.615	1.882	2.287	3.112	3.497	760	1.008	1.086	1.414	1.729	1.994	2.250	2.492
5. Lainnya (Others)	4.841	7.049	5.890	7.101	5.637	6.345	7.631	7.948	9.083	805	1.625	2.113	2.743	3.415	4.011	4.631	5.283
C. Laba Operasional (Operations Profit)	4.347	3.159	5.416	5.830	3.309	3.701	4.141	5.425	5.841	295	641	2.090	2.954	3.627	4.309	5.006	5.532
D. Pendapatan non-operasional (Non-Operations Income)	1.960	1.447	2.124	1.877	1.116	708	5.916	9.340	5.710	2.557	3.812	2.631	1.818	2.955	3.336	4.418	3.949
E. Beban non-operasional (Non-Operations Expenses)	1.253	733	1.072	1.326	633	178	4.842	7.350	3.783	2.256	3.239	1.958	1.135	2.148	2.430	3.404	2.879
F. Laba non-operasional (Non-Operations Profit)	707	714	1.052	550	484	530	1.074	1.990	1.927	301	573	674	683	807	906	1.014	1.070
G. Laba tahun berjalan (Current profit/loss)	-	-	6.648	6.380	3.793	4.231	5.215	7.415	7.767	596	1.213	2.763	3.637	4.434	5.215	6.020	6.602
H. Laba (setelah taksiran pajak penghasilan) Profit (after calculation of income taxes)	2.462	1.971	3.000	2.998	1.774	2.034	2.621	4.260	4.257	456	906	1.895	2.113	2.639	3.041	3.552	3.725

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

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (<i>Claim Commitments</i>)	34.703	10.638	17.440	33.963	40.782	28.662	36.206	37.068	20.983	33.932	38.294	60.250	39.570	41.679	35.702	36.794	35.962
Fasilitas pinjaman yang belum ditarik (<i>Not yet withdrawn loan facilities</i>)	3.360	5.034	5.559	7.496	5.569	3.825	4.323	4.532	5.246	7.172	6.978	30.438	6.894	7.171	4.875	6.948	7.132
Posisi pembelian spot yang masih berjalan (<i>Current spot purchases</i>)	30.485	4.300	9.997	20.181	29.621	18.001	25.137	26.669	10.910	23.452	29.810	28.244	31.390	32.735	28.675	28.139	26.969
Lainnya (<i>Others</i>)	858	1.305	1.884	6.286	5.592	6.836	6.745	5.867	4.828	3.307	1.507	1.568	1.286	1.773	2.152	1.707	1.861
Kewajiban Komitmen (<i>Liabilities Commitments</i>)	180.987	177.816	198.826	272.594	311.268	321.624	317.722	317.916	296.167	330.803	345.337	329.942	333.404	341.959	338.162	348.484	345.855
Fasilitas kredit kepada nasabah yang belum ditarik (<i>Client credit facilities that are not yet withdrawn</i>)	126.819	151.987	162.988	208.338	232.903	251.447	246.567	252.578	247.673	274.498	278.492	267.474	268.845	271.954	271.387	284.578	282.509
Fasilitas kredit kepada bank lain yang belum ditarik (<i>Other bank credit facilities that are not yet withdrawn</i>)	230	353	515	765	856	746	918	867	872	1.015	1.464	1.274	1.234	1.212	1.220	1.235	1.254
Irrevocable L/C yang masih berjalan (<i>Current Irrevocable L/Cs</i>)	23.684	18.824	23.955	42.019	46.484	44.155	41.911	37.472	31.744	30.058	32.897	31.903	34.229	37.545	37.729	33.929	36.144
Posisi penjualan spot yang masih berjalan (<i>Current spot sales</i>)	29.588	4.070	8.390	15.724	24.833	18.280	20.308	19.913	10.165	21.541	30.674	27.724	28.114	30.154	26.613	27.267	24.916
Lainnya (<i>Others</i>)	666	2.581	2.978	5.748	6.193	6.996	8.017	7.086	5.713	3.691	1.810	1.568	981	1.094	1.212	1.475	1.032
Tagihan Kontinjensi (<i>Claim Contingency</i>)	57.283	71.292	84.730	119.740	156.224	177.275	171.523	240.010	221.486	231.258	256.507	162.531	149.825	361.150	134.642	136.796	406.478
Garansi yang diterima (<i>Guarantees received</i>)	48.659	58.770	68.627	102.454	121.508	122.305	138.740	144.956	138.537	139.322	154.534	138.667	126.678	129.461	110.919	111.517	126.748
Pendapatan bunga dalam penyelesaian (<i>Adjusted interest income</i>)	7.705	11.149	15.460	15.383	22.784	36.629	15.492	79.683	69.873	85.312	93.245	15.631	15.927	224.564	16.774	18.243	272.171
Lainnya (<i>Others</i>)	918	1.373	643	1.903	11.932	18.341	17.291	15.371	13.075	6.624	8.727	8.233	7.220	7.125	6.949	7.037	7.559
Kewajiban Kontinjensi (<i>Liabilities Contingency</i>)	32.333	38.277	44.659	77.430	103.733	117.613	127.830	129.702	123.784	117.229	116.928	110.944	103.189	101.484	101.898	101.088	101.263
Garansi yang diberikan (<i>Guarantees issued</i>)	31.591	37.482	43.755	74.397	90.779	98.059	109.313	112.716	109.488	110.857	113.482	107.980	101.282	99.925	100.515	99.587	99.791
Lainnya (<i>Others</i>)	742	795	904	3.032	12.954	19.554	18.516	16.987	14.296	6.372	3.446	2.964	1.906	1.559	1.383	1.501	1.472
Lainnya (<i>Others</i>)	152.311	163.993	166.370	199.082	130.877	133.199	142.366	147.548	148.821	135.140	137.333	136.720	132.852	131.961	169.154	132.101	135.302
Penerusan Kredit (<i>Channelling Credit</i>)	35.592	34.517	40.719	43.675	40.499	41.270	45.617	46.584	45.965	36.351	37.246	36.703	34.474	33.818	68.517	32.106	34.435
Aktiva produktif yang dihapus bukukan (<i>Written-off Earning assets</i>)	116.719	129.476	125.650	155.407	90.378	91.928	96.749	100.964	102.856	98.790	100.087	100.017	98.379	98.143	100.637	99.996	100.867

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (Claim Commitments)	544	464	1.870	2.580	1.220	490	704	1.925	497	1.034	1.215	1.213	1.550	1.405	996	1.327	958
Fasilitas pinjaman yang belum ditarik (Not yet withdrawn loan facilities)	5	0	841	175	160	163	186	204	188	193	56	197	392	240	191	185	176
Posisi pembelian spot yang masih berjalan (Current spot purchases)	62	30	235	2.023	776	50	211	1.547	154	696	1.046	780	811	818	467	802	318
Lainnya (Others)	477	434	794	382	284	277	306	175	155	144	113	236	347	348	338	340	465
Kewajiban Komitmen (Liabilities Commitments)	49.389	50.033	59.736	79.368	100.468	103.284	99.990	104.592	97.045	110.154	115.198	111.222	112.929	115.279	113.495	120.203	119.581
Fasilitas kredit kepada nasabah yang belum ditarik (Client credit facilities that are not yet withdrawn)	35.461	39.557	47.703	58.652	78.670	82.057	78.187	85.374	79.791	93.908	97.684	94.056	94.076	94.111	94.603	102.352	100.844
Fasilitas kredit kepada bank lain yang belum ditarik (Other bank credit facilities that are not yet withdrawn)	116	257	260	384	497	451	483	530	494	549	760	785	777	792	808	856	893
Irrevocable L/C yang masih berjalan (Current Irrevocable L/Cs)	13.307	9.248	11.334	20.165	20.794	20.584	20.961	18.284	16.735	15.060	15.442	15.025	17.171	19.320	17.867	15.941	17.258
Posisi penjualan spot yang masih berjalan (Current spot sales)	63	30	233	155	371	50	210	389	11	623	1.294	1.341	889	1.041	201	1.041	570
Lainnya (Others)	442	941	205	13	138	142	149	15	14	14	17	15	14	15	16	14	14
Tagihan Kontinjensi (Claim Contingency)	6.378	11.109	14.544	14.492	21.571	35.966	14.905	79.442	70.167	85.343	98.164	20.542	19.990	228.835	20.746	21.185	278.299
Garansi yang diterima (Guarantees received)	2.838	2.796	2.728	2.430	2.433	2.813	3.240	3.480	3.279	3.351	3.582	3.473	3.158	3.159	3.484	3.610	3.821
Pendapatan bunga dalam penyelesaian (Adjusted interest income)	3.339	7.763	11.578	10.944	17.791	31.959	10.426	74.571	65.584	80.812	88.181	10.727	10.478	219.014	10.717	10.905	267.270
Lainnya (Others)	201	550	238	1.118	1.347	1.193	1.239	1.392	1.304	1.181	6.401	6.343	6.353	6.662	6.546	6.669	7.208
Kewajiban Kontinjensi (Liabilities Contingency)	15.564	16.683	17.235	22.386	26.733	30.293	34.565	32.023	30.699	32.446	33.898	30.953	28.769	29.444	30.176	30.618	31.032
Garansi yang diberikan (Guarantees issued)	15.476	16.577	17.101	22.355	26.236	29.988	34.226	31.571	30.305	32.029	33.471	30.541	28.389	29.088	29.827	30.188	30.720
Lainnya (Others)	88	106	134	31	497	305	340	452	393	417	427	413	380	355	349	430	313
Lainnya (Others)	101.869	114.513	109.163	139.519	107.744	109.938	119.027	122.606	124.429	110.973	111.624	110.673	106.203	104.956	139.599	103.174	106.321
Penerusan Kredit (Channelling Credit)	30.963	29.670	35.775	38.318	35.212	36.007	40.391	41.407	40.616	31.017	31.400	30.847	28.691	28.019	62.645	26.978	29.224
Aktiva produktif yang dihapus bukukan (Written-off Earning assets)	70.906	84.842	73.389	101.201	72.532	73.931	78.636	81.198	83.813	79.957	80.224	79.826	77.512	76.937	76.954	76.196	77.098

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (Claim Commitments)	2.431	2.149	5.081	11.644	15.633	11.397	13.217	12.156	7.199	9.384	7.573	8.187	11.402	8.394	7.197	8.130	8.388
Fasilitas pinjaman yang belum ditarik (<i>Not yet withdrawn loan facilities</i>)	-	18	2.206	1.127	549	566	662	722	654	683	719	347	318	309	306	298	302
Posisi pembelian spot yang masih berjalan (<i>Current spot purchases</i>)	2.123	1.535	2.346	5.016	10.038	4.364	6.237	5.870	1.972	5.653	5.960	6.984	10.451	7.181	6.179	6.891	7.070
Lainnya (<i>Others</i>)	307	596	529	5.501	5.046	6.467	6.319	5.564	4.573	3.048	894	856	634	904	713	941	1.015
Kewajiban Komitmen (Liabilities Commitments)	58.748	64.526	78.586	116.802	128.476	130.514	134.781	130.790	127.426	138.294	138.137	127.484	129.893	130.484	126.340	131.812	129.993
Fasilitas kredit kepada nasabah yang belum ditarik (<i>Client credit facilities that are not yet withdrawn</i>)	52.195	57.653	68.281	93.638	100.653	106.098	108.632	107.809	110.519	120.291	119.152	109.651	110.178	111.560	109.657	114.292	110.987
Fasilitas kredit kepada bank lain yang belum ditarik (<i>Other bank credit facilities that are not yet withdrawn</i>)	107	94	246	366	349	284	418	321	358	442	680	461	426	390	384	347	334
Irrevocable L/C yang masih berjalan (<i>Current Irrevocable L/Cs</i>)	4.297	4.495	7.137	12.666	15.424	13.622	12.888	11.256	8.968	9.306	11.342	10.943	10.817	11.147	10.990	10.945	11.480
Posisi penjualan spot yang masih berjalan (<i>Current spot sales</i>)	2.069	1.743	1.487	4.877	6.285	3.846	5.217	4.535	2.255	5.087	5.705	5.605	7.887	6.584	4.364	5.249	6.360
Lainnya (<i>Others</i>)	79	541	1.435	5.256	5.765	6.664	7.626	6.869	5.326	3.169	1.257	824	585	804	945	979	832
Tagihan Kontinjensi (Claim Contingency)	1.752	2.575	2.086	3.216	13.215	20.080	19.286	17.390	15.110	8.845	5.845	5.458	5.115	4.987	5.155	6.282	3.771
Garansi yang diterima (<i>Guarantees received</i>)	271	711	273	565	494	753	977	1.105	920	1.128	784	772	1.174	1.023	784	706	706
Pendapatan bunga dalam penyelesaian (<i>Adjusted interest income</i>)	1.025	1.273	1.694	2.047	2.348	2.394	2.466	2.515	2.628	2.623	2.948	3.025	3.310	3.736	4.214	5.457	2.965
Lainnya (<i>Others</i>)	456	590	119	605	10.374	16.933	15.843	13.770	11.561	5.094	2.113	1.661	631	229	156	119	100
Kewajiban Kontinjensi (Liabilities Contingency)	5.148	6.571	8.940	17.381	29.130	36.650	36.479	35.351	32.307	24.043	21.541	20.444	18.175	17.577	17.833	17.526	18.081
Garansi yang diberikan (<i>Guarantees issued</i>)	4.633	5.964	8.202	14.400	16.709	17.462	18.347	18.867	18.422	18.121	18.550	17.907	16.694	16.415	16.839	16.496	17.047
Lainnya (<i>Others</i>)	515	607	738	2.981	12.420	19.188	18.132	16.484	13.885	5.922	2.991	2.537	1.481	1.162	994	1.031	1.033
Lainnya (Others)	43.480	42.802	48.860	50.754	14.070	14.163	14.697	15.227	15.274	15.350	15.831	16.074	16.228	16.491	17.746	17.809	17.651
Penerusan Kredit (<i>Channelling Credit</i>)	2.712	2.822	2.869	2.883	2.849	2.846	2.848	2.849	2.854	2.858	2.855	2.854	2.852	2.846	2.851	2.858	2.861
Aktiva produktif yang dihapus bukukan (<i>Written-off Earning assets</i>)	40.769	39.980	45.991	47.870	11.221	11.317	11.850	12.378	12.420	12.492	12.976	13.220	13.375	13.646	14.895	14.951	14.790

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (Claim Commitments)	61	30	40	83	94	88	74	71	75	109	121	133	145	128	120	124	92
Fasilitas pinjaman yang belum ditarik (Not yet withdrawn loan facilities)	38	9	9	9	9	4	4	0	0	0	0	0	0	0	0	0	0
Posisi pembelian spot yang masih berjalan (Current spot purchases)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Lainnya (Others)	24	21	32	74	86	85	71	71	75	109	121	133	145	128	120	124	92
Kewajiban Komitmen (Liabilities Commitments)	1.964	1.836	1.666	1.882	2.101	2.201	2.224	2.219	1.966	2.129	2.121	2.163	2.186	2.232	2.289	2.415	2.461
Fasilitas kredit kepada nasabah yang belum ditarik (Client credit facilities that are not yet withdrawn)	1.906	1.806	1.618	1.853	2.066	2.162	2.194	2.188	1.926	2.059	2.032	2.058	2.078	2.134	2.203	2.285	2.402
Fasilitas kredit kepada bank lain yang belum ditarik (Other bank credit facilities that are not yet withdrawn)	3	2	5	3	5	5	5	5	6	5	9	9	9	12	10	9	9
Irrevocable L/C yang masih berjalan (Current Irrevocable L/Cs)	28	-	-	-	2	2	-	-	-	-	-	-	-	-	-	-	0
Posisi penjualan spot yang masih berjalan (Current spot sales)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Lainnya (Others)	27	27	44	25	29	33	25	25	34	64	80	97	98	85	77	121	50
Tagihan Kontinjensi (Claim Contingency)	225	194	202	156	138	145	144	142	100	95	110	112	109	140	117	133	137
Garansi yang diterima (Guarantees received)	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
Pendapatan bunga dalam penyelesaian (Adjusted interest income)	222	179	177	147	130	134	138	134	95	92	106	109	102	132	115	129	134
Lainnya (Others)	3	15	25	9	8	11	7	8	4	2	4	2	7	9	2	4	3
Kewajiban Kontinjensi (Liabilities Contingency)	113	124	103	127	169	187	174	177	120	129	115	99	127	121	117	129	235
Garansi yang diberikan (Guarantees issued)	105	117	95	112	136	130	136	131	107	100	92	89	87	85	83	97	117
Lainnya (Others)	8	7	8	16	33	57	38	45	12	29	23	10	40	36	34	33	118
Lainnya (Others)	545	598	590	637	605	599	560	949	530	525	613	628	1.037	944	951	960	958
Penerusan Kredit (Channelling Credit)	42	42	41	41	40	40	39	39	39	30	36	36	36	36	36	35	37
Aktiva produktif yang dihapus bukukan (Written-off Earning assets)	502	556	549	596	565	560	521	911	491	495	577	592	1.001	908	914	926	921

Miliar Rp (Billion Rp)

Tabel 1.19 Rekening Administratif BPD (Regional Development Banks Off-Balance Sheet)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (Claim Commitments)	40	42	28	336	217	15	139	446	35	35	500	601	201	609	398	242	229
Fasilitas pinjaman yang belum ditarik (<i>Not yet withdrawn loan facilities</i>)	10	16	10	21	12	12	12	12	15	15	14	13	8	7	7	7	7
Posisi pembelian spot yang masih berjalan (<i>Current spot purchases</i>)	-	-	-	-	37	0	88	386	0	0	118	268	97	259	161	23	52
Lainnya (<i>Others</i>)	30	26	18	315	168	3	40	49	20	20	367	321	96	343	230	212	171
Kewajiban Komitmen (Liabilities Commitments)	1.238	1.677	2.208	3.820	6.206	6.877	6.638	7.177	6.799	6.799	7.475	7.658	8.061	9.256	9.589	9.552	9.691
Fasilitas kredit kepada nasabah yang belum ditarik (<i>Client credit facilities that are not yet withdrawn</i>)	1.197	1.625	2.136	3.426	5.975	6.792	6.427	6.684	6.548	6.548	7.018	6.842	7.816	8.947	9.387	9.347	9.568
Fasilitas kredit kepada bank lain yang belum ditarik (<i>Other bank credit facilities that are not yet withdrawn</i>)	3	-	5	12	5	4	11	10	14	14	14	14	12	10	10	15	8
Irrevocable L/C yang masih berjalan (<i>Current Irrevocable L/Cs</i>)	7	2	18	25	12	35	35	25	13	13	1	3	4	1	3	1	12
Posisi penjualan spot yang masih berjalan (<i>Current spot sales</i>)	1	-	-	-	37	-	87	384	-	-	118	268	97	249	161	23	52
Lainnya (<i>Others</i>)	31	50	50	356	178	46	78	74	224	224	324	531	132	49	29	166	51
Tagihan Kontinjensi (Claim Contingency)	1.434	479	624	599	967	661	879	1.299	876	876	2.142	1.298	1.370	1.457	1.543	1.687	1.724
Garansi yang diterima (<i>Guarantees received</i>)	2	2	2	56	48	50	52	744	345	345	1.294	745	799	871	930	1.039	1.069
Pendapatan bunga dalam penyelesaian (<i>Adjusted interest income</i>)	1.233	333	465	496	850	543	762	493	463	463	780	471	487	509	519	554	561
Lainnya (<i>Others</i>)	200	145	157	47	69	68	65	63	68	68	68	82	83	77	94	94	94
Kewajiban Kontinjensi (Liabilities Contingency)	1.035	1.523	2.856	5.788	7.419	8.132	8.410	8.571	9.198	9.198	8.452	8.273	8.562	8.483	8.940	9.065	9.484
Garansi yang diberikan (<i>Guarantees issued</i>)	919	1.451	2.833	5.783	7.415	8.128	8.406	8.566	9.193	9.193	8.448	8.269	8.557	8.478	8.935	9.058	9.476
Lainnya (<i>Others</i>)	115	72	23	5	4	4	4	5	5	5	4	4	5	5	4	7	8
Lainnya (Others)	4.613	4.433	4.807	5.112	4.946	4.913	4.961	5.012	5.257	5.257	5.206	5.281	5.372	4.986	5.023	4.969	4.995
Penerusan Kredit (<i>Channelling Credit</i>)	1.875	1.982	2.035	2.280	2.289	2.284	2.283	2.283	2.389	2.389	2.416	2.418	2.433	2.222	2.268	2.234	2.313
Aktiva produktif yang dihapus bukukan (<i>Written-off Earning assets</i>)	2.738	2.451	2.772	2.832	2.657	2.629	2.679	2.730	2.868	2.868	2.790	2.864	2.939	2.764	2.755	2.734	2.682

Miliar Rp (Billion Rp)

Tabel 1.20 Rekening Administratif Bank Campuran (Joint Venture Banks Off-Balance Sheet)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (Claim Commitments)	4.216	5.811	5.006	10.730	7.209	5.468	7.277	7.608	5.617	7.408	6.037	30.326	7.772	6.868	8.346	7.584	7.304
Fasilitas pinjaman yang belum ditarik (Not yet withdrawn loan facilities)	3.308	4.991	2.494	6.163	3.020	3.080	3.460	3.595	4.389	3.438	3.792	27.571	3.531	4.043	4.115	3.977	4.127
Posisi pembelian spot yang masih berjalan (Current spot purchases)	899	622	2.011	4.565	4.188	2.387	3.816	4.013	1.227	3.969	2.245	2.742	4.183	2.782	3.485	3.522	3.060
Lainnya (Others)	8	198	502	2	1	1	1	1	1	0	0	13	57	43	747	86	117
Kewajiban Komitmen (Liabilities Commitments)	14.801	15.752	15.427	20.805	19.169	17.447	19.382	18.802	16.235	18.546	17.598	19.200	19.575	19.018	20.668	20.972	20.481
Fasilitas kredit kepada nasabah yang belum ditarik (Client credit facilities that are not yet withdrawn)	11.159	11.944	10.341	13.298	10.802	11.235	11.794	12.131	11.400	11.519	11.359	12.846	12.735	12.844	13.194	14.044	14.226
Fasilitas kredit kepada bank lain yang belum ditarik (Other bank credit facilities that are not yet withdrawn)	-	-	-	-	1	2	1	1	1	1	1	5	9	8	9	8	9
Irrevocable L/C yang masih berjalan (Current Irrevocable L/Cs)	2.663	2.217	2.068	2.890	3.864	4.075	3.492	3.310	2.913	2.855	2.598	2.781	2.860	3.259	3.339	3.176	3.140
Posisi penjualan spot yang masih berjalan (Current spot sales)	903	579	1.779	4.530	4.425	2.027	3.962	3.263	1.809	4.076	3.519	3.476	3.825	2.772	3.982	3.548	3.022
Lainnya (Others)	76	1.011	1.239	87	78	109	133	97	111	94	120	92	146	135	144	195	84
Tagihan Kontinjensi (Claim Contingency)	16.530	19.379	20.284	29.927	36.695	37.802	43.365	41.920	41.419	41.772	42.056	38.068	31.680	35.128	35.132	33.819	34.061
Garansi yang diterima (Guarantees received)	16.228	19.190	20.042	29.715	36.433	37.650	43.174	41.712	41.256	41.600	41.869	37.788	31.072	34.859	34.838	33.527	33.757
Pendapatan bunga dalam penyelesaian (Adjusted interest income)	298	189	242	212	262	152	190	208	163	172	186	280	608	269	294	291	304
Lainnya (Others)	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Kewajiban Kontinjensi (Liabilities Contingency)	3.759	4.647	4.507	6.801	7.773	8.323	9.734	10.999	9.972	10.044	10.309	10.769	10.053	9.319	9.081	8.479	8.560
Garansi yang diberikan (Guarantees issued)	3.743	4.644	4.506	6.801	7.773	8.323	9.731	10.999	9.971	10.044	10.309	10.769	10.053	9.319	9.081	8.479	8.560
Lainnya (Others)	16	3	1	-	-	-	3	-	0	-	-	-	0	0	0	0	0
Lainnya (Others)	1.233	1.014	1.217	1.362	1.479	1.541	1.645	1.717	1.736	1.785	1.843	1.833	1.800	1.810	1.859	1.856	2.079
Penerusan Kredit (Channelling Credit)	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0
Aktiva produktif yang dihapus bukukan (Written-off Earning assets)	1.233	1.014	1.217	1.362	1.479	1.541	1.645	1.717	1.736	1.785	1.843	1.833	1.800	1.810	1.859	1.856	2.079

Miliar Rp (Billion Rp)

Tabel 1.21 Rekening Administratif Bank Asing (Foreign Owned Banks Off-Balance Sheet)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (Claim Commitments)	27.412	2.142	5.415	8.590	16.409	11.204	14.795	14.861	7.562	15.879	22.849	19.789	18.501	24.274	18.645	19.387	18.992
Fasilitas pinjaman yang belum ditarik (<i>Not yet withdrawn loan facilities</i>)	-	-	-	-	1.819	-	-	-	-	2.845	2.396	2.311	2.646	2.573	257	2.481	2.520
Posisi pembelian spot yang masih berjalan (<i>Current spot purchases</i>)	27.400	2.113	5.406	8.577	14.582	11.200	14.786	14.854	7.557	13.028	20.441	17.470	15.848	21.696	18.384	16.902	16.470
Lainnya (<i>Others</i>)	12	29	9	13	8	4	9	7	5	6	12	9	6	6	4	4	2
Kewajiban Komitmen (Liabilities Commitments)	54.846	43.992	41.203	49.917	54.846	61.301	54.708	54.335	46.696	54.218	64.809	62.215	60.760	65.690	65.781	63.529	63.648
Fasilitas kredit kepada nasabah yang belum ditarik (<i>Client credit facilities that are not yet withdrawn</i>)	24.901	39.402	32.909	37.471	34.738	43.104	39.333	38.392	37.488	39.725	41.246	42.022	41.962	42.357	42.343	42.258	44.481
Fasilitas kredit kepada bank lain yang belum ditarik (<i>Other bank credit facilities that are not yet withdrawn</i>)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Irrevocable L/C yang masih berjalan (<i>Current Irrevocable L/Cs</i>)	3.382	2.862	3.398	6.273	6.388	5.838	4.535	4.596	3.114	2.836	3.514	3.151	3.376	3.819	5.531	3.867	4.254
Posisi penjualan spot yang masih berjalan (<i>Current spot sales</i>)	26.552	1.717	4.891	6.163	13.715	12.357	10.832	11.342	6.089	11.650	20.037	17.033	15.416	19.509	17.905	17.405	14.912
Lainnya (<i>Others</i>)	12	11	5	10	6	2	7	5	4	6	12	9	6	6	2	0	0
Tagihan Kontinjensi (Claim Contingency)	30.964	37.556	46.991	71.351	83.637	82.621	92.944	99.817	93.815	94.546	108.191	97.053	91.561	90.603	71.948	73.691	88.487
Garansi yang diterima (<i>Guarantees received</i>)	29.319	36.072	45.582	69.689	82.100	81.039	91.297	97.916	92.737	93.132	107.005	95.889	90.475	89.550	70.883	72.634	87.396
Pendapatan bunga dalam penyelesaian (<i>Adjusted interest income</i>)	1.589	1.412	1.303	1.538	1.403	1.447	1.510	1.763	940	1.134	1.044	1.019	941	904	914	906	937
Lainnya (<i>Others</i>)	56	73	105	124	134	135	137	139	138	279	142	145	146	149	150	151	154
Kewajiban Kontinjensi (Liabilities Contingency)	6.714	8.729	11.018	24.947	32.510	34.028	38.467	42.582	41.489	42.012	42.611	40.406	37.503	36.540	35.751	35.270	33.871
Garansi yang diberikan (<i>Guarantees issued</i>)	6.714	8.729	11.018	24.947	32.510	34.028	38.467	42.582	41.489	42.012	42.611	40.406	37.503	36.540	35.751	35.270	33.871
Lainnya (<i>Others</i>)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Lainnya (Others)	571	633	1.732	1.698	2.035	2.044	1.476	2.037	1.596	1.285	2.216	2.230	2.213	2.773	3.976	3.333	3.297
Penerusan Kredit (<i>Channelling Credit</i>)	-	-	-	154	110	94	57	6	67	65	539	548	461	695	717	-	0
Aktiva produktif yang dihapus bukukan (<i>Written-off Earning assets</i>)	571	633	1.732	1.544	1.925	1.950	1.419	2.031	1.529	1.220	1.677	1.682	1.752	2.078	3.260	3.333	3.297

Miliar Rp (Billion Rp)

Tabel 1.22 Kinerja Bank Umum (Commercial Banks Performance)

Indikator (Indicator)	Des	Des	Des	Des	2 0 0 8					2 0 0 9							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ²	Jul	Ags
CAR (%)	19,42	19,30	21,27	19,30	17,10	17,26	16,70	16,77	16,76	17,82	18,04	18,03	17,83	17,52	18,17	17,34	17,12
- Modal (Capital)	130168	144470	183391	211176	225090	235402	239783	245382	238270	253767	258400	255888	244632	254069	255869	252440	253343
- ATMR (Risk Weighted Assets)	670140	748541	862145	1.094.196	1.316.241	1.364.062	1.435.941	1.463.548	1.421.448	1.424.210	1.432.301	1.418.843	1.371.985	1.449.896	1.407.974	1.455.653	1.479.671
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	3,05	4,70	3,91	3,03	2,81	2,66	2,62	2,92	2,95	3,26	3,29	3,33	3,30	3,33	3,23	3,28	3,26
- APYD (Classified Earning assets)	36065	62980	61192	56026	55002	54166	57653	66427	66144	73455	75753	76591	75030	75890	74718	75128	76286
- Total Aktiva Produktif (Total Earning assets)	1.182.899	1.339.752	1.565.103	1.851.990	1.959.251	2.034.256	2.200.681	2.271.553	2.242.282	2.250.210	2.300.867	2.297.967	2.272.105	2.276.315	2.316.641	2.293.410	2.342.796
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	175,54	127,25	126,88	193,95	149,11	147,04	132,04	135,29	168,12	135,72	154,53	143,98	157,12	127,97	128,46	168,66	116,47
- PPAPYD (Earning assets Write-off Reserve)	39.944	43.210	47.918	49.137	54.171	55.190	59.298	64.974	64.068	68.066	68.678	70.415	69.734	72.391	72.929	74.309	76.655
- PPAPWD (Mandatory Earning assets Write-off Reserve)	22.754	33.957	37.767	25.335	36.330	37.533	44.909	48.027	38.108	50.151	44.442	48.904	44.384	56.571	56.771	44.058	65.816
Rentabilitas (Profitability)																	
ROA (%)	3,46	2,55	2,64	2,78	2,71	2,64	2,68	2,60	2,33	2,69	2,60	2,76	2,71	2,70	2,70	2,69	2,67
- Laba (Profit)	40.956	30.601	40.555	49.859	53.670	52.722	54.090	53.098	48.158	62.091	60.447	64.366	63.282	62.991	62.936	62.784	62.546
- Rata-rata total aset (Average Assets)	1.185.278	1.201.039	1.538.821	1.792.481	1.978.813	1.995.110	2.019.101	2.044.908	2.067.044	2.308.030	2.325.886	2.334.626	2.332.718	2.328.820	2.332.899	2.332.691	2.339.178
BOPO (%) (Operations Expenses / Operations Income (%)) ¹	76,64	89,50	86,98	84,05	83,42	83,72	85,41	86,82	88,59	101,00	96,54	90,68	89,16	87,81	87,77	87,35	87,23
- Biaya Operasional (Operations Expenses)	122.396	143.881	184.826	184.617	134.469	154.071	183.958	215.171	232.170	30.322	51.549	71.622	93.113	113.197	134.702	155.614	177.206
- Pendapatan Operasional (Operations Income)	159.697	160.762	212.499	219.653	161.193	184.025	215.376	247.830	262.061	30.021	53.398	78.982	104.433	128.915	153.476	178.147	203.147
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	2,56	2,64	3,06	3,55	3,30	4,32	3,75	3,23	4,49	3,86	2,98	3,40	3,38	3,27	3,47	3,58	3,64
LDR (%)	49,95	59,66	61,56	66,32	79,02	77,72	77,48	77,60	74,58	73,76	73,50	73,08	72,86	73,19	73,20	74,07	73,95
- Kredit (Credits)	559.470	695.648	792.297	1.002.012	1.205.846	1.246.146	1.297.860	1.325.323	1.307.688	1.289.839	1.301.844	1.305.389	1.297.635	1.305.377	1.335.033	1.338.116	1.365.942
- Dana Pihak Ketiga (Third Party Funds) ²	1.120.102	1.166.065	1.287.102	1.510.834	1.526.025	1.603.452	1.674.994	1.707.876	1.753.292	1.748.814	1.771.098	1.786.157	1.780.918	1.783.644	1.823.803	1.806.621	1.847.038

Ket : ¹ sampai dengan Desember 2005 menggunakan Dana yang diterima (Funds Received)

² data revisi

Miliar Rp (Billion Rp)

Tabel 1.23 Kinerja Bank Persero (State Owned Banks Performance)

Indikator (Indicator)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ²	Jul	Ags
CAR (%)	20,71	19,43	21,20	17,85	15,39	15,05	14,35	14,00	14,31	15,70	15,62	15,53	14,85	14,57	14,21	13,81	13,51
- Modal (Capital)	56.798	58.904	62.577	67.263	70.214	71.189	70.551	71.035	68.757	77.913	79.035	76.712	76.254	75.759	76.720	75.041	74.667
- ATMR (Risk Weighted Assets)	274.294	303.098	295.153	376.844	456.114	473.083	491.745	507.470	480.330	496.107	506.002	493.878	513.614	520.028	539.796	543.367	552.545
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	388	796	655	459	409	361	361	395	333	374	394	410	410	409	389	396	393
- APYD (Classified Earning assets)	19.163	42.347	38.096	31.383	28.298	26.421	28.241	31.894	27.388	30.558	32.310	33.850	33.870	34.195	33.594	33.836	34.472
- Total Aktiva Produktif (Total Earning assets)	494.112	532.254	581.590	683.347	691.466	730.888	781.403	808.300	823.508	817.799	820.165	825.372	826.207	836.623	863.329	854.108	876.794
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	208,22	131,76	131,12	266,35	216,52	151,96	152,32	144,93	258,87	191,42	195,39	136,56	228,47	134,65	129,56	226,63	110,07
- PPAPYD (Earning assets Write-off Reserve)	23.548	28.093	29.480	27.665	29.505	29.845	32.097	34.248	28.965	30.779	31.494	32.848	33.177	34.257	34.774	35.815	37.183
- PPAPWD (Mandatory Earning assets Write-off Reserve)	11.310	21.321	22.483	10.387	13.627	19.640	21.072	23.631	11.189	16.079	16.118	24.054	14.522	25.441	26.839	15.803	33.781
Rentabilitas (Profitability)																	
ROA (%)	3,46	2,54	2,22	2,76	2,73	2,62	2,65	2,60	2,72	2,89	2,92	2,74	2,63	2,60	2,68	2,64	2,64
- Laba (Profit)	17.113	13.471	12.776	17.887	19.217	18.561	19.003	18.803	19.979	23.930	24.088	22.741	21.826	21.681	22.515	22.249	22.333
- Rata-rata total aset (Average Assets)	494.992	529.689	574.323	647.872	703.880	709.254	716.230	724.464	734.720	827.923	825.670	829.051	829.837	832.485	838.675	841.789	846.793
BOPO (%) (Operations Expenses / Operations Income (%))	75,73	95,17	97,05	90,68	86,95	87,36	89,26	89,22	89,92	121,14	107,50	98,64	96,26	94,18	92,13	93,62	94,22
- Biaya Operasional (Operations Expenses)	56.252	71.333	72.383	67.776	46.124	53.069	61.202	68.834	77.148	10.954	18.316	25.593	32.962	40.310	47.514	56.498	64.960
- Pendapatan Operasional (Operations Income)	74.278	74.957	74.585	74.745	53.047	60.750	68.567	77.150	85.799	9.042	17.039	25.947	34.244	42.799	51.572	60.346	68.943
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	2,92	2,56	3,17	3,58	3,27	4,54	3,54	2,94	4,15	3,54	2,60	3,40	3,37	3,17	3,45	3,64	3,46
LDR (%)	49,90	51,04	59,93	62,37	78,98	76,60	75,89	75,56	70,27	71,45	73,06	73,40	73,68	74,50	74,79	75,64	75,23
- Kredit (Credits)	222.855	256.413	287.910	356.151	422.633	440.864	459.042	469.900	470.665	463.971	471.491	480.597	484.482	491.163	511.883	512.725	523.875
- Dana Pihak Ketiga (Third Party Funds) ¹	446.564	502.374	480.394	571.008	535.128	575.568	604.913	621.880	669.827	649.338	645.356	654.751	657.564	659.249	684.450	677.812	696.359

Ket : ¹ sampai dengan Desember 2005 menggunakan Dana yang diterima (Funds Received)

Miliar Rp (Billion Rp)

Tabel 1.24 Kinerja BUSN Devisa (Foreign Exchange Commercial Banks Performance)

Indikator (Indicator)	Des	Des	Des	Des	2 0 0 8					2 0 0 9							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ²	Jul	Ags
CAR (%)	18,08	16,92	19,84	18,21	16,02	16,15	15,43	15,50	14,82	15,50	15,80	15,61	16,28	16,20	16,60	16,13	15,62
- Modal (Capital)	44.040	42.384	70.049	82.094	86.487	89.712	88.747	89.695	85.315	88.573	88.753	87.824	84.760	87.935	91.135	88.602	87.288
- ATMR (Risk Weighted Assets)	243.559	250.453	353.108	450.710	539.764	555.391	575.136	578.856	575.699	571.491	561.900	562.471	520.756	542.784	548.887	549.267	558.822
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	188	228	243	208	200	201	202	247	297	331	333	335	319	326	315	315	309
- APYD (Classified Earning assets)	8.268	11.443	14.486	14.218	14.881	15.184	16.065	19.959	24.426	27.328	28.305	28.101	26.468	27.132	26.536	26.215	26.337
- Total Aktiva Produktif (Total Earning assets)	440.714	500.822	596.214	700.622	744.254	755.239	795.934	809.584	821.136	826.627	850.391	838.608	830.272	832.743	841.732	833.178	850.971
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	173,05	126,10	123,48	141,48	111,32	135,32	124,83	120,73	121,45	107,67	131,16	171,10	128,65	126,14	123,99	131,78	133,32
- PPAPYD (Earning assets Write-off Reserve)	9.196	7.576	10.621	11.334	12.986	13.173	14.136	16.552	21.335	22.558	22.552	23.937	23.072	23.606	23.821	24.362	24.992
- PPAPWD (Mandatory Earning assets Write-off Reserve)	5.314	6.008	8.601	8.011	11.666	9.735	11.324	13.710	17.568	20.951	17.194	13.990	17.935	18.714	19.212	18.486	18.746
Rentabilitas (Profitability)																	
ROA (%)	3,09	2,17	2,35	2,44	2,37	2,36	2,32	1,93	1,25	1,97	1,79	1,97	2,05	2,13	2,07	2,14	2,16
- Laba (Profit)	14.079	8.055	14.038	17.040	18.619	18.658	18.497	15.459	10.076	17.506	16.074	17.610	18.242	18.250	17.807	18.479	18.753
- Rata-rata total aset (Average Assets)	454.951	370.434	596.617	699.122	785.821	790.765	796.430	802.308	807.788	889.464	900.117	892.449	891.566	856.481	861.656	864.479	868.895
BOPO (%) (Operations Expenses / Operations Income (%))	78,25	88,31	82,53	81,85	83,79	83,78	85,29	89,21	93,76	95,46	95,55	93,01	91,45	90,00	91,47	88,62	87,58
- Biaya Operasional (Operations Expenses)	38.243	38.816	65.603	66.931	53.013	60.930	71.369	85.422	91.874	10.213	19.318	27.268	35.464	43.698	53.274	60.446	68.073
- Pendapatan Operasional (Operations Income)	48.873	43.952	79.491	81.770	63.268	72.724	83.674	95.756	97.989	10.698	20.218	29.318	38.780	48.551	58.242	68.210	77.723
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	2,06	2,20	2,92	3,67	3,29	5,31	4,31	3,55	5,25	4,55	3,41	3,49	3,38	3,28	3,31	3,56	3,80
LDR (%)	46,23	73,27	60,03	67,18	77,55	77,20	77,37	76,88	74,72	72,31	70,95	70,57	70,25	69,96	70,21	70,13	70,03
- Kredit (Credits)	209.176	277.591	315.256	407.742	493.861	506.933	517.941	520.394	524.295	510.577	509.396	502.127	498.159	497.546	505.360	501.951	510.840
- Dana Pihak Ketiga (Third Party Funds) ¹	452.491	378.877	525.177	606.932	636.820	656.676	669.455	676.860	701.710	706.082	717.938	711.545	709.138	711.150	719.751	715.713	729.446

Ket : ¹ sampai dengan Desember 2005 menggunakan Dana yang diterima (Funds Received)

² Data Revisi

Miliar Rp (Billion Rp)

Tabel 1.25 Kinerja BUSN Non Devisa (Non-Foreign Exchange Commercial Banks Performance)

Indikator (Indicator)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ²	Jul	Ags
CAR (%)	16,30	15,32	19,27	23,14	23,52	23,40	23,60	25,26	24,44	24,05	24,24	26,34	24,92	24,30	22,88	21,65	21,35
- Modal (Capital)	2.728	2.114	3.459	5.020	5.489	5.643	5.658	5.675	5.832	5.954	6.248	6.131	5.982	6.105	6.039	6.121	6.347
- ATMR (Risk Weighted Assets)	16.732	13.802	17.951	21.694	23.343	24.120	23.972	22.469	23.858	24.753	25.779	23.270	24.002	25.127	26.389	28.278	29.734
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	328	392	290	1,96	1,97	217	210	213	1,61	1,71	201	1,95	203	1,96	201	209	2,35
- APYD (Classified Earning assets)	648	722	757	677	692	790	753	756	608	646	804	746	784	776	836	895	1.036
- Total Aktiva Produktif (Total Earning assets)	19.735	18.404	26.141	34.610	35.206	36.356	35.884	35.443	37.729	37.738	40.047	38.370	38.579	39.624	41.614	42.778	44.052
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	137,19	121,91	177,72	144,47	174,30	161,46	165,43	170,79	184,60	168,03	165,96	142,43	151,28	160,87	169,16	182,30	139,79
- PPAPYD (Earning assets Write-off Reserve)	512	415	500	643	736	740	739	737	692	724	863	787	819	835	828	839	889
- PPAPWD (Mandatory Earning assets Write-off Reserve)	373	340	282	445	422	458	447	431	375	431	520	552	541	519	489	460	636
Rentabilitas (Profitability)																	
ROA (%)	2,79	0,96	2,08	2,99	2,69	2,59	2,53	2,44	2,20	0,67	1,00	1,13	1,16	1,25	1,07	1,43	1,37
- Laba (Profit)	603	182	531	991	1036	1005	985	983	885	290	443	468	487	530	461	625	609
- Rata-rata total aset (Average Assets)	21.658	18.952	25.572	33.119	38.489	38.824	39.001	39.098	39.379	43.339	44.179	41.497	41.909	42.411	43.111	43.766	44.463
BOPO (%) (Operations Expenses / Operations Income (%))	83,94	97,48	92,25	83,58	82,23	83,21	83,69	84,49	86,73	97,05	95,72	93,96	93,01	93,07	95,28	94,31	94,77
- Biaya Operasional (Operations Expenses)	2.803	2.408	3.854	4.369	3.076	3.535	4.003	4.472	5.078	559	1.122	1.548	2.070	2.639	3.303	3.902	4.553
- Pendapatan Operasional (Operations Income)	3.340	2.471	4.178	5.227	3.740	4.248	4.783	5.292	5.854	576	1.173	1.647	2.226	2.836	3.466	4.137	4.805
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	1,78	1,54	2,49	2,08	1,92	1,79	2,07	1,93	2,25	2,00	1,92	2,17	2,22	2,15	2,55	2,45	2,62
LDR (%)	68,74	82,48	78,26	78,26	81,20	81,17	82,57	84,75	81,66	79,60	80,03	78,59	78,39	77,70	76,42	79,79	80,57
- Kredit (Credits)	15.101	16.842	19.114	23.863	26.153	26.757	26.925	27.072	27.122	26.918	28.374	26.261	26.683	27.308	28.323	30.069	31.306
- Dana Pihak Ketiga (Third Party Funds) ¹	21.970	20.419	24.423	30.491	32.208	32.965	32.607	31.944	33.213	33.817	35.454	33.414	34.041	35.147	37.060	37.685	38.856

Ket : ¹ sampai dengan Desember 2005 menggunakan Dana yang diterima (Funds Received)

Miliar Rp (Billion Rp)

Tabel 1.26 Kinerja BPD (Regional Development Banks Performance)

Indikator (Indicator)	Des	Des	Des	Des	2 0 0 8					2 0 0 9							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ²	Ags
CAR (%)	19,14	19,24	19,12	18,35	16,10	15,82	15,99	16,73	16,82	20,44	20,23	20,59	18,05	16,94	15,41	15,07	14,87
- Modal (Capital)	7.815	9.180	11.586	14.224	15.673	15.945	16.373	16.710	17.025	21.195	21.398	21.062	20.164	19.479	18.287	18.272	18.538
- ATMR (Risk Weighted Assets)	40.831	47.725	60.591	77.533	97.346	100.772	102.423	99.885	101.190	103.690	105.755	102.299	111.720	115.015	118.653	121.282	124.672
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	0,98	1,16	0,81	0,99	1,24	1,18	1,17	1,22	1,00	1,22	1,26	1,26	1,25	1,35	1,39	1,44	1,53
- APYD (Classified Earning assets)	647	984	1.075	1.393	1.931	1.979	2.067	2.150	1.661	2.010	2.168	2.243	2.306	2.488	2.561	2.671	2.908
- Total Aktiva Produktif (Total Earning assets)	66.255	85.078	131.845	140.981	156.259	167.778	176.433	176.847	166.823	165.347	172.319	178.498	184.429	184.771	184.553	185.964	189.928
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	11303	111,47	14357	10563	10502	111,58	11885	107,49	11082	111,85	66024	11816	114,12	105,10	12269	41696	10354
- PPAPYD (Earning assets Write-off Reserve)	943	1.236	1.570	1.906	2.454	2.532	2.597	2.665	2.499	2.630	2.706	2.726	2.841	2.917	2.968	3.073	3.176
- PPAPWD (Mandatory Earning assets Write-off Reserve)	835	1.109	1.094	1.804	2.337	2.270	2.185	2.479	2.255	2.351	410	2.308	2.489	2.776	2.419	737	3.067
Rentabilitas (Profitability)																	
ROA (%)	3,99	3,38	3,38	3,08	4,01	3,89	3,92	3,99	3,70	5,17	4,51	4,45	4,05	4,18	4,11	3,95	3,87
- Laba (Profit)	2.726	2.952	4.557	5.155	6.815	6.702	6.852	7.050	6.569	9.591	8.454	8.520	7.915	8.248	8.171	7.879	7.763
- Rata-rata total aset (Average Assets)	68.396	87.236	134.622	167.279	169.827	172.367	174.862	176.680	177.394	185.666	187.467	191.543	195.273	197.206	198.657	199.353	200.758
BOPO (%) (Operations Expenses / Operations Income (%))	73,85	76,17	76,15	76,06	70,08	70,99	71,01	70,62	73,04	64,26	67,70	68,10	69,30	68,49	69,37	70,56	71,14
- Biaya Operasional (Operations Expenses)	7.240	8.831	13.403	14.652	10.032	11.586	13.044	14.440	16.510	1.274	2.610	4.045	5.542	6.998	8.555	10.222	11.822
- Pendapatan Operasional (Operations Income)	9.803	11.594	17.599	19.264	14.315	16.322	18.368	20.447	22.606	1.983	3.855	5.941	7.998	10.218	12.333	14.486	16.618
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	1080	868	626	774	815	439	722	733	891	789	751	746	780	798	879	797	847
LDR (%)	53,39	46,96	43,33	53,53	62,49	59,01	57,68	60,11	67,28	63,80	63,50	60,73	60,20	62,50	64,73	67,15	67,59
- Kredit (Credits)	37.232	44.931	55.955	71.881	91.478	93.950	95.753	97.497	96.385	96.371	98.443	100.880	103.949	107.325	111.057	113.797	117.396
- Dana Pihak Ketiga (Third Party Funds) ¹	69.733	95.688	129.141	134.287	146.383	159.201	166.004	162.210	143.262	151.045	155.017	166.111	172.660	171.724	171.573	169.456	173.696

Ket : ¹ sampai dengan Desember 2005 menggunakan Dana yang diterima (Funds Received)
² Data Revisi

Miliar Rp (Billion Rp)

Tabel 1.27 Kinerja Bank Campuran (Joint Venture Banks Performance)

Indikator (Indicator)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ²	Jul	Ags
CAR (%)	28,35	28,78	30,78	28,22	24,65	23,85	22,83	22,42	24,95	26,57	26,11	25,06	26,26	26,96	29,35	27,75	27,25
- Modal (Capital)	9.453	11.476	12.664	15.920	18.026	18.418	19.816	20.221	19.266	20.460	20.638	22.189	22.215	22.262	20.706	22.096	22.209
- ATMR (Risk Weighted Assets)	33.349	39.878	41.151	56.416	73.136	77.228	86.803	90.196	77.216	76.995	79.039	88.555	84.596	82.579	70.555	79.626	81.502
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	601	356	310	217	1,70	204	191	190	1,79	193	197	235	236	229	235	238	226
- APYD (Classified Earning assets)	3.285	2.267	2.118	2.054	1.880	2.372	2.597	2.670	2.242	2.423	2.602	3.356	3.275	3.147	3.198	3.179	3.075
- Total Aktiva Produktif (Total Earning assets)	54.647	63.588	68.277	94.740	110.661	116.426	136.041	140.693	125.190	125.455	132.332	142.649	138.646	137.286	136.105	133.426	136.278
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	111,10	114,72	113,96	126,44	105,93	121,12	104,86	102,85	105,92	106,92	105,89	147,73	101,92	106,19	144,26	107,62	101,46
- PPAPYD (Earning assets Write-off Reserve)	2.140	1.819	1.470	1.527	1.714	1.837	2.104	2.198	2.009	2.019	2.119	2.361	2.201	2.303	2.167	2.460	2.478
- PPAPWD (Mandatory Earning assets Write-off Reserve)	1.926	1.586	1.290	1.208	1.618	1.516	2.007	2.137	1.897	1.888	2.001	1.598	2.159	2.169	1.502	2.286	2.443
Rentabilitas (Profitability)																	
ROA (%)	300	331	372	306	237	219	246	264	287	307	339	295	291	273	268	245	242
- Laba (Profit)	1.375	1.888	2.185	2.405	2.293	2.155	2.495	2.743	2.901	3.626	4.109	3.973	3.901	3.640	3.551	3.233	3.184
- Rata-rata total aset (Average Assets)	45.887	56.968	58.670	78.492	96.937	98.348	101.280	104.041	101.022	118.158	121.318	134.694	134.087	133.347	132.639	131.856	131.657
BOPO (%) (Operations Expenses / Operations Income (%)) ¹	76,95	74,92	79,05	79,78	82,06	83,85	86,42	87,40	83,57	94,04	91,35	82,36	82,68	83,33	83,64	84,90	84,84
- Biaya Operasional (Operations Expenses)	3.343	4.528	6.213	7.601	5.896	6.904	9.558	12.177	12.268	1.644	3.074	4.072	5.520	6.660	7.663	7.962	9.670
- Pendapatan Operasional (Operations Income)	4.344	6.043	7.860	9.528	7.185	8.234	11.059	13.933	14.681	1.748	3.365	4.944	6.677	7.992	9.162	9.378	11.398
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	051	060	051	049	054	057	063	063	064	070	062	078	083	076	061	077	088
LDR (%)	75,56	76,82	113,66	106,53	118,67	118,68	115,38	112,55	98,63	100,37	95,33	95,32	93,62	92,30	90,97	91,61	91,48
- Kredit (Credits)	30.914	36.937	40.833	58.520	72.989	76.820	84.639	87.638	75.849	76.503	77.618	85.471	81.120	80.250	78.761	77.534	79.506
- Dana Pihak Ketiga (Third Party Funds) ²	40.914	48.079	35.927	54.934	61.504	64.728	73.357	77.866	76.902	76.222	81.419	89.663	86.651	86.950	86.579	84.638	86.908

Ket : ¹ sampai dengan Desember 2005 menggunakan Dana yang diterima (Funds Received)

Miliar Rp (Billion Rp)

Tabel 1.28 Kinerja Bank Asing (Foreign Owned Banks Performance)

Indikator (Indicator)	Des	Des	Des	Des	2 0 0 8					2 0 0 9							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ²	Jul	Ags
CAR (%)	16,51	21,94	24,48	24,01	23,08	25,85	24,79	25,53	29,06	26,24	27,52	28,29	30,10	30,16	30,98	31,61	33,46
- Modal (Capital)	9.938	19.448	23.057	26.655	29.200	34.495	38.639	42.046	41.031	39.672	42.328	41.969	35.156	38.131	41.378	42.308	44.295
- ATMR (Risk Weighted Assets)	60.210	88.645	94.192	111.000	126.539	133.468	155.862	164.671	141.205	151.173	153.827	148.370	116.779	126.439	133.548	133.834	132.395
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	3,79	382	289	3,19	3,31	326	288	299	367	378	335	302	328	332	320	342	345
- APYD (Classified Earning assets)	3.978	5.108	4.659	6.300	7.320	7.419	7.930	8.998	9.819	10.492	9.564	8.294	8.326	8.152	7.993	8.332	8.457
- Total Aktiva Produktif (Total Earning assets)	104.885	133.870	161.035	197.690	221.406	227.568	274.986	300.686	267.897	277.243	285.615	274.470	253.971	245.267	249.867	243.955	244.772
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	120,37	113,73	106,43	174,18	101,74	180,47	96,83	152,06	173,95	110,73	109,08	121,14	113,80	116,85	214,49	112,19	111,10
- PPAPYD (Earning assets Write-off Reserve)	3.549	3.952	4.276	6.061	6.776	7.062	7.625	8.574	8.567	9.357	8.944	7.755	7.615	7.618	7.709	7.760	7.937
- PPAPWD (Mandatory Earning assets Write-off Reserve)	2.949	3.475	4.018	3.480	6.660	3.913	7.875	5.639	4.925	8.451	8.199	6.401	6.692	6.519	3.594	6.917	7.143
Rentabilitas (Profitability)																	
ROA (%)	5,22	290	4,35	383	3,10	308	330	4,12	389	294	295	450	455	454	452	452	438
- Laba (Profit)	5.054	3.849	6.468	6.380	5.689	5.642	6.258	8.090	7.767	7.148	7.279	11.053	10.910	10.641	10.430	10.320	9.904
- Rata-rata total aset (Average Assets)	96.816	132.524	148.597	166.598	183.720	183.427	189.386	196.579	199.670	243.480	247.135	245.392	239.622	234.177	231.002	228.081	226.167
BOPO (%) (Operations Expenses / Operations Income (%))	75,71	8280	81,18	79,98	83,15	82,98	85,68	84,61	83,38	95,06	91,73	81,32	79,64	78,04	76,96	76,81	76,62
- Biaya Operasional (Operations Expenses)	14.139	17.136	23.370	23.289	16.329	18.046	24.782	29.826	29.292	5.679	7.109	9.095	11.554	12.891	14.392	16.583	18.128
- Pendapatan Operasional (Operations Income)	18.675	20.695	28.786	29.119	19.638	21.747	28.924	35.251	35.132	5.974	7.749	11.185	14.508	16.519	18.700	21.590	23.660
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	0,79	201	0,68	0,68	0,50	104	0,77	0,78	0,93	0,67	0,68	0,75	0,67	0,70	0,73	0,76	0,79
LDR (%)	51,25	5489	79,56	74,09	86,62	88,20	88,27	89,58	88,31	87,29	85,73	84,22	85,42	85,23	80,11	84,11	84,60
- Kredit (Credits)	44.193	62.935	73.230	83.856	98.732	100.823	113.561	122.821	113.372	115.499	116.522	110.054	103.240	101.785	99.657	102.040	103.018
- Dana Pihak Ketiga (Third Party Funds) ¹	86.236	114.658	92.040	113.182	113.981	114.313	128.658	137.115	128.377	132.310	135.914	130.673	120.865	119.424	124.398	121.318	121.773

Ket : ¹ sampai dengan Desember 2005 menggunakan Dana yang diterima (Funds Received)

Persen

Tabel 1.29 Rasio Kinerja Lainnya (*Other Performance Ratio*)

Indikator (<i>Indicator</i>)	Des	Des	Des	Des	2008					2009								
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Net Interest Margin (NIM)																		
Bank Persero (State Owned Banks)	6,23	5,78	5,77	6,03	6,17	6,18	6,12	6,10	6,07	6,04	5,80	5,95	5,94	5,89	5,88	5,85	5,80	
BUSN Devisa (Foreign Exchange Commercial Banks)	5,35	5,24	5,67	5,43	5,32	5,34	5,32	5,25	5,32	5,28	5,16	5,29	5,40	5,62	5,60	5,63	5,63	
BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	8,52	5,35	6,80	7,98	7,58	7,48	7,40	7,31	7,25	6,56	6,72	6,73	6,98	7,12	7,21	7,29	7,32	
BPD Regional (Development Banks)	10,45	9,56	8,20	7,24	8,44	8,46	8,43	8,44	8,52	8,71	8,18	8,12	7,97	7,96	7,91	7,88	7,83	
Bank Campuran (Joint Venture Banks)	3,46	3,81	4,59	4,03	3,70	3,68	3,67	3,67	3,75	4,06	3,79	3,90	3,83	3,87	3,84	3,80	3,80	
Bank Asing (Foreign Owned Banks)	4,40	4,78	4,91	4,70	4,46	4,45	4,36	4,31	4,29	3,64	3,54	3,79	3,65	3,70	3,83	3,76	3,84	
Bank Umum (Commercial Banks)	5,88	5,63	5,80	5,70	5,73	5,73	5,69	5,65	5,66	5,56	5,36	5,50	5,51	5,54	5,55	5,56	5,55	

Tabel 1.30 Jumlah Bank Umum Berdasarkan Tingkat Rasio (*Commercial Bank Based on Ratios*)

Indikator (<i>Indicator</i>)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des*	Jan*	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Inti (Tier One Capital)																	
<100 m	51	44	39	30	23	22	22	22	22	21	24	21	21	19	16	15	14
≥100 m	83	87	91	100	104	104	104	104	102	103	100	103	102	103	106	107	108
CAR (Capital Adequacy Ratio)																	
<12%	18	12	13	14	17	23	21	19	11	9	8	7	14	11	14	15	18
≥12%	116	119	117	116	110	103	105	107	113	115	116	117	109	111	108	107	104
NPL (Non Performing Loan Ratio)																	
<5%	104	100	100	108	110	109	107	103	105	104	105	102	102	101	98	99	99
≥5%	30	31	30	22	17	17	19	23	19	20	19	22	21	21	24	23	23
ROA Return on Asset Ratio)																	
<1,5%	27	41	47	46	44	43	45	44	41	48	50	45	44	45	41	39	38
≥1,5%	107	90	83	84	83	83	81	82	83	76	74	79	79	77	81	83	84
LDR (Loan to Deposit Ratio)																	
<50%	24	25	29	20	14	15	15	11	9	11	11	13	12	14	10	8	7
≥50%	110	106	101	110	113	111	111	115	115	113	113	111	111	108	112	114	115

Ket : *Data revisi bulan Des 2008, Jan 2009

Miliar Rp (Billion Rp)

Tabel 1.31 Perkembangan Aset Bank Umum (Growth of Commercial Bank Assets)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ¹	Jul	Ags
Bank Persero (State Owned Banks)	518.975	565.585	621.212	741.988	707.255	752.142	779.016	806.853	847.563	827.923	823.418	835.812	832.591	839.132	868.812	861.025	881.819
BUSN Devisa (Foreign Exchange Commercial Banks)	494.174	571.231	663.002	768.730	805.435	830.323	847.413	861.415	883.470	889.464	910.770	895.971	890.609	878.184	887.571	881.416	899.804
BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	23.307	26.283	29.657	39.012	40.450	41.517	40.590	40.070	42.467	43.339	45.018	42.870	43.142	44.431	46.605	47.717	49.339
BPD (Regional Development Banks)	78.487	106.411	159.476	170.012	175.801	192.689	197.313	194.866	185.252	185.666	189.269	199.693	206.464	204.941	205.913	203.531	210.629
Bank Campuran (Joint Venture Banks)	50.026	59.639	64.421	90.480	104.367	109.644	127.664	131.652	118.131	118.158	124.477	135.856	132.266	130.736	129.109	127.158	130.265
Bank Asing (Foreign Owned Banks)	107.112	140.679	156.083	176.278	191.489	199.081	243.022	268.505	233.674	243.480	250.789	241.908	222.312	212.397	215.125	210.557	212.770
Total	1.272.081	1.469.827	1.693.850	1.986.501	2.024.796	2.125.396	2.235.018	2.303.362	2.310.557	2.308.030	2.343.741	2.352.110	2.327.383	2.309.821	2.353.136	2.331.404	2.384.626

Ket : ¹ data revisi

Tabel 1.32 Bank Umum Berdasarkan Total Aset (*Commercial Banks Based on Total Assets*)

Kelompok Bank (<i>Category of Bank</i>)	Desember 2004				Desember 2005				Desember 2006				Desember 2007				Agustus 2008				Desember 2008				Agustus 2009							
	< 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				
	jumlah Bank (total banks)																															
Bank Persero (<i>State Owned Banks</i>)	0	1	1	3	0	1	1	3	0	1	1	3	0	0	2	3	0	0	2	3	0	0	2	3	0	0	2	3	0	0	1	4
BUSN Devisa (<i>Foreign Exchange Commercial Banks</i>)	10	13	10	2	8	12	12	2	6	15	12	2	5	14	11	5	4	16	11	5	3	16	10	6	2	17	8	6				
BUSN Non Devisa (<i>Non-Foreign Exchange Commercial Banks</i>)	31	7	0	0	30	7	0	0	28	8	0	0	26	9	1	0	25	7	1	0	24	8	1	0	21	10	1	0				
BPD Regional (<i>Development Banks</i>)	5	20	1	0	4	20	2	0	1	18	7	0	1	18	7	0	1	18	7	0	0	19	7	0	1	17	8	0				
Bank Campuran (<i>Joint Venture Banks</i>)	5	14	0	0	3	14	1	0	2	14	1	0	0	15	2	0	1	13	2	0	1	8	6	0	1	8	7	0				
Bank Asing (<i>Foreign Owned Banks</i>)	2	4	5	0	2	3	6	0	2	3	6	0	1	4	6	0	0	5	6	0	0	4	4	2	0	4	5	1				
Total	53	59	17	5	47	57	22	5	39	59	27	5	33	60	29	8	31	59	29	8	28	55	30	11	25	56	30	11				

Miliar Rp (Billion Rp)

Tabel 1.33 Peringkat Bank Umum Berdasarkan Aset (Bank Rating Based on Assets)

Peringkat (Rating)	Desember 2004			Desember 2005			Desember 2006			Desember 2007			Agustus 2008			Desember 2008			Agustus 2009		
	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)
1	PT Bank Mandiri Tbk	241.462	18,98	PT Bank Mandiri Tbk	255.315	17,37	PT Bank Mandiri Tbk	255.988	15,11	PT Bank Mandiri Tbk	306.563	15,43	PT Bank Mandiri Tbk	283.966	11,91	PT Bank Mandiri Tbk	340.181	14,72	PT Bank Mandiri Tbk	346.124	14,51
2	PT Bank Central Asia Tbk	149.828	11,78	PT Bank Central Asia Tbk	150.741	10,26	PT Bank Central Asia Tbk	177.611	10,49	PT Bank Central Asia Tbk	218.615	11,01	PT Bank Central Asia Tbk	222.480	9,33	PT Bank Rakyat Indonesia Tbk	250.134	10,83	PT Bank Rakyat Indonesia Tbk	268.700	11,27
3	PT Bank Negara Indonesia Tbk	136.303	10,71	PT Bank Negara Indonesia Tbk	150.600	10,25	PT Bank Negara Indonesia Tbk	168.863	9,97	PT Bank Rakyat Indonesia Tbk	204.009	10,27	PT Bank Rakyat Indonesia Tbk	198.429	8,32	PT Bank Central Asia Tbk	246.702	10,68	PT Bank Central Asia Tbk	266.202	11,16
4	PT Bank Rakyat Indonesia	107.018	8,41	PT Bank Rakyat Indonesia	123.056	8,37	PT Bank Rakyat Indonesia	154.979	9,15	PT Bank Negara Indonesia Tbk	184.463	9,29	PT Bank Negara Indonesia Tbk	170.830	7,16	PT Bank Negara Indonesia Tbk	200.974	8,70	PT Bank Negara Indonesia Tbk	204.364	8,57
5	PT Bank Danamon Indonesia Tbk	58.371	4,59	PT Bank Danamon Indonesia Tbk	66.820	4,55	PT Bank Danamon Indonesia Tbk	79.708	4,71	PT Bank Danamon Indonesia Tbk	86.684	4,36	PT Bank Danamon Indonesia Tbk	99.697	4,18	PT Bank Danamon Indonesia Tbk	104.842	4,54	PT CIMB Niaga Tbk	100.496	4,21
6	PT Bank Internasional Indonesia Tbk	35.787	2,81	PT Bank Internasional Indonesia Tbk	47.311	3,22	PT Bank Internasional Indonesia Tbk	48.316	2,85	PT Bank Niaga Tbk	54.733	2,76	PT Bank Niaga	58.191	2,44	PT CIMB Niaga Tbk	69.305	3,00	PT Bank Danamon Indonesia Tbk	97.161	4,07
7	PT Bank Permata Tbk	31.700	2,49	PT Bank Niaga Tbk	41.363	2,81	PT Bank Niaga Tbk	46.464	2,74	PT Pan Indonesia Bank Tbk	51.384	2,59	PT Pan Indonesia Bank Tbk	56.632	2,37	PT Pan Indonesia Bank Tbk	63.628	2,75	PT Pan Indonesia Bank Tbk	69.671	2,92
8	PT Bank Niaga Tbk	30.824	2,42	PT Pan Indonesia Bank Tbk	35.917	2,44	PT Pan Indonesia Bank Tbk	39.229	2,32	PT Bank Internasional Indonesia Tbk	50.941	2,56	PT Bank Internasional Indonesia Tbk	51.706	2,17	PT Bank Permata Tbk	54.220	2,35	PT Bank Permata Tbk	54.381	2,28
9	PT Lippo Bank Tbk	27.826	2,19	PT Bank Permata Tbk	34.412	2,34	Citibank N.A	38.169	2,25	Citibank N.A	45.021	2,27	Citibank N.A	44.381	1,86	PT Bank Internasional Indonesia Tbk	54.068	2,34	PT Bank Internasional Indonesia Tbk	54.291	2,28
10	PT Bank Tabungan Negara	26.760	2,10	Citibank N.A	33.008	2,25	PT Bank Permata Tbk	37.869	2,24	PT Bank Permata Tbk	39.131	1,97	PT Bank Permata Tbk	43.764	1,84	Citibank N.A	53.503	2,32	Citibank N.A	53.055	2,22
	Total	845.879	66,50	Total	938.543	63,85	Total	1.047.196	61,82	Total	1.241.544	62,50	Total	1.230.076	51,58	Total	1.437.557	62,22	Total	1.514.444	63,51

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ¹	Jul	Ags
Aktiva Produktif (<i>Earning Asset</i>)	1.182.899	1.339.752	1.565.103	1.851.990	1.959.251	2.034.256	2.200.681	2.271.553	2.242.282	2.250.210	2.300.867	2.297.967	2.272.105	2.276.315	2.316.641	2.293.410	2.342.796
a. Lancar (<i>Current</i>)	1.099.158	1.216.190	1.446.264	1.742.691	1.848.335	1.922.622	2.081.896	2.133.060	2.108.571	2.100.333	2.144.248	2.141.164	2.117.870	2.121.263	2.166.364	2.142.364	2.188.163
b. DPK (<i>Special Mention</i>)	53.305	64.863	67.604	65.257	67.993	68.710	73.187	86.835	80.607	90.486	96.449	92.623	90.887	91.929	87.319	86.440	89.764
c. Kurang Lancar (<i>Sub-Standard</i>)	13.203	18.077	10.909	6.901	7.306	9.389	10.098	10.507	11.472	13.639	12.783	16.032	16.517	16.281	14.373	16.651	16.612
d. Diragukan (<i>Doubtful</i>)	4.387	11.581	5.955	3.523	5.063	4.967	4.768	6.745	5.500	6.950	8.553	10.916	11.126	11.309	11.530	11.047	10.871
e. Macet (<i>Lost</i>)	12.847	29.040	34.370	33.619	30.553	28.569	30.732	34.405	36.131	38.802	38.835	37.232	35.705	36.285	37.054	36.907	37.386
Non Performing Earning Asset (<i>Nominal</i>)	30.437	58.698	51.234	44.043	42.922	42.925	45.598	51.658	53.104	59.391	60.171	64.181	63.348	63.875	62.958	64.606	64.869
Rasio Non Performing Earning Asset (%)	2,57	4,38	3,27	2,38	2,19	2,11	2,07	2,27	2,37	2,64	2,62	2,79	2,79	2,81	2,72	2,82	2,77
Kredit	559.470	695.648	792.297	1.002.012	1.205.846	1.246.146	1.297.860	1.325.323	1.307.688	1.289.839	1.301.844	1.305.389	1.297.635	1.305.377	1.335.033	1.338.116	1.365.942
a. Lancar (<i>Current</i>)	484.673	583.543	680.805	900.094	1.102.035	1.141.504	1.185.175	1.198.594	1.190.245	1.158.828	1.163.604	1.167.313	1.159.406	1.164.951	1.199.925	1.202.367	1.227.441
b. DPK (<i>Special Mention</i>)	49.622	59.516	63.436	61.150	62.612	63.273	69.364	80.535	75.571	84.715	89.799	86.745	85.541	86.337	82.476	81.433	84.166
c. Kurang Lancar (<i>Sub-Standard</i>)	10.902	15.337	9.183	5.874	6.563	8.826	9.022	9.175	8.177	9.967	10.041	13.388	13.892	13.797	11.807	13.951	13.730
d. Diragukan (<i>Doubtful</i>)	4.224	11.062	5.869	3.489	5.037	4.922	4.716	6.136	5.406	6.633	8.255	9.375	9.632	9.879	10.061	9.585	9.405
e. Macet (<i>Lost</i>)	10.048	26.191	33.005	31.405	29.599	27.621	29.584	30.884	28.290	29.696	30.145	28.569	29.163	30.413	30.764	30.781	31.200
Non Performing Loan (<i>Nominal</i>)	25.174	52.589	48.057	40.767	41.199	41.370	43.322	46.194	41.872	46.296	48.440	51.332	52.687	54.088	52.632	54.317	54.335
Rasio Non Performing Loan (%)	4,50	7,56	6,07	4,07	3,42	3,32	3,34	3,49	3,20	3,59	3,72	3,93	4,06	4,14	3,94	4,06	3,98

Ket : ¹ data revisi

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

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ¹	Jul	Ags
Aktiva Produktif (<i>Earning Asset</i>)	494.112	532.254	581.590	683.347	691.466	730.888	781.403	808.300	823.508	817.799	820.165	825.372	826.207	836.623	863.329	854.108	876.794
a. Lancar (<i>Current</i>)	449.826	457.324	514.140	626.735	636.068	676.809	723.203	743.297	766.622	753.177	752.803	754.903	756.122	765.588	795.586	784.113	805.602
b. DPK (<i>Special Mention</i>)	27.926	32.572	34.770	31.412	33.213	32.743	35.761	39.572	36.546	41.827	43.052	43.696	43.103	43.888	41.495	43.016	43.750
c. Kurang Lancar (<i>Sub-Standard</i>)	7.643	11.630	5.102	2.723	3.021	4.974	5.141	4.674	3.034	3.843	3.701	5.513	5.596	5.988	4.208	5.965	5.687
d. Diragukan (<i>Doubtful</i>)	1.428	9.356	2.899	1.237	2.719	2.454	2.272	4.372	2.285	3.090	3.648	4.363	4.362	3.726	3.706	3.658	4.255
e. Macet (<i>Lost</i>)	7.289	21.372	24.678	21.240	16.444	13.907	15.026	16.385	15.021	15.861	16.960	16.898	17.024	17.435	18.335	17.357	17.500
Non Performing Earning Asset (<i>Nominal</i>)	16.360	42.358	32.679	25.201	22.185	21.336	22.439	25.431	20.340	22.795	24.310	26.774	26.983	27.148	26.249	26.979	27.442
Rasio Non Performing Earning Asset (%)	3,31	7,96	5,62	3,69	3,21	2,92	2,87	3,15	2,47	2,79	2,96	3,24	3,27	3,24	3,04	3,16	3,13
Kredit	222.855	256.413	287.910	356.151	422.633	440.864	459.042	469.900	470.665	463.971	471.491	480.597	484.482	491.163	511.883	512.725	523.875
a. Lancar (<i>Current</i>)	183.555	189.292	224.579	303.693	371.232	390.784	403.720	409.944	418.002	403.931	408.423	414.604	418.190	423.723	447.631	446.458	456.300
b. DPK (<i>Special Mention</i>)	26.190	29.308	32.528	29.310	30.175	29.728	34.293	37.422	35.069	40.103	41.700	42.106	41.917	42.236	40.420	41.601	42.415
c. Kurang Lancar (<i>Sub-Standard</i>)	6.487	9.962	4.374	2.701	2.877	4.832	4.676	4.074	2.973	3.797	3.652	5.321	5.468	5.857	4.117	5.791	5.580
d. Diragukan (<i>Doubtful</i>)	1.337	8.887	2.839	1.237	2.711	2.450	2.272	3.807	2.275	2.896	3.446	4.196	4.210	3.726	3.706	3.651	4.241
e. Macet (<i>Lost</i>)	5.287	18.965	23.589	19.210	15.637	13.069	14.080	14.652	12.346	13.244	14.271	14.368	14.697	15.621	16.010	15.224	15.339
Non Performing Loan (<i>Nominal</i>)	13.111	37.813	30.803	23.148	21.225	20.351	21.028	22.534	17.594	19.938	21.368	23.886	24.375	25.204	23.833	24.666	25.160
Rasio Non Performing Loan (%)	5,88	14,75	10,70	6,50	5,02	4,62	4,58	4,80	3,74	4,30	4,53	4,97	5,03	5,13	4,66	4,81	4,80

Ket : ¹ data revisi

Miliar Rp (Billion Rp)

Tabel 1.36 Aktiva Produktif BUSN Devisa (Earning Assets of Foreign Exchange Commercial Banks)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ¹	Jul	Ags
Aktiva Produktif (Earning Asset)	440.714	500.822	596.214	700.622	744.254	755.239	795.934	809.584	821.136	826.627	850.391	838.608	830.272	832.743	841.732	833.178	850.971
a. Lancar (Current)	420.960	474.357	565.801	670.749	713.602	723.636	762.874	767.313	774.507	774.912	794.812	784.445	777.910	778.628	789.212	782.615	799.035
b. DPK (Special Mention)	12.865	17.070	18.274	19.016	19.288	20.014	20.793	27.782	27.134	29.373	32.575	29.359	28.918	30.654	29.074	26.841	28.478
c. Kurang Lancar (Sub-Standard)	2.670	3.737	3.341	2.068	1.834	2.054	2.066	2.235	2.570	3.304	3.723	5.973	6.307	5.553	5.874	6.180	6.630
d. Diragukan (Doubtful)	2.010	1.406	2.203	1.432	1.554	1.526	1.466	1.434	2.269	2.822	3.922	4.225	4.207	4.866	4.970	4.509	3.702
e. Macet (Lost)	2.209	4.253	6.595	7.356	7.976	8.009	8.734	10.821	14.656	16.216	15.359	14.606	12.930	13.043	12.603	13.034	13.127
Non Performing Earning Asset (Nominal)	6.889	9.396	12.139	10.856	11.365	11.589	12.267	14.489	19.495	22.342	23.004	24.804	23.444	23.462	23.446	23.723	23.458
Rasio Non Performing Earning Asset (%)	1,56	1,88	2,04	1,55	1,53	1,53	1,54	1,79	2,37	2,70	2,71	2,96	2,82	2,82	2,79	2,85	2,76
Kredit	209.176	277.591	315.256	407.742	493.861	506.933	517.941	520.394	524.295	510.577	509.396	502.127	498.159	497.546	505.360	501.951	510.840
a. Lancar (Current)	190.280	251.811	285.540	378.247	463.493	475.529	485.281	480.713	484.022	466.564	461.545	456.140	452.208	449.952	459.355	457.693	466.123
b. DPK (Special Mention)	12.703	16.846	18.087	18.860	19.114	19.903	20.603	27.015	25.975	28.222	31.154	28.331	27.855	29.281	27.996	25.796	26.803
c. Kurang Lancar (Sub-Standard)	2.556	3.617	3.069	1.981	1.828	2.048	2.006	2.160	2.514	3.243	3.394	4.940	5.127	4.394	4.330	4.757	4.978
d. Diragukan (Doubtful)	1.987	1.383	2.198	1.416	1.551	1.524	1.464	1.429	2.223	2.747	3.862	4.154	4.157	4.814	4.917	4.445	3.648
e. Macet (Lost)	1.650	3.934	6.363	7.237	7.874	7.930	8.587	9.078	9.560	9.800	9.440	8.561	8.812	9.105	8.761	9.260	9.288
Non Performing Loan (Nominal)	6.193	8.934	11.629	10.635	11.254	11.502	12.057	12.666	14.298	15.790	16.697	17.656	18.096	18.313	18.008	18.462	17.914
Rasio Non Performing Loan (%)	2,96	3,22	3,69	2,61	2,28	2,27	2,33	2,43	2,73	3,09	3,28	3,52	3,63	3,68	3,56	3,68	3,51

Ket : ¹ data revisi

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ¹	Jul	Ags
Aktiva Produktif (Earning Asset)	19.735	18.404	26.141	34.610	35.206	36.356	35.884	35.443	37.729	37.738	40.047	38.370	38.579	39.624	41.614	42.778	44.052
a. Lancar (Current)	18.518	17.069	24.650	33.177	33.627	34.516	34.221	33.763	36.296	36.177	38.149	36.724	36.821	37.970	39.825	40.896	41.836
b. DPK (Special Mention)	600	688	867	935	1.068	1.250	1.061	1.065	964	1.111	1.333	1.070	1.175	1.014	1.126	1.138	1.363
c. Kurang Lancar (Sub-Standard)	214	154	122	75	143	169	166	194	145	99	126	143	126	173	158	219	250
d. Diragukan (Doubtful)	53	83	94	65	60	112	124	111	116	127	122	103	119	126	119	96	131
e. Macet (Lost)	351	411	409	357	309	309	312	310	208	223	317	330	338	342	386	428	472
Non Performing Earning Asset (Nominal)	618	647	625	497	511	590	602	614	468	449	565	576	583	640	663	744	854
Rasio Non Performing Earning Asset (%)	3,13	3,52	2,39	1,44	1,45	1,62	1,68	1,73	1,24	1,19	1,41	1,50	1,51	1,62	1,59	1,74	1,94
Kredit	15.101	16.842	19.114	23.863	26.153	26.757	26.925	27.072	27.122	26.918	28.374	26.261	26.683	27.308	28.323	30.069	31.306
a. Lancar (Current)	13.891	15.323	17.653	22.468	24.575	24.918	25.262	25.394	25.690	25.358	26.477	24.615	24.925	25.654	26.533	28.187	29.099
b. DPK (Special Mention)	600	787	867	935	1.067	1.250	1.061	1.065	964	1.111	1.332	1.070	1.175	1.014	1.126	1.138	1.363
c. Kurang Lancar (Sub-Standard)	214	167	122	75	143	169	166	193	145	99	126	143	126	173	157	219	240
d. Diragukan (Doubtful)	49	95	93	65	60	112	123	110	116	127	122	103	119	126	119	96	131
e. Macet (Lost)	348	469	379	320	309	309	312	309	207	223	317	330	338	342	386	428	472
Non Performing Loan (Nominal)	611	732	594	460	511	590	601	613	468	449	565	576	583	640	663	744	843
Rasio Non Performing Loan (%)	4,05	4,34	3,11	1,93	1,95	2,20	2,23	2,27	1,73	1,67	1,99	2,19	2,19	2,34	2,34	2,47	2,69

Miliar Rp (Billion Rp)

Tabel 1.38 Aktiva Produktif BPD (Earning Assets of Regional Development Banks)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ¹	Jul	Ags
Aktiva Produktif (Earning Asset)	66.255	85.078	131.845	140.981	156.259	167.778	176.433	176.847	166.823	165.347	172.319	178.498	184.429	184.771	184.553	185.964	189.928
a. Lancar (Current)	65.086	83.286	129.815	138.560	152.820	164.268	172.703	172.871	163.857	161.328	167.925	174.098	180.079	179.886	179.729	180.923	184.211
b. DPK (Special Mention)	519	943	1.121	1.195	1.819	1.837	2.019	2.197	1.581	2.460	2.777	2.557	2.327	2.816	2.675	2.785	3.380
c. Kurang Lancar (Sub-Standard)	193	140	160	178	194	216	201	279	168	217	210	396	474	414	315	369	356
d. Diragukan (Doubtful)	144	122	141	174	186	185	189	154	143	223	152	161	244	313	396	388	383
e. Macet (Lost)	313	587	609	874	1.240	1.273	1.320	1.345	1.075	1.119	1.254	1.285	1.304	1.343	1.438	1.499	1.598
Non Performing Earning Asset (Nominal)	650	849	909	1.227	1.620	1.674	1.710	1.779	1.385	1.559	1.616	1.842	2.022	2.069	2.149	2.256	2.337
Rasio Non Performing Earning Asset (%)	0,98	1,00	0,69	0,87	1,04	1,00	0,97	1,01	0,83	0,94	0,94	1,03	1,10	1,12	1,16	1,21	1,23
Kredit	37.232	44.931	55.955	71.881	91.478	93.950	95.753	97.497	96.385	96.371	98.443	100.880	103.949	107.325	111.057	113.797	117.396
a. Lancar (Current)	36.066	43.147	53.942	69.477	88.059	90.459	92.051	93.551	93.449	92.381	94.193	96.624	99.743	102.593	106.371	108.898	111.827
b. DPK (Special Mention)	519	949	1.121	1.194	1.816	1.835	2.016	2.194	1.579	2.458	2.662	2.554	2.322	2.797	2.670	2.781	3.372
c. Kurang Lancar (Sub-Standard)	193	139	155	172	188	210	195	272	160	209	202	279	366	310	308	359	348
d. Diragukan (Doubtful)	144	122	140	174	185	184	188	153	142	222	151	161	244	312	300	294	286
e. Macet (Lost)	310	573	598	864	1.230	1.261	1.303	1.327	1.056	1.100	1.234	1.262	1.274	1.313	1.408	1.464	1.563
Non Performing Loan (Nominal)	647	834	892	1.209	1.603	1.656	1.686	1.752	1.358	1.532	1.587	1.702	1.884	1.934	2.015	2.118	2.198
Rasio Non Performing Loan (%)	1,74	1,86	1,59	1,68	1,75	1,76	1,76	1,80	1,41	1,59	1,61	1,69	1,81	1,80	1,81	1,86	1,87

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

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ¹	Jul	Ags
Aktiva Produktif (<i>Earning Asset</i>)	54.647	63.588	68.277	94.740	110.661	116.426	136.041	140.693	125.190	125.455	132.332	142.649	138.646	137.286	136.105	133.426	136.278
a. Lancar (<i>Current</i>)	47.000	58.153	62.684	89.164	105.507	110.241	129.340	134.032	119.252	119.058	125.250	134.229	130.529	129.871	128.928	126.490	129.440
b. DPK (<i>Special Mention</i>)	4.737	3.751	3.788	4.150	4.011	4.797	5.115	4.790	4.323	4.627	5.339	5.777	5.476	4.748	4.317	4.093	4.328
c. Kurang Lancar (<i>Sub-Standard</i>)	1.436	561	1.158	700	419	315	434	686	790	902	838	1.367	1.351	1.237	1.257	1.043	697
d. Diragukan (<i>Doubtful</i>)	365	296	214	234	220	232	203	223	233	217	231	194	234	355	450	666	673
e. Macet (<i>Lost</i>)	1.109	827	432	491	502	841	949	962	592	652	675	1.082	1.056	1.075	1.153	1.135	1.140
Non Performing Earning Asset (<i>Nominal</i>)	2.910	1.684	1.804	1.425	1.142	1.389	1.586	1.871	1.615	1.771	1.743	2.643	2.640	2.667	2.860	2.844	2.510
Rasio Non Performing Earning Asset (%)	5,33	2,65	2,64	1,50	1,03	1,19	1,17	1,33	1,29	1,41	1,32	1,85	1,90	1,94	2,10	2,13	1,84
Kredit	30.914	36.937	40.833	58.520	72.989	76.820	84.639	87.638	75.849	76.503	77.618	85.471	81.120	80.250	78.761	77.534	79.506
a. Lancar (<i>Current</i>)	24.750	32.099	36.100	54.044	68.516	71.319	78.792	81.858	70.679	70.892	71.820	78.740	74.551	73.736	72.425	71.468	73.454
b. DPK (<i>Special Mention</i>)	4.199	3.392	3.259	3.550	3.481	4.169	4.326	4.053	3.630	3.910	4.126	4.448	4.287	4.004	3.596	3.337	3.612
c. Kurang Lancar (<i>Sub-Standard</i>)	641	371	835	218	303	280	394	558	726	845	784	1.023	1.014	1.130	1.211	996	690
d. Diragukan (<i>Doubtful</i>)	346	277	209	228	208	222	196	218	228	208	218	185	225	319	410	626	631
e. Macet (<i>Lost</i>)	978	797	430	481	481	830	931	951	587	647	670	1.075	1.044	1.061	1.118	1.107	1.119
Non Performing Loan (<i>Nominal</i>)	1.965	1.446	1.474	926	992	1.332	1.521	1.728	1.540	1.700	1.672	2.283	2.282	2.510	2.739	2.729	2.440
Rasio Non Performing Loan (%)	6,36	3,91	3,61	1,58	1,36	1,73	1,80	1,97	2,03	2,22	2,15	2,67	2,81	3,13	3,48	3,52	3,07

Miliar Rp (Billion Rp)

Tabel 1.40 Aktiva Produktif Bank Asing (Earning Assets of Foreign Owned Banks)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ¹	Jul	Ags
Aktiva Produktif (Earning Asset)	104.885	133.870	161.035	197.690	221.406	227.568	274.986	300.686	267.897	277.243	285.615	274.470	253.971	245.267	249.867	243.955	244.772
a. Lancar (Current)	95.427	120.465	149.174	184.305	206.712	213.152	259.555	281.784	248.037	255.681	265.308	256.766	236.408	228.570	233.651	227.327	228.040
b. DPK (Special Mention)	6.506	9.732	8.784	8.549	8.595	8.070	8.437	11.428	10.059	11.087	11.373	10.163	9.888	8.809	8.625	8.567	8.464
c. Kurang Lancar (Sub-Standard)	1.011	1.842	1.026	1.157	1.694	1.661	2.089	2.440	4.766	5.274	4.185	2.640	2.663	2.917	2.562	2.876	2.992
d. Diragukan (Doubtful)	375	305	405	380	324	458	514	451	455	471	478	1.870	1.959	1.924	1.890	1.730	1.727
e. Macet (Lost)	1.565	1.525	1.647	3.300	4.081	4.228	4.391	4.583	4.580	4.730	4.270	3.031	3.053	3.048	3.139	3.455	3.549
Non Performing Earning Asset (Nominal)	2.951	3.672	3.077	4.837	6.099	6.347	6.994	7.474	9.801	10.475	8.933	7.541	7.675	7.889	7.591	8.061	8.269
Rasio Non Performing Earning Asset (%)	2,81	2,74	1,91	2,45	2,75	2,79	2,54	2,49	3,66	3,78	3,13	2,75	3,02	3,22	3,04	3,30	3,38
Kredit	44.193	62.935	73.230	83.856	98.732	100.823	113.561	122.821	113.372	115.499	116.522	110.054	103.240	101.785	99.657	102.040	103.018
a. Lancar (Current)	36.132	51.871	62.991	72.166	86.160	88.495	100.069	107.134	98.403	99.702	101.146	96.590	89.789	89.293	87.625	89.663	90.637
b. DPK (Special Mention)	5.413	8.234	7.575	7.301	6.958	6.388	7.064	8.787	8.355	8.910	8.825	8.236	7.986	7.005	6.659	6.779	6.602
c. Kurang Lancar (Sub-Standard)	812	1.080	628	727	1.224	1.288	1.584	1.917	1.659	1.773	1.883	1.681	1.792	1.933	1.685	1.828	1.893
d. Diragukan (Doubtful)	361	297	389	369	322	431	472	418	422	433	456	575	676	582	609	472	468
e. Macet (Lost)	1.475	1.453	1.647	3.292	4.068	4.221	4.372	4.566	4.533	4.680	4.213	2.973	2.998	2.971	3.080	3.298	3.418
Non Performing Loan (Nominal)	2.648	2.830	2.664	4.389	5.614	5.940	6.428	6.901	6.614	6.887	6.552	5.228	5.466	5.486	5.373	5.598	5.780
Rasio Non Performing Loan (%)	5,99	4,50	3,64	5,23	5,69	5,89	5,66	5,62	5,83	5,96	5,62	4,75	5,29	5,39	5,39	5,49	5,61

Tabel 1.41 Pengelompokan Bank Berdasarkan Rasio NPL (*Bank Category Based on NPL Ratio*)

Kelompok Bank (<i>Category of Bank</i>)	Jumlah Bank (Total Banks)													
	Desember 2004		Desember 2005		Desember 2006		Desember 2007		Agustus 2008		Desember 2008		Agustus 2009	
	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%
Bank Persero (<i>State Owned Banks</i>)	2	3	3	2	3	2	3	2	3	2	3	2	2	3
BUSN Devisa (<i>Foreign Exchange Commercial Banks</i>)	29	6	27	7	25	10	30	5	33	3	30	5	27	6
BUSN Non Devisa (<i>Non-Foreign Exchange Commercial Banks</i>)	34	4	30	7	27	9	29	7	29	4	30	3	27	5
BPD Regional (<i>Development Banks</i>)	21	5	24	2	25	1	25	1	24	2	24	2	24	2
Bank Campuran (<i>Joint Venture Banks</i>)	7	12	9	9	10	7	15	2	15	1	13	2	13	3
Bank Asing (<i>Foreign Owned Banks</i>)	6	5	8	3	10	1	6	5	6	5	5	5	6	4
Total	99	35	101	30	100	30	108	22	110	17	105	19	99	23

Miliar Rp (Billion Rp)

Tabel 1.42 Non Performing Loan Bank Umum Berdasarkan Sektor Ekonomi
(Non Performing Loan of Commercial Banks Based on Economic Sector)

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	2.158	3.188	3.165	2.121	1.949	1.901	1.932	1.973	1.857	2.120	2.405	2.661	2.971	3.330	3.170	3.075	3.000
2. Pertambangan (Mining)	172	1.192	1.101	737	735	700	854	881	911	988	1.050	759	739	512	570	566	587
3. Perindustrian (Manufacturing)	12.548	26.734	19.383	14.593	14.266	14.623	15.617	17.397	14.674	15.375	16.488	19.372	19.309	19.392	18.303	18.573	18.294
4. Listrik, gas dan air (Water, gas and electricity)	306	390	266	96	29	29	31	33	22	22	20	18	19	19	19	7	14
5. Konstruksi (Construction)	851	2.860	1.698	1.642	2.086	2.091	2.219	2.285	1.856	2.920	3.097	3.078	3.175	3.203	3.033	3.223	3.127
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	5.343	7.433	10.200	8.940	8.688	8.205	8.519	9.088	8.040	9.217	9.281	10.183	10.689	11.522	11.693	12.271	12.485
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	1.629	1.971	2.131	841	1.132	1.451	1.508	1.577	1.565	1.677	1.910	1.503	1.678	1.628	1.516	1.601	1.632
8. Jasa Dunia usaha (Business Services)	2.251	3.378	3.057	2.798	2.304	2.421	2.491	2.709	3.226	3.458	3.692	3.654	3.646	3.728	3.769	3.929	3.840
9. Jasa sosial/masyarakat (Social Services)	442	739	393	263	294	363	375	390	291	346	358	726	629	654	680	817	828
10. Lain-lain (Others)	3.484	4.704	6.663	8.735	9.716	9.584	9.774	9.861	9.430	10.172	10.139	9.379	9.833	10.100	9.886	10.255	10.528

Miliar Rp (Billion Rp)

Tabel 1.43 Non Performing Loan Bank Persero Berdasarkan Sektor Ekonomi
(Non Performing Loan of State Owned Banks Based on Economic Sector)

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	1.651	2.177	2.004	1.133	921	880	908	896	855	934	1.045	1.181	1.309	1.411	1.367	1.294	1.383
2. Pertambangan (Mining)	27	669	923	346	414	420	484	480	367	377	390	101	101	105	144	146	150
3. Perindustrian (Manufacturing)	7.273	21.458	14.042	10.301	9.152	9.153	9.450	10.633	7.950	8.408	9.019	11.209	10.990	11.063	9.961	9.924	10.004
4. Listrik, gas dan air (Water, gas and electricity)	-	170	261	78	13	14	16	17	15	16	17	15	13	13	13	0	8
5. Konstruksi (Construction)	566	2.463	1.221	1.027	1.221	1.129	1.194	1.193	919	1.439	1.510	1.400	1.449	1.429	1.389	1.470	1.528
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	2.975	5.354	7.101	5.576	5.192	4.743	4.867	5.195	3.900	4.592	4.981	5.230	5.451	5.903	6.025	6.566	6.731
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	748	1.205	961	373	423	416	422	443	473	519	486	450	568	557	478	517	558
8. Jasa Dunia usaha (Business Services)	574	1.814	1.577	1.216	631	589	615	669	476	599	621	734	753	829	801	848	737
9. Jasa sosial/masyarakat (Social Services)	337	588	230	41	47	45	45	87	66	71	68	65	65	75	69	199	206
10. Lain-lain (Others)	1.540	1.914	2.484	3.055	3.211	2.963	3.028	2.920	2.574	2.983	3.232	3.500	3.675	3.818	3.585	3.703	3.857

Miliar Rp (Billion Rp)

Tabel 1.44 Non Performing Loan BUSN Devisa Berdasarkan Sektor Ekonomi
(Non Performing Loan of Foreign Exchange Commercial Banks Based on Economic Sector)

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	232	727	952	730	738	733	734	732	756	930	1.096	1.178	1.352	1.379	1.455	1.453	1.276
2. Pertambangan (Mining)	96	128	106	131	68	70	68	74	249	274	303	312	324	102	84	82	96
3. Perindustrian (Manufacturing)	1.919	2.720	3.384	2.654	2.707	2.746	3.028	3.127	3.392	3.645	3.812	4.567	4.518	4.636	4.454	4.656	4.531
4. Listrik, gas dan air (Water, gas and electricity)	303	220	1	17	15	15	15	16	5	4	1	1	1	1	2	2	2
5. Konstruksi (Construction)	76	212	311	404	486	559	585	641	626	1.145	1.164	1.221	1.234	1.257	1.110	1.165	975
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	1.606	1.434	2.499	2.653	2.672	2.616	2.750	2.978	3.405	3.596	3.474	4.007	4.155	4.390	4.422	4.412	4.416
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	808	728	808	431	649	666	706	736	1.047	1.113	1.359	665	683	673	644	690	654
8. Jasa Dunia usaha (Business Services)	1.321	1.267	1.321	1.379	1.445	1.534	1.598	1.711	2.328	2.468	2.625	2.417	2.540	2.490	2.476	2.534	2.546
9. Jasa sosial/masyarakat (Social Services)	63	106	122	177	204	273	282	267	188	231	243	609	504	514	548	546	546
10. Lain-lain (Others)	867	1.392	2.125	2.058	2.270	2.290	2.292	2.384	2.301	2.382	2.620	2.678	2.786	2.870	2.821	2.922	2.872

Miliar Rp (Billion Rp)

Tabel 1.45 Non Performing Loan BUSN Non Devisa Berdasarkan Sektor Ekonomi
(Non Performing Loan of Non-Foreign Exchange Commercial Banks Based on Economic Sector)

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	50	57	8	5	0	1	1	1	1	1	2	3	4	4	5	7	13
2. Pertambangan (Mining)	1	2	3	3	2	2	2	0	0	0	2	2	2	3	2	2	2
3. Perindustrian (Manufacturing)	131	78	65	67	57	59	58	56	37	38	43	43	43	48	63	62	65
4. Listrik, gas dan air (Water, gas and electricity)	-	-	-	-	0	-	0	-	0	-	-	-	-	-	-	-	-
5. Konstruksi (Construction)	44	34	41	7	25	24	24	22	20	20	26	26	27	32	31	33	51
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	113	183	149	151	166	180	179	187	134	142	156	147	147	133	139	168	179
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	23	19	16	12	25	27	35	26	12	13	33	41	42	41	39	39	53
8. Jasa Dunia usaha (Business Services)	49	103	67	72	67	116	113	120	93	57	100	119	126	177	188	225	225
9. Jasa sosial/masyarakat (Social Services)	10	25	25	14	15	18	17	16	19	17	22	22	22	27	25	29	31
10. Lain-lain (Others)	175	231	219	129	153	163	174	186	151	161	181	174	171	175	171	178	223

Miliar Rp (Billion Rp)

Tabel 1.46 Non Performing Loan BPD Berdasarkan Sektor Ekonomi
(Non Performing Loan of Development Banks Based on Economic Sector)

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	84	97	108	145	196	194	195	193	188	197	205	217	228	228	251	230	237
2. Pertambangan (Mining)	5	3	6	4	5	7	6	5	3	3	3	3	3	3	3	3	2
3. Perindustrian (Manufacturing)	33	19	26	34	61	60	62	107	87	85	86	85	91	93	98	98	111
4. Listrik, gas dan air (Water, gas and electricity)	1	-	1	-	0	0	0	0	2	2	2	2	5	4	4	4	4
5. Konstruksi (Construction)	140	130	105	191	342	366	390	401	266	290	371	403	436	456	470	532	558
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	282	278	285	407	506	516	525	519	423	458	484	499	558	592	626	648	665
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	30	19	36	21	27	27	30	56	22	22	22	23	54	27	30	30	37
8. Jasa Dunia usaha (Business Services)	97	98	65	100	113	135	115	120	86	93	97	105	109	116	186	199	203
9. Jasa sosial/masyarakat (Social Services)	14	20	16	19	16	17	19	16	14	14	13	16	15	14	14	20	22
10. Lain-lain (Others)	133	172	245	287	338	335	346	334	268	368	305	349	385	401	334	354	359

Miliar Rp (Billion Rp)

Tabel 1.47 Non Performing Loan Bank Campuran Berdasarkan Sektor Ekonomi
(Non Performing Loan of Joint Venture Banks Based on Economic Sector)

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	142	94	28	67	53	53	53	85	53	53	53	62	60	306	90	89	89
2. Pertambangan (Mining)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50	49	48
3. Perindustrian (Manufacturing)	1.485	1.067	838	593	640	673	794	931	953	1.090	1.046	1.180	1.317	1.218	1.599	1.594	1.279
4. Listrik, gas dan air (Water, gas and electricity)	2	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Konstruksi (Construction)	26	1	1	3	2	2	13	14	13	13	14	14	17	16	23	10	3
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	270	154	137	94	102	100	143	163	124	126	121	228	218	284	284	282	301
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	20	0	309	-	5	311	312	312	6	6	6	319	327	325	321	321	324
8. Jasa Dunia usaha (Business Services)	172	52	19	7	18	17	20	38	197	192	199	226	66	64	65	69	72
9. Jasa sosial/masyarakat (Social Services)	2	-	-	8	8	8	9	-	-	9	8	10	19	19	20	20	19
10. Lain-lain (Others)	94	78	141	153	164	168	177	185	194	211	225	243	257	278	288	296	304

Miliar Rp (Billion Rp)

Tabel 1.48 Non Performing Loan Bank Asing Berdasarkan Sektor Ekonomi
(Non Performing Loan of Foreign Owned Banks Based on Economic Sector)

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	-	38	65	41	41	41	41	66	5	5	5	21	17	2	2	2	2
2. Pertambangan (Mining)	888	1.927	64	252	246	201	295	322	291	334	353	340	309	300	287	284	289
3. Perindustrian (Manufacturing)	1.707	1.392	1.028	943	1.650	1.932	2.226	2.543	2.255	2.109	2.481	2.286	2.350	2.334	2.128	2.240	2.303
4. Listrik, gas dan air (Water, gas and electricity)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Konstruksi (Construction)	-	20	19	11	11	11	13	13	12	13	14	13	12	12	12	12	12
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	97	30	29	59	50	51	56	46	55	304	65	71	160	220	196	195	193
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	-	-	1	3	4	4	4	5	5	4	5	5	4	5	5	5	5
8. Jasa Dunia usaha (Business Services)	39	44	8	24	30	31	32	51	46	48	49	53	52	51	53	54	57
9. Jasa sosial/masyarakat (Social Services)	16	-	-	3	4	4	4	4	4	4	4	4	4	4	4	4	4
10. Lain-lain (Others)	676	916	1.450	3.053	3.580	3.666	3.758	3.852	3.942	4.066	3.576	2.435	2.558	2.559	2.687	2.802	2.914

Miliar Rp (Billion Rp)

Tabel 1.49 Non Performing Loan Bank Umum Berdasarkan Sektor Ekonomi Per Wilayah (Agustus 2009)
(Non Performing Loan of Commercial Banks Based on Economic Sector by Region)

Wilayah	Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	Pertambangan (Mining)	Perindustrian (Manufacturing)	Listrik, gas dan air (Water, gas and electricity)	Konstruksi (Construction)	Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	Jasa Dunia usaha (Business Services)	Jasa sosial/masyarakat (Social Services)	Lain-lain (Others)
Jawa Barat (West Java)	86	22	1.184	0	236	1.056	65	417	72	1.090
Banten	6	5	207	3	84	202	6	48	7	387
DKI Jakarta (Special Capital Province of Jakarta)	1.324	437	12.735	0	1.495	4.886	1.186	2.239	616	5.849
D.I Yogyakarta (Special Province of Yogyakarta)	6	-	95	-	24	124	6	27	1	95
Jawa Tengah (Central Java)	50	1	878	0	40	1.007	27	84	8	386
Jawa Timur (East Java)	146	6	1.586	0	67	1.377	125	132	33	620
Bengkulu	16	0	8	-	11	40	1	5	1	16
Jambi	156	-	34	-	9	84	0	9	0	59
Nanggroe Aceh Darussalam	17	0	30	1	63	146	3	31	4	71
Sumatera Utara (North Sumatra)	429	11	733	0	207	614	62	176	18	360
Sumatera Barat (West Sumatra)	107	1	5	1	3	135	12	11	3	52
Riau	136	0	66	0	44	183	10	47	1	148
Kepulauan Riau	84	4	22	-	97	215	6	56	1	81
Sumatera Selatan (South Sumatra)	1	-	34	-	19	103	10	74	1	108
Bangka Belitung	0	7	1	-	1	90	0	1	0	8
Lampung	69	-	28	8	9	317	35	19	1	93
Kalimantan Selatan (South Kalimantan)	9	48	185	-	80	106	3	21	2	65
Kalimantan Barat (West Kalimantan)	217	-	17	-	21	58	1	10	17	49
Kalimantan Timur (East Kalimantan)	11	37	10	-	162	140	13	78	16	166
Kalimantan Tengah (Central Kalimantan)	1	1	1	-	18	25	0	5	0	23
Sulawesi Tengah (Central Sulawesi)	34	7	19	-	28	246	1	9	2	64
Sulawesi Selatan (South Sulawesi)	20	0	285	0	167	502	40	46	5	310
Sulawesi Utara (North Sulawesi)	28	-	1	-	25	140	3	34	1	139
Sulawesi Tenggara (Southeast Sulawesi)	7	-	0	-	37	35	-	1	2	11
Sulawesi Barat (West Sulawesi)	3	-	4	-	4	40	1	1	1	24
Gorontalo	5	0	17	-	20	48	5	24	0	30
Nusa Tenggara Barat (West Nusa Tenggara)	14	1	6	-	7	108	1	1	2	40
Bali	8	0	15	-	11	237	6	86	10	69
Nusa Tenggara Timur (East Nusa Tenggara)	2	-	3	-	13	57	3	5	3	34
Maluku	2	-	1	-	25	22	1	1	0	19
Papua	2	0	0	-	53	30	2	13	1	40
Maluku Utara (North Maluku)	3	-	2	-	6	32	0	0	0	13
Irian Jaya Barat	1	-	0	-	9	14	0	6	0	9
Lainnya (Others)	-	-	79	-	32	67	-	124	-	-
Total	3.000	587	18.294	14	3.127	12.485	1.632	3.840	828	10.528

Miliar Rp (Billion Rp)

Tabel 1.50 Non Performing Loan Bank Umum Berdasarkan Jenis Penggunaan
(Non Performing Loan of Commercial Banks Based on Type of Use)

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008						2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Modal Kerja (Working Capital)																		
Properti (Property)	150	287	208	233	398	368	364	403	291	346	356	342	379	429	484	507	461	
Agrobisnis (Agro-business)	406	1.051	800	391	406	335	342	344	400	448	448	521	551	563	592	632	618	
Lainnya (Others)	13.903	26.181	24.971	19.267	20.745	20.193	21.545	23.889	22.261	24.567	25.733	29.912	30.151	30.843	30.378	31.057	31.199	
Total Modal Kerja (Total Working Capital)	14.459	27.519	25.979	19.892	21.549	20.896	22.250	24.637	22.953	25.361	26.537	30.775	31.081	31.835	31.453	32.196	32.278	
Investasi (Investment)																		
Properti (Property)	331	157	178	134	237	225	252	251	352	455	535	552	688	714	547	578	631	
Agrobisnis (Agro-business)	643	1.188	1.050	959	928	914	953	952	989	1.109	1.245	1.255	1.421	1.500	1.479	1.425	1.544	
Lainnya (Others)	6.891	19.122	14.281	11.137	8.869	9.853	10.198	10.604	8.265	9.340	10.158	9.583	9.894	10.178	9.502	10.099	9.611	
Total Investasi (Total Investment)	7.866	20.467	15.509	12.230	10.035	10.992	11.403	11.807	9.607	10.904	11.937	11.390	12.004	12.392	11.528	12.102	11.785	
Konsumsi (Consumption)																		
KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70)	465	699	1.206	1.300	1.577	1.628	1.656	1.580	1.443	1.660	1.732	1.760	1.821	1.831	1.785	1.816	1.864	
KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70)	272	504	1.047	1.104	1.165	1.099	1.123	1.136	1.094	1.160	1.264	1.310	1.349	1.391	1.391	1.492	1.557	
Ruko dan Rukan (Shop houses and Shop-offices)	48	53	128	163	178	163	165	171	161	170	187	204	215	233	257	268	272	
Lainnya (Others)	2.065	3.347	4.187	6.077	6.695	6.592	6.726	6.863	6.614	7.040	6.785	5.892	6.218	6.406	6.225	6.444	6.579	
Total Konsumsi (Total Consumption)	2.850	4.603	6.569	8.645	9.615	9.482	9.669	9.750	9.313	10.030	9.967	9.167	9.602	9.861	9.658	10.019	10.271	

Miliar Rp (Billion Rp)

Tabel 1.51 Non Performing Loan Bank Persero Berdasarkan Jenis Penggunaan
(Non Performing Loan of State Owned Banks Based on Type of Use)

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Properti (Property)	31	121	118	142	294	264	260	262	181	205	186	185	203	237	254	271	270
Agrobisnis (Agro-business)	266	937	623	311	285	276	274	274	294	311	316	318	359	358	382	360	347
Lainnya (Others)	8.270	19.305	17.127	11.499	11.892	10.794	11.369	12.504	10.554	12.105	12.924	15.238	15.465	16.062	15.126	15.526	15.862
Total Modal Kerja (Total Working Capital)	8.567	20.363	17.868	11.951	12.471	11.334	11.902	13.041	11.028	12.622	13.427	15.740	16.026	16.656	15.763	16.157	16.478
Investasi (Investment)																	
Properti (Property)	1	16	47	13	95	94	119	118	112	230	309	306	298	295	287	287	292
Agrobisnis (Agro-business)	445	591	441	421	418	403	401	399	429	437	572	634	655	688	666	617	732
Lainnya (Others)	2.975	15.024	10.047	7.787	5.114	5.643	5.667	6.150	3.551	3.790	3.984	3.895	3.932	3.963	3.736	4.109	4.028
Total Investasi (Total Investment)	3.421	15.630	10.535	8.221	5.627	6.141	6.186	6.667	4.092	4.457	4.865	4.835	4.884	4.946	4.690	5.013	5.052
Konsumsi (Consumption)																	
KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70)	337	519	965	1.085	1.344	1.396	1.431	1.343	1.231	1.443	1.506	1.539	1.591	1.590	1.550	1.574	1.619
KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70)	23	65	188	238	278	226	227	224	204	242	290	315	326	357	373	433	480
Ruko dan Rukan (Shop houses and Shop-offices)	17	14	28	38	55	52	53	51	48	50	56	67	74	76	78	82	84
Lainnya (Others)	748	1.222	1.219	1.615	1.450	1.202	1.229	1.208	990	1.124	1.224	1.390	1.474	1.578	1.379	1.407	1.447
Total Konsumsi (Total Consumption)	1.124	1.820	2.400	2.976	3.127	2.877	2.940	2.826	2.474	2.859	3.077	3.311	3.465	3.602	3.380	3.497	3.630

Miliar Rp (*Billion Rp*)

Tabel 1.52 Non Performing Loan BUSN Devisa Berdasarkan Jenis Penggunaan
(*Non Performing Loan of Foreign Exchange Commercial Banks Based on Type of Use*)

Jenis Penggunaan (<i>Type of Use</i>)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (<i>Working Capital</i>)																	
Properti (<i>Property</i>)	55	132	79	87	94	93	92	122	106	137	144	143	145	159	181	188	144
Agrobisnis (<i>Agro-business</i>)	82	76	173	75	116	54	64	65	95	123	124	148	139	137	138	197	196
Lainnya (<i>Others</i>)	2.063	3.238	5.133	5.149	5.259	5.419	5.729	6.112	7.311	7.816	7.918	9.726	9.634	9.683	9.925	9.926	9.848
Total Modal Kerja (<i>Total Working Capital</i>)	2.200	3.446	5.385	5.311	5.469	5.566	5.885	6.298	7.512	8.076	8.186	10.017	9.918	9.978	10.244	10.311	10.188
Investasi (<i>Investment</i>)																	
Properti (<i>Property</i>)	197	81	87	108	119	108	108	110	219	222	220	223	384	367	204	232	274
Agrobisnis (<i>Agro-business</i>)	47	497	545	518	489	489	531	531	530	642	642	589	733	779	779	774	774
Lainnya (<i>Others</i>)	3.064	3.521	3.494	2.647	2.917	3.058	3.253	3.352	3.747	4.479	5.041	4.166	4.290	4.337	3.989	4.248	3.831
Total Investasi (<i>Total Investment</i>)	3.308	4.099	4.127	3.274	3.525	3.655	3.892	3.993	4.496	5.343	5.903	4.978	5.407	5.483	4.971	5.254	4.879
Konsumsi (<i>Consumption</i>)																	
KPR dan Apartemen s.d Tipe 70 (<i>Housing and Apartement up to Type 70</i>)	69	112	178	187	196	197	184	198	175	179	183	183	188	192	191	194	196
KPR dan Apartemen > Tipe 70 (<i>Housing and Apartement > Type 70</i>)	231	418	840	826	838	821	837	858	837	873	918	931	958	968	940	979	997
Ruko dan Rukan (<i>Shop houses and Shop-offices</i>)	28	38	98	120	120	107	108	116	110	117	128	132	133	149	158	160	162
Lainnya (<i>Others</i>)	356	820	1.002	917	1.107	1.155	1.150	1.203	1.168	1.202	1.379	1.415	1.492	1.543	1.513	1.564	1.492
Total Konsumsi (<i>Total Consumption</i>)	686	1.388	2.118	2.050	2.260	2.281	2.280	2.375	2.290	2.371	2.608	2.661	2.771	2.852	2.801	2.898	2.847

Miliar Rp (Billion Rp)

Tabel 1.53 Non Performing Loan BUSN Non Devisa Berdasarkan Jenis Penggunaan
(Non Performing Loan of Non Foreign Exchange Commercial Banks Based on Type of Use)

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Properti (Property)	30	7	6	-	1	1	1	1	1	1	21	5	20	20	20	21	22
Agrobisnis (Agro-business)	51	33	1	-	-	-	-	-	6	6	1	4	1	1	1	4	5
Lainnya (Others)	292	391	309	277	248	320	326	328	241	232	265	252	264	261	285	348	388
Total Modal Kerja (Total Working Capital)	372	431	316	277	249	321	327	329	248	239	286	260	286	283	306	372	415
Investasi (Investment)																	
Properti (Property)	3	4	3	-	8	8	8	8	8	-	2	20	3	49	49	50	53
Agrobisnis (Agro-business)	-	-	-	-	-	-	-	-	-	-	1	1	3	2	3	4	6
Lainnya (Others)	45	66	57	55	101	98	93	91	61	49	94	121	121	132	134	141	147
Total Investasi (Total Investment)	48	70	60	55	109	106	101	99	69	49	97	142	126	183	186	194	205
Konsumsi (Consumption)																	
KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70)	44	50	48	9	15	15	17	17	17	16	17	15	16	16	14	13	14
KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70)	13	17	13	21	25	26	31	26	27	21	28	29	27	28	40	42	41
Ruko dan Rukan (Shop houses and Shop-offices)	-	1	1	3	1	1	1	1	1	1	1	1	1	1	16	20	20
Lainnya (Others)	133	163	157	96	111	121	124	141	106	122	135	129	126	130	101	102	149
Total Konsumsi (Total Consumption)	190	230	219	129	153	163	173	186	151	160	181	174	171	175	171	177	223

Miliar Rp (Billion Rp)

Tabel 1.54 Non Performing Loan BPD Berdasarkan Jenis Penggunaan
(Non Performing Loan of Regional Development Banks Based on Type of Use)

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Properti (Property)	10	7	3	3	7	8	8	18	4	3	4	3	4	5	16	20	20
Agrobisnis (Agro-business)	1	5	3	3	4	5	4	5	5	7	7	10	10	10	11	11	11
Lainnya (Others)	348	408	440	664	924	973	989	1.009	767	819	937	983	1.091	1.136	1.236	1.328	1.390
Total Modal Kerja (Total Working Capital)	359	421	446	670	936	986	1.002	1.033	776	829	949	996	1.105	1.152	1.262	1.358	1.421
Investasi (Investment)																	
Properti (Property)	1	1	1	-	3	3	4	2	2	4	4	3	3	3	7	7	8
Agrobisnis (Agro-business)	17	20	25	21	21	21	21	22	30	30	30	30	31	31	31	31	31
Lainnya (Others)	162	223	178	235	312	317	320	369	287	306	305	330	366	352	385	374	384
Total Investasi (Total Investment)	180	244	204	256	336	341	345	393	320	341	338	363	399	387	422	411	423
Konsumsi (Consumption)																	
KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70)	15	18	15	18	21	19	22	22	19	20	24	23	24	31	28	31	32
KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70)	2	2	1	5	6	8	8	8	7	7	10	11	13	12	13	12	12
Ruko dan Rukan (Shop houses and Shop-offices)	2	1	2	2	2	2	2	2	1	2	2	2	2	2	2	2	2
Lainnya (Others)	89	149	224	259	303	299	307	295	234	333	264	308	342	351	288	303	307
Total Konsumsi (Total Consumption)	108	169	242	284	331	328	339	327	262	362	300	343	380	396	331	348	354

Miliar Rp (Billion Rp)

Tabel 1.55 Non Performing Loan Bank Campuran Berdasarkan Jenis Penggunaan
(Non Performing Loan of Joint Venture Banks Based on Type of Use)

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Properti (Property)	18	19	-	-	-	-	-	-	-	-	-	6	7	7	8	7	6
Agrobisnis (Agro-business)	7	-	-	3	-	-	-	-	-	-	-	43	43	57	60	61	59
Lainnya (Others)	1.250	989	877	654	722	744	905	1.069	1.148	1.255	1.220	1.404	1.387	1.369	1.724	1.719	1.475
Total Modal Kerja (Total Working Capital)	1.276	1.008	877	657	722	744	905	1.069	1.148	1.255	1.220	1.453	1.437	1.433	1.792	1.786	1.540
Investasi (Investment)																	
Properti (Property)	130	56	39	12	11	12	14	12	11	-	-	0	-	0	0	3	3
Agrobisnis (Agro-business)	134	80	39	-	-	-	-	-	-	-	-	0	0	0	0	0	1
Lainnya (Others)	381	223	378	104	95	409	425	461	187	234	226	586	588	799	659	643	592
Total Investasi (Total Investment)	645	359	456	116	106	420	439	473	198	234	226	587	588	799	660	646	596
Konsumsi (Consumption)																	
KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70)	-	-	-	1	1	1	1	1	1	1	1	1	1	3	2	2	3
KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70)	-	-	2	11	15	15	16	17	16	16	16	23	23	24	24	24	25
Ruko dan Rukan (Shop houses and Shop-offices)	-	-	-	-	-	-	-	-	-	-	0	3	4	4	3	3	3
Lainnya (Others)	45	78	138	141	147	151	160	168	177	195	208	216	228	247	259	267	272
Total Konsumsi (Total Consumption)	45	78	141	153	164	168	177	185	194	211	225	243	257	278	288	296	304

Miliar Rp (Billion Rp)

Tabel 1.56 Non Performing Loan Bank Asing Berdasarkan Jenis Penggunaan
(Non Performing Loan of Foreign Owned Banks Based on Type of Use)

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Properti (Property)	6	-	3	3	3	3	3	-	-	-	-	-	-	-	4	-	-
Agrobisnis (Agro-business)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya (Others)	1.680	1.849	1.085	1.024	1.700	1.943	2.226	2.867	2.240	2.341	2.468	2.308	2.309	2.333	2.082	2.211	2.236
Total Modal Kerja (Total Working Capital)	1.686	1.850	1.088	1.027	1.703	1.946	2.229	2.867	2.240	2.341	2.468	2.308	2.309	2.333	2.087	2.211	2.236
Investasi (Investment)																	
Properti (Property)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agrobisnis (Agro-business)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya (Others)	264	65	127	309	331	328	441	182	432	480	507	485	598	595	599	585	630
Total Investasi (Total Investment)	264	65	127	309	331	328	441	182	432	480	507	485	598	595	599	585	630
Konsumsi (Consumption)																	
KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70)	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	-	-
KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70)	2	2	2	4	3	3	3	3	2	1	1	1	1	2	2	2	2
Ruko dan Rukan (Shop houses and Shop-offices)	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya (Others)	694	914	1.447	3.049	3.577	3.662	3.755	3.849	3.940	4.065	3.575	2.434	2.556	2.557	2.685	2.800	2.912
Total Konsumsi (Total Consumption)	697	916	1.450	3.053	3.580	3.666	3.758	3.852	3.942	4.066	3.576	2.435	2.558	2.559	2.687	2.802	2.914

Miliar Rp (Billion Rp)

Tabel 1.57 Non Performing Loan Bank Umum Berdasarkan Jenis Penggunaan Per Wilayah (Agustus 2009)
(Non Performing Loan of Commercial Banks Based on Type of Use by Region)

Wilayah	Modal Kerja			Investasi			Konsumsi			
	Properti (Property)	Agrobisnis (Agro- business)	Lainnya (Others)	Properti (Property)	Agrobisnis (Agro- business)	Lainnya (Others)	KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70)	KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70)	Ruko dan Rukan (Shop houses and Shop- offices)	Lainnya (Others)
Jawa Barat (West Java)	34	17	2.409	95	3	609	565	200	15	280
Banten	3	1	423	31	1	118	206	33	3	136
DKI Jakarta (Special Capital Province of Jakarta)	162	249	16.708	368	834	6.607	289	703	117	4.729
D.I Yogyakarta (Special Province of Yogyakarta)	10	1	233	0	1	46	21	27	2	36
Jawa Tengah (Central Java)	6	37	1.903	10	2	176	81	91	6	166
Jawa Timur (East Java)	26	85	3.053	21	35	287	144	143	16	280
Bengkulu	5	2	49	-	1	26	4	1	1	9
Jambi	5	2	212	1	47	29	28	11	1	15
Nanggroe Aceh Darussalam	8	3	238	5	1	46	10	7	3	45
Sumatera Utara (North Sumatra)	17	142	1.348	15	252	503	53	95	28	159
Sumatera Barat (West Sumatra)	1	6	155	0	31	91	8	7	1	30
Riau	7	3	306	4	80	93	70	20	5	49
Kepulauan Riau	13	8	354	4	33	78	28	14	2	31
Sumatera Selatan (South Sumatra)	13	0	82	1	0	147	70	10	7	20
Bangka Belitung	-	0	94	0	0	7	3	2	-	3
Lampung	7	19	421	0	2	39	19	27	3	41
Kalimantan Selatan (South Kalimantan)	42	5	313	20	1	77	23	12	3	22
Kalimantan Barat (West Kalimantan)	1	0	84	0	216	43	14	12	4	12
Kalimantan Timur (East Kalimantan)	3	0	343	-	0	126	37	42	15	67
Kalimantan Tengah (Central Kalimantan)	1	1	37	-	0	15	5	3	0	12
Sulawesi Tengah (Central Sulawesi)	3	3	304	1	0	39	13	4	4	39
Sulawesi Selatan (South Sulawesi)	62	14	815	5	1	180	88	39	22	149
Sulawesi Utara (North Sulawesi)	19	7	178	1	1	33	42	21	6	63
Sulawesi Tenggara (Southeast Sulawesi)	-	1	77	-	0	7	0	1	0	7
Sulawesi Barat (West Sulawesi) ¹	0	1	34	2	0	18	7	2	-	12
Gorontalo	1	2	83	2	0	33	2	2	2	23
Nusa Tenggara Barat (West Nusa Tenggara)	0	2	127	0	0	13	3	1	0	34
Bali	5	2	250	42	0	77	18	17	1	28
Nusa Tenggara Timur (East Nusa Tenggara)	0	1	76	0	0	14	4	2	0	24
Maluku	-	0	47	-	0	8	1	2	0	14
Papua	6	0	72	1	0	21	6	2	3	29
Maluku Utara (North Maluku)	-	3	40	-	0	2	0	1	-	11
Irian Jaya Barat	-	0	28	1	0	2	2	2	-	5
Lainnya (Others)	-	-	303	-	-	-	-	-	-	-
Total	461	618	31.199	631	1.544	9.611	1.864	1.557	272	6.579

Miliar Rp (Billion Rp)

Tabel 1.58 Non Performing Loan Berdasarkan Lokasi Bank Penyalur Kredit
(Non Performing Loan of Commercial Banks Based on Location of Bank)

Lokasi (Location)	Des	Des	Des	Des	2 0 0 8						2 0 0 9						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat (West Java)	1.395	2.603	2.589	2.672	3.268	3.272	3.370	3.528	3.345	3.538	3.757	3.790	3.856	4.032	4.016	4.221	4.228
Banten	244	375	656	715	789	712	798	916	605	716	784	855	860	837	907	920	954
DKI Jakarta (Special Capital Province of Jakarta)	17.715	32.432	26.535	20.907	21.974	22.792	23.918	26.343	25.773	28.312	29.104	29.925	30.297	30.596	30.150	30.749	30.767
D.I Yogyakarta (Special Province of Yogyakarta)	62	152	244	391	415	421	416	418	181	197	202	232	305	328	336	358	378
Jawa Tengah (Central Java)	495	1.669	2.332	1.706	2.000	1.867	1.920	1.854	1.742	1.888	1.985	2.704	2.793	2.910	2.578	2.622	2.479
Jawa Timur (East Java)	2.105	3.737	4.796	4.065	3.361	3.327	3.421	3.410	2.771	2.995	3.045	3.771	3.787	4.076	3.937	4.078	4.092
Bengkulu	29	44	64	73	72	71	68	61	65	67	74	77	93	89	90	93	96
Jambi	71	338	341	260	192	181	183	181	214	236	247	260	294	309	335	348	352
Nanggroe Aceh Darussalam	57	104	55	88	213	217	245	246	177	208	222	233	258	312	299	329	366
Sumatera Utara (North Sumatra)	784	3.265	3.836	3.308	2.176	2.044	2.179	2.190	1.799	1.985	2.273	2.296	2.504	2.727	2.497	2.705	2.611
Sumatera Barat (West Sumatra)	160	281	301	289	318	282	271	253	244	259	271	281	303	308	311	327	330
Riau	257	1.493	1.002	444	440	439	470	550	438	511	565	578	630	633	614	634	636
Kepulauan Riau ¹	-	-	-	231	308	310	305	304	312	364	403	455	493	521	539	556	566
Sumatera Selatan (South Sumatra)	133	236	199	208	224	291	315	315	276	289	297	309	299	319	298	291	350
Bangka Belitung	9	24	31	33	37	33	31	30	26	101	104	106	110	113	108	112	109
Lampung	77	128	186	272	433	446	471	448	439	723	791	867	949	978	810	650	579
Kalimantan Selatan (South Kalimantan)	74	701	511	379	544	532	563	571	433	463	475	496	485	494	483	490	518
Kalimantan Barat (West Kalimantan)	120	205	178	207	184	190	199	211	202	229	282	270	376	441	430	427	389
Kalimantan Timur (East Kalimantan)	147	316	410	490	542	522	618	612	450	477	503	526	578	597	567	608	634
Kalimantan Tengah (Central Kalimantan)	29	77	48	43	60	56	66	62	47	83	81	60	67	74	70	68	74
Sulawesi Tengah (Central Sulawesi)	46	148	243	290	299	266	276	288	262	297	307	353	381	396	386	394	410
Sulawesi Selatan (South Sulawesi)	453	1.820	1.815	1.683	1.692	1.542	1.577	1.596	716	856	907	945	1.002	1.041	1.000	1.360	1.376
Sulawesi Utara (North Sulawesi)	132	205	245	250	323	292	320	317	257	300	311	353	347	374	365	354	372
Sulawesi Tenggara (Southeast Sulawesi)	55	119	93	81	89	85	83	77	93	78	80	104	95	86	87	89	93
Sulawesi Barat (West Sulawesi) ¹	-	-	-	73	70	56	57	70	45	65	68	68	68	76	78	85	77
Gorontalo	19	47	51	117	135	99	100	131	105	108	121	130	132	148	146	147	149
Nusa Tenggara Barat (West Nusa Tenggara)	47	65	71	139	161	163	163	160	141	150	156	159	165	163	164	166	180
Bali	147	272	465	409	352	336	324	345	245	259	348	385	391	420	363	456	441
Nusa Tenggara Timur (East Nusa Tenggara)	188	210	59	65	85	86	86	88	75	81	84	89	92	99	105	105	120
Maluku	21	33	34	30	57	55	55	54	47	48	53	59	63	63	64	71	72
Papua	32	43	55	72	118	111	101	128	72	75	82	87	124	105	109	115	140
Maluku Utara (North Maluku)	6	7	16	19	31	31	47	51	47	48	49	51	51	56	49	52	57
Irian Jaya Barat ¹	-	-	-	15	24	24	22	21	22	25	32	33	46	52	37	40	39
Lainnya (Others)	67	1.441	598	743	211	217	284	363	205	264	379	425	394	318	312	300	303

Ket: 1 Data tersedia mulai Januari 2007

Miliar Rp (Billion Rp)

Tabel 1.59 NPL Yang Penarikannya Menggunakan Kartu
(NPL Withdrawn by Credit Card)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Bank Persero (State Owned Banks)	-	-	-	-	255	247	261	277	270	316	343	329	338	357	363	360	367
2. BUSN Devisa (Foreign Exchange Commercial Banks)	-	-	-	-	290	275	282	293	273	300	319	353	373	411	403	405	407
3. BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. BPD (Regional Development Banks)	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Bank Campuran (Joint Venture Banks)	-	-	-	-	131	134	141	150	157	171	181	189	200	213	227	234	237
6. Bank Asing (Foreign Owned Banks)	-	-	-	-	2.341	2.383	2.425	2.468	2.505	2.560	2.386	1.601	1.677	1.668	1.737	1.808	1.879
7. Bank Umum (Commercial Bank)	-	-	-	-	3.017	3.040	3.108	3.188	3.205	3.347	3.229	2.472	2.588	2.650	2.730	2.807	2.890

Miliar Rp (Billion Rp)

Tabel 1.60 Non Performing Loan UMKM Menurut Kelompok Bank
(Non Performing Loan of Micro, Small & Medium and Based on Group Bank)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Bank Persero ¹⁾ (State Owned Banks)	-	-	-	8.178	9.377	8.796	9.043	9.395	7.812	9.034	9.766	10.537	11.001	11.774	11.406	10.904	11.207
2. Bank Pemerintah Daerah (Regional Development Banks)	-	-	-	1.130	1.468	1.495	1.548	1.530	1.195	1.364	1.358	1.487	1.597	1.666	1.690	1.788	1.810
3. Bank Swasta Nasional ¹⁾ (Foreign Exchange Commercial Banks)	-	-	-	6.942	7.326	7.317	7.521	7.665	7.440	7.830	8.148	8.406	8.796	9.017	8.737	9.021	8.942
4. Bank Asing dan Campuran (Joint Venture Banks and Foreign Owned Banks)	-	-	-	1.331	1.765	1.932	2.096	2.207	2.356	2.484	2.205	1.904	1.912	1.890	2.198	2.169	2.154
Jumlah	-	-	-	17.581	19.935	19.540	20.208	20.796	18.803	20.712	21.477	22.334	23.305	24.347	24.030	23.883	24.113

Ket: Data tersedia mulai posisi Januari 2007 (Data available on January 2007)

¹⁾Data Revisi Desember 2008

Miliar Rp (Billion Rp)

Tabel 1.61 Non Performing Loan Rincian Kredit MKM Menurut Kelompok Bank
(NPL Details of Micro, Small & Medium Credit and by Group of Bank)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2 0 0 8					2 0 0 9							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Bank Persero (State Owned Banks) ¹⁾	-	-	-	-	9.377	8.796	9.043	9.395	7.812	9.034	9.766	10.537	11.001	11.774	11.406	10.904	11.207
Mikro	-	-	-	-	4.435	4.310	4.437	4.470	4.137	4.856	5.189	5.547	5.707	6.048	5.877	5.060	5.205
Kecil	-	-	-	-	1.925	1.814	1.840	1.816	1.490	1.731	1.798	1.958	2.067	2.308	2.293	2.412	2.505
Menengah	-	-	-	-	3.017	2.672	2.767	3.109	2.185	2.447	2.779	3.032	3.227	3.417	3.236	3.432	3.497
2. BPD (Regional Development Banks)	-	-	-	-	1.468	1.495	1.548	1.530	1.195	1.364	1.358	1.487	1.597	1.666	1.690	1.788	1.810
Mikro	-	-	-	-	607	599	597	588	494	591	548	612	635	636	581	622	619
Kecil	-	-	-	-	574	600	626	627	482	542	573	598	635	664	715	705	746
Menengah	-	-	-	-	286	296	325	315	219	231	238	278	327	366	393	460	445
3. Bank Swasta Nasional (Commercial Banks) ¹⁾	-	-	-	-	7.326	7.317	7.521	7.665	7.440	7.830	8.148	8.406	8.796	9.017	8.737	9.021	8.942
Mikro	-	-	-	-	1.627	1.651	1.875	1.985	1.829	1.993	2.129	2.144	2.506	2.377	2.240	2.229	2.106
Kecil	-	-	-	-	2.390	2.371	2.322	2.314	2.313	2.305	2.369	2.401	2.438	2.535	2.482	2.639	2.707
Menengah	-	-	-	-	3.309	3.294	3.324	3.366	3.299	3.531	3.651	3.862	3.852	4.105	4.015	4.153	4.128
4. Bank Asing dan Campuran (Foreign Owned Banks and Joint Venture Banks)	-	-	-	-	1.765	1.932	2.096	2.207	2.356	2.484	2.205	1.904	1.912	1.890	2.198	2.169	2.154
Mikro	-	-	-	-	1.344	1.396	1.446	1.503	1.567	1.696	1.404	1.084	1.117	1.052	1.327	1.251	1.289
Kecil	-	-	-	-	82	123	124	134	151	146	146	158	159	178	191	198	189
Menengah	-	-	-	-	339	413	526	570	638	642	655	661	636	660	680	721	677
Jumlah	-	-	-	-	19.935	19.540	20.208	20.796	18.803	20.712	21.477	22.334	23.305	24.347	24.030	23.883	24.113

Ket: ¹⁾ Data Revisi Desember 2008

Miliar Rp (Billion Rp)

Tabel 1.62 Non Performing Loan MKM Berdasarkan Jenis Penggunaan
(NPL of Micro, Small & Medium Based on Type of Use)

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)	-	-	-	-	10.937	10.756	11.232	11.601	10.393	11.602	12.218	13.024	13.366	14.083	14.199	13.705	13.892
Properti (Property)	-	-	-	-	167	164	172	176	171	181	205	201	215	239	264	285	275
Agrobisnis (Agro-business)	-	-	-	-	281	267	268	268	271	290	289	324	342	344	373	362	347
Lainnya (Others)	-	-	-	-	10.489	10.325	10.792	11.157	9.951	11.131	11.724	12.499	12.809	13.501	13.562	13.057	13.271
Investasi (Investment)	-	-	-	-	2.636	2.562	2.612	2.830	2.365	2.514	2.636	2.724	3.030	3.159	3.029	3.129	3.010
Properti (Property)	-	-	-	-	58	53	54	52	70	80	91	100	106	113	168	175	178
Agrobisnis (Agro-business)	-	-	-	-	536	528	521	520	518	528	532	535	557	592	595	609	595
Lainnya (Others)	-	-	-	-	2.042	1.981	2.037	2.258	1.777	1.906	2.014	2.089	2.368	2.454	2.267	2.345	2.237
Konsumsi (Consumption)	-	-	-	-	6.362	6.223	6.364	6.366	6.046	6.595	6.623	6.586	6.909	7.104	6.801	7.049	7.210
KPR dan Apartemen s.d Tipe 70 (Housing and Apartemen up to Type 70)	-	-	-	-	1.563	1.615	1.642	1.567	1.430	1.646	1.721	1.750	1.810	1.821	1.775	1.805	1.864
KPR dan Apartemen > Tipe 70 (Housing and Apartemen > Type 70)	-	-	-	-	1.149	1.083	1.107	1.120	1.052	1.130	1.197	1.245	1.287	1.336	1.332	1.407	1.466
Ruko dan Rukan (Shop houses and Shop-offices)	-	-	-	-	178	163	165	171	161	170	187	204	215	233	242	253	257
Lainnya (Others)	-	-	-	-	3.471	3.361	3.450	3.508	3.403	3.649	3.518	3.386	3.597	3.715	3.452	3.585	3.623
Jumlah	-	-	-	-	19.935	19.540	20.208	20.796	18.803	20.712	21.477	22.334	23.305	24.347	24.030	23.883	24.113

Miliar Rp (Billion Rp)

Tabel 1.63 Non Performing Loan MKM Berdasarkan Sektor Ekonomi
(NPL of Micro, Small & Medium Based on Economic Sector)

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	-	-	-	-	1.193	1.140	1.128	1.068	1.134	1.166	1.324	1.324	1.447	1.514	1.555	1.528	1.480
2. Pertambangan (Mining)	-	-	-	-	106	101	100	96	100	80	81	81	103	95	94	103	115
3. Perindustrian (Manufacturing)	-	-	-	-	2.919	3.163	3.629	3.452	3.774	3.993	4.170	4.170	4.208	4.303	4.196	3.383	3.154
4. Listrik, gas dan air (Water, gas and electricity)	-	-	-	-	6	6	7	7	8	4	3	3	6	6	6	7	14
5. Konstruksi (Construction)	-	-	-	-	943	1.011	1.044	803	888	967	1.039	1.039	1.101	1.177	1.195	1.304	1.318
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	-	-	-	-	6.350	6.531	6.585	5.587	6.301	6.607	6.995	6.995	7.246	7.792	7.819	8.029	8.204
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	-	-	-	-	450	472	475	371	394	387	391	391	437	438	402	448	448
8. Jasa Dunia usaha (Business Services)	-	-	-	-	996	1.051	1.091	1.016	1.108	1.197	1.246	1.246	1.330	1.373	1.460	1.510	1.616
9. Jasa sosial/masyarakat (Social Services)	-	-	-	-	253	263	262	240	270	280	288	288	288	306	273	286	297
10. Lain-lain (Others)	-	-	-	-	6.325	6.469	6.476	6.163	6.736	6.796	6.798	6.798	7.140	7.344	7.029	7.285	7.467
Jumlah	-	-	-	-	19.540	20.208	20.796	18.803	20.712	21.477	22.334	22.334	23.305	24.347	24.030	23.883	24.113

Miliar Rp (Billion Rp)

Tabel 1.64 Non Performing Loan Penerusan Kredit (Non Performing Loan Channelling Credit) Off-Balance Sheet

Kelompok Bank (Bank Category)	Des	Des	Des	Des	2 0 0 8					2 0 0 9								
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Bank Persero (State Owned Banks)																		
Non Performing Penerusan Kredit (Non Performing Channelling Credit)	6.912	5.549	7.244	4.844	4.738	5.526	5.896	5.999	5.780	5.879	5.994	5.915	5.728	5.683	5.669	5.604	5.630	
Total Penerusan Kredit (Total Channelling Credit)	30.963	29.670	35.766	38.318	35.212	36.007	40.391	41.405	40.613	31.013	31.400	30.847	28.691	28.019	62.645	26.978	29.224	
Rasio Non Performing (%) (Non Performing Ratio (%))	22,32	18,70	20,26	12,64	13,45	15,35	14,60	14,49	14,23	18,96	19,09	19,17	19,97	20,28	9,05	20,77	19,27	
BUSN Devisa (Foreign Exchange Commercial Banks)																		
Non Performing Penerusan Kredit (Non Performing Channelling Credit)	1.130	1.295	1.628	1.742	1.850	1.849	1.849	1.849	1.850	1.851	1.852	1.932	1.931	1.930	1.935	1.937	1.934	
Total Penerusan Kredit (Total Channelling Credit)	2.710	2.822	2.869	2.883	2.849	2.846	2.848	2.849	2.854	2.858	2.855	2.854	2.852	2.846	2.851	2.858	2.861	
Rasio Non Performing (%) (Non Performing Ratio (%))	41,68	45,89	56,73	60,42	64,94	64,97	64,92	64,91	64,81	64,75	64,86	67,69	67,71	67,84	67,86	67,77	67,62	
BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)																		
Non Performing Penerusan Kredit (Non Performing Channelling Credit)	15	15	12	12	12	12	11	11	11	6	6	20	20	21	20	19	20	
Total Penerusan Kredit (Total Channelling Credit)	42	42	41	41	40	40	39	39	39	30	32	32	32	33	33	31	34	
Rasio Non Performing (%) (Non Performing Ratio (%))	34,74	34,52	30,03	29,95	30,47	30,46	28,89	28,89	28,89	21,17	20,11	63,22	63,22	63,82	60,40	61,98	58,54	
BPD (Regional Development Banks)																		
Non Performing Penerusan Kredit (Non Performing Channelling Credit)	1.005	1.150	1.196	1.202	1.277	1.272	1.367	1.369	1.359	1.382	1.388	1.382	1.381	1.386	1.382	1.385	1.389	
Total Penerusan Kredit (Total Channelling Credit)	1.875	1.982	2.035	2.280	2.289	2.284	2.283	2.283	2.389	2.381	2.416	2.418	2.433	2.222	2.268	2.234	2.313	
Rasio Non Performing (%) (Non Performing Ratio (%))	53,63	58,04	58,80	52,73	55,81	55,68	59,88	60,00	56,88	58,04	57,46	57,15	56,75	62,38	60,93	61,99	60,05	
Bank Campuran (Joint Venture Banks)																		
Non Performing Penerusan Kredit (Non Performing Channelling Credit)	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	
Total Penerusan Kredit (Total Channelling Credit)	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	
Rasio Non Performing (%) (Non Performing Ratio (%))	-	-	-	-	-	-	-	-	-	-	-	100	100	100	100	100	100	
Bank Asing (Foreign Owned Banks)																		
Non Performing Penerusan Kredit (Non Performing Channelling Credit)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Penerusan Kredit (Total Channelling Credit)	-	-	-	154	110	94	57	6	67	65	539	548	461	695	717	-	-	
Rasio Non Performing (%) (Non Performing Ratio (%))	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bank Umum (Commercial Banks)																		
Non Performing Penerusan Kredit (Non Performing Channelling Credit)	9.062	8.009	10.081	7.801	7.877	8.659	9.123	9.229	9.000	9.118	9.240	9.249	9.061	9.021	9.006	8.946	8.973	
Total Penerusan Kredit (Total Channelling Credit)	35.591	34.517	40.710	43.675	40.499	41.270	45.617	46.581	45.962	36.347	37.242	36.699	34.470	33.814	68.514	32.102	34.431	
Rasio Non Performing (%) (Non Performing Ratio (%))	25,46	23,20	24,76	17,86	19,45	20,98	20,00	19,81	19,58	25,09	24,81	25,20	26,29	26,68	13,14	27,87	26,06	

Miliar Rp (Billion Rp)

Tabel 1.65 Komposisi DPK Bank Umum (Composition of Third Party Funds of Commercial Banks)

Jenis (Type)	Desember 2004		Desember 2005		Desember 2006		Desember 2007		Agustus 2008		Desember 2008		Agustus 2009	
	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)
Giro (Demand Deposits)	245.722	25,51	281.412	24,95	338.011	26,26	405.551	26,84	384.158	25,17	430.000	24,53	467.106	25,29
Rupiah	170.843	17,74	193.854	17,19	249.564	19,39	309.335	20,47	279.052	18,29	307.743	17,55	332.449	18,00
Valas (Foreign Exchange)	74.879	7,77	87.558	7,76	88.447	6,87	96.216	6,37	105.106	6,89	122.257	6,97	134.657	7,29
Deposito (Time Deposits)	420.990	43,71	565.033	50,09	615.163	47,79	666.708	44,13	691.928	45,34	824.704	47,04	860.994	46,61
Rupiah	351.460	36,49	455.038	40,34	510.008	39,62	540.982	35,81	556.964	36,50	675.983	38,56	727.176	39,37
Valas (Foreign Exchange)	69.530	7,22	109.995	9,75	105.155	8,17	125.726	8,32	134.964	8,84	148.722	8,48	133.818	7,25
Tabungan (Savings Deposits)	296.394	30,77	281.492	24,96	333.928	25,94	438.574	29,03	449.939	29,48	498.587	28,44	518.939	28,10
Rupiah	295.905	30,72	281.268	24,94	333.873	25,94	434.480	28,76	429.688	28,16	476.717	27,19	485.210	26,27
Valas (Foreign Exchange)	489	0,05	224	0,02	55	0,00	4.095	0,27	20.251	1,33	21.870	1,25	33.729	1,83
Total DPK (Total Third Party Funds)	963.106	100	1.127.937	100	1.287.102	100	1.510.834	100	1.526.025	100	1.753.292	100	1.847.038	100
Rupiah	818.208	84,96	930.160	82,47	1.093.445	84,95	1.284.797	85,04	1.265.704	82,94	1.460.443	83,30	1.544.834	83,64
Valas (Foreign Exchange)	144.898	15,04	197.777	17,53	193.657	15,05	226.037	14,96	260.321	17,06	292.849	16,70	302.204	16,36

Miliar Rp (Billion Rp)

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

Jenis (Type)	Desember 2004		Desember 2005		Desember 2006		Desember 2007		Agustus 2008		Desember 2008		Agustus 2009	
	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 (Demand Deposits)	83.211	22,15	94.322	21,86	112.324	23,38	146.613	25,68	113.238	21,16	151.767	22,66	151.941	21,82
Rupiah	63.449	16,89	70.509	16,34	88.947	18,52	121.749	21,32	90.059	16,83	123.438	18,43	112.458	16,15
Valas (Foreign Exchange)	19.762	5,26	23.813	5,52	23.377	4,87	24.865	4,35	23.179	4,33	28.329	4,23	39.483	5,67
Deposito (Time Deposits)	151.350	40,28	200.719	46,53	207.536	43,20	215.871	37,81	208.829	39,02	280.614	41,89	308.406	44,29
Rupiah	128.831	34,29	166.542	38,61	176.718	36,79	179.313	31,40	175.738	32,84	235.219	35,12	261.615	37,57
Valas (Foreign Exchange)	22.519	5,99	34.177	7,92	30.818	6,42	36.559	6,40	33.092	6,18	45.395	6,78	46.791	6,72
Tabungan (Savings Deposits)	141.171	37,57	136.356	31,61	160.534	33,42	208.524	36,52	213.061	39,81	237.446	35,45	236.012	33,89
Rupiah	141.048	37,54	136.153	31,56	160.496	33,41	208.490	36,51	205.960	38,49	230.047	34,34	227.910	32,73
Valas (Foreign Exchange)	123	0,03	203	0,05	38	0,01	33	0,01	7.102	1,33	7.399	1,10	8.102	1,16
Total DPK (Total Third Party Funds)	375.731	100	431.397	100	480.394	100	571.008	100	535.128	100	669.827	100	696.359	100
Rupiah	333.328	88,71	373.204	86,51	426.160	88,71	509.552	89,24	471.756	88,16	588.704	87,89	601.983	86,45
Valas (Foreign Exchange)	42.403	11,29	58.192	13,49	54.234	11,29	61.456	10,76	63.372	11,84	81.123	12,11	94.376	13,55

Miliar Rp (Billion Rp)

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

Jenis (Type)	Desember 2004		Desember 2005		Desember 2006		Desember 2007		Agustus 2008		Desember 2008		Agustus 2009	
	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 (Demand Deposits)	87.642	21,72	91.163	19,70	104.100	19,82	128.178	21,12	133.236	20,92	137.481	19,59	152.789	20,95
Rupiah	60.240	14,93	58.170	12,57	68.884	13,12	91.502	15,08	88.997	13,98	89.607	12,77	103.252	14,15
Valas (Foreign Exchange)	27.402	6,79	32.992	7,13	35.216	6,71	36.676	6,04	44.239	6,95	47.875	6,82	49.537	6,79
Deposito (Time Deposits)	181.537	44,99	248.892	53,79	279.736	53,27	294.304	48,49	312.876	49,13	361.058	51,45	351.936	48,25
Rupiah	162.725	40,33	217.098	46,91	244.890	46,63	252.222	41,56	261.606	41,08	309.732	44,14	307.462	42,15
Valas (Foreign Exchange)	18.812	4,66	31.794	6,87	34.845	6,63	42.082	6,93	51.271	8,05	51.326	7,31	44.474	6,10
Tabungan (Savings Deposits)	134.351	33,29	122.692	26,51	141.341	26,91	184.450	30,39	190.708	29,95	203.171	28,95	224.721	30,81
Rupiah	134.323	33,29	122.671	26,51	141.324	26,91	184.429	30,39	185.849	29,18	198.120	28,23	210.723	28,89
Valas (Foreign Exchange)	28	0,01	21	0,00	17	0,00	21	0,00	4.859	0,76	5.051	0,72	13.998	1,92
Total DPK (Total Third Party Funds)	403.530	100	462.747	100	525.177	100	606.932	100	636.820	100	701.710	100	729.446	100
Rupiah	357.288	88,54	397.939	85,99	455.098	86,66	528.154	87,02	536.451	84,24	597.459	85,14	621.437	85,19
Valas (Foreign Exchange)	46.242	11,46	64.808	14,01	70.079	13,34	78.778	12,98	100.369	15,76	104.251	14,86	108.009	14,81

Miliar Rp (Billion Rp)

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

Jenis (Type)	Desember 2004		Desember 2005		Desember 2006		Desember 2007		Agustus 2008		Desember 2008		Agustus 2009	
	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 (Demand Deposits)														
Rupiah	1.900	9,91	1.798	8,19	1.811	7,41	2.195	7,20	1.910	5,93	1.779	5,36	2.009	5,17
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	0	0	0	0
Deposito (Time Deposits)														
Rupiah	15.049	78,52	18.052	82,17	20.234	82,85	25.103	82,33	26.996	83,82	28.059	84,48	32.873	84,60
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	13	0
Tabungan (Savings Deposits)														
Rupiah	2.217	11,57	2.120	9,65	2.379	9,74	3.194	10,48	3.302	10,25	3.375	10,16	3.974	10,23
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total DPK (Total Third Party Funds)														
Rupiah	19.166	100	21.970	100	24.423	100	30.491	100	32.208	100	33.213	100	38.856	100
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	0	0	13	0

Miliar Rp (Billion Rp)

Tabel 1.69 Komposisi DPK BPD (Composition of Third Party Funds of Regional Development Banks)

Jenis (Type)	Desember 2004		Desember 2005		Desember 2006		Desember 2007		Agustus 2008		Desember 2008		Agustus 2009	
	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)
Giro (Demand Deposits)														
Rupiah	30.463	51,21	50.674	59,42	74.723	57,86	69.289	51,60	75.309	51,45	70.746	49,38	87.756	50,52
Valas (Foreign Exchange)	30.401	51,11	50.631	59,37	74.692	57,84	69.123	51,47	75.254	51,41	70.653	49,32	87.668	50,47
	62	0,10	43	0,05	31	0,02	167	0,12	55	0,04	93	0,07	88	0,05
Deposito (Time Deposits)														
Rupiah	13.628	22,91	17.502	20,52	29.409	22,77	31.792	23,67	42.689	29,16	35.015	24,44	53.381	30,73
Valas (Foreign Exchange)	13.560	22,80	17.475	20,49	29.365	22,74	31.750	23,64	42.445	29,00	34.877	24,34	53.178	30,62
	68	0,11	27	0,03	44	0,03	42	0,03	244	0,17	138	0,10	203	0,12
Tabungan (Savings Deposits)														
Rupiah	15.395	25,88	17.107	20,06	25.008	19,37	33.205	24,73	28.385	19,39	37.498	26,17	32.557	18,74
Valas (Foreign Exchange)	15.395	25,88	17.107	20,06	25.008	19,37	33.205	24,73	28.383	19,39	37.497	26,17	32.554	18,74
	-	-	-	-	-	-	-	-	1	0	1	0	4	0
Total DPK (Total Third Party Funds)														
Rupiah	59.486	100	85.283	100	129.141	100	134.287	100	146.383	100	143.262	100	173.696	100
Valas (Foreign Exchange)	59.356	99,78	85.213	99,92	129.065	99,94	134.077	99,84	146.083	99,79	143.027	99,84	173.400	99,83
	130	0,22	70	0,08	75	0,06	209	0,16	300	0,21	235	0,16	296	0,17

Miliar Rp (Billion Rp)

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

Jenis (Type)	Desember 2004		Desember 2005		Desember 2006		Desember 2007		Agustus 2008		Desember 2008		Agustus 2009	
	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)
Giro (Demand Deposits)	10.399	36,75	11.544	33,48	10.125	28,18	13.267	24,15	16.482	26,80	18.872	24,54	18.793	21,62
Rupiah	2.895	10,23	3.251	9,43	2.715	7,56	4.112	7,48	4.472	7,27	4.976	6,47	6.769	7,79
Valas (Foreign Exchange)	7.504	26,52	8.294	24,05	7.410	20,62	9.155	16,67	12.009	19,53	13.896	18,07	12.023	13,83
Deposito (Time Deposits)	17.563	62,08	22.563	65,43	24.577	68,41	40.196	73,17	43.482	70,70	55.007	71,53	62.981	72,47
Rupiah	9.413	33,27	11.784	34,17	12.173	33,88	21.197	38,59	21.435	34,85	29.691	38,61	38.560	44,37
Valas (Foreign Exchange)	8.150	28,81	10.779	31,26	12.405	34,53	18.999	34,59	22.047	35,85	25.315	32,92	24.421	28,10
Tabungan (Savings Deposits)	331	1,17	376	1,09	1.224	3,41	1.471	2,68	1.540	2,50	3.023	3,93	5.135	5,91
Rupiah	331	1,17	376	1,09	1.224	3,41	1.471	2,68	1.540	2,50	3.023	3,93	4.226	4,86
Valas (Foreign Exchange)	-	0,00	-	0,00	-	-	-	-	-	-	0	0	909	1
Total DPK (Total Third Party Funds)	28.293	100	34.484	100	35.927	100	54.934	100	61.504	100	76.902	100	86.908	100
Rupiah	12.639	44,67	15.411	44,69	16.112	44,85	26.779	48,75	27.448	44,63	37.691	49,01	49.555	57,02
Valas (Foreign Exchange)	15.654	55,33	19.073	55,31	19.815	55,15	28.154	51,25	34.056	55,37	39.211	50,99	37.353	42,98

Miliar Rp (Billion Rp)

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

Jenis (Type)	Desember 2004		Desember 2005		Desember 2006		Desember 2007		Agustus 2008		Desember 2008		Agustus 2009	
	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)
Giro (Demand Deposits)	31.352	41,92	31.911	34,66	34.927	37,95	46.009	40,65	43.983	38,59	49.354	38,44	53.818	44,20
Rupiah	11.744	15,70	9.495	10,31	12.515	13,60	20.655	18,25	18.359	16,11	17.290	13,47	20.292	16,66
Valas (Foreign Exchange)	19.608	26,22	22.416	24,35	22.412	24,35	25.353	22,40	25.625	22,48	32.064	24,98	33.526	27,53
Deposito (Time Deposits)	40.556	54,22	57.305	62,25	53.671	58,31	59.443	52,52	57.055	50,06	64.952	50,59	51.417	42,22
Rupiah	21.149	28,28	24.087	26,17	26.629	28,93	31.398	27,74	28.744	25,22	38.405	29,92	33.500	27,51
Valas (Foreign Exchange)	19.407	25,95	33.218	36,08	27.042	29,38	28.045	24,78	28.311	24,84	26.547	20,68	17.917	14,71
Tabungan (Savings Deposits)	2.888	3,86	2.841	3,09	3.442	3,74	7.730	6,83	12.943	11,36	14.071	10,96	16.538	13,58
Rupiah	2.550	3,41	2.841	3,09	3.442	3,74	3.690	3,26	4.654	4,08	4.654	3,63	5.824	4,78
Valas (Foreign Exchange)	338	0,45	-	0,00	-	-	4.040	4	8.289	7	9.417	7	10.715	9
Total DPK (Total Third Party Funds)	74.796	100	92.057	100	92.040	100	113.182	100	113.981	100	128.377	100	121.773	100
Rupiah	35.443	47,39	36.423	39,57	42.586	46,27	55.743	49,25	51.757	45,41	60.349	47,01	59.616	48,96
Valas (Foreign Exchange)	39.353	52,61	55.634	60,43	49.455	53,73	57.438	50,75	62.224	54,59	68.028	52,99	62.157	51,04

Miliar Rp (Billion Rp)

Tabel 1.72 Peringkat Bank Berdasarkan Dana Pihak Ketiga (Bank Rating Based on Third Party Funds)

Peringkat (Rating)	Desember 2004			Desember 2005			Desember 2006			Desember 2007			Agustus 2008			Desember 2008			Agustus 2009		
	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%))	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%))	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%))	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%))	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%))	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%))	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%))
1	PT Bank Mandiri	170.019	17,65	PT Bank Mandiri	198.893	17,63	PT Bank Mandiri	197.438	15,34	PT Bank Mandiri	235.802	15,61	PT Bank Mandiri	217.248	14,24	PT Bank Mandiri	273.566	15,60	PT Bank Mandiri	277.426	15,02
2	PT Bank Central Asia Tbk	131.638	13,67	PT Bank Central Asia Tbk	129.556	11,49	PT Bank Central Asia Tbk	152.737	11,87	PT Bank Central Asia Tbk	189.178	12,52	PT Bank Central Asia Tbk	189.267	12,40	PT Bank Central Asia Tbk	209.535	11,95	PT Bank Central Asia Tbk	228.054	12,35
3	PT Bank Negara Indonesia Tbk	105.535	10,96	PT Bank Negara Indonesia Tbk	116.021	10,29	PT Bank Negara Indonesia Tbk	135.912	10,56	PT Bank Rakyat Indonesia	164.997	10,92	PT Bank Rakyat Indonesia	157.752	10,34	PT Bank Rakyat Indonesia	201.093	11,47	PT Bank Rakyat Indonesia	219.076	11,86
4	PT Bank Rakyat Indonesia	81.309	8,44	PT Bank Rakyat Indonesia	96.924	8,59	PT Bank Rakyat Indonesia	124.674	9,69	PT Bank Negara Indonesia Tbk	145.567	9,63	PT Bank Negara Indonesia Tbk	132.374	8,67	PT Bank Negara Indonesia Tbk	162.775	9,28	PT Bank Negara Indonesia Tbk	165.538	8,96
5	PT Bank Danamon Indonesia Tbk	40.376	4,19	PT Bank Danamon Indonesia Tbk	44.417	3,94	PT Bank Danamon Indonesia Tbk	54.378	4,22	PT Bank Danamon Indonesia Tbk	58.047	3,84	PT Bank Danamon Indonesia Tbk	68.394	4,48	PT Bank Danamon Indonesia Tbk	74.492	4,25	PT Bank CIMB Niaga Tbk	80.614	4,36
6	PT Bank Internasional Indonesia Tbk	29.495	3,06	PT Bank Internasional Indonesia Tbk	36.739	3,26	PT Bank Niaga Tbk	39.148	3,04	PT Bank Niaga Tbk	45.108	2,99	PT Bank Niaga Tbk	47.219	3,09	PT Bank CIMB Niaga Tbk	51.560	2,94	PT Bank Danamon Indonesia Tbk	67.983	3,68
7	PT Bank Permata Tbk	25.974	2,70	PT Bank Niaga Tbk	34.389	3,05	PT Bank Internasional Indonesia Tbk	37.033	2,88	PT Bank Internasional Indonesia Tbk	37.006	2,45	PT Bank Internasional Indonesia Tbk	40.717	2,67	PT Pan Indonesia Bank Tbk	46.254	2,64	PT Pan Indonesia Bank Tbk	51.956	2,81
8	PT Lippo Bank Tbk	24.852	2,58	PT Bank Permata Tbk	28.302	2,51	PT Bank Permata Tbk	28.660	2,23	Citibank N.A	31.828	2,11	PT Pan Indonesia Bank Tbk	37.983	2,49	PT Bank Internasional Indonesia Tbk	43.712	2,49	PT Bank Internasional Indonesia Tbk	44.474	2,41
9	PT Bank Niaga Tbk	24.740	2,57	PT Pan Indonesia Bank Tbk	27.290	2,42	Citibank N.A	27.062	2,10	PT Pan Indonesia Bank Tbk	31.364	2,08	PT Bank Permata Tbk	33.518	2,20	PT Bank Permata Tbk	42.803	2,44	PT Bank Permata Tbk	43.686	2,37
10	Citibank N.A	19.909	2,07	Citibank N.A	25.978	2,30	PT Lippo Bank Tbk	26.693	2,07	PT Lippo Bank Tbk	30.366	2,01	Citibank N.A	31.737	2,08	Citibank N.A	34.289	1,96	Citibank N.A	36.309	1,97
	Total	653.848	67,89	Total	738.509	65,47	Total	823.735	64,00	Total	969.264	64,15	Total	956.208	62,66	Total	1.140.078	65,03	Total	1.215.117	65,79

Miliar Rp (Billion Rp)

Tabel 1.73 Komposisi DPK Berdasarkan Lokasi (Agustus 2009) (Composition of Third Party Funds Based on Location)

Lokasi (Location)	Giro (Demand Deposits)		Tabungan (Savings Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Ttd Total DPK (%) (Portion to Total Third Party (%))
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
Jawa Barat (West Java)	25.271	4.538	51.905	2.341	54.058	7.619	131.235	14.498	145.732	7,89
Banten	5.277	1.606	11.853	408	13.144	1.095	30.274	3.110	33.383	1,81
DKI Jakarta (Special Capital Province of Jakarta)	156.132	102.529	132.359	19.020	413.089	100.833	701.580	222.383	923.963	50,02
D.I Yogyakarta (Special Province of Yogyakarta)	2.682	380	8.606	214	6.502	465	17.790	1.059	18.849	1,02
Jawa Tengah (Central Java)	12.163	2.278	36.818	1.208	31.281	2.125	80.263	5.611	85.874	4,65
Jawa Timur (East Java)	29.410	6.272	61.724	4.291	73.129	8.358	164.262	18.921	183.183	9,92
Bengkulu	1.244	42	2.066	17	743	10	4.054	70	4.123	0,22
Jambi	2.115	199	4.860	108	2.983	118	9.959	425	10.384	0,56
Nanggroe Aceh Darussalam	7.191	127	6.325	68	4.711	93	18.227	288	18.515	1,00
Sumatera Utara (North Sumatra)	14.232	3.446	30.348	1.594	35.531	5.060	80.110	10.101	90.211	4,88
Sumatera Barat (West Sumatra)	4.137	329	6.643	70	4.849	144	15.629	542	16.171	0,88
Riau	8.361	1.183	12.994	230	8.724	638	30.079	2.051	32.131	1,74
Sumatera Selatan (South Sumatra)	4.918	1.019	11.391	291	10.862	943	27.171	2.253	29.424	1,59
Kepulauan Riau	3.750	2.968	5.442	623	3.405	467	12.597	4.058	16.655	0,90
Bangka Belitung	2.193	91	3.208	69	1.711	104	7.112	263	7.375	0,40
Lampung	2.605	298	6.385	96	4.072	293	13.062	687	13.749	0,74
Kalimantan Selatan (South Kalimantan)	4.426	603	7.615	281	3.687	248	15.728	1.132	16.860	0,91
Kalimantan Barat (West Kalimantan)	3.692	362	8.510	157	6.024	163	18.226	682	18.907	1,02
Kalimantan Timur (East Kalimantan)	9.948	1.774	14.824	638	12.974	1.030	37.746	3.442	41.188	2,23
Kalimantan Tengah (Central Kalimantan)	2.896	60	3.462	24	1.614	17	7.972	100	8.072	0,44
Sulawesi Tengah (Central Sulawesi)	1.468	35	2.844	41	1.432	16	5.744	92	5.836	0,32
Sulawesi Selatan (South Sulawesi)	4.701	546	14.846	265	8.893	474	28.439	1.285	29.724	1,61
Sulawesi Utara (North Sulawesi)	1.620	264	3.966	154	3.315	186	8.901	603	9.504	0,51
Sulawesi Barat (West Sulawesi)	474	1	857	0	75	1	1.406	2	1.407	0,08
Gorontalo	320	1	958	4	577	17	1.855	22	1.877	0,10
Sulawesi Tenggara (Southeast Sulawesi)	1.422	69	2.690	15	829	11	4.942	95	5.037	0,27
Nusa Tenggara Barat (West Nusa Tenggara)	1.650	61	3.625	42	1.389	34	6.664	137	6.801	0,37
Bali	5.449	1.745	12.860	828	9.402	860	27.711	3.434	31.145	1,69
Nusa Tenggara Timur (East Nusa Tenggara)	2.813	19	3.983	50	2.000	46	8.796	115	8.911	0,48
Maluku	1.182	21	2.135	24	1.580	30	4.897	75	4.971	0,27
Papua	6.069	200	5.914	67	3.167	343	15.151	611	15.761	0,85
Maluku Utara (North Maluku)	772	28	1.289	3	564	8	2.625	39	2.664	0,14
Irian Jaya Barat	1.867	46	1.901	20	859	48	4.627	114	4.741	0,26
Lainnya (Others)	0	1.519	1	466	0	1.921	2	3.907	3.909	0,21
Total	332.449	134.657	485.210	33.729	727.176	133.818	1.544.834	302.204	1.847.038	100

Miliar Rp (Billion Rp)

Tabel 1.74 Penghimpunan DPK Berdasarkan Lokasi Penghimpunan (Deposits of Third Party Funds Based on Location of Deposits)

Lokasi (Location)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat (West Java)	76.805	87.899	104.431	119.504	120.919	123.094	130.429	133.817	135.580	135.624	137.019	141.274	138.885	139.721	145.462	142.748	145.732
Banten	15.611	21.706	27.317	28.310	28.315	28.936	29.945	30.283	33.011	32.945	33.050	33.303	34.108	31.132	34.457	33.531	33.383
DKI Jakarta (Special Capital Province of Jakarta)	504.412	586.432	620.919	751.466	736.585	785.919	819.032	840.976	868.803	865.982	881.885	880.839	872.078	879.948	899.351	893.947	923.963
D.I Yogyakarta (Special Province of Yogyakarta)	10.215	11.453	13.908	15.323	15.888	16.103	16.722	16.939	16.834	17.103	17.201	17.502	17.654	17.625	18.039	18.285	18.849
Jawa Tengah (Central Java)	46.731	52.950	62.701	70.139	74.309	76.202	79.516	80.082	80.782	81.287	82.294	84.453	84.765	84.764	86.479	85.817	85.874
Jawa Timur (East Java)	95.325	111.909	127.851	143.778	150.127	155.232	166.221	168.001	171.426	172.526	176.088	177.520	178.460	180.061	181.896	182.692	183.183
Bengkulu	1.771	2.066	2.760	3.482	3.919	4.353	4.478	4.418	4.143	4.144	4.106	4.192	4.249	4.257	4.203	4.093	4.123
Jambi	5.285	5.707	7.535	9.321	10.141	10.342	10.656	10.433	10.069	9.937	10.044	10.281	10.484	10.388	10.564	10.292	10.384
Nanggroe Aceh Darussalam	7.900	13.511	21.956	18.341	17.651	19.177	18.641	19.526	20.464	19.034	18.104	18.018	18.746	18.335	18.379	17.441	18.515
Sumatera Utara (North Sumatra)	45.008	51.589	60.126	71.021	76.526	77.633	82.290	84.295	83.941	85.123	86.979	88.454	88.095	87.643	89.166	88.843	90.211
Sumatera Barat (West Sumatra)	8.150	9.109	11.490	13.974	13.991	14.017	15.309	15.372	15.349	15.432	15.693	16.228	16.479	16.273	16.297	16.195	16.171
Riau	23.559	28.558	40.074	30.155	29.260	31.953	31.626	30.933	31.760	31.325	31.316	31.710	32.154	31.521	33.072	32.158	32.131
Sumatera Selatan (South Sumatra)	15.116	17.848	21.068	24.867	25.482	26.873	28.934	29.516	30.058	29.249	29.644	30.374	29.763	29.604	30.102	28.950	29.424
Kepulauan Riau ¹	-	-	-	13.587	14.262	14.454	15.327	15.458	16.341	16.015	16.211	16.611	16.325	16.027	16.504	16.279	16.655
Bangka Belitung	2.999	3.497	4.728	6.384	7.084	7.207	7.429	7.284	6.828	6.842	7.011	7.477	7.783	7.721	7.626	7.377	7.375
Lampung	6.442	7.419	9.496	14.789	14.556	15.559	16.505	16.839	21.559	21.508	19.639	17.684	17.684	17.718	13.786	13.378	13.749
Kalimantan Selatan (South Kalimantan)	6.885	8.122	10.813	12.798	14.752	15.412	15.573	15.699	16.026	16.127	16.292	17.154	17.060	16.774	17.194	16.838	16.860
Kalimantan Barat (West Kalimantan)	8.891	10.291	12.793	14.965	16.014	16.360	16.952	17.070	17.570	17.560	17.329	18.125	17.807	18.240	18.412	18.405	18.907
Kalimantan Timur (East Kalimantan)	17.713	23.281	30.596	34.316	35.997	39.350	39.858	39.334	41.518	40.180	40.221	41.393	43.236	40.389	42.379	41.216	41.188
Kalimantan Tengah (Central Kalimantan)	3.353	4.109	5.510	6.530	7.287	7.611	7.712	7.587	6.909	7.221	7.349	7.621	7.823	7.845	8.115	8.114	8.072
Sulawesi Tengah (Central Sulawesi)	2.884	3.313	4.448	5.171	5.237	5.520	5.755	5.716	5.721	5.566	5.526	5.705	5.842	5.927	6.091	5.854	5.836
Sulawesi Selatan (South Sulawesi)	14.660	17.239	21.952	24.794	25.822	26.737	27.524	28.017	29.013	28.876	28.699	29.389	29.294	29.580	30.152	29.672	29.724
Sulawesi Utara (North Sulawesi)	4.616	4.862	6.057	7.133	7.717	8.004	8.376	8.510	8.941	8.683	8.647	8.992	9.287	9.279	9.529	9.446	9.504
Sulawesi Barat (West Sulawesi) ¹	-	-	-	1.076	1.041	1.251	1.318	1.365	1.451	1.291	1.183	1.302	1.310	1.365	1.449	1.455	1.407
Gorontalo	833	1.011	1.392	1.641	1.567	1.700	1.799	1.787	1.833	1.857	1.866	1.923	1.974	1.924	1.947	1.890	1.877
Sulawesi Tenggara (Southeast Sulawesi)	1.976	2.202	3.218	3.977	4.240	4.492	4.808	4.927	4.563	4.830	4.828	4.861	5.033	4.863	5.093	4.953	5.037
Nusa Tenggara Barat (West Nusa Tenggara)	3.339	3.770	4.441	5.402	5.527	6.023	6.297	6.497	6.363	6.517	6.469	6.613	6.759	6.745	6.809	6.579	6.801
Bali	15.303	17.186	19.030	23.522	26.192	26.576	27.816	28.540	28.524	29.032	29.352	29.365	29.408	29.408	30.254	30.321	31.145
Nusa Tenggara Timur (East Nusa Tenggara)	4.360	4.910	6.628	7.296	7.312	7.887	7.935	7.983	8.005	8.055	8.019	8.269	8.626	8.742	8.824	8.775	8.911
Maluku	2.892	3.248	3.993	4.413	4.341	4.569	4.655	4.703	4.671	4.781	4.735	4.799	4.872	4.891	4.878	4.925	4.971
Papua	7.126	8.857	15.096	13.276	13.335	15.359	15.068	15.056	14.227	13.834	13.891	14.331	14.876	14.810	16.453	15.807	15.761
Maluku Utara (North Maluku)	760	1.025	2.184	2.576	2.462	2.656	2.826	2.830	2.800	2.809	2.688	2.828	2.751	2.732	2.896	2.686	2.664
Irian Jaya Barat ¹	-	-	-	4.506	4.336	4.449	4.817	4.963	5.084	4.752	4.634	4.568	4.747	4.712	4.680	4.453	4.741
Lainnya (Others)	2.187	2.860	2.596	3.000	3.832	2.442	2.843	3.119	3.126	2.769	3.084	3.000	2.501	2.678	3.271	3.205	3.909
Total	963.105	1.127.937	1.287.102	1.510.834	1.526.025	1.603.452	1.674.994	1.707.876	1.753.292	1.748.814	1.771.098	1.786.157	1.780.918	1.783.644	1.823.811	1.806.621	1.847.038

Ket: ¹ Data tersedia mulai Januari 2007

Miliar Rp (Billion Rp)

Tabel 1.75 Deposito Berdasarkan Jangka Waktu Simpanan (Time Deposits Based on Deposit Maturity Schedule)

Jangka Waktu Simpanan (Deposit Maturity Schedule)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1 Bulan (Month)																	
Bank Persero (State Owned Banks)	97.415	145.908	136.756	158.921	150.251	162.325	179.559	188.607	200.048	191.772	193.094	193.839	188.701	195.638	195.598	190.626	192.863
BUSN Devisa (Foreign Exchange Commercial Banks)	136.873	208.000	207.776	226.176	227.223	248.051	252.574	253.048	267.452	265.550	267.761	255.642	247.657	248.357	246.035	239.303	234.864
BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	10.282	14.246	11.226	14.280	17.921	18.461	18.363	18.072	18.654	17.783	17.433	15.898	16.084	15.679	16.371	16.545	16.554
BPD Regional (Development Banks)	8.366	11.113	16.611	17.362	30.301	29.705	31.267	28.847	21.704	24.118	26.814	29.719	29.991	31.868	34.371	34.446	34.888
Bank Campuran (Joint Venture Banks)	13.140	16.895	18.399	28.956	30.818	34.960	38.739	40.598	38.786	39.615	41.496	43.692	41.075	42.389	42.242	40.415	41.880
Bank Asing (Foreign Owned Banks)	34.955	43.597	37.025	41.601	40.591	43.108	44.881	47.065	42.186	42.734	44.945	38.279	34.426	33.039	36.331	32.079	30.625
Total	301.031	439.758	427.792	487.296	497.105	536.610	565.384	576.237	588.830	581.572	591.543	577.068	557.934	566.970	570.948	553.415	551.674
3 Bulan (Month)																	
Bank Persero (State Owned Banks)	22.568	29.808	28.549	29.114	27.733	30.329	31.357	32.221	33.016	34.995	36.512	38.773	41.937	45.760	48.103	49.717	52.457
BUSN Devisa (Foreign Exchange Commercial Banks)	19.358	23.813	38.570	31.900	43.263	46.306	43.260	43.791	45.829	55.917	59.950	60.971	59.580	58.183	58.344	62.043	66.598
BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	2.474	2.426	4.525	4.449	4.834	4.964	4.474	5.134	4.859	6.732	7.927	8.356	8.787	9.331	9.997	9.981	11.004
BPD Regional (Development Banks)	2.068	3.290	5.437	5.535	5.058	4.906	4.884	5.100	5.942	6.913	7.475	7.138	6.631	6.734	6.871	7.331	7.926
Bank Campuran (Joint Venture Banks)	1.763	2.793	2.844	6.521	7.173	7.868	8.792	10.212	8.505	10.836	13.772	17.493	18.509	17.939	16.411	15.989	16.160
Bank Asing (Foreign Owned Banks)	3.878	7.466	9.597	9.142	9.050	10.597	12.066	13.952	14.476	15.477	15.633	15.537	14.314	14.133	13.732	14.135	13.541
Total	52.108	69.595	89.522	86.661	97.111	104.971	104.833	110.410	112.626	130.871	141.269	148.268	149.758	152.081	153.459	159.195	167.685
6 Bulan (Month)																	
Bank Persero (State Owned Banks)	15.030	8.952	11.051	7.443	9.577	14.643	16.276	15.501	19.728	18.973	19.397	20.073	20.222	20.518	20.610	21.261	20.953
BUSN Devisa (Foreign Exchange Commercial Banks)	6.963	6.619	11.550	14.667	17.473	17.645	15.737	17.993	21.360	21.006	22.850	22.887	24.273	24.930	24.414	24.058	23.507
BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	1.081	664	2.274	3.030	1.908	1.849	1.848	1.822	1.697	1.881	2.128	1.794	1.841	1.965	2.100	2.376	2.282
BPD Regional (Development Banks)	2.745	1.413	1.376	1.884	1.781	1.922	1.894	1.780	1.999	2.077	2.276	2.267	2.381	2.436	2.486	2.580	2.950
Bank Campuran (Joint Venture Banks)	1.174	1.188	1.318	3.166	2.251	1.702	1.762	3.046	1.533	1.682	1.643	1.507	1.498	1.511	1.575	1.818	1.818
Bank Asing (Foreign Owned Banks)	1.116	2.170	4.765	5.259	3.646	3.986	4.129	4.509	4.594	4.679	5.064	4.426	4.036	3.582	3.444	3.360	3.285
Total	28.110	21.006	32.334	35.448	36.447	42.296	41.586	43.367	52.425	50.149	53.398	53.090	54.259	54.929	54.566	55.210	54.795
12 Bulan (Month)																	
Bank Persero (State Owned Banks)	7.818	12.043	25.201	17.071	18.834	22.011	24.583	26.712	27.920	30.055	31.787	35.992	36.806	37.258	40.483	41.297	41.530
BUSN Devisa (Foreign Exchange Commercial Banks)	6.114	10.084	20.499	20.408	22.570	22.196	21.439	20.629	20.075	20.081	19.835	20.097	20.843	19.957	19.149	20.241	20.552
BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	454	705	2.187	3.312	2.217	2.408	2.547	1.978	2.261	2.300	2.425	2.528	2.349	2.464	2.756	3.021	2.956
BPD Regional (Development Banks)	1.539	1.655	5.800	6.811	5.299	5.356	5.521	5.696	5.259	5.098	5.331	6.046	6.525	6.555	6.617	7.132	7.424
Bank Campuran (Joint Venture Banks)	614	1.208	1.617	1.123	2.820	2.104	2.749	2.429	3.659	2.398	2.151	2.260	2.063	2.074	2.055	2.102	1.969
Bank Asing (Foreign Owned Banks)	1.355	3.290	1.657	2.519	2.740	3.116	2.979	2.981	2.784	2.942	3.135	2.787	3.135	3.400	3.574	3.829	3.681
Total	17.894	28.986	56.961	51.244	54.480	57.192	59.819	60.425	61.958	62.721	64.315	69.865	71.720	71.707	74.635	77.622	78.113
>12 Bulan (Month)																	
Bank Persero (State Owned Banks)	4.588	4.008	5.979	3.323	2.435	2.387	1.934	1.690	446	453	460	440	439	463	447	447	604
BUSN Devisa (Foreign Exchange Commercial Banks)	111	376	1.341	1.153	2.346	2.341	2.269	2.127	6.342	6.597	6.470	6.417	6.390	6.247	6.441	6.403	6.416
BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	24	11	22	32	116	120	24	20	43	17	46	39	47	39	57	109	76
BPD Regional (Development Banks)	14	30	185	199	250	252	156	117	111	115	239	182	187	196	194	194	194
Bank Campuran (Joint Venture Banks)	302	480	399	431	609	572	710	818	1.011	794	854	1.043	1.039	1.095	1.067	1.234	1.153
Bank Asing (Foreign Owned Banks)	240	782	627	922	1.028	924	1.058	1.007	912	543	358	329	296	299	287	281	284
Total	5.278	5.687	8.554	6.061	6.784	6.595	6.151	5.779	8.865	8.520	8.428	8.450	8.398	8.332	8.495	8.669	8.726

Persen (%)

Tabel 1.76 Suku Bunga Rata-rata DPK Bank Umum
(Average of Interest Rate of Third Party Funds of Commercial Banks)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro (Demand Deposits)																	
Rupiah	-	-	-	-	2,51	2,91	2,88	2,85	2,90	3,13	2,98	2,95	2,80	2,85	2,76	2,77	2,62
Valas (Foreign Exchange)	-	-	-	-	1,14	1,15	1,13	1,08	1,05	1,00	0,90	0,78	0,75	0,68	0,66	0,65	0,62
Deposito (Time Deposits)																	
Deposito 1 Bulan																	
Rupiah	-	-	-	-	8,11	9,41	10,14	10,42	10,71	10,37	9,81	9,25	8,97	8,61	8,31	8,11	7,69
Valas (Foreign Exchange)	-	-	-	-	3,09	3,50	3,59	3,47	3,40	3,07	2,89	2,68	2,52	2,44	2,33	2,29	2,08
Deposito 3 Bulan																	
Rupiah	-	-	-	-	8,44	9,48	10,20	10,83	11,17	11,32	11,12	10,67	10,11	9,68	9,24	8,92	8,68
Valas (Foreign Exchange)	-	-	-	-	3,19	3,44	3,85	4,07	4,18	3,86	3,49	3,18	3,11	2,79	2,79	2,58	2,48
Deposito 6 Bulan																	
Rupiah	-	-	-	-	8,44	9,12	9,47	9,91	10,32	10,47	10,43	10,41	10,25	9,99	9,70	9,40	9,05
Valas (Foreign Exchange)	-	-	-	-	2,87	3,02	3,25	3,42	3,94	4,07	4,01	3,88	3,66	3,48	2,87	2,56	2,45
Deposito 12 Bulan																	
Rupiah	-	-	-	-	8,42	9,12	9,38	9,64	10,34	10,55	10,87	11,14	11,16	11,20	11,25	11,19	11,07
Valas (Foreign Exchange)	-	-	-	-	3,06	3,03	3,03	2,99	3,08	2,83	2,79	2,62	2,62	2,57	2,54	2,24	2,39
Tabungan (Savings Deposits)																	
Rupiah	-	-	-	-	3,01	3,02	3,07	3,09	3,11	3,09	3,07	3,01	2,97	2,93	2,92	2,90	2,84
Valas (Foreign Exchange)	-	-	-	-	0,97	1,25	1,29	1,24	1,21	1,04	0,91	1,21	1,20	1,20	1,23	1,15	0,93

Ket. Data tersedia mulai Januari 2008

Persen (%)

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

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro (Demand Deposits)																	
Rupiah	-	-	-	-	2,52	2,54	2,54	2,39	2,61	2,54	2,52	2,54	2,48	2,54	2,48	2,41	2,21
Valas (Foreign Exchange)	-	-	-	-	1,64	1,64	1,85	1,87	1,80	1,72	1,63	1,37	1,23	1,07	1,02	0,97	0,87
Deposito (Time Deposits)																	
Deposito 1 Bulan																	
Rupiah	-	-	-	-	8,45	9,86	10,63	10,97	11,20	10,92	10,40	9,61	9,22	8,77	8,40	8,10	7,75
Valas (Foreign Exchange)	-	-	-	-	3,23	3,57	3,84	3,98	4,18	3,89	3,58	3,25	3,07	2,74	2,48	2,30	2,15
Deposito 3 Bulan																	
Rupiah	-	-	-	-	8,83	9,85	10,55	11,22	11,55	11,76	11,53	10,96	10,22	9,61	9,02	8,76	8,41
Valas (Foreign Exchange)	-	-	-	-	3,31	3,52	3,94	4,29	4,82	4,80	4,75	4,08	3,80	3,46	3,03	2,69	2,48
Deposito 6 Bulan																	
Rupiah	-	-	-	-	8,52	9,03	9,33	9,66	9,86	10,04	9,81	9,96	9,86	9,63	9,34	9,02	8,69
Valas (Foreign Exchange)	-	-	-	-	2,77	3,21	3,31	3,53	4,26	4,65	4,77	4,74	4,65	4,52	3,96	3,33	3,05
Deposito 12 Bulan																	
Rupiah	-	-	-	-	7,72	7,95	8,09	8,30	9,56	9,81	10,03	10,26	10,23	10,31	10,26	10,21	10,02
Valas (Foreign Exchange)	-	-	-	-	2,84	2,83	2,85	3,07	3,10	3,15	3,28	3,16	3,27	3,24	3,19	2,87	2,99
Tabungan (Savings Deposits)																	
Rupiah	-	-	-	-	3,16	3,20	3,28	3,27	3,32	3,30	3,30	3,28	3,21	3,14	3,12	3,10	3,04
Valas (Foreign Exchange)	-	-	-	-	0,80	0,78	0,85	0,82	0,82	0,83	0,82	1,75	1,71	1,71	1,72	1,58	1,09

Ket. Data Revisi bulan Des 2008, Jan, Feb, Mar 2009

Persen (%)

Tabel 1.79 Suku Bunga Rata-rata DPK BUSN Non Devisa
(Average of Interest Rate of Third Party Funds of Non-Foreign Exchange Commercial Banks)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro (Demand Deposits)																	
Rupiah	-	-	-	-	3,87	4,00	4,08	4,16	4,68	4,47	4,52	4,37	3,99	4,38	3,90	3,70	3,81
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,59
Deposito (Time Deposits)																	
Deposito 1 Bulan																	
Rupiah	-	-	-	-	9,04	10,46	11,16	11,22	11,64	11,41	11,05	10,53	10,09	9,84	9,77	9,50	8,91
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,77
Deposito 3 Bulan																	
Rupiah	-	-	-	-	9,19	10,24	10,97	11,51	11,77	12,31	12,16	12,02	11,30	10,90	10,72	10,43	10,06
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposito 6 Bulan																	
Rupiah	-	-	-	-	8,88	9,32	9,85	10,41	11,35	12,00	12,18	12,55	12,18	11,68	11,39	10,65	10,28
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposito 12 Bulan																	
Rupiah	-	-	-	-	8,59	9,98	10,64	10,96	11,52	11,69	11,90	12,03	12,08	12,18	12,16	12,01	11,76
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tabungan (Savings Deposits)																	
Rupiah	-	-	-	-	4,48	4,72	5,14	4,89	4,28	4,21	4,21	4,42	3,81	3,80	3,59	3,45	3,58
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Ket. Data Revisi bulan Des 2008, Jan, Feb, Mar 2009

Persen (%)

Tabel 1.80 Suku Bunga Rata-rata DPK Bank Pembangunan Daerah
(Average of Interest Rate of Third Party Funds of Regional Development Banks)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro (Demand Deposits)																	
Rupiah	-	-	-	-	3,06	3,04	3,25	3,29	3,16	3,38	3,45	3,51	3,41	3,34	3,22	3,31	3,28
Valas (Foreign Exchange)	-	-	-	-	1,04	1,13	1,01	1,13	1,33	1,16	1,66	1,61	1,33	1,28	1,25	1,30	1,10
Deposito (Time Deposits)																	
Deposito 1 Bulan																	
Rupiah	-	-	-	-	7,84	8,58	9,45	9,57	10,07	9,66	9,37	8,84	8,94	8,69	8,83	8,56	8,45
Valas (Foreign Exchange)	-	-	-	-	4,17	3,53	3,64	3,64	4,03	3,64	3,26	3,07	3,93	3,36	4,02	4,39	3,22
Deposito 3 Bulan																	
Rupiah	-	-	-	-	7,49	7,77	8,16	8,50	9,41	9,99	10,03	9,72	9,05	8,79	8,66	8,72	8,71
Valas (Foreign Exchange)	-	-	-	-	2,91	2,90	2,94	2,33	3,27	3,25	5,76	5,78	5,49	4,94	4,85	3,49	4,23
Deposito 6 Bulan																	
Rupiah	-	-	-	-	8,00	8,85	9,03	9,40	10,18	10,81	11,14	10,94	10,85	10,70	10,22	9,70	9,52
Valas (Foreign Exchange)	-	-	-	-	3,48	3,51	3,50	3,46	4,47	4,46	2,99	3,01	4,72	4,64	4,63	4,61	4,61
Deposito 12 Bulan																	
Rupiah	-	-	-	-	7,96	8,12	8,26	8,50	8,74	9,17	10,55	11,66	11,76	11,81	12,60	12,57	12,46
Valas (Foreign Exchange)	-	-	-	-	3,22	3,25	3,25	3,25	3,25	3,25	3,27	3,31	3,31	3,37	3,37	3,20	3,18
Tabungan (Savings Deposits)																	
Rupiah	-	-	-	-	3,56	3,58	3,57	3,58	3,62	3,67	3,58	3,52	3,44	3,41	3,38	3,32	3,38
Valas (Foreign Exchange)	-	-	-	-	0,87	0,92	1,90	1,88	1,88	1,87	2,06	2,08	2,03	1,69	1,56	2,15	1,87

Persen (%)

Tabel 1.81 Suku Bunga Rata-rata DPK Bank Campuran
(Average of Interest Rate of Third Party Funds of Joint Venture Banks)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro (Demand Deposits)																	
Rupiah	-	-	-	-	1,39	2,85	2,23	2,56	1,46	1,27	1,44	2,38	2,16	2,04	2,02	1,91	1,92
Valas (Foreign Exchange)	-	-	-	-	0,90	0,67	0,65	0,40	0,33	0,22	0,24	0,27	0,29	0,27	0,25	0,27	0,27
Deposito (Time Deposits)																	
Deposito 1 Bulan																	
Rupiah	-	-	-	-	8,83	10,18	10,71	11,10	11,06	10,52	10,10	9,57	8,89	8,48	7,99	7,50	6,88
Valas (Foreign Exchange)	-	-	-	-	3,31	3,77	3,72	3,44	2,91	2,70	2,68	2,36	2,03	2,09	2,03	1,85	1,67
Deposito 3 Bulan																	
Rupiah	-	-	-	-	8,89	10,60	11,71	12,52	12,63	12,42	12,02	11,59	11,11	10,59	9,64	8,58	8,52
Valas (Foreign Exchange)	-	-	-	-	3,52	3,68	3,86	4,06	3,93	3,44	2,82	2,84	2,75	2,10	2,17	2,05	2,05
Deposito 6 Bulan																	
Rupiah	-	-	-	-	8,64	9,34	9,84	9,78	11,14	10,97	11,25	11,38	11,19	10,86	9,57	9,69	8,53
Valas (Foreign Exchange)	-	-	-	-	3,09	3,14	2,90	3,29	4,07	2,85	2,56	2,42	1,92	1,53	1,35	1,24	1,26
Deposito 12 Bulan																	
Rupiah	-	-	-	-	9,11	8,72	9,11	10,34	10,76	10,22	11,13	11,01	11,36	11,36	11,12	10,88	10,91
Valas (Foreign Exchange)	-	-	-	-	2,34	2,28	2,23	2,02	2,49	1,76	1,54	1,29	1,26	1,21	1,20	0,83	0,57
Tabungan (Savings Deposits)																	
Rupiah	-	-	-	-	4,12	4,36	4,28	6,22	5,04	6,04	5,42	4,12	3,82	3,81	3,66	3,66	3,48
Valas (Foreign Exchange)	-	-	-	-	-	0,75	0,75	0,75	0,75	1,47	1,17	0,92	0,83	0,79	0,82	0,75	0,46

Persen (%)

Tabel 1.82 Suku Bunga Rata-rata DPK Bank Asing
(Average of Interest Rate of Third Party Funds of Foreign Owned Banks)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro (Demand Deposits)																	
Rupiah	-	-	-	-	1,18	1,27	1,35	1,44	1,16	0,97	0,61	1,01	0,83	1,04	0,85	0,90	0,95
Valas (Foreign Exchange)	-	-	-	-	0,18	0,18	0,15	0,13	0,10	0,12	0,08	0,07	0,07	0,07	0,08	0,07	0,06
Deposito (Time Deposits)																	
Deposito 1 Bulan																	
Rupiah	-	-	-	-	7,97	9,09	9,57	9,99	10,03	9,15	8,21	7,61	7,17	6,80	6,53	6,31	6,08
Valas (Foreign Exchange)	-	-	-	-	2,68	3,18	2,78	1,80	1,23	0,83	0,71	0,59	0,54	0,44	0,51	0,30	0,29
Deposito 3 Bulan																	
Rupiah	-	-	-	-	8,65	9,69	10,53	11,21	11,65	11,49	11,15	10,21	9,26	8,57	8,29	8,03	7,87
Valas (Foreign Exchange)	-	-	-	-	2,52	2,80	2,96	2,71	2,39	1,93	1,58	1,34	1,43	1,54	1,43	1,27	0,96
Deposito 6 Bulan																	
Rupiah	-	-	-	-	8,52	9,32	9,93	10,49	10,64	10,80	10,90	10,82	10,29	9,65	9,37	9,03	8,34
Valas (Foreign Exchange)	-	-	-	-	2,52	2,86	2,81	2,80	2,63	2,45	2,30	1,84	1,44	1,21	1,01	0,97	0,92
Deposito 12 Bulan																	
Rupiah	-	-	-	-	8,83	9,39	9,68	9,84	9,87	9,81	9,91	10,27	10,53	10,48	10,58	10,47	10,40
Valas (Foreign Exchange)	-	-	-	-	3,62	3,49	3,48	3,45	3,45	2,92	2,94	2,91	2,88	2,86	2,77	2,71	2,73
Tabungan (Savings Deposits)																	
Rupiah	-	-	-	-	3,29	3,29	4,21	4,51	3,98	3,10	2,21	2,57	2,75	2,66	2,47	2,41	2,72
Valas (Foreign Exchange)	-	-	-	-	0,27	0,23	0,29	0,22	0,17	0,15	0,22	0,06	0,08	0,08	0,09	0,09	0,08

Miliar Rp (Billion Rp)

Tabel 1.83 Peringkat Bank Berdasarkan Kredit (Bank Rating Based on Credit)

Peringkat (Rating)	Desember 2004			Desember 2005			Desember 2006			Desember 2007			Agustus 2008			Desember 2008			Agustus 2009		
	Nama Bank (Bank Name)	Total Kredit (Total Cred- its)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Cred- its)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Cred- its)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Cred- its)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Cred- its)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Cred- its)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Cred- its)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))
1	PT Bank Mandiri Tbk	88.194	15,76	PT Bank Mandiri Tbk	100.780	14,49	PT Bank Mandiri Tbk	108.492	13,69	PT Bank Mandiri Tbk	125.280	12,50	PT Bank Rakyat Indonesia	144.485	11,98	PT Bank Rakyat Indonesia	161.130	12,32	PT Bank Rakyat Indonesia (Persero) Tbk	190.844	13,97
2	PT Bank Rakyat Indonesia	61.518	11,00	PT Bank Rakyat Indonesia	75.352	10,83	PT Bank Rakyat Indonesia	90.295	11,40	PT Bank Rakyat Indonesia	114.361	11,41	PT Bank Mandiri Tbk	138.307	11,47	PT Bank Mandiri Tbk	156.900	12,00	PT Bank Mandiri (Persero) Tbk	166.662	12,20
3	PT Bank Negara Indonesia Tbk	58.824	10,51	PT Bank Negara Indonesia Tbk	62.375	8,97	PT Bank Negara Indonesia Tbk	66.494	8,39	PT Bank Negara Indonesia Tbk	87.774	8,76	PT Bank Negara Indonesia Tbk	102.476	8,50	PT Bank Central Asia Tbk	112.686	8,62	PT Bank Negara Indonesia (Persero) Tbk	119.463	8,75
4	PT Bank Central Asia Tbk	40.283	7,20	PT Bank Central Asia Tbk	54.125	7,78	PT Bank Central Asia Tbk	61.549	7,77	PT Bank Central Asia Tbk	82.503	8,23	PT Bank Central Asia Tbk	102.301	8,48	PT Bank Negara Indonesia Tbk	111.044	8,49	PT Bank Central Asia Tbk	111.035	8,13
5	PT Bank Danamon Indonesia Tbk	29.217	5,22	PT Bank Danamon Indonesia Tbk	35.896	5,16	PT Bank Danamon Indonesia Tbk	41.062	5,18	PT Bank Danamon Indonesia Tbk	51.107	5,10	PT Bank Danamon Indonesia Tbk	62.005	5,14	PT Bank Danamon Indonesia Tbk	64.376	4,92	PT Bank CIMB Niaga, Tbk	71.907	5,26
6	PT Bank Niaga Tbk	21.317	3,81	PT Bank Niaga Tbk	29.362	4,22	PT Bank Niaga Tbk	33.208	4,19	PT Bank Niaga Tbk	41.843	4,18	PT Bank Niaga Tbk	46.359	3,84	PT Bank CIMB Niaga Tbk	50.117	3,83	PT Bank Danamon Indonesia Tbk	58.786	4,30
7	PT Bank Permata Tbk	14.841	2,65	PT Bank Permata Tbk	22.218	3,19	PT Bank Permata Tbk	23.825	3,01	PT Pan Indonesia Bank Tbk	29.026	2,90	PT Pan Indonesia Bank Tbk	35.751	2,96	PT Pan Indonesia Bank Tbk	36.588	2,80	PT Bank Permata Tbk (DHP PT Bank Bai)	37.510	2,75
8	PT Bank Bukopin	12.974	2,32	PT Bank Internasional Indonesia	20.318	2,92	PT Bank Internasional Indonesia	21.190	2,67	PT Bank Internasional Indonesia	28.189	2,81	PT Bank Internasional Indonesia	33.016	2,74	PT Bank Permata Tbk	34.880	2,67	PT Bank Tabungan Negara (Persero)	37.339	2,73
9	PT Bank Internasional Indonesia	12.865	2,30	PT Bank Tabungan Negara	15.360	2,21	Cilibank N.A	20.849	2,63	PT Bank Permata Tbk	25.989	2,59	PT Bank Permata Tbk	32.423	2,69	PT Bank Internasional Indonesia	34.757	2,66	PT Pan Indonesia Bank, Tbk	37.311	2,73
10	PT Bank Tabungan Negara	12.607	2,25	PT Pan Indonesia Bank Tbk	15.143	2,18	PT Pan Indonesia Bank Tbk	19.164	2,42	PT Bank Tabungan Negara	22.352	2,23	PT Bank Tabungan Negara	28.589	2,37	PT Bank Tabungan Negara	32.022	2,45	PT Bank Internasional Indonesia Tbk	32.457	2,38
	Total	352.640	63,03	Total	430.990	61,95	Total	486.126	61,36	Total	608.424	60,72	Total	725.711	60,18	Total	794.500	60,76	Total	863.315	63,20

Persen (%)

Tabel 1.84 Suku Bunga Rata-rata Kredit Bank Umum Berdasarkan Sektor Ekonomi
(Average of Credit Interest Rates Commercial Bank Based on Economic Sector)

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008					2009								
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)																		
Rupiah	-	-	-	-	13,13	13,60	13,89	14,24	14,38	14,40	14,23	14,11	13,97	13,71	13,52	13,52	13,43	
Valas	-	-	-	-	5,94	6,36	7,74	7,54	7,73	7,55	7,34	7,26	7,05	6,79	6,55	6,26	5,74	
2. Pertambangan (Mining)																		
Rupiah	-	-	-	-	12,36	13,26	14,09	14,69	14,83	14,30	14,21	14,04	14,01	14,24	11,99	12,10	10,86	
Valas	-	-	-	-	4,45	4,13	5,57	5,94	5,44	5,39	5,20	5,29	5,21	5,92	5,12	5,32	5,18	
3. Perindustrian (Manufacturing)																		
Rupiah	-	-	-	-	11,87	12,51	13,30	13,78	13,92	13,81	13,49	13,35	13,15	13,11	12,97	12,82	12,62	
Valas	-	-	-	-	5,60	6,10	6,98	6,66	6,62	6,41	6,32	6,24	6,22	6,13	5,94	5,80	5,76	
4. Listrik, gas dan air (Water, gas and electricity)																		
Rupiah	-	-	-	-	11,77	10,66	10,73	11,96	11,27	11,10	10,81	10,58	10,55	10,34	10,32	10,13	10,03	
Valas	-	-	-	-	5,45	5,65	6,27	6,30	6,28	6,13	6,16	6,06	5,49	5,26	5,18	4,94	4,94	
5. Konstruksi (Construction)																		
Rupiah	-	-	-	-	13,03	13,36	13,88	14,25	14,18	14,35	14,25	14,16	14,15	14,24	14,19	14,13	13,93	
Valas	-	-	-	-	6,00	6,41	7,38	7,08	6,89	6,63	6,54	6,55	6,34	6,47	6,00	5,74	5,95	
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)																		
Rupiah	-	-	-	-	14,10	14,50	15,18	15,60	15,69	15,77	15,71	15,62	15,50	15,42	15,25	15,28	15,20	
Valas	-	-	-	-	6,48	7,02	7,56	7,69	7,58	7,41	7,30	7,20	7,12	7,14	6,96	6,77	6,68	
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)																		
Rupiah	-	-	-	-	10,97	11,51	12,08	12,50	12,72	12,83	12,50	12,19	12,00	11,79	11,04	11,04	11,01	
Valas	-	-	-	-	5,26	5,64	6,49	6,44	6,49	6,16	5,96	6,06	5,79	5,66	5,61	5,59	5,52	
8. Jasa Dunia usaha (Business Services)																		
Rupiah	-	-	-	-	12,68	13,28	14,06	14,50	14,22	14,49	14,40	14,35	14,23	14,13	13,93	13,71	13,57	
Valas	-	-	-	-	5,86	6,32	6,88	6,94	6,52	6,24	6,14	6,10	5,95	5,65	5,37	5,25	5,14	
9. Jasa sosial/masyarakat (Social Services)																		
Rupiah	-	-	-	-	13,87	13,96	14,36	14,47	14,67	14,65	14,59	14,85	14,85	14,90	14,87	14,80	14,72	
Valas	-	-	-	-	4,73	6,65	6,99	4,79	5,02	4,18	4,24	4,40	4,12	4,05	4,02	3,93	3,85	
10. Lain-lain (Others)																		
Rupiah	-	-	-	-	15,10	15,03	15,39	15,58	15,71	15,78	15,87	15,79	15,80	15,89	15,98	15,87	15,75	
Valas	-	-	-	-	3,10	3,58	3,33	3,77	3,85	4,60	4,16	4,06	4,03	0,89	0,75	0,60	0,66	

Persen (%)

Tabel 1.85 Suku Bunga Rata-rata Kredit Bank Umum Berdasarkan Jenis Penggunaan
(Average of Credit Interest Rates Commercial Bank Based on Type of Use)

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Rupiah	-	-	-	-	13,03	13,53	14,21	14,65	14,63	14,74	14,57	14,50	14,34	14,27	14,04	13,99	13,80
Valas	-	-	-	-	5,44	5,86	6,68	6,61	6,44	6,20	6,09	6,00	5,91	5,88	5,56	5,44	5,30
Investasi (Investment)																	
Rupiah	-	-	-	-	12,53	12,92	13,45	13,85	13,99	13,91	13,77	13,61	13,59	13,50	13,34	13,15	13,09
Valas	-	-	-	-	6,03	6,36	7,35	7,19	7,01	6,90	6,80	6,80	6,67	6,63	6,49	6,40	6,37
Konsumsi (Consumption)																	
Rupiah	-	-	-	-	15,21	15,14	15,50	15,69	15,82	15,88	15,97	15,89	15,90	15,98	16,07	15,96	15,88
Valas	-	-	-	-	3,10	3,58	3,33	3,77	3,85	4,60	4,16	4,09	4,03	0,89	0,75	0,60	0,66

Tabel 1.86 Perkembangan Jumlah Bank dan Kantor Bank Umum (*Growth of Total Banks and Bank Offices*)

Kelompok Bank (<i>Category of Bank</i>)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Bank Persero (<i>State Owned Banks</i>)																	
Jumlah Bank (<i>Total Banks</i>)	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Jumlah Kantor (<i>Total Bank Offices</i>)	2.112	2.171	2.548	2.765	2.946	2.963	3.005	3.080	3.134	3.597	3.611	3.613	3.684	3.704	3.715	3.718	3.739
BUSN Devisa (<i>Foreign Exchange Commercial Banks</i>)																	
Jumlah Bank (<i>Total Banks</i>)	34	34	35	35	33	33	33	33	32	34	34	34	33	33	33	33	33
Jumlah Kantor (<i>Total Bank Offices</i>)	3.947	4.113	4.395	4.694	5.013	5.093	5.108	5.136	5.196	5.805	5.812	5.818	5.846	6.047	6.080	6.082	6.093
BUSN Non Devisa (<i>Non-Foreign Exchange Commercial Banks</i>)																	
Jumlah Bank (<i>Total Banks</i>)	38	37	36	36	35	35	35	35	36	32	32	32	32	32	32	32	32
Jumlah Kantor (<i>Total Bank Offices</i>)	688	709	759	778	848	863	868	870	875	831	832	832	843	873	892	897	906
BPD (<i>Regional Development Banks</i>)																	
Jumlah Bank (<i>Total Banks</i>)	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
Jumlah Kantor (<i>Total Bank Offices</i>)	1.064	1.107	1.217	1.205	1.305	1.305	1.305	1.307	1.310	1.316	1.319	1.319	1.332	1.361	1.363	1.369	1.371
Bank Campuran (<i>Joint Venture Banks</i>)																	
Jumlah Bank (<i>Total Banks</i>)	19	18	17	17	17	17	17	17	15	16	16	16	16	16	16	16	16
Jumlah Kantor (<i>Total Bank Offices</i>)	59	64	77	96	156	158	165	168	168	228	230	234	262	270	270	269	271
Bank Asing (<i>Foreign Owned Banks</i>)																	
Jumlah Bank (<i>Total Banks</i>)	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10
Jumlah Kantor (<i>Total Bank Offices</i>)	69	72	114	142	172	174	175	179	185	233	231	231	234	245	236	236	236
Total																	
Jumlah Bank (<i>Total Banks</i>)*	133	131	130	130	127	126	126	126	124	123	123	123	122	122	122	122	122
Jumlah Kantor (<i>Total Bank Offices</i>)	7.939	8.236	9.110	9.680	10.440	10.556	10.626	10.740	10.868	12.010	12.035	12.047	12.201	12.500	12.556	12.571	12.616

Ket. *Merger Bank Lippo & Bank Niaga menjadi Bank CIMB Niaga,Tbk sesuai SK No. 10/66/KEP.GBI/2008 tanggal 15 Oktober 2008 (bulan Jan, Feb, Mar, Apr 2009)

Data Revisi bulan Jan, Feb 2009

Tabel 1.87 Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Wilayah (Juni 2009)
(Growth of Total Branch Offices Based on Region)

Wilayah	Des	Des	Des	Des	2 0 0 8					2 0 0 9							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat (<i>West Java</i>)	281	282	292	309	322	323	322	317	324	325	330	330	332	333	333	333	331
Banten	52	53	57	59	59	59	61	61	61	61	64	64	64	62	64	64	64
DKI Jakarta (<i>Special Capital Province of Jakarta</i>)	442	428	435	442	453	454	458	460	464	471	493	496	493	497	499	500	501
D.I Yogyakarta (<i>Special Province of Yogyakarta</i>)	41	41	42	44	46	46	46	46	47	48	48	49	49	50	50	50	50
Jawa Tengah (<i>Central Java</i>)	246	232	247	258	266	267	264	261	263	265	266	266	267	268	269	270	270
Jawa Timur (<i>East Java</i>)	325	334	339	350	351	347	348	350	355	357	358	358	358	359	358	359	360
Bengkulu	15	17	18	19	21	21	21	21	21	21	21	21	21	21	21	21	21
Jambi	35	36	39	39	41	41	41	41	41	41	41	41	41	41	43	43	43
Nanggroe Aceh Darussalam	46	48	50	53	54	56	56	56	57	57	60	65	65	65	65	65	65
Sumatera Utara (<i>North Sumatra</i>)	128	130	135	141	143	143	144	145	146	146	146	147	149	150	150	150	150
Sumatera Barat (<i>West Sumatra</i>)	66	65	66	67	68	69	70	70	70	70	70	70	70	70	71	71	71
Riau	56	60	62	65	68	68	68	68	69	70	70	70	70	70	71	72	72
Sumatera Selatan (<i>South Sumatra</i>)	55	58	60	63	63	63	63	63	64	65	67	67	67	67	67	67	67
Kepulauan Riau	33	33	40	45	46	46	46	46	47	47	47	47	48	48	47	48	48
Bangka Belitung	11	11	12	13	15	15	16	17	17	17	18	18	18	18	18	18	18
Lampung	39	39	43	43	46	46	45	45	45	45	45	45	45	45	44	44	44
Kalimantan Selatan (<i>South Kalimantan</i>)	50	52	53	54	55	55	55	55	55	55	55	55	55	57	58	58	58
Kalimantan Barat (<i>West Kalimantan</i>)	47	49	49	51	56	56	57	58	58	61	61	61	61	62	62	62	62
Kalimantan Timur (<i>East Kalimantan</i>)	68	72	79	84	86	86	86	86	87	92	94	95	95	96	96	96	97
Kalimantan Tengah (<i>Central Kalimantan</i>)	24	23	26	27	31	31	31	31	33	33	33	33	33	33	34	34	34
Sulawesi Tengah (<i>Central Sulawesi</i>)	26	24	25	28	28	28	28	28	29	29	29	29	30	30	31	31	31
Sulawesi Selatan (<i>South Sulawesi</i>)	95	92	92	100	109	109	109	109	111	111	111	111	111	111	110	111	111
Sulawesi Utara (<i>North Sulawesi</i>)	42	44	48	48	48	48	48	49	49	49	49	49	49	49	49	49	49
Sulawesi Barat (<i>West Sulawesi</i>)	8	8	8	8	9	9	9	9	9	9	10	10	10	10	11	11	11
Gorontalo	15	15	13	10	11	11	11	11	11	11	11	11	11	11	11	11	11
Sulawesi Tenggara (<i>Southeast Sulawesi</i>)	21	20	21	22	22	23	23	23	23	23	23	23	24	24	24	24	25
Nusa Tenggara Barat (<i>West Nusa Tenggara</i>)	30	31	32	33	34	34	34	36	36	36	36	36	36	36	36	36	34
Bali	75	70	70	72	70	70	71	71	73	75	76	76	76	76	76	76	72
Nusa Tenggara Timur (<i>East Nusa Tenggara</i>)	37	35	39	39	40	40	40	40	40	42	42	42	42	42	42	42	42
Maluku	20	20	22	23	24	24	24	24	24	25	25	25	25	25	25	25	25
Papua	33	31	32	35	38	36	38	38	38	38	38	39	39	39	39	39	39
Maluku Utara (<i>North Maluku</i>)	11	11	11	12	13	13	13	13	13	13	13	13	13	13	13	13	13
Irian Jaya Barat	14	14	14	15	18	17	18	18	18	18	18	18	18	18	18	18	18
Di Luar Indonesia (<i>Outside Indonesia</i>)	16	17	18	18	18	18	18	18	18	18	18	18	18	17	17	17	17
Total	2.503	2.495	2.589	2.689	2.772	2.772	2.782	2.784	2.816	2.844	2.886	2.898	2.903	2.915	2.922	2.926	2.924

DATA BANK SYARIAH

Miliar Rp (Billion Rp)

Tabel 2.1 Kegiatan Usaha Bank Umum Syariah (BUS) Dan Unit Usaha Syariah (UUS)
(Syariah Commercial Bank and Sharia Business Unit Operations)

Indikator (Indicator)	Des	Des	Des	Des	2 0 0 8					2 0 0 9							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Penyaluran Dana (Fund Disbursements)	14.793	20.222	25.927	32.304	43.820	44.922	45.477	46.557	48.264	50.033	50.869	50.348	51.021	52.151	54.079	54.221	55.725
a. Pembiayaan (Financing)	11.324	15.232	20.445	26.149	36.572	37.681	38.097	38.529	38.199	38.201	38.843	39.308	39.726	40.715	42.195	42.828	43.890
Rupiah	10.698	14.458	19.530	24.878	34.618	35.616	35.617	35.910	35.879	36.141	36.617	37.155	37.658	38.809	40.193	40.916	41.905
Valas (Foreign Exchange)	627	774	915	1.270	1.954	2.065	2.480	2.619	2.320	2.060	2.226	2.153	2.067	1.906	2.002	1.911	1.985
b. Antar Bank (Inter-Bank)	718	1.054	991	1.437	1.844	1.653	1.539	1.547	1.978	2.178	2.371	2.185	2.109	1.982	2.449	2.269	2.307
c. Penempatan di BI (Placements at BI)	1.968	3.180	3.641	3.238	2.716	2.928	3.100	3.594	5.189	6.720	6.617	5.958	6.163	6.498	6.530	6.124	6.492
d. Surat Berharga (tidak termasuk obligasi rekap) (Money Instruments (not including recapitalization bonds))	671	730	829	1.302	2.515	2.510	2.509	2.664	2.683	2.688	2.768	2.715	2.805	2.742	2.700	2.775	2.796
e. Penyertaan (Equity participation)	6	6	6	41	41	41	79	79	79	79	79	41	42	83	83	83	83
f. Tagihan Lainnya (Other claims)	105	21	15	138	131	110	154	144	136	168	191	142	178	130	122	143	157
Sumber Dana (Sources of Funds)	12.914	17.296	22.337	27.948	35.955	37.206	37.568	37.917	40.591	42.327	42.805	42.188	43.137	44.170	46.143	47.130	48.187
a. DPK (Third Party Funds)	11.718	15.581	20.672	25.473	32.359	33.569	34.118	34.422	36.852	38.195	38.651	38.040	39.193	40.288	42.103	43.004	44.019
Rupiah	10.897	14.752	19.818	24.324	30.533	31.571	31.988	32.854	35.449	36.645	36.857	36.348	37.569	38.772	40.093	40.945	41.943
Giro Wadiah (Wadiah Demand Deposit)	1.421	1.836	3.180	2.925	3.223	3.138	3.136	3.300	3.741	4.148	4.083	3.570	5.707	4.052	4.516	4.395	4.578
Deposito Mudharabah (Mudharabah Time Deposits)	6.242	8.546	10.208	12.919	16.483	17.048	17.150	18.044	19.273	20.038	20.193	19.779	18.470	21.249	21.495	22.454	23.581
Tabungan Mudharabah (Mudharabah Savings Accounts)	3.234	4.370	6.430	8.480	10.827	11.384	11.703	11.510	12.436	12.460	12.581	12.999	13.392	13.471	14.082	14.096	13.784
Valas (Foreign Exchange)	822	829	854	1.149	1.826	1.998	2.130	1.568	1.403	1.550	1.794	1.693	1.624	1.517	2.010	2.059	2.076
Giro Wadiah (Wadiah Demand Deposit)	118	209	236	424	616	672	667	483	498	538	670	639	667	659	683	822	922
Deposito Mudharabah (Mudharabah Time Deposits)	704	620	618	726	1.186	1.300	1.433	1.050	870	973	1.081	1.008	904	809	1.260	1.165	1.079
Tabungan Mudharabah (Mudharabah Savings Accounts)	-	-	-	-	25	26	29	36	35	39	43	46	52	49	67	71	75
b. Kewajiban Kepada BI (Liabilities at BI)	33	32	32	32	32	32	32	32	68	8	8	8	7	7	7	7	7
c. Antar Bank (Inter-Bank)	483	980	874	1.499	2.302	2.431	2.307	2.356	2.419	2.943	2.896	3.037	2.848	2.764	2.912	2.767	2.708
d. Surat Berharga (Money Instruments)	162	265	268	350	438	438	311	311	311	311	311	361	361	361	360	360	360
e. Pinjaman yang Diterima (Loans received)	415	207	181	161	135	126	126	126	150	150	150	141	141	141	132	360	359
Rupiah	415	204	181	161	135	126	126	126	150	150	150	141	141	141	132	360	359
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Lainnya (Other Liabilities)	91	209	285	401	635	557	620	610	727	662	724	535	524	548	567	568	667
g. Setoran Jaminan (Guarantee Deposits)	10	25	25	32	54	53	53	59	64	59	65	66	62	60	61	65	68
Komponen Modal (Capital Components)																	
a. Modal Disetor (Paid-In Capital)	728	951	991	1.017	1.125	1.137	1.137	1.192	1.752	1.852	1.852	1.852	1.852	1.852	1.801	1.801	1.801
b. Cadangan (Reserves)	99	230	268	275	333	333	333	334	335	335	335	335	335	449	449	449	449
c. L/R tahun berjalan (Current Earnings (Profit/Loss))	167	239	355	481	525	613	672	584	432	83	169	289	360	436	517	593	669
d. L/R tahun Lalu (Retained Earnings (Profit/Loss))	(36)	(76)	27	149	360	359	360	336	152	724	730	562	558	308	308	308	308
e. Perkiraan tambahan modal disetor (Estimate of Additional Paid-In Capital)	(1)	132	142	132	132	132	132	132	466	466	132	466	466	466	466	466	466
f. Modal Pinjaman (Capital Loans)	-	-	-	-	-	-	-	110	-	-	333	-	-	-	-	-	-
SWBI (BUS & UUS) (Bank Indonesia Syariah Money Certificates (BUS & UUS))	1.094	2.395	2.358	1.761	3.079	413	453	1.063	2.824	3.488	3.192	2.704	2.058	2.539	1.819	1.253	2.321
Total Aset (Total Assets)	15.210	20.880	26.722	33.016	44.340	45.857	46.282	47.179	49.555	51.814	52.152	51.678	52.212	50.464	55.238	55.610	57.012
Jaringan Kantor (Office Network)																	
Jumlah Bank (Total Banks)	18	22	23	29	31	31	31	31	32	31	31	31	30	30	29	29	29
Jumlah Kantor *) Total Bank Offices *)	337	436	509	568	619	682	706	754	790	796	867	888	895	898	899	904	916

Ket : *) Tidak Termasuk Gerai Muamalat (Not including Muamalat Outlets)

Miliar Rp (Billion Rp)

Tabel 2.2 Kegiatan Usaha Bank Umum Syariah (BUS) (Syariah Commercial Bank Operations (BUS))

Indikator (Indicator)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Penyaluran Dana (Fund Disbursements)	12.144	16.132	19.839	25.663	30.054	30.731	31.053	31.498	33.026	33.849	35.614	35.762	36.248	37.327	38.725	39.135	40.310
a. Pembiayaan (Financing)	9.627	12.405	16.113	20.717	25.268	25.959	26.131	26.438	26.109	26.212	27.518	27.756	27.841	28.502	29.716	31.058	31.817
Rupiah	9.025	11.652	15.224	19.602	23.965	24.420	24.271	24.521	24.422	24.799	26.029	26.295	26.439	27.236	28.376	29.780	30.540
Valas (Foreign Exchange)	601	753	889	1.115	1.302	1.539	1.860	1.917	1.688	1.414	1.489	1.460	1.402	1.265	1.340	1.278	1.277
b. Antar Bank (Inter-Bank)	353	373	535	672	957	772	675	515	1.016	1.033	1.228	1.220	1.104	1.013	1.343	1.289	1.389
c. Penempatan di BI (Placements at BI)	1.655	2.986	2.715	3.286	1.971	2.163	2.330	2.484	3.827	4.554	4.715	4.760	5.166	5.669	5.567	4.594	4.874
d. Surat Berharga (tidak termasuk obligasi rekap) (Money Instruments (not including recapitalization bonds))	401	341	457	766	1.687	1.686	1.684	1.839	1.859	1.803	1.884	1.843	1.918	1.929	1.894	1.969	1.990
e. Penyertaan (Equity participation)	6	6	6	41	41	41	79	79	79	79	79	41	42	83	83	83	83
f. Tagihan Lainnya (Other claims)	103	21	14	182	131	109	153	144	136	168	191	142	178	130	122	143	157
Sumber Dana (Sources of Funds)	11.376	15.041	18.509	23.960	27.752	28.713	28.936	29.109	30.546	31.640	32.715	32.936	33.234	34.397	35.954	36.552	37.431
a. DPK (Third Party Funds)	10.291	13.667	17.216	21.966	24.940	25.779	26.357	26.456	27.734	28.489	29.447	29.569	30.179	31.282	32.698	32.917	33.676
Rupiah	9.477	12.843	16.380	20.880	23.218	23.961	24.450	25.073	26.498	27.108	27.862	28.053	28.781	29.938	30.894	31.069	31.794
Giro Wadiah (Wadiah Demand Deposit)	1.266	1.609	2.523	2.624	2.376	2.284	2.295	2.343	2.250	2.260	2.358	2.559	4.810	3.036	3.403	3.207	3.254
Deposito Mudharabah (Mudharabah Time Deposits)	5.462	7.539	8.456	10.555	12.248	12.661	12.864	13.663	14.588	15.146	15.501	15.146	13.319	16.214	16.281	16.610	17.613
Tabungan Mudharabah (Mudharabah Savings Accounts)	2.749	3.695	5.401	7.702	8.594	9.016	9.291	9.067	9.659	9.702	10.004	10.349	10.651	10.688	11.210	11.252	10.928
Valas (Foreign Exchange)	814	825	836	1.085	1.722	1.818	1.906	1.383	1.237	1.381	1.585	1.516	1.399	1.444	1.804	1.848	1.881
Giro Wadiah (Wadiah Demand Deposit)	115	207	232	262	595	635	621	449	465	509	609	599	565	580	589	726	846
Deposito Mudharabah (Mudharabah Time Deposits)	699	617	604	823	1.128	1.183	1.285	934	772	872	977	917	834	765	1.215	1.122	1.036
Tabungan Mudharabah (Mudharabah Savings Accounts)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Kewajiban Kepada BI (Liabilities at BI)	33	32	32	32	32	32	32	32	68	8	8	8	7	7	7	7	7
c. Antar Bank (Inter-Bank)	413	684	603	1.049	1.633	1.854	1.561	1.646	1.736	2.102	2.145	2.376	2.086	2.122	2.261	2.401	2.428
d. Surat Berharga (Money Instruments)	140	244	247	329	438	438	311	311	311	311	311	361	361	361	360	360	360
e. Pinjaman yang Diterima (Loans received)	412	205	179	154	135	126	126	126	150	150	150	141	141	141	132	360	359
Rupiah	412	201	179	154	135	126	126	126	150	150	150	141	141	141	132	360	359
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Lainnya (Other Liabilities)	78	186	215	400	540	454	517	504	513	549	616	443	423	449	461	465	557
g. Setoran Jaminan (Guarantee Deposits)	9	23	17	31	33	31	31	33	35	31	38	38	36	35	36	43	44
Komponen Modal (Capital Components)																	
a. Modal Disetor (Paid-In Capital)	728	951	991	1.001	1.101	1.101	1.101	1.141	1.701	1.801	1.801	1.801	1.801	1.801	1.801	1.801	1.801
b. Cadangan (Reserves)	99	230	268	275	333	333	333	334	335	335	335	335	335	335	449	449	449
c. L/R tahun berjalan (Current Earnings (Profit/Loss))	194	266	310	459	372	416	462	509	499	49	102	171	208	250	297	346	385
d. L/R tahun Lalu (Retained Earnings (Profit/Loss))	(34)	(43)	24	143	346	346	346	322	138	637	634	515	521	288	288	288	288
e. Perkiraan tambahan modal disetor (Estimate of Additional Paid-In Capital)	(1)	132	142	132	132	132	132	132	466	466	132	466	466	466	466	466	466
f. Modal Pinjaman (Capital Loans)	-	-	-	-	-	-	-	110	-	-	333	-	-	-	-	-	-
SWBI (BUS & UUS) (Bank Indonesia Syariah Money Certificates (BUS & UUS))	1.094	2.395	2.358	2.599	3.079	413	453	1.063	2.824	3.488	3.192	2.704	2.058	2.539	1.819	1.253	2.321
Total Aset (Total Assets)	12.527	17.111	21.151	27.286	30.349	31.351	31.605	31.974	34.036	35.282	36.488	36.665	37.039	35.282	39.534	40.191	41.162
Jaringan Kantor (Office Network)																	
Jumlah Bank (Total Banks)	3	3	3	3	3	3	3	4	5	5	5	5	5	5	5	5	5
Jumlah Kantor *) Total Bank Offices *)	263	301	346	398	431	494	515	555	576	580	618	635	642	643	643	645	654

Ket : *) Tidak Termasuk Gerai Muamalat (Not including Muamalat Outlets)

Miliar Rp (Billion Rp)

Tabel 2.3 Kegiatan Usaha Unit Usaha Syariah (UUS) (Syariah Business Unit Operations (UUS))

Indikator (Indicator)	Des	Des	Des	Des	2 0 0 8					2 0 0 9							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Penyaluran Dana (Fund Disbursements)	2.649	4.090	6.087	10.099	13.765	14.191	14.425	15.059	15.238	16.184	15.255	14.586	14.773	14.824	15.354	15.086	15.415
a. Pembiayaan (Financing)	1.698	2.827	4.332	7.227	11.304	11.721	11.966	12.091	12.090	11.989	11.325	11.552	11.884	12.213	12.479	11.770	12.072
Rupiah	1.672	2.807	4.305	6.910	10.653	11.195	11.346	11.389	11.457	11.342	10.588	10.859	11.219	11.572	11.817	11.136	11.365
Valas (Foreign Exchange)	25	20	26	318	651	526	620	702	632	647	737	693	665	641	662	633	708
b. Antar Bank (Inter-Bank)	366	681	457	996	888	881	864	1.032	962	1.144	1.143	965	1.005	969	1.106	980	918
c. Penempatan di BI (Placements at BI)	313	194	926	1.254	745	764	770	1.111	1.362	2.166	1.903	1.197	997	829	963	1.530	1.618
d. Surat Berharga (tidak termasuk obligasi rekap) (Money Instruments (not including recapitalization bonds))	270	389	372	622	828	825	825	825	824	884	884	872	887	813	806	807	806
e. Penyertaan (Equity participation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Tagihan Lainnya (Other claims)	3	-	1	-	-	-	-	-	-	-	-	0	0	0	0	0	0
Sumber Dana (Sources of Funds)	1.538	2.258	3.828	7.061	8.203	8.493	8.632	8.808	10.044	10.687	10.090	9.251	9.902	9.772	10.188	10.579	10.756
a. DPK (Third Party Funds)	1.428	1.914	3.456	6.045	7.419	7.790	7.761	7.966	9.118	9.706	9.204	8.471	9.014	9.006	9.405	10.087	10.343
Rupiah	1.420	1.909	3.438	6.003	7.315	7.610	7.538	7.781	8.952	9.537	8.995	8.294	8.789	8.834	9.199	9.876	10.148
Giro Wadiah (Wadiah Demand Deposit)	155	228	657	836	848	854	840	957	1.490	1.888	1.726	1.011	896	1.016	1.113	1.189	1.324
Deposito Mudharabah (Mudharabah Time Deposits)	780	1.007	1.752	3.416	4.235	4.388	4.286	4.381	4.684	4.892	4.692	4.633	5.151	5.035	5.214	5.843	5.968
Tabungan Mudharabah (Mudharabah Savings Accounts)	485	675	1.030	1.751	2.232	2.368	2.412	2.442	2.777	2.758	2.577	2.650	2.741	2.783	2.872	2.844	2.856
Valas (Foreign Exchange)	8	5	18	42	104	180	223	185	166	168	209	177	225	172	207	211	195
Giro Wadiah (Wadiah Demand Deposit)	3	2	4	29	21	37	46	34	33	28	61	40	102	79	94	96	76
Deposito Mudharabah (Mudharabah Time Deposits)	5	3	14	13	58	117	148	115	98	101	105	91	71	44	46	43	44
Tabungan Mudharabah (Mudharabah Savings Accounts)	-	-	-	-	25	26	29	36	35	39	43	46	52	49	67	71	75
b. Kewajiban Kepada BI (Liabilities at BI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Antar Bank (Inter-Bank)	71	296	271	902	668	578	745	710	684	841	751	661	762	642	651	365	279
d. Surat Berharga (Money Instruments)	22	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima (Loans received)	4	3	1	1	-	-	-	-	0	0	0	0	0	0	0	-	-
Rupiah	4	2	1	1	-	-	-	-	0	0	0	0	0	0	0	-	-
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Lainnya (Other Liabilities)	12	23	70	73	95	103	103	106	214	113	108	91	101	98	106	104	110
g. Setoran Jaminan (Guarantee Deposits)	2	2	8	19	20	22	22	26	29	27	26	27	25	26	25	22	23
Komponen Modal (Capital Components)																	
a. Modal Disetor (Paid-In Capital)	-	-	-	16	24	36	36	51	51	51	51	51	51	51	-	-	-
b. Cadangan (Reserves)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. L/R tahun berjalan (Current Earnings (Profit/Loss))	(27)	(28)	45	81	153	198	210	75	(66)	34	67	119	152	186	220	247	284
d. L/R tahun Lalu (Retained Earnings (Profit/Loss))	(3)	(33)	3	6	14	14	14	14	14	87	96	47	37	20	20	20	20
e. Perkiraan tambahan modal disetor (Estimate of Additional Paid-In Capital)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Modal Pinjaman (Capital Loans)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SWBI (BUS & UUS) (Bank Indonesia Syariah Money Certificates (BUS & UUS))	1.094	2.395	2.358	2.599	3.079	413	453	1.063	2.824	3.488	3.192	2.704	2.058	2.539	1.819	1.253	2.321
Total Aset (Total Assets)	2.684	3.596	5.571	9.252	13.990	14.506	14.677	15.204	15.519	16.531	15.664	15.013	15.173	15.182	15.704	15.419	15.850
Jaringan Kantor (Office Network)																	
Jumlah Bank (Total Banks)	15	19	20	26	28	28	28	27	27	26	26	26	25	25	25	24	24
Jumlah Kantor *) Total Bank Offices *)	74	133	163	170	188	188	194	199	214	216	249	253	253	255	256	259	262

Ket : *) Tidak Termasuk Gerai Muamalat (Not including Muamalat Outlets)

Miliar Rp (Billion Rp)

Tabel 2.4 Perkembangan Aset Perbankan Syariah (Growth of Assets of Syariah Banks)

Indikator (Indicators)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Bank Umum Syariah (Syariah Commercial Banks)	12.527	17.111	21.151	27.286	30.349	31.351	31.605	31.974	34.036	35.282	36.488	36.665	37.039	38.012	39.534	40.191	41.162
Unit Usaha Syariah (Syariah Business Units)	2.684	3.769	5.571	9.252	13.990	14.506	14.677	15.204	15.519	16.531	15.664	15.013	15.173	15.182	15.704	15.419	15.850

Miliar Rp (Billion Rp)

Tabel 2.5 Aktiva Produktif Perbankan Syariah (*Earning Assets of Syariah Banks*)

Indikator (<i>Indicators</i>)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Pembiayaan (<i>Financing</i>)	11.324	15.232	20.445	27.944	36.572	37.681	38.097	38.529	38.195	38.201	38.843	39.308	39.726	40.715	42.195	42.828	43.890
a. Lancar (<i>Current</i>)	10.650	14.027	18.583	25.494	33.195	34.413	34.456	34.733	35.076	34.410	34.653	35.024	35.115	36.023	37.601	38.154	38.715
b. Dalam Perhatian Khusus (<i>Special Mention</i>)	405	776	891	1.319	1.899	1.714	1.931	1.883	1.610	2.115	2.400	2.264	2.558	2.749	2.743	2.470	2.713
c. Kurang Lancar (<i>Sub-Standard</i>)	122	201	353	321	424	531	604	594	525	354	620	804	807	594	553	845	1.068
d. Diragukan (<i>Doubtful</i>)	66	73	236	267	256	262	234	243	224	412	171	200	219	267	417	414	393
e. Macet (<i>Lost</i>)	81	155	383	543	798	761	873	1.076	759	910	998	1.015	1.027	1.081	881	945	1.002
Non Performing Financing (<i>Nominal</i>)	269	429	971	1.131	1.478	1.554	1.711	1.913	1.509	1.676	1.789	2.019	2.053	1.942	1.851	2.204	2.462
Rasio Non Performing Financing (%)	2,37	2,82	4,75	4,05	4,04	4,12	4,49	4,97	3,95	4,39	4,61	5,14	5,17	4,77	4,39	5,15	5,61

Miliar Rp (Billion Rp)

Tabel 2.6 Komposisi DPK Perbankan Syariah (Composition of Third Party Funds of Syariah Banks)

Indikator (Indicators)	Desember 2004		Desember 2005		Desember 2006		Desember 2007		Agustus 2008		Desember 2008		Agustus 2009	
	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)
Giro Wadiah	1.539	13,13	2.045	13,13	2.847	14,71	3.750	13,39	3.839	11,86	4.238	11,50	5.500	12,49
Rupiah	1.421	12,13	1.836	11,78	2.562	13,24	3.459	12,35	3.223	9,96	3.741	10,15	4.578	10,40
Valas (Foreign Exchange)	118	1,01	209	1,34	285	1,47	291	1,04	616	1,90	498	1,35	922	2,09
Deposito Mudharabah	6.945	59,27	9.166	58,83	10.656	55,08	14.807	52,86	17.668	54,60	20.143	54,66	24.660	56,02
Rupiah	6.242	53,27	8.546	54,85	10.109	52,25	13.971	49,88	16.483	50,94	19.273	52,30	23.581	53,57
Valas (Foreign Exchange)	704	6,00	620	3,98	546	2,82	836	2,98	1.186	3,66	870	2,36	1.079	2,45
Tabungan Mudharabah	3.234	27,60	4.370	28,04	5.845	30,21	9.453	33,75	10.852	33,54	12.471	33,84	13.859	31,48
Rupiah	3.234	27,60	4.370	28,04	5.845	30,21	9.453	33,75	10.827	33,46	12.436	33,74	13.784	31,31
Valas (Foreign Exchange)	-	0,00	-	0,00	-	0,00	-	0,00	25	0,08	35	0,10	75	0,17
Total DPK (Total Third Party Funds)	11.718	100	15.581	100	19.347	100	28.011	100	32.359	100,00	36.852	100	44.019	100
Rupiah	10.897	92,99	14.752	94,68	18.516	95,70	26.884	95,98	30.533	94,36	35.449	96,19	41.943	95,28
Valas (Foreign Exchange)	822	7,01	829	5,32	831	4,30	1.127	4,02	1.826	5,64	1.403	3,81	2.076	4,72

Persen (%)

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

Indikator (Indicators)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro Wadiah																	
Rupiah	1,16	1,13	1,28	1,07	1,13	1,18	1,15	1,15	1,21	1,06	1,03	1,15	1,05	1,13	1,51	1,23	1,18
Valas (Foreign Exchange)	2,18	1,47	1,12	1,08	0,88	0,87	0,88	0,96	0,95	0,43	0,35	0,31	0,36	0,33	0,35	0,38	0,31
Deposito Mudharabah																	
Rupiah	8,61	8,66	9,75	7,97	7,29	7,54	8,00	8,12	8,61	8,22	8,28	8,10	9,10	8,51	8,43	8,21	7,61
Valas (Foreign Exchange)	1,97	3,68	3,87	5,71	3,61	4,23	1,07	1,46	2,69	1,83	2,76	1,69	3,03	2,91	2,05	1,86	3,05
Tabungan Mudharabah																	
Rupiah	7,07	3,96	3,72	3,32	2,93	3,07	3,31	3,30	3,61	3,28	3,29	3,21	3,35	3,19	3,22	3,02	3,03
Valas (Foreign Exchange)	-	-	-	0,63	0,96	0,95	0,95	0,95	0,92	0,92	0,05	0,95	0,98	0,95	0,97	0,98	0,97

Persen (%)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2 0 0 8						2 0 0 9						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	13,72	10,35	11,34	15,97	15,59	15,41	15,60	16,21	16,34	16,15	16,30	15,53	16,27	16,06	16,00	15,83	15,80
Rupiah	13,72	10,46	11,50	15,97	15,59	15,41	15,60	16,23	16,36	16,17	16,31	15,54	16,29	16,06	16,00	15,83	15,80
Valas	-	-	-	-	-	-	-	-	-	-	1,00	1,00	1,00	-	-	-	-
2. Pertambangan (Mining)	12,24	8,16	12,58	12,59	18,73	17,97	19,17	19,74	15,57	13,84	12,42	12,13	11,75	13,25	13,41	12,99	13,08
Rupiah	14,63	11,41	15,49	13,96	11,30	11,06	11,04	10,70	10,39	8,11	7,84	7,85	8,14	9,66	9,85	9,73	9,96
Valas	8,81	2,67	1,52	10,33	52,79	42,99	46,08	46,35	22,74	27,43	21,60	21,62	20,06	21,69	21,70	21,44	21,45
3. Perindustrian (Manufacturing)	20,25	11,92	12,17	15,01	13,10	14,47	14,00	14,18	14,68	14,67	15,60	15,63	16,11	15,86	15,39	15,46	15,11
Rupiah	20,60	12,20	12,33	16,33	14,70	15,10	15,13	15,18	15,58	15,51	15,64	15,65	15,90	15,67	15,22	15,28	15,13
Valas	7,63	3,79	4,98	6,40	2,60	2,86	1,94	2,30	2,49	2,63	12,63	13,51	47,23	42,14	42,91	43,48	11,96
4. Listrik, gas dan air (Water, gas and electricity)	19,49	15,77	15,17	15,40	14,36	13,98	12,93	12,70	13,90	13,64	13,51	13,54	13,26	13,64	14,34	13,90	14,15
Rupiah	20,66	15,86	15,17	15,80	20,05	19,30	18,71	18,32	18,97	17,73	17,18	16,70	14,96	15,14	15,95	15,04	15,22
Valas	7,00	12,00	-	9,27	6,85	9,34	9,26	9,09	10,42	10,61	10,98	10,95	10,96	10,95	10,99	10,93	10,80
5. Konstruksi (Construction)	14,53	10,74	10,47	15,51	13,55	13,13	13,10	13,36	13,67	13,45	13,16	13,54	13,65	14,23	13,90	13,78	13,44
Rupiah	15,18	11,48	11,29	16,03	13,66	13,27	13,27	13,56	13,90	13,66	13,36	16,70	13,95	14,54	14,71	14,54	14,13
Valas	8,28	1,54	-	3,20	8,28	8,79	9,03	9,06	8,85	9,17	9,49	10,95	8,24	8,34	4,86	4,80	4,69
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	14,87	12,63	8,71	15,78	15,27	15,67	16,26	16,71	17,00	17,66	17,31	17,62	18,24	18,57	18,24	18,65	18,79
Rupiah	15,17	13,30	8,73	15,75	15,24	15,66	16,22	16,79	17,08	17,69	17,34	17,66	18,32	18,65	18,34	18,75	18,88
Valas	9,27	2,90	7,01	16,40	16,21	15,96	18,57	14,83	15,00	9,26	9,12	9,15	10,41	10,17	9,87	9,95	9,95
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	16,31	14,46	16,09	14,28	16,78	16,08	16,13	16,27	16,00	15,58	15,36	15,33	15,62	15,67	15,54	15,76	15,11
Rupiah	16,76	14,83	16,55	15,54	17,36	16,74	16,97	16,94	16,85	16,77	16,42	16,34	16,62	16,53	16,22	16,47	15,76
Valas	8,25	8,05	10,50	6,75	8,84	7,95	9,07	10,11	9,49	9,59	9,46	9,47	9,47	9,46	7,90	7,91	7,95
8. Jasa Dunia usaha (Business Services)	15,67	13,30	15,09	15,19	16,19	16,14	15,88	15,91	15,97	15,65	15,63	15,22	15,24	15,03	14,91	15,09	15,13
Rupiah	16,31	13,78	15,31	15,85	17,14	17,16	16,98	17,15	16,82	16,19	16,13	15,69	15,69	15,40	15,29	15,42	15,45
Valas	7,96	4,06	4,63	6,57	7,09	6,54	7,04	6,16	3,93	5,88	7,87	7,80	7,37	7,69	8,08	7,89	7,90
9. Jasa sosial/masyarakat (Social Services)	13,95	10,75	10,66	12,95	14,12	13,80	13,24	12,90	14,04	13,85	13,19	14,66	15,22	15,54	15,79	15,63	15,86
Rupiah	14,04	11,06	11,15	12,95	14,12	13,80	13,23	12,90	14,04	13,85	13,19	14,66	15,22	15,54	15,79	15,63	15,86
Valas	7,45	0,01	-	-	-	-	-	10,00	-	-	-	-	-	10,00	-	-	-
10. Lain-lain (Others)	13,38	12,45	11,01	11,49	11,42	11,35	11,35	11,51	11,60	12,28	10,97	10,92	11,13	11,20	11,18	11,23	11,04
Rupiah	13,38	12,51	11,12	11,58	11,61	11,53	11,57	11,75	11,82	11,84	11,41	11,33	11,51	11,55	11,53	11,60	11,47
Valas	4,67	0,65	8,69	0,47	0,39	0,25	0,28	0,13	0,09	0,64	0,11	0,10	0,11	0,10	0,12	0,46	0,35

Persen (%)

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

Indikator (Indicators)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja	15,57	12,22	11,71	15,51	16,18	16,19	16,15	16,32	16,49	16,45	16,32	16,46	16,74	15,58	16,38	16,45	16,52
Rupiah	15,90	12,63	11,97	15,92	16,40	16,41	16,43	16,60	19,34	16,59	16,43	16,54	16,86	15,62	16,53	16,59	16,67
Valas (Foreign Exchange)	8,09	4,53	1,45	8,51	12,78	12,78	12,46	12,67	4,26	14,01	14,22	14,87	14,22	14,73	13,13	12,82	12,75
Investasi	15,20	12,51	13,34	13,87	13,46	13,43	13,40	13,45	13,67	13,24	12,70	12,39	12,62	12,32	13,35	13,56	13,14
Rupiah	15,89	13,36	13,80	14,59	14,12	14,07	14,15	14,32	18,04	13,88	13,29	13,03	13,23	12,83	13,98	14,12	13,66
Valas (Foreign Exchange)	8,52	2,13	6,01	7,41	5,09	5,74	6,26	6,13	2,23	6,54	7,24	6,35	6,59	6,91	6,74	6,98	7,00
Konsumsi	13,24	12,33	10,99	11,48	11,40	11,32	11,32	11,48	11,58	11,59	11,57	11,47	11,74	10,70	11,78	11,19	11,01
Rupiah	13,25	12,37	11,10	11,56	11,58	11,49	11,53	11,72	14,32	11,81	11,61	11,51	11,78	10,73	11,82	11,56	11,43
Valas (Foreign Exchange)	4,67	0,91	8,69	0,47	0,40	0,26	0,29	0,14	0,01	0,14	1,00	1,00	1,00	1,00	1,03	0,46	0,35

Miliar Rp (Billion Rp)

Tabel 2.10 Kegiatan Usaha BPR Syariah (Syariah Rural Banks Operation)

Indikator (Indicators)	Des	Des	Des	Des	2 0 0 8						2 0 0 9						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Penyaluran dana	-	-	-	1.107	1.401	1.461	1.511	1.516	1.591	1.603	1.591	1.636	1.650	1.669	1.703	1.759	1.784
Pembiayaan	-	-	-	877	1.194	1.234	1.263	1.268	1.257	1.260	1.277	1.332	1.361	1.381	1.410	1.451	1.502
Antar Bank Aktiva	-	-	-	230	207	228	249	248	334	343	314	303	290	287	293	308	282
Sumber Dana																	
Dana Pihak Ketiga	-	-	-	708	891	897	912	925	570	991	995	1.034	1.051	1.069	1.083	1.125	1.140
Tabungan Wadiah	-	-	-	87	127	129	139	142	10	168	171	188	187	188	196	211	212
Tabungan Mudharabah	-	-	-	204	252	244	260	276	280	281	275	273	280	282	278	284	282
Deposito Mudharabah	-	-	-	417	512	524	514	506	280	542	549	574	584	599	609	630	646
Antar Bank Pasiva	-	-	-	174	222	262	269	259	-	-	268	271	267	0	275	276	294
Pinjaman yang diterima	-	-	-	52	66	67	74	69	8	66	61	65	62	0	65	67	66
Kewajiban lainnya	-	-	-	3	8	8	7	9	271	272	20	17	17	0	17	19	16
Beberapa komponen modal																	
Modal disetor	-	-	-	176	208	215	217	219	222	224	223	231	243	618	636	642	655
Cadangan	-	-	-	21	27	27	27	27	28	28	28	31	33	373	386	388	403
L/R Tahun Berjalan	-	-	-	27	26	28	28	31	30	5	9	13	18	24	28	33	38
L/R Tahun lalu	-	-	-	(9)	(13)	(13)	(12)	(13)	(15)	14	9	(3)	(9)	(12)	(19)	(19)	(20)

Miliar Rp (Billion Rp)

Tabel 2.11 Aset dan Pembiayaan BPR Syariah (Asset and Financing of Syariah Rural Bank)

Indikator (Indicators)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Aset (Assets)	-	-	-	1.203	1.520	1.576	1.609	1.619	1.693	1.711	1.702	1.748	1.766	1.782	1.821	1.877	1.910
Pembiayaan (Financing)	-	-	-	882	1.194	1.234	1.263	1.268	1.257	1.260	1.277	1.332	1.361	1.384	1.410	1.451	1.502
Lancar (Current)	-	-	-	807	1.110	1.148	1.159	1.160	1.151	1.149	1.165	1.220	1.248	1.270	1.298	1.339	1.384
Kurang Lancar (Sub Standard)	-	-	-	22	25	26	33	38	35	37	36	32	33	34	36	38	40
Diragukan (Doubtful)	-	-	-	22	18	17	19	21	21	23	21	28	30	31	31	32	34
Macet (Lost)	-	-	-	31	41	43	51	50	49	51	54	52	50	49	44	42	42
Non Performing Financing (Nominal)	-	-	-	75	83	86	104	108	111	111	112	112	113	114	112	112	117
Non Performing Financing (%)	-	-	-	8,56	6,99	6,99	8,22	8,54	8,38	8,81	8,74	8,41	8,32	8,22	7,91	7,72	7,80

Ket : Data tersedia mulai posisi Januari 2007 (Data Available on January 2007)

Miliar Rp (Billion Rp)

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

Indikator (Indicators)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Bank Umum Syariah (BUS) (Sharia Commercial Banks)																	
Jumlah Bank (Total Banks)	3	3	3	3	3	3	3	4	5	5	5	5	5	5	5	5	5
Jumlah Kantor (Total Bank Offices)	263	301	346	398	431	494	515	555	576	580	618	635	642	643	643	645	654
Unit Usaha Syariah (UUS) (Sharia Business Units)																	
Jumlah Bank (Total Banks)	15	19	20	26	28	28	28	27	27	26	26	26	25	25	25	24	24
Jumlah Kantor (Total Bank Offices)	74	133	163	170	188	188	194	199	214	216	249	253	253	255	256	259	262
BPR Syariah (Sharia Rural Bank) ¹																	
Jumlah Bank (Total Banks)	-	-	-	114	128	128	128	128	131	132	132	133	133	134	133	134	135
Jumlah Kantor (Total Bank Offices)	-	-	-	185	199	199	199	199	202	203	203	208	209	210	209	216	220

DATA BPR

Miliar Rp (Billion Rp)

Tabel 3.1 Kegiatan Usaha Bank Perkreditan Rakyat (Rural Bank Operations)

Indikator (Indicator)	Des	Des	Des	Des	2008					2009								
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana (Fund Disbursements)																		
a. Kredit (Credits)	12.149	14.654	16.948	20.540	25.099	25.701	25.636	25.746	25.472	25.404	25.888	25.336	25.571	25.916	26.388	26.770	27.289	
b. Antar Bank Aktiva (Inter-Bank Assets)	2.996	3.442	4.956	6.009	4.861	4.943	5.018	5.112	5.841	5.919	5.868	5.946	6.153	6.073	6.010	6.229	6.107	
Sumber Dana (Source of Funds)																		
a. DPK (Third Party Funds)																		
Deposito (Time Deposits)	7.860	9.421	11.190	12.701	13.794	14.081	13.993	14.038	14.204	14.422	14.806	14.759	14.903	14.990	15.361	15.656	16.092	
Tabungan (Savings Deposits)	3.301	3.757	4.581	6.018	6.846	6.631	6.803	6.923	7.135	7.106	7.111	7.031	7.282	7.343	7.350	7.544	7.495	
b. Antar Bank Pasiva (Inter-Bank Liabilities)	1.257	1.761	2.401	3.240	4.182	4.458	4.358	4.236	4.214	4.112	4.105	3.889	3.893	3.773	3.823	3.758	3.739	
c. Pinjaman yang Diterima (Loans received)	397	406	416	482	522	539	539	547	542	525	513	514	530	593	603	586	593	
d. Kewajiban Segera (Immediate Liabilities)	96	107	145	189	197	266	194	226	250	287	339	327	342	367	277	294	280	
Beberapa Komponen Modal (Several Components of Capital)																		
a. Modal Disetor (Paid-In Capital)	1.764	1.908	2.333	2.776	3.059	3.098	3.129	3.163	3.241	3.305	3.361	3.359	3.392	3.434	3.478	3.532	3.551	
b. Cadangan (Reserves)	353	484	697	828	1.067	1.073	1.070	1.100	1.098	1.217	1.002	965	999	1.024	1.018	1.013	1.034	
c. L/R Tahun Berjalan (Current Earnings (Profit/Loss))	539	604	509	663	753	819	905	855	849	(262)	(170)	280	382	477	577	616	737	
d. L/R Tahun Lalu (Retained Earnings (Profit/Loss))	72	131	129	38	(73)	(83)	(84)	(118)	(100)	549	442	372	120	(1)	(26)	(44)	(101)	

Miliar Rp (Billion Rp)

Tabel 3.2 Kinerja Bank Perkreditan Rakyat (Rural Bank Performance)

Indikator (Indicator)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
LDR(%)	80,73	82,00	87,37	80,03	84,33	85,17	84,77	84,79	82,54	81,65	82,18	80,91	80,84	83,04	83,09	82,94	84,05
Total Kredit (Total Credit)	12.149	14.654	16.953	20.684	25.105	25.707	25.641	25.752	25.480	25.409	25.893	25.341	25.575	25.921	26.393	26.776	27.296
Penghimpunan Dana (Funds collected)	12.815	15.345	17.879	21.696	25.161	25.527	25.544	25.579	25.944	26.059	26.412	26.067	26.685	26.093	26.562	27.020	27.415
Modal Inti (Core Capital)	2.233	2.525	1.525	4.149	4.608	4.657	4.703	4.791	4.926	5.062	5.094	5.251	4.951	5.122	5.202	5.263	5.061
															0		-
NPL(%)	7,59	7,97	9,73	7,98	7,04	6,94	9,68	9,95	9,88	10,30	10,32	7,50	7,60	7,54	7,48	7,57	7,50
Kredit Non Lancar (Non Current Credits)	923	1.169	1.649	1.639	1.766	1.784	2.481	2.562	2.516	2.617	2.672	1.900	1.944	1.954	1.972	2.026	2.047
Total Kredit (Total Credit)	12.149	14.654	16.948	20.540	25.099	25.701	25.636	25.746	25.472	25.404	25.888	25.336	25.571	25.916	26.388	26.770	27.289
															0		-
ROA(%)	3,22	2,96	2,21	2,39	3,60	3,42	3,40	2,91	2,61	(9,74)	(3,11)	3,43	3,47	3,44	3,42	3,08	3,18
L/R Tahun Berjalan (Current Earnings (Profit/Loss))	539	604	509	663	753	819	905	855	849	-262	-170	280	382	477	577	616	737
Total Aktiva	16.707	20.393	23.045	27.741	31.356	31.900	31.963	32.086	32.533	32.239	32.703	32.681	33.046	33.259	33.765	34.277	34.762
															0		-
ROE(%)	25,44	25,23	19,25	20,98	31,72	30,32	29,91	25,45	22,67	(82,54)	(26,29)	29,15	29,38	28,96	28,82	26,02	27,06
L/R Tahun Berjalan (Current Earnings (Profit/Loss))	539	604	509	663	753	819	905	855	849	-262	-170	280	382	477	577	616	737
Modal Disetor (Paid-In Capital)	1.764	1.908	2.333	2.776	3.059	3.098	3.129	3.163	3.241	3.305	3.361	3.359	3.392	3.434	3.478	3.532	3.551
Cadangan Umum (General Reserve)	353	484	312	384	501	504	503	504	506	498	510	487	508	521	526	529	535

Miliar Rp (Billion Rp)

Tabel 3.3 Perkembangan Aset BPR Berdasarkan Lokasi (Growth of Rural Bank Asset Based on Location)

Lokasi (Location)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat (Including Banten)	3.567	4.469	4.742	5.330	6.175	6.308	6.330	6.444	6.500	6.576	6.793	6.856	6.972	7.117	7.144	7.241	7.342
DKI Jakarta (Special Capital Province of Jakarta)	97	228	350	489	576	565	564	564	571	573	586	585	597	596	599	609	607
D.I Yogyakarta (Special Province of Yogyakarta)	902	997	1.101	1.409	1.565	1.600	1.598	1.625	1.634	1.645	1.640	1.644	1.666	1.673	1.699	1.719	1.736
Jawa Tengah (Central Java)	4.010	5.069	5.665	6.723	7.379	7.406	7.520	7.622	7.790	7.812	7.881	7.996	8.066	8.123	8.207	8.339	8.445
Jawa Timur (East Java)	2.526	2.788	3.145	3.616	3.873	3.909	3.971	3.991	4.030	4.035	4.068	4.110	4.161	4.261	4.335	4.413	4.461
Bengkulu	16	15	15	18	21	22	22	22	23	23	23	23	23	22	23	23	24
Jambi	26	62	140	216	228	224	208	208	205	211	215	218	217	218	218	230	233
Nanggroe Aceh Darussalam	59	36	38	54	80	78	80	84	110	90	92	92	114	110	110	109	112
Sumatera Utara (North Sumatra)	341	341	376	419	475	486	489	497	495	494	505	508	513	519	528	539	545
Sumatera Barat (West Sumatra)	456	413	537	733	848	845	856	868	901	890	909	922	935	947	951	944	942
Riau (Including Bangka Belitung)	307	472	685	1.020	1.180	1.217	1.229	1.285	1.355	1.427	1.493	1.531	1.529	1.538	1.567	1.623	1.698
Sumatera Selatan (South Sumatra)	121	134	206	336	395	404	401	390	394	402	416	439	440	444	454	460	470
Lampung	2.360	2.975	3.038	3.516	4.066	4.148	3.945	3.622	3.563	3.063	3.026	2.662	2.688	2.686	2.632	2.714	2.781
Kalimantan Selatan (South Kalimantan)	82	94	107	167	180	201	201	209	260	256	265	267	268	269	273	268	259
Kalimantan Barat (West Kalimantan)	139	180	307	403	440	434	441	484	511	504	506	525	511	520	535	525	540
Kalimantan Timur (East Kalimantan)	8	72	99	154	181	208	199	192	193	198	201	195	193	194	202	206	209
Kalimantan Tengah (Central Kalimantan)	1	1	3	7	10	10	11	12	10	12	25	25	23	24	24	24	25
Sulawesi Tengah (Central Sulawesi)	45	61	89	134	198	207	219	206	209	201	203	206	206	213	213	237	238
Sulawesi Selatan (South Sulawesi)	75	76	119	194	267	271	278	288	275	284	278	285	287	295	289	305	315
Sulawesi Utara (including Gorontalo)	102	126	154	193	212	216	215	214	215	221	222	228	229	231	245	252	256
Sulawesi Tenggara (Southeast Sulawesi)	9	19	31	47	54	56	57	54	57	61	58	57	56	57	60	60	60
Nusa Tenggara Barat (West Nusa Tenggara)	228	260	321	375	415	430	437	449	456	461	460	469	487	488	495	495	499
Bali	989	1.236	1.467	1.851	2.129	2.235	2.266	2.312	2.318	2.350	2.383	2.385	2.408	2.247	2.488	2.467	2.469
Nusa Tenggara Timur (East Nusa Tenggara)	14	20	23	35	54	57	59	65	64	68	72	75	78	83	84	91	100
Maluku	79	84	127	160	177	186	185	194	210	200	203	197	198	202	209	198	196
Papua	145	165	162	137	174	178	184	184	184	182	176	179	181	183	183	185	198
Maluku Utara (North Maluku)	-	1	1	1	1	1	1	1	1	1	1	1	1	2	1	1	2
Total	16.707	20.393	23.045	27.741	31.356	31.900	31.963	32.086	32.533	32.239	32.703	32.681	33.046	33.259	33.765	34.278	34.762

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

Total Aset (<i>Total Assets</i>)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Aset BPR < 1 Miliar	285	147	111	85	70	72	73	69	56	54	53	51	49	46	52	53	53
Total Aset BPR 1 s.d 5 Miliar	1.168	1.010	835	651	568	565	543	530	536	522	520	519	499	491	481	463	471
Total Aset BPR 5 s.d 10 Miliar	422	491	479	527	507	484	484	494	511	509	507	509	510	505	504	513	497
Total Aset BPR > 10 Miliar	283	361	455	554	651	661	668	676	669	682	688	689	700	715	723	731	742
Total	2.158	2.009	1.880	1.817	1.796	1.782	1.768	1.769	1.772	1.767	1.768	1.768	1.758	1.757	1.760	1.760	1.763

Miliar Rp (Billion Rp)

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

Kolektibilitas (Collectibility)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Kredit (Credit)	12.149	14.654	16.948	20.540	25.090	25.701	25.636	25.746	25.472	25.404	25.888	25.336	25.571	25.916	26.388	26.770	27.289
a. Lancar (Current)	11.226	13.485	15.299	18.901	23.333	23.917	23.155	23.184	22.956	22.787	23.216	23.437	23.626	23.962	24.415	24.744	25.242
b. Kurang Lancar (Sub-Standard)	322	404	473	407	416	435	994	1.046	1.039	506	545	543	558	540	551	522	522
c. Diragukan (Doubtful)	373	494	482	319	344	324	326	319	342	386	377	362	353	355	356	351	360
d. Macet (Lost)	228	271	694	913	998	1.025	1.161	1.197	1.135	1.724	1.750	995	1.033	1.058	1.066	1.153	1.165
Non Performing Loan (Nominal)	923	1.169	1.649	1.639	1.757	1.784	2.481	2.562	2.516	2.617	2.672	1.900	1.944	1.954	1.972	2.026	2.047
Rasio Non Performing Loan (%)	7,59	7,98	9,73	7,98	7,00	6,94	9,68	9,95	9,88	10,30	10,32	7,50	7,60	7,54	7,48	7,57	7,50

Miliar Rp (Billion Rp)

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

Lokasi (Location)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat (Including Banten)	271	313	449	421	462	461	469	469	450	465	498	501	491	504	516	521	524
DKI Jakarta (Special Capital Province of Jakarta)	4	4	11	17	25	25	26	28	26	28	31	18	36	37	42	40	40
D.I Yogyakarta (Special Province of Yogyakarta)	43	71	93	83	88	87	89	90	80	90	90	98	99	100	96	98	98
Jawa Tengah (Central Java)	275	403	607	614	623	626	633	637	591	605	614	620	624	627	618	627	647
Jawa Timur (East Java)	150	151	184	170	184	199	186	185	157	167	173	175	180	175	174	176	182
Bengkulu	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Jambi	1	1	4	9	10	10	10	11	11	12	13	14	15	14	14	14	15
Nanggroe Aceh Darussalam	5	5	6	6	6	6	6	7	7	7	7	7	7	7	9	9	9
Sumatera Utara (North Sumatra)	22	22	33	27	28	25	26	29	29	31	29	30	34	34	34	34	34
Sumatera Barat (West Sumatra)	26	27	33	32	41	41	43	43	40	45	47	50	50	49	55	54	59
Riau (Including Bangka Belitung)	8	11	17	21	27	28	29	28	27	34	36	39	37	38	36	39	40
Sumatera Selatan (South Sumatra)	4	9	16	16	20	19	17	18	20	21	22	22	22	23	25	26	25
Lampung	24	33	45	58	73	73	766	839	909	932	924	125	127	117	99	124	107
Kalimantan Selatan (South Kalimantan)	3	8	5	5	6	6	6	6	5	7	6	7	8	8	7	8	10
Kalimantan Barat (West Kalimantan)	7	8	13	13	17	18	18	17	17	18	18	18	18	19	18	19	19
Kalimantan Timur (East Kalimantan)	-	3	4	8	8	9	10	10	10	11	12	15	16	15	18	18	18
Kalimantan Tengah (Central Kalimantan)	-	-	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0
Sulawesi Tengah (Central Sulawesi)	-	1	3	2	3	3	3	4	4	4	4	5	5	5	5	5	4
Sulawesi Selatan (South Sulawesi)	4	7	9	11	11	10	11	12	11	12	13	12	13	12	13	13	15
Sulawesi Utara (including Gorontalo)	8	7	9	8	8	8	8	8	8	8	9	8	8	9	9	9	10
Sulawesi Tenggara (Southeast Sulawesi)	-	1	1	1	2	2	2	2	3	4	3	3	3	3	3	3	3
Nusa Tenggara Barat (West Nusa Tenggara)	20	24	27	30	38	39	39	36	33	35	36	36	37	38	37	38	39
Bali	42	55	74	78	79	77	76	75	71	74	76	86	103	106	133	140	135
Nusa Tenggara Timur (East Nusa Tenggara)	1	2	2	1	2	2	2	2	1	2	2	3	3	3	2	3	3
Maluku	-	1	1	1	1	1	1	2	1	1	1	2	1	1	1	1	2
Papua	2	3	3	4	4	4	4	5	5	5	6	6	7	7	7	6	7
Maluku Utara (North Maluku)	-	-	0	-	-	-	-	0	0	0	0	0	0	0	0	0	0
Total	923	1.169	1.649	1.639	1.766	1.784	2.481	2.562	2.516	2.617	2.672	1.900	1.944	1.954	1.972	2.026	2.047

Miliar Rp (Billion Rp)

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

Jenis (Type)	Desember 2004		Desember 2005		Desember 2006		Desember 2007		Agustus 2008		Desember 2008		Agustus 2009	
	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 (Time Deposits)	7.860	70,42	9.421	71,48	11.190	70,95	12.701	67,85	13.794	66,83	14.204	66,56	16.092	68,22
Tabungan (Savings Deposits)	3.301	29,58	3.757	28,51	4.581	29,05	6.018	32,15	6.846	33,17	7.135	33,44	7.495	31,78
Total DPK (Total Third Party Funds)	11.161	100	13.178	100	15.771	100	18.719	100	20.640	100	21.339	100	23.588	100

Tabel 3.8 Komposisi DPK Berdasarkan Lokasi - Agustus 2009
(Composition of Third Party Funds Based on Location - August 2009)

Lokasi (<i>Location</i>)	Tabungan (<i>Saving Deposits</i>)	Deposito (<i>Demand Deposit</i>)	Total DPK (<i>Total of Third Party Funds</i>)	Pangsa Thd Total DPK (%) (<i>Portion of Total Third Party Funds (%)</i>)
	Miliar Rp (<i>Billion Rp</i>)			
Jawa Barat (Including Banten)	1.141	3.979	5.120	21,71
DKI Jakarta (Special Capital Province of Jakarta)	39	305	344	1,46
D.I Yogyakarta (Special Province of Yogyakarta)	389	847	1.236	5,24
Jawa Tengah (Central Java)	2.388	3.527	5.915	25,08
Jawa Timur (East Java)	887	1.883	2.770	11,74
Bengkulu	8	8	16	0,07
Jambi	32	145	177	0,75
Nanggroe Aceh Darussalam	40	18	58	0,25
Sumatera Utara (North Sumatra)	177	228	405	1,71
Sumatera Barat (West Sumatra)	354	263	617	2,62
Riau (Including Bangka Belitung)	346	977	1.323	5,61
Sumatera Selatan (South Sumatra)	145	223	369	1,56
Lampung	307	1.424	1.731	7,34
Kalimantan Selatan (South Kalimantan)	44	118	162	0,69
Kalimantan Barat (West Kalimantan)	172	269	440	1,87
Kalimantan Timur (East Kalimantan)	53	83	135	0,57
Kalimantan Tengah (Central Kalimantan)	9	5	14	0,06
Sulawesi Tengah (Central Sulawesi)	20	89	108	0,46
Sulawesi Selatan (South Sulawesi)	62	109	170	0,72
Sulawesi Utara (including Gorontalo)	55	122	177	0,75
Sulawesi Tenggara (Southeast Sulawesi)	25	25	49	0,21
Nusa Tenggara Barat (West Nusa Tenggara)	139	148	288	1,22
Bali	590	1.069	1.660	7,04
Nusa Tenggara Timur (East Nusa Tenggara)	28	39	66	0,28
Maluku	20	77	98	0,41
Papua	27	113	140	0,59
Maluku Utara (North Maluku)	0	1	1	0,00
Total	7.495	16.092	23.588	100

Miliar Rp (Billion Rp)

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

Lokasi (Location)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat (Including Banten)	2.516	3.017	3.209	3.579	4.083	4.177	4.191	4.291	4.343	4.439	4.652	4.723	4.855	4.960	4.963	5.023	5.120
DKI Jakarta (Special Capital Province of Jakarta)	51	143	218	288	325	318	304	310	305	293	297	298	313	318	326	341	344
D.I Yogyakarta (Special Province of Yogyakarta)	627	712	805	1.043	1.126	1.131	1.132	1.144	1.142	1.168	1.175	1.184	1.195	1.195	1.213	1.235	1.236
Jawa Tengah (Central Java)	2.843	3.446	4.041	4.712	5.112	5.072	5.185	5.255	5.395	5.439	5.484	5.620	5.737	5.765	5.786	5.891	5.915
Jawa Timur (East Java)	1.633	1.740	2.077	2.349	2.406	2.398	2.430	2.430	2.476	2.498	2.516	2.549	2.620	2.671	2.703	2.763	2.770
Bengkulu	8	7	9	11	14	14	14	14	15	15	15	16	15	15	15	15	16
Jambi	15	34	101	161	169	163	147	145	146	151	158	163	163	164	164	174	177
Nanggroe Aceh Darussalam	36	23	26	34	54	52	52	55	57	40	41	41	60	59	58	58	58
Sumatera Utara (North Sumatra)	258	242	273	307	342	347	349	353	357	358	367	372	378	382	391	403	405
Sumatera Barat (West Sumatra)	315	270	330	475	527	514	531	545	580	578	594	609	617	625	627	629	617
Riau (Including Bangka Belitung)	177	329	547	777	891	908	917	964	1.015	1.065	1.123	1.174	1.173	1.180	1.199	1.249	1.323
Sumatera Selatan (South Sumatra)	90	97	156	258	319	323	316	300	340	310	323	337	339	342	354	363	369
Lampung	1.417	1.663	2.045	2.287	2.501	2.456	2.330	2.174	2.140	2.061	2.023	1.504	1.491	1.501	1.537	1.632	1.731
Kalimantan Selatan (South Kalimantan)	44	56	65	97	85	90	114	128	144	153	159	164	152	149	160	141	162
Kalimantan Barat (West Kalimantan)	103	138	247	319	342	341	341	375	399	403	406	420	410	422	430	418	440
Kalimantan Timur (East Kalimantan)	6	49	64	89	108	126	116	112	114	118	121	123	122	125	124	134	135
Kalimantan Tengah (Central Kalimantan)	1	1	2	6	6	6	8	8	6	9	13	13	13	13	13	13	14
Sulawesi Tengah (Central Sulawesi)	30	39	40	54	79	87	100	86	93	85	82	80	81	96	90	109	108
Sulawesi Selatan (South Sulawesi)	37	44	72	122	143	132	135	145	130	144	137	146	144	151	146	164	170
Sulawesi Utara (including Gorontalo)	56	73	104	135	149	150	150	149	152	154	156	161	163	165	169	176	177
Sulawesi Tenggara (Southeast Sulawesi)	7	16	28	42	45	47	48	46	50	53	50	48	48	48	49	50	49
Nusa Tenggara Barat (West Nusa Tenggara)	122	139	172	209	229	242	246	255	260	264	263	270	286	282	288	286	288
Bali	651	787	949	1.179	1.351	1.388	1.406	1.439	1.455	1.484	1.515	1.527	1.553	1.422	1.615	1.648	1.660
Nusa Tenggara Timur (East Nusa Tenggara)	4	7	9	17	33	35	36	39	38	39	42	44	48	51	52	57	66
Maluku	56	50	64	71	78	77	78	80	100	87	89	89	89	106	112	100	98
Papua	58	56	119	95	120	117	122	121	119	121	116	117	120	126	124	126	140
Maluku Utara (North Maluku)	-	-	-	-	-	-	-	1	0	1	1	1	1	1	1	1	1
Total	11.161	13.178	15.771	18.719	20.640	20.712	20.796	20.961	21.339	21.529	21.917	21.790	22.186	22.333	22.711	23.201	23.588

Persen (%)

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

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2008					2009								
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Deposito (Time Deposits)	-	-	-	-	-	-	-	-	-	12,43	12,51	12,47	12,26	12,07	11,83	11,65	11,44	11,26
Tabungan (Savings Deposits)	-	-	-	-	-	-	-	-	-	7,16	7,12	7,12	6,90	6,78	6,96	7,35	6,56	6,71

Ket. Data tersedia mulai Desember 2008 (Data available on December 2008)

Persen (%)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008					2009								
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	-	-	-	-	-	-	-	-	-	38,70	39,17	39,29	39,70	39,44	39,52	39,52	39,26	39,29
2. Perindustrian (Manufacturing)	-	-	-	-	-	-	-	-	-	32,87	33,19	33,50	33,49	33,28	33,63	33,71	33,49	33,68
3. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	-	-	-	-	-	-	-	-	-	33,60	33,66	33,79	35,07	34,93	35,03	34,95	34,93	34,88
4. Jasa sosial/masyarakat (Social Services)	-	-	-	-	-	-	-	-	-	31,61	31,82	31,87	32,35	32,48	32,49	32,43	32,51	32,42
5. Lain-lain (Others)	-	-	-	-	-	-	-	-	-	29,50	29,58	29,57	29,46	29,52	29,59	29,60	29,58	29,56

Ket. Data tersedia mulai Desember 2008 (Data available on December 2008)

Persen (%)

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)

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008					2009								
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Modal Kerja (Working Capital)	-	-	-	-	-	-	-	-	-	34,43	34,75	34,82	35,45	35,36	35,55	35,39	35,36	35,29
Investasi (Investment)	-	-	-	-	-	-	-	-	-	27,67	27,93	27,97	30,23	30,31	30,28	30,47	30,39	30,64
Konsumsi (Consumption)	-	-	-	-	-	-	-	-	-	29,57	29,51	29,55	29,45	29,51	29,50	29,57	29,54	29,57

Ket. Data tersedia mulai Desember 2008 (Data available on December 2008)

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

Keterangan (<i>Information</i>)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jumlah BPR (<i>Total Rural Banks</i>)	2.158	2.009	1.880	1.817	1.796	1.782	1.768	1.769	1.772	1.767	1.768	1.768	1.758	1.757	1.760	1.760	1.763
Jumlah Kantor (<i>Total Bank Offices</i>)	3.507	3.110	3.173	3.250	3.314	3.325	3.335	3.350	3.367	3.389	3.401	3.408	3.417	3.422	3.430	3.435	3.446

Tabel 3.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi
(Growth of Total Rural Bank and Rural Bank Offices Based on Location)
(Agustus 2009)

Nama Lokasi (Name of Location)	BPR (Rural Bank)			Total
	KP	KC	KPK	
Jawa Barat (Including Banten)	478	148	110	736
DKI Jakarta (Special Capital Province of Jakarta)	27	5	3	35
D.I Yogyakarta (Special Province of Yogyakarta)	54	14	99	167
Jawa Tengah (Central Java)	264	420	187	871
Jawa Timur (East Java)	339	136	291	766
Bengkulu	3	3	4	10
Jambi	8	4	3	15
Nanggroe Aceh Darussalam	5	11	1	17
Sumatera Utara (North Sumatra)	52	19	2	73
Sumatera Barat (West Sumatra)	106	22	10	138
Riau (Including Bangka Belitung)	53	7	8	68
Sumatera Selatan (South Sumatra)	17	6	3	26
Lampung	23	24	5	52
Kalimantan Selatan (South Kalimantan)	22	3	-	25
Kalimantan Barat (West Kalimantan)	16	2	4	22
Kalimantan Timur (East Kalimantan)	13	1	1	15
Kalimantan Tengah (Central Kalimantan)	2	-	-	2
Sulawesi Tengah (Central Sulawesi)	8	5	3	16
Sulawesi Selatan (South Sulawesi)	23	1	1	25
Sulawesi Utara (including Gorontalo)	21	13	10	44
Sulawesi Tenggara (Southeast Sulawesi)	6	2	2	10
Nusa Tenggara Barat (West Nusa Tenggara)	65	8	-	73
Bali	140	17	54	211
Nusa Tenggara Timur (East Nusa Tenggara)	9	1	-	10
Maluku	2	4	1	7
Papua	6	4	1	11
Maluku Utara (North Maluku)	1	-	-	1
Jumlah	1.763	880	803	3.446

DATA PERKREDITAN

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2 0 0 8						2 0 0 9						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	33.140	37.178	45.180	56.901	61.986	63.789	65.564	67.778	67.202	67.206	67.777	69.758	70.901	74.174	77.243	75.624	74.675
2. Pertambangan (Mining)	7.819	8.127	14.086	26.212	30.894	31.778	33.359	33.006	32.215	31.725	28.999	30.433	29.079	26.383	28.381	29.532	34.560
3. Perindustrian (Manufacturing)	144.917	171.288	184.023	205.610	241.568	250.461	271.011	283.448	271.187	269.217	273.726	266.412	254.392	248.284	248.620	244.598	246.352
4. Listrik, gas dan air (Water, gas and electricity)	5.986	5.367	7.224	7.920	10.687	13.758	16.573	18.513	18.475	18.803	19.963	19.669	20.069	21.553	21.879	23.490	24.229
5. Konstruksi (Construction)	19.972	26.986	33.088	44.088	57.322	59.974	61.782	62.970	58.753	56.321	58.146	58.863	58.849	59.920	62.195	62.207	62.898
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	113.073	135.837	163.443	216.874	249.041	252.682	257.572	261.839	259.632	251.602	254.569	261.363	264.563	269.481	277.509	273.679	280.324
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	17.665	19.829	27.068	36.807	53.826	56.218	60.883	62.629	62.579	61.999	62.732	61.844	60.575	61.173	64.195	68.893	69.886
8. Jasa Dunia usaha (Business Services)	56.357	72.628	78.455	109.748	137.330	143.417	152.887	153.161	152.302	147.745	148.734	147.356	143.147	141.622	144.715	143.035	145.094
9. Jasa sosial/masyarakat (Social Services)	8.047	10.029	12.040	13.882	14.653	14.804	15.314	15.426	15.747	15.688	15.740	15.668	15.904	15.830	16.158	16.255	16.152
10. Lain-lain (Others)	152.495	208.378	227.690	283.970	348.540	359.265	362.916	366.553	369.596	369.533	371.459	374.022	380.156	386.956	394.145	400.802	411.771
Total	559.470	695.648	792.297	1.002.012	1.205.846	1.246.146	1.297.860	1.325.323	1.307.688	1.289.839	1.301.844	1.305.389	1.297.635	1.305.377	1.335.041	1.338.116	1.365.942

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2 0 0 8					2 0 0 9							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	20.984	22.407	25.993	31.275	34.529	36.047	37.337	38.654	38.451	38.991	38.961	40.872	42.845	45.180	47.928	46.199	46.169
2. Pertambangan (Mining)	4.471	3.364	4.961	11.288	15.384	16.262	17.430	16.953	15.473	14.806	13.639	15.052	14.440	11.608	13.370	13.719	15.839
3. Perindustrian (Manufacturing)	60.489	67.369	72.736	74.594	85.523	90.023	98.222	102.159	98.878	99.634	103.044	100.799	98.823	98.530	101.530	98.554	98.567
4. Listrik, gas dan air (Water, gas and electricity)	3.868	3.880	5.221	4.762	6.158	8.690	10.869	12.454	12.702	13.036	13.629	13.489	13.700	14.641	14.741	14.974	15.246
5. Konstruksi (Construction)	9.126	12.572	13.966	17.325	20.921	22.263	23.047	23.340	23.178	21.982	23.003	23.755	23.589	24.053	25.053	24.518	24.909
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	46.868	51.530	62.439	86.775	98.842	100.463	101.314	103.708	103.680	100.178	102.098	105.952	108.050	109.924	115.489	115.994	118.093
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	6.114	5.890	8.113	13.857	20.744	21.247	22.363	22.728	22.880	22.281	22.475	22.454	22.152	22.715	24.614	27.443	28.173
8. Jasa Dunia usaha (Business Services)	10.537	12.572	12.604	16.340	20.424	21.579	22.286	22.436	25.356	23.397	24.155	25.173	24.937	23.734	25.114	23.854	23.893
9. Jasa sosial/masyarakat (Social Services)	2.424	3.219	4.429	4.371	2.816	3.065	3.179	3.157	3.345	3.278	3.271	3.206	3.246	3.350	3.472	3.385	3.448
10. Lain-lain (Others)	57.973	73.611	77.450	95.564	117.292	121.224	122.995	124.311	126.723	126.387	127.216	129.844	132.700	137.428	140.573	144.086	149.538
Total	222.855	256.413	287.910	356.151	422.633	440.864	459.042	469.900	470.665	463.971	471.491	480.597	484.482	491.163	511.883	512.725	523.875

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	8.053	8.713	11.156	15.212	18.026	17.961	18.162	18.608	19.032	18.419	18.725	17.965	17.606	18.566	18.672	18.710	18.162
2. Pertambangan (Mining)	2.231	3.232	6.421	10.612	10.625	10.755	10.180	9.649	11.069	11.247	9.094	8.555	8.239	8.813	9.231	8.886	10.533
3. Perindustrian (Manufacturing)	43.999	53.980	60.322	72.330	85.492	89.411	92.524	93.614	95.520	91.984	92.408	87.885	84.050	79.841	79.758	79.274	80.014
4. Listrik, gas dan air (Water, gas and electricity)	1.630	1.291	1.787	2.770	3.878	4.348	4.921	5.213	5.140	5.170	5.606	5.624	5.670	5.850	6.078	6.106	6.249
5. Konstruksi (Construction)	7.503	10.175	12.322	18.167	23.171	24.031	24.290	24.494	23.303	22.958	23.570	23.359	22.951	23.297	23.731	23.276	23.151
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	52.831	67.870	81.018	103.927	119.960	121.092	123.297	124.280	125.572	119.442	118.738	120.191	121.591	123.122	126.376	121.842	124.828
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	9.420	11.027	13.028	17.429	23.568	24.310	25.103	25.606	26.323	25.967	26.174	25.857	25.495	25.940	26.936	28.594	28.519
8. Jasa Dunia usaha (Business Services)	27.965	37.061	42.303	59.648	74.220	76.215	79.946	79.058	79.004	76.985	76.887	75.024	73.753	73.395	74.287	73.838	74.916
9. Jasa sosial/masyarakat (Social Services)	3.488	4.687	5.182	6.487	8.079	7.881	7.883	7.870	7.564	7.493	7.528	7.406	7.487	7.476	7.656	7.501	7.583
10. Lain-lain (Others)	52.057	79.555	81.717	101.159	126.842	130.930	131.636	132.001	131.768	130.913	130.665	130.260	131.317	131.246	132.636	133.923	136.885
Total	209.176	277.591	315.256	407.742	493.861	506.933	517.941	520.394	524.295	510.577	509.396	502.127	498.159	497.546	505.360	501.951	510.840

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2 0 0 8					2 0 0 9							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	644	829	274	323	206	208	227	260	153	156	245	241	239	250	274	282	288
2. Pertambangan (Mining)	37	35	39	75	146	153	153	150	161	160	181	195	241	241	244	272	282
3. Perindustrian (Manufacturing)	1.206	1.217	1.215	1.529	1.575	1.608	1.589	1.532	1.618	1.579	1.703	1.671	1.622	1.615	1.901	2.018	1.999
4. Listrik, gas dan air (Water, gas and electricity)	4	4	4	6	9	9	9	11	11	11	11	11	11	11	25	43	47
5. Konstruksi (Construction)	315	247	307	422	465	466	429	421	442	398	400	399	418	404	421	519	565
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	2.969	3.229	4.647	4.826	4.769	4.886	4.943	4.994	5.083	5.137	5.671	4.260	4.434	4.708	4.966	5.293	5.598
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	439	633	617	690	766	761	794	810	817	772	788	724	719	710	804	1.111	1.187
8. Jasa Dunia usaha (Business Services)	1.841	2.092	1.921	2.335	2.404	2.549	2.494	2.516	2.540	2.459	2.629	2.650	2.720	2.895	2.878	3.144	3.345
9. Jasa sosial/masyarakat (Social Services)	524	531	659	929	1.321	1.409	1.410	1.404	1.382	1.333	1.375	1.371	1.390	1.471	1.544	1.688	1.717
10. Lain-lain (Others)	7.123	8.025	9.430	12.728	14.491	14.708	14.877	14.974	14.915	14.915	15.369	14.739	14.888	15.004	15.266	15.699	16.277
Total	15.101	16.842	19.114	23.863	26.153	26.757	26.925	27.072	27.122	26.918	28.374	26.261	26.683	27.308	28.323	30.069	31.306

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2 0 0 8						2 0 0 9						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	1.324	1.640	2.030	2.275	3.107	3.068	3.064	3.022	3.182	3.066	3.123	3.143	3.148	3.197	3.292	3.283	3.532
2. Pertambangan (Mining)	33	56	58	43	196	187	227	235	270	270	300	312	364	384	388	475	490
3. Perindustrian (Manufacturing)	400	421	462	631	783	787	806	817	815	803	836	829	914	945	943	964	1.071
4. Listrik, gas dan air (Water, gas and electricity)	8	11	11	29	184	192	216	228	213	218	261	258	386	447	450	451	729
5. Konstruksi (Construction)	2.148	2.503	3.790	5.140	7.591	7.942	8.415	8.476	6.458	5.514	5.713	6.099	6.640	7.141	8.017	8.597	9.470
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	6.293	7.539	8.242	9.619	11.728	12.049	12.069	12.380	12.060	11.919	12.315	12.644	13.028	13.502	14.015	14.221	14.513
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	286	375	400	463	1.076	1.100	1.442	1.456	1.655	1.804	1.742	1.741	1.782	1.794	1.791	1.812	1.808
8. Jasa Dunia usaha (Business Services)	1.964	1.774	1.802	2.198	2.878	3.070	3.347	3.389	3.401	3.300	3.464	3.564	3.714	3.793	3.989	4.292	4.485
9. Jasa sosial/masyarakat (Social Services)	846	925	862	967	1.069	1.061	1.039	1.043	1.528	1.589	1.571	1.536	1.754	1.554	1.535	1.765	1.782
10. Lain-lain (Others)	23.929	29.686	38.299	50.515	62.864	64.495	65.128	66.450	66.803	67.888	69.118	70.753	72.220	74.567	76.637	77.938	79.516
Total	37.232	44.931	55.955	71.881	91.478	93.950	95.753	97.497	96.385	96.371	98.443	100.880	103.949	107.325	111.057	113.797	117.396

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2 0 0 8					2 0 0 9							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	1.163	1.908	2.331	4.597	3.907	4.076	4.407	4.156	4.018	4.054	4.079	4.631	4.348	4.337	4.567	4.632	4.225
2. Pertambangan (Mining)	358	477	755	1.753	2.007	1.988	2.300	2.776	2.196	2.333	2.485	2.809	2.581	2.365	2.486	2.453	3.057
3. Perindustrian (Manufacturing)	18.977	18.989	17.451	23.774	30.150	31.200	34.895	36.251	30.568	31.545	31.647	34.269	32.208	31.155	29.992	29.085	29.678
4. Listrik, gas dan air (Water, gas and electricity)	236	56	186	313	337	350	368	413	256	244	350	220	243	233	216	210	213
5. Konstruksi (Construction)	538	954	1.520	1.167	1.397	1.308	1.522	1.573	1.487	1.562	1.906	1.992	1.806	1.712	1.682	1.618	1.674
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	2.558	3.631	4.467	6.691	7.738	8.154	8.835	9.246	7.108	7.268	7.602	10.493	10.332	10.802	9.767	9.745	10.287
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	560	1.043	2.588	2.330	3.968	4.661	5.531	5.785	5.147	5.162	5.236	5.678	5.391	5.336	5.250	5.248	5.375
8. Jasa Dunia usaha (Business Services)	4.923	6.989	7.823	13.516	17.853	18.843	20.231	20.693	18.200	17.447	17.322	17.815	16.443	16.530	16.960	16.702	17.061
9. Jasa sosial/masyarakat (Social Services)	347	376	396	461	439	467	540	573	602	632	649	813	766	744	732	713	702
10. Lain-lain (Others)	1.253	2.513	3.315	3.917	5.195	5.772	6.009	6.171	6.267	6.254	6.343	6.750	7.002	7.036	7.108	7.127	7.235
Total	30.914	36.937	40.833	58.520	72.989	76.820	84.639	87.638	75.849	76.503	77.618	85.471	81.120	80.250	78.761	77.534	79.506

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	972	1.681	3.397	3.220	2.212	2.429	2.366	3.078	2.366	2.520	2.643	2.906	2.714	2.645	2.510	2.518	2.298
2. Pertambangan (Mining)	688	963	1.852	2.440	2.535	2.433	3.069	3.242	3.047	2.909	3.300	3.509	3.213	2.972	2.662	3.728	4.360
3. Perindustrian (Manufacturing)	19.846	29.311	31.837	32.753	38.045	37.432	42.974	49.075	43.788	43.671	44.088	40.959	36.775	36.198	34.495	34.702	35.024
4. Listrik, gas dan air (Water, gas and electricity)	240	125	15	40	120	170	190	194	153	124	105	67	60	371	368	1.706	1.744
5. Konstruksi (Construction)	341	536	1.183	1.866	3.776	3.963	4.079	4.665	3.885	3.908	3.554	3.259	3.446	3.312	3.292	3.680	3.128
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	1.554	2.038	2.631	5.035	6.005	6.038	7.114	7.230	6.130	7.659	8.146	7.821	7.128	7.423	6.897	6.584	7.005
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	846	862	2.322	2.039	3.703	4.139	5.650	6.244	5.756	6.012	6.316	5.391	5.035	4.679	4.799	4.686	4.824
8. Jasa Dunia usaha (Business Services)	9.128	12.139	12.002	15.711	19.551	21.161	24.584	25.068	23.801	24.156	24.277	23.129	21.581	21.276	21.488	21.204	21.394
9. Jasa sosial/masyarakat (Social Services)	418	291	512	666	928	922	1.262	1.378	1.326	1.364	1.347	1.335	1.260	1.235	1.220	1.204	920
10. Lain-lain (Others)	10.159	14.989	17.479	20.086	21.856	22.136	22.271	22.647	23.120	23.176	22.748	21.676	22.029	21.674	21.925	22.029	22.320
Total	44.193	62.935	73.230	83.856	98.732	100.823	113.561	122.821	113.372	115.499	116.522	110.054	103.240	101.785	99.657	102.040	103.018

Miliar Rp (Billion Rp)

Tabel 4.8 Kredit Bank Umum Berdasarkan Sektor Ekonomi per Wilayah (Agustus 2009)
(Credit of Commercial Banks Based on Economic Sector by Region)

Wilayah	Pertanian	Pertambangan	Perindustrian	Listrik, Gas dan Air	Konstruksi	Perdagangan, Restoran dan Hotel	Pengangkutan, Pergudangan dan Komunikasi	Jasa Dunia Usaha	Jasa Sosial/Masyarakat	Lainnya
Jawa Barat (West Java)	1.891	197	16.655	387	3.201	22.944	6.095	6.224	1.858	47.851
Banten	117	54	3.016	16	902	4.120	119	2.145	248	17.844
DKI Jakarta (Special Capital Province of Jakarta)	35.328	30.126	144.319	22.446	34.952	97.764	53.991	104.978	8.201	148.588
D.I Yogyakarta (Special Province of Yogyakarta)	241	6	636	35	162	2.760	107	825	253	4.551
Jawa Tengah (Central Java)	2.145	107	14.637	60	1.383	26.190	909	2.943	716	28.480
Jawa Timur (East Java)	4.555	280	34.662	393	4.426	35.687	2.841	6.335	1.578	30.558
Bengkulu	301	31	117	0	171	1.108	31	237	81	2.879
Jambi	1.137	27	435	27	256	2.494	99	332	135	3.868
Nanggroe Aceh Darussalam	226	19	532	28	643	3.063	31	313	84	6.344
Sumatera Utara (North Sumatra)	9.198	97	17.550	70	2.293	16.971	1.129	3.486	483	17.455
Sumatera Barat (West Sumatra)	1.748	62	944	4	270	4.187	180	681	152	6.812
Riau	4.387	70	1.603	34	1.057	5.262	461	1.439	257	8.434
Kepulauan Riau	2.497	42	1.123	19	1.657	5.297	210	1.199	137	7.736
Sumatera Selatan (South Sumatra)	402	109	1.423	42	999	2.199	237	1.096	87	4.631
Bangka Belitung	29	322	221	-	334	705	23	38	25	1.014
Lampung	2.342	25	1.463	15	373	5.355	303	447	126	4.906
Kalimantan Selatan (South Kalimantan)	1.562	443	769	32	654	2.894	635	1.078	91	4.960
Kalimantan Barat (West Kalimantan)	1.198	19	616	61	342	2.614	287	534	56	4.625
Kalimantan Timur (East Kalimantan)	1.011	828	833	78	3.186	5.072	1.030	3.488	279	7.335
Kalimantan Tengah (Central Kalimantan)	1.066	22	174	0	278	976	25	112	12	2.611
Sulawesi Tengah (Central Sulawesi)	193	31	132	1	237	2.482	106	86	22	3.537
Sulawesi Selatan (South Sulawesi)	615	24	1.810	42	1.743	9.482	399	1.843	366	13.684
Sulawesi Utara (North Sulawesi)	361	35	216	0	461	2.831	67	666	92	5.330
Sulawesi Tenggara (Southeast Sulawesi)	87	1	4	-	47	614	1	20	44	806
Sulawesi Barat (West Sulawesi)	89	2	17	-	81	742	12	23	49	1.458
Gorontalo	130	11	52	0	218	1.316	23	163	16	2.440
Nusa Tenggara Barat (West Nusa Tenggara)	170	13	62	2	115	1.901	39	161	49	4.407
Bali	437	4	528	14	435	7.101	114	1.106	506	7.776
Nusa Tenggara Timur (East Nusa Tenggara)	83	5	22	2	181	1.543	33	75	20	4.404
Maluku	42	-	9	0	252	598	21	32	5	1.757
Papua	114	9	33	6	541	1.848	79	447	13	2.889
Maluku Utara (North Maluku)	66	-	6	-	145	394	16	29	13	924
Irian Jaya Barat	83	1	13	-	258	610	69	106	22	809
Lainnya (Others)	823	1.540	1.719	412	644	1.198	163	2.405	77	66
Total	74.675	34.560	246.352	24.229	62.898	280.324	69.886	145.094	16.152	411.771

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008						2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Modal Kerja (Working Capital)																		
Properti (Property)	3.655	3.852	5.002	6.348	10.163	11.051	11.300	12.191	10.840	10.368	10.280	9.943	10.454	11.794	11.811	11.992	11.471	
Agrobisnis (Agro-business)	12.127	11.876	13.079	16.000	22.143	19.033	19.091	20.663	18.963	18.358	18.926	20.283	20.685	22.302	21.218	18.818	19.361	
Lainnya (Others)	273.885	338.829	396.667	510.892	602.144	626.748	656.839	672.513	654.870	634.632	640.085	641.384	628.004	624.042	641.182	634.475	646.315	
Total Modal Kerja (Total Working Capital)	289.666	354.557	414.749	533.240	634.450	656.832	687.229	705.366	684.672	663.357	669.291	671.611	659.143	658.139	674.211	665.285	677.147	
Investasi (Investments)																		
Properti (Property)	3.074	3.276	6.086	9.433	10.682	11.231	11.866	12.108	11.592	11.696	11.898	11.531	11.688	11.592	11.475	11.273	11.383	
Agrobisnis (Agro-business)	8.830	9.818	11.706	14.256	14.945	15.187	15.561	16.385	16.813	17.419	17.782	18.403	18.633	18.768	21.669	21.495	21.363	
Lainnya (Others)	106.819	121.305	133.418	162.529	199.697	206.261	222.761	227.491	227.495	230.202	233.664	232.157	230.256	232.102	235.837	241.563	247.594	
Total Investasi (Total Investments)	118.723	134.400	151.209	186.218	225.324	232.678	250.188	255.984	255.900	259.317	263.344	262.091	260.578	262.461	268.981	274.331	280.340	
Konsumsi (Consumption)																		
KPR dan Apartemen s.d Tipe 70 (Housing and Apartemen up to Type 70)	15.026	21.568	33.209	38.481	46.899	48.430	48.686	48.530	49.766	50.296	50.237	50.723	51.239	52.004	52.559	53.170	53.830	
KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70)	15.521	24.543	27.749	39.482	49.101	50.453	50.710	50.954	51.184	50.865	50.764	50.658	51.417	51.736	52.552	53.341	54.417	
Ruko dan Rukan (Shop houses and Shop-offices)	1.872	2.593	3.373	5.462	6.864	6.972	7.055	7.012	6.930	6.852	6.829	6.848	6.927	6.950	7.065	7.257	7.462	
Lainnya (Others)	118.662	157.987	162.008	199.128	243.209	250.781	253.992	257.477	259.236	259.153	261.379	263.460	268.330	274.088	279.673	284.732	292.747	
Total Konsumsi (Total Consumption)	151.081	206.691	226.339	282.553	346.073	356.636	360.443	363.973	367.117	367.165	369.209	371.688	377.914	384.777	391.849	398.500	408.455	
Total	559.470	695.648	792.297	1.002.012	1.205.846	1.246.146	1.297.860	1.325.323	1.307.688	1.289.839	1.301.844	1.305.389	1.297.635	1.305.377	1.335.041	1.338.116	1.365.942	

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Properti (Property)	1.868	1.842	2.167	3.166	5.318	5.658	5.841	6.049	6.347	5.867	5.895	5.616	5.586	5.748	5.976	6.004	6.152
Agrobisnis (Agro-business)	10.368	8.755	9.183	10.791	12.124	12.807	12.745	12.990	12.822	12.673	13.208	13.675	14.989	16.672	15.979	13.925	14.246
Lainnya (Others)	94.585	112.128	137.324	174.095	207.223	216.098	226.470	230.556	230.613	222.909	226.903	231.888	230.968	229.537	243.823	240.089	242.851
Total Modal Kerja (Total Working Capital)	106.820	122.724	148.675	188.052	224.665	234.563	245.055	249.595	249.782	241.449	246.006	251.179	251.543	251.958	265.779	260.018	263.250
Investasi (Investments)																	
Properti (Property)	298	612	1.603	2.251	1.871	1.815	1.823	1.865	1.689	1.749	1.766	1.693	1.648	1.628	1.570	1.556	1.554
Agrobisnis (Agro-business)	5.789	6.337	7.890	9.887	10.237	10.616	10.750	11.147	11.242	11.361	11.579	12.426	12.816	12.960	15.560	15.691	15.668
Lainnya (Others)	53.227	54.464	53.435	61.595	70.721	74.937	80.535	85.183	83.306	84.978	86.750	87.361	87.600	88.953	90.276	93.254	96.757
Total Investasi (Total Investments)	59.314	61.413	62.928	73.733	82.828	87.368	93.108	98.195	96.237	98.088	100.096	101.481	102.065	103.542	107.406	110.501	113.979
Konsumsi (Consumption)																	
KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70)	10.415	14.801	24.271	27.057	33.976	35.049	35.384	35.044	36.347	36.863	37.110	37.627	38.146	38.804	39.227	39.790	40.301
KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70)	1.947	3.865	3.716	6.853	9.307	9.947	10.278	10.393	11.347	11.142	11.428	11.767	12.114	12.318	12.821	13.174	13.505
Ruko dan Rukan (Shop houses and Shop-offices)	288	319	366	698	1.033	1.082	1.115	1.114	1.118	1.103	1.102	1.120	1.141	1.157	1.190	1.210	1.233
Lainnya (Others)	44.071	53.290	47.954	59.758	70.823	72.854	74.101	75.559	75.834	75.325	75.750	77.424	79.474	83.384	85.460	88.031	91.607
Total Konsumsi (Total Consumption)	56.721	72.276	76.307	94.366	115.139	118.932	120.879	122.111	124.646	124.434	125.389	127.937	130.875	135.663	138.699	142.205	146.646
Total	222.855	256.413	287.910	356.151	422.633	440.864	459.042	469.900	470.665	463.971	471.491	480.597	484.482	491.163	511.883	512.725	523.875

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2 0 0 8						2 0 0 9						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Properti (Property)	1.397	1.554	2.233	2.236	2.788	3.202	3.252	3.240	3.057	3.083	3.101	2.796	2.786	4.006	4.238	3.850	3.633
Agrobisnis (Agro-business)	720	968	2.205	2.334	7.208	3.279	3.205	3.598	4.803	4.412	4.506	2.648	2.257	2.057	2.027	1.791	1.711
Lainnya (Others)	107.609	137.986	161.558	214.144	251.277	261.096	265.258	264.296	269.486	256.683	255.202	253.338	249.025	247.699	251.662	246.236	252.104
Total Modal Kerja (Total Working Capital)	109.726	140.508	165.997	218.715	261.273	267.577	271.716	271.134	277.345	264.178	262.808	258.782	254.069	253.763	257.927	251.877	257.448
Investasi (Investments)																	
Properti (Property)	2.488	2.419	3.984	6.495	8.187	8.786	9.368	9.724	9.234	9.248	9.446	9.032	9.160	9.053	8.865	8.739	8.775
Agrobisnis (Agro-business)	1.818	2.199	2.705	3.279	3.725	3.580	3.696	3.720	3.759	3.697	3.725	3.442	3.484	3.486	3.788	3.771	3.633
Lainnya (Others)	43.183	53.203	61.010	78.254	94.102	96.351	101.837	104.153	102.550	102.915	103.132	101.002	100.512	100.378	102.523	104.013	104.467
Total Investasi (Total Investments)	47.488	57.821	67.699	88.028	106.015	108.717	114.900	117.597	115.543	115.859	116.303	113.476	113.156	112.917	115.176	116.523	116.875
Konsumsi (Consumption)																	
KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70)	3.892	5.744	7.571	9.657	10.840	11.272	11.171	11.332	11.221	11.255	10.880	10.756	10.732	10.750	10.826	10.802	10.923
KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70)	12.654	19.474	22.577	30.608	37.406	38.031	37.940	38.045	37.350	37.230	36.809	36.320	36.462	36.497	36.721	37.108	37.795
Ruko dan Rukan (Shop houses and Shop-offices)	1.400	2.046	2.574	4.117	5.426	5.497	5.555	5.521	5.447	5.384	5.357	5.329	5.380	5.391	5.457	5.630	5.801
Lainnya (Others)	34.016	51.998	48.838	56.617	72.901	75.839	76.659	76.765	77.389	76.671	77.239	77.464	78.360	78.229	79.254	80.011	81.999
Total Konsumsi (Total Consumption)	51.962	79.262	81.561	101.000	126.573	130.639	131.325	131.663	131.406	130.540	130.285	129.869	130.934	130.866	132.257	133.551	136.517
Total	209.176	277.591	315.256	407.742	493.861	506.933	517.941	520.394	524.295	510.577	509.396	502.127	498.159	497.546	505.360	501.951	510.840

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2 0 0 8						2 0 0 9						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Properti (Property)	118	83	50	44	104	107	111	111	112	110	145	132	145	140	136	147	154
Agrobisnis (Agro-business)	344	440	12	13	31	32	30	31	35	35	50	52	49	49	48	48	47
Lainnya (Others)	5.720	6.171	7.799	8.895	8.977	9.271	9.244	9.327	9.462	9.266	9.907	8.430	8.644	9.031	9.409	10.114	10.549
Total Modal Kerja (Total Working Capital)	6.181	6.693	7.861	8.952	9.111	9.410	9.385	9.469	9.609	9.410	10.103	8.613	8.839	9.220	9.593	10.309	10.751
Investasi (Investments)																	
Properti (Property)	13	19	19	22	51	51	53	49	80	80	111	102	85	109	148	157	155
Agrobisnis (Agro-business)	252	280	10	11	14	14	12	12	12	11	68	68	65	64	64	72	86
Lainnya (Others)	1.549	1.843	1.807	2.174	2.499	2.588	2.612	2.579	2.517	2.515	2.738	2.748	2.826	2.931	3.283	3.867	4.079
Total Investasi (Total Investments)	1.814	2.142	1.836	2.208	2.564	2.653	2.677	2.640	2.609	2.606	2.917	2.918	2.976	3.104	3.495	4.097	4.320
Konsumsi (Consumption)																	
KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70)	232	236	240	209	228	234	232	226	216	212	255	238	241	243	244	258	260
KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70)	472	612	710	1.024	1.027	1.062	1.057	1.046	1.023	994	1.001	959	948	951	966	972	989
Ruko dan Rukan (Shop houses and Shop-offices)	62	76	64	60	108	110	108	108	103	104	113	112	116	112	109	124	128
Lainnya (Others)	6.341	7.083	8.402	11.411	13.114	13.288	13.466	13.583	13.561	13.592	13.985	13.421	13.564	13.679	13.916	14.309	14.857
Total Konsumsi (Total Consumption)	7.106	8.007	9.417	12.704	14.477	14.694	14.863	14.963	14.904	14.902	15.354	14.730	14.869	14.985	15.235	15.664	16.235
Total	15.101	16.842	19.114	23.863	26.153	26.757	26.925	27.072	27.122	26.918	28.374	26.261	26.683	27.308	28.323	30.069	31.306

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Properti (Property)	68	54	61	174	483	501	497	517	581	581	437	431	427	430	522	593	595
Agrobisnis (Agro-business)	67	75	146	198	200	210	210	217	215	197	196	198	196	193	193	200	328
Lainnya (Others)	9.922	11.119	12.913	15.337	20.005	20.607	21.502	21.755	19.921	19.009	19.870	20.384	21.342	21.983	23.171	24.102	25.231
Total Modal Kerja (Total Working Capital)	10.057	11.249	13.120	15.709	20.687	21.318	22.210	22.489	20.717	19.787	20.503	21.013	21.965	22.606	23.886	24.895	26.154
Investasi (Investments)																	
Properti (Property)	37	42	57	96	105	117	118	124	129	136	142	148	156	170	254	185	194
Agrobisnis (Agro-business)	92	96	86	79	96	106	107	110	113	114	115	129	118	106	136	129	128
Lainnya (Others)	3.166	3.899	4.431	5.516	7.757	7.946	8.222	8.356	8.653	8.475	8.593	8.865	9.505	9.890	10.157	10.664	11.419
Total Investasi (Total Investments)	3.295	4.036	4.574	5.690	7.958	8.169	8.447	8.590	8.896	8.726	8.850	9.142	9.779	10.166	10.546	10.978	11.741
Konsumsi (Consumption)																	
KPR dan Apartemen s.d Tipe 70 (Housing and Apartemen up to Type 70)	445	746	1.088	1.490	1.761	1.780	1.799	1.829	1.885	1.870	1.893	1.934	1.950	1.985	2.038	2.096	2.125
KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70)	111	131	150	301	447	470	485	500	501	548	567	617	647	699	729	751	779
Ruko dan Rukan (Shop houses and Shop-offices)	114	142	360	578	274	262	256	248	244	242	239	238	239	240	260	247	253
Lainnya (Others)	23.210	28.627	36.662	48.112	60.350	61.951	62.556	63.843	64.143	65.198	66.391	67.936	69.370	71.629	73.597	74.830	76.344
Total Konsumsi (Total Consumption)	23.880	29.645	38.261	50.481	62.832	64.462	65.096	66.419	66.773	67.859	69.090	70.725	72.205	74.553	76.624	77.924	79.501
Total	37.232	44.931	55.955	71.881	91.478	93.950	95.753	97.497	96.385	96.371	98.443	100.880	103.949	107.325	111.057	113.797	117.396

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2 0 0 8					2 0 0 9							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Properti (Property)	144	168	304	329	333	471	481	501	550	540	543	835	849	824	794	781	798
Agrobisnis (Agro-business)	613	915	947	1.771	2.284	2.430	2.624	2.926	541	473	324	2.858	2.549	2.690	2.441	2.311	2.496
Lainnya (Others)	24.712	27.508	28.631	42.377	49.023	52.561	58.026	56.753	49.358	49.222	49.766	53.641	50.439	49.603	48.524	47.694	48.632
Total Modal Kerja (Total Working Capital)	25.469	28.592	29.882	44.477	51.640	55.461	61.131	60.180	50.449	50.235	50.634	57.334	53.836	53.117	51.759	50.785	51.926
Investasi (Investments)																	
Properti (Property)	238	165	272	325	303	301	328	346	307	335	288	427	533	538	556	566	644
Agrobisnis (Agro-business)	788	834	865	809	724	717	821	1.207	1.515	2.062	2.113	2.163	1.992	2.001	1.971	1.689	1.705
Lainnya (Others)	3.165	4.832	6.499	8.992	15.127	14.569	16.349	19.735	17.311	17.618	18.241	18.796	17.757	17.559	17.366	17.366	17.996
Total Investasi (Total Investments)	4.191	5.832	7.636	10.126	16.155	15.587	17.498	21.287	19.133	20.014	20.642	21.387	20.282	20.097	19.893	19.621	20.346
Konsumsi (Consumption)																	
KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70)	22	26	23	28	50	49	49	47	44	44	44	113	114	164	164	164	160
KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70)	53	109	152	177	321	343	343	346	328	317	320	564	566	574	604	609	615
Ruko dan Rukan (Shop houses and Shop-offices)	9	9	9	9	22	22	21	21	19	18	18	49	51	50	49	45	46
Lainnya (Others)	1.169	2.368	3.131	3.703	4.802	5.358	5.597	5.757	5.876	5.875	5.960	6.025	6.271	6.247	6.291	6.310	6.413
Total Konsumsi (Total Consumption)	1.253	2.513	3.315	3.917	5.195	5.772	6.009	6.171	6.267	6.254	6.343	6.750	7.002	7.036	7.108	7.127	7.235
Total	30.914	36.937	40.833	58.520	72.989	76.820	84.639	87.638	75.849	76.503	77.618	85.471	81.120	80.250	78.761	77.534	79.506

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Properti (Property)	60	151	186	400	1.137	1.112	1.117	1.773	193	186	159	134	661	647	144	616	139
Agrobisnis (Agro-business)	15	723	586	892	297	277	276	900	548	568	643	853	645	641	530	543	532
Lainnya (Others)	31.337	43.917	48.441	56.044	65.639	67.114	76.339	89.826	76.030	77.544	78.437	73.703	67.585	66.188	64.593	66.241	66.947
Total Modal Kerja (Total Working Capital)	31.412	44.791	49.214	57.336	67.073	68.503	77.732	92.500	76.771	78.299	79.238	74.689	68.891	67.476	65.267	67.400	67.618
Investasi (Investments)																	
Properti (Property)	-	19	152	244	165	160	176	-	153	148	145	129	107	94	83	69	60
Agrobisnis (Agro-business)	91	72	149	192	149	153	176	189	172	176	182	176	158	151	150	143	143
Lainnya (Others)	2.530	3.064	6.235	5.998	9.490	9.871	13.205	7.486	13.157	13.701	14.209	13.384	12.055	12.390	12.231	12.399	12.877
Total Investasi (Total Investments)	2.621	3.156	6.536	6.434	9.804	10.184	13.557	7.675	13.481	14.024	14.537	13.688	12.320	12.635	12.464	12.611	13.081
Konsumsi (Consumption)																	
KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70)	19	16	15	39	44	46	51	51	51	52	55	55	56	58	61	60	60
KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70)	284	352	443	520	593	600	608	624	635	633	639	432	681	697	710	726	734
Ruko dan Rukan (Shop houses and Shop-offices)	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya (Others)	9.855	14.621	17.021	19.528	21.219	21.490	21.613	21.971	22.434	22.492	22.054	21.190	21.292	20.919	21.154	21.242	21.526
Total Konsumsi (Total Consumption)	10.159	14.989	17.479	20.086	21.856	22.136	22.271	22.647	23.120	23.176	22.748	21.676	22.029	21.674	21.925	22.029	22.320
Total	44.193	62.935	73.230	83.856	98.732	100.823	113.561	122.821	113.372	115.499	116.522	110.054	103.240	101.785	99.657	102.040	103.018

Miliar Rp (Billion Rp)

Tabel 4.16 Kredit Bank Umum Berdasarkan Jenis Penggunaan per Wilayah (Agustus 2009)
(Credit of Commercial Banks Based on Type of Use by Region)

Wilayah	Modal Kerja			Investasi			Konsumsi			
	Properti	Agrobisnis	Lainnya	Properti	Agrobisnis	Lainnya	KPR dan Apartemen s.d Tipe 70	KPR dan Apartemen > Tipe 70	Ruko dan Rukan	Lainnya
Jawa Barat (West Java)	982	1.670	46.262	253	160	10.498	11.676	5.245	419	30.138
Banten	761	9	7.781	67	43	2.134	3.723	1.949	166	11.949
DKI Jakarta (Special Capital Province of Jakarta)	4.378	9.980	333.628	9.685	11.925	162.614	11.964	27.563	2.770	106.186
D.I Yogyakarta (Special Province of Yogyakarta)	74	87	3.695	6	21	1.230	741	804	43	2.875
Jawa Tengah (Central Java)	308	1.024	42.389	238	89	5.733	3.225	2.520	306	21.737
Jawa Timur (East Java)	852	2.594	73.242	320	341	14.028	4.646	4.912	500	19.881
Bengkulu	83	83	1.481	8	33	427	148	113	25	2.552
Jambi	28	91	3.292	31	353	1.226	702	254	68	2.764
Nanggroe Aceh Darussalam	131	30	3.831	26	55	966	302	198	139	5.606
Sumatera Utara (North Sumatra)	297	940	35.229	115	2.740	12.147	1.628	2.601	520	12.515
Sumatera Barat (West Sumatra)	31	160	5.570	15	448	2.083	479	363	69	5.822
Riau	177	248	7.922	100	1.426	4.762	2.007	605	289	5.470
Kepulauan Riau	147	292	8.103	65	1.023	2.621	1.327	596	253	5.491
Sumatera Selatan (South Sumatra)	416	3	3.668	70	112	2.339	2.049	594	213	1.759
Bangka Belitung	227	6	1.306	20	6	140	85	55	9	857
Lampung	117	592	7.276	9	164	2.343	616	474	101	3.665
Kalimantan Selatan (South Kalimantan)	148	236	4.502	45	586	2.716	1.173	610	101	3.001
Kalimantan Barat (West Kalimantan)	35	15	3.530	3	409	1.781	434	351	103	3.692
Kalimantan Timur (East Kalimantan)	340	14	9.661	103	51	5.689	1.089	1.243	231	4.717
Kalimantan Tengah (Central Kalimantan)	16	70	1.298	3	838	472	302	128	20	2.130
Sulawesi Tengah (Central Sulawesi)	26	71	2.797	4	34	396	243	99	36	3.122
Sulawesi Selatan (South Sulawesi)	530	380	11.693	48	53	3.754	2.754	1.411	733	8.653
Sulawesi Utara (North Sulawesi)	273	112	3.446	3	23	893	607	317	91	4.294
Sulawesi Tenggara (Southeast Sulawesi)	-	26	635	1	19	155	17	43	2	729
Sulawesi Barat (West Sulawesi)	15	34	837	8	15	136	160	61	3	1.201
Gorontalo	41	62	1.462	8	45	348	190	125	81	2.007
Nusa Tenggara Barat (West Nusa Tenggara)	15	76	2.103	0	7	350	282	132	21	3.934
Bali	129	126	7.309	56	30	2.689	954	726	38	5.965
Nusa Tenggara Timur (East Nusa Tenggara)	13	40	1.719	1	4	214	53	88	11	4.224
Maluku	0	6	780	0	4	181	22	45	11	1.666
Papua	34	21	2.216	19	26	790	192	122	74	2.486
Maluku Utara (North Maluku)	8	55	464	4	2	144	16	23	2	876
Irian Jaya Barat	1	6	902	45	5	214	23	47	14	715
Lainnya (Others)	837	202	6.285	2	274	1.381	-	-	-	66
Total	11.471	19.361	646.315	11.383	21.363	247.594	53.830	54.417	7.462	292.747

Miliar Rp (Billion Rp)

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

Lokasi (Location)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat (West Java)	43.643	54.179	63.398	77.007	91.049	92.494	95.003	96.740	97.419	96.119	96.884	98.088	98.531	99.753	104.751	105.496	107.303
Banten	8.571	13.645	17.957	20.754	26.139	27.068	27.505	27.881	28.254	29.158	30.041	30.391	31.251	27.818	29.391	29.063	28.582
DKI Jakarta (Special Capital Province of Jakarta)	288.878	355.076	396.230	507.496	608.427	633.267	671.620	689.768	674.870	667.578	670.748	665.408	653.763	658.475	666.946	665.829	680.693
D.I Yogyakarta (Special Province of Yogyakarta)	4.381	5.723	6.487	7.843	8.995	9.218	9.295	9.417	9.138	9.114	9.169	9.300	9.384	9.326	9.584	9.457	9.575
Jawa Tengah (Central Java)	34.465	42.105	47.801	56.736	68.252	70.723	71.867	72.856	72.972	70.908	71.783	73.103	72.904	73.235	75.610	75.794	77.570
Jawa Timur (East Java)	52.438	67.082	74.028	92.270	109.220	112.312	114.971	116.304	115.892	112.206	114.220	115.704	115.157	116.368	118.692	119.594	121.315
Bengkulu	1.292	1.648	2.086	2.956	3.944	4.087	4.122	4.177	4.232	4.146	4.231	4.360	4.480	4.616	4.789	4.861	4.954
Jambi	2.903	3.592	4.347	5.641	7.387	7.514	7.532	7.585	7.593	7.535	7.573	7.748	7.900	8.083	8.392	8.599	8.810
Nanggroe Aceh Darussalam	3.120	3.396	4.610	6.606	8.693	8.865	9.013	9.235	9.334	9.111	9.195	9.574	9.849	10.169	10.593	10.854	11.284
Sumatera Utara (North Sumatra)	25.941	34.047	40.784	53.439	63.140	64.780	66.832	67.637	65.643	64.988	65.291	64.711	64.659	63.670	66.057	66.626	68.732
Sumatera Barat (West Sumatra)	6.776	7.614	8.838	11.247	13.276	13.479	13.400	13.320	13.553	13.377	13.419	13.663	13.955	14.324	14.921	14.884	15.039
Riau	14.134	17.655	20.454	15.787	19.264	20.010	20.414	20.588	20.304	20.162	20.347	20.684	21.088	21.449	22.172	22.395	23.004
Kepulauan Riau	-	-	-	13.566	16.916	17.485	17.295	17.330	17.524	16.736	17.245	17.894	18.230	18.633	19.367	19.455	19.918
Sumatera Selatan (South Sumatra)	7.399	9.072	10.617	8.136	9.532	9.898	10.316	10.679	10.605	10.420	10.604	10.474	10.337	10.428	10.666	11.054	11.224
Bangka Belitung	692	968	1.635	1.474	2.822	2.597	2.317	2.331	2.359	2.226	2.279	2.456	2.630	2.596	2.676	2.611	2.711
Lampung	4.648	6.242	7.919	11.657	14.255	14.427	14.606	14.677	14.737	14.596	15.251	15.118	15.592	16.083	15.123	15.211	15.357
Kalimantan Selatan (South Kalimantan)	4.664	5.765	6.899	9.020	11.239	11.584	11.712	11.845	11.803	11.640	11.727	12.260	12.391	12.522	12.952	12.944	13.119
Kalimantan Barat (West Kalimantan)	4.111	4.836	5.448	6.830	8.568	8.742	8.854	9.017	9.182	9.073	9.103	9.380	9.563	9.871	10.112	10.084	10.353
Kalimantan Timur (East Kalimantan)	8.753	11.093	12.458	15.731	19.082	19.847	20.527	20.943	20.474	20.194	20.464	21.019	21.338	21.566	22.261	22.433	23.138
Kalimantan Tengah (Central Kalimantan)	1.770	2.130	2.576	3.293	4.140	4.226	4.301	4.342	4.319	4.309	4.422	4.532	4.655	4.854	5.104	5.171	5.277
Sulawesi Tengah (Central Sulawesi)	2.485	3.036	3.588	4.600	5.526	5.702	5.756	5.860	5.936	5.726	5.775	6.000	6.137	6.294	6.570	6.654	6.827
Sulawesi Selatan (South Sulawesi)	11.924	15.019	17.734	21.478	26.467	26.770	27.012	27.280	27.205	26.859	27.032	27.587	27.941	28.503	29.308	29.350	30.009
Sulawesi Utara (North Sulawesi)	3.430	4.054	5.133	6.650	8.372	8.569	8.711	8.896	9.048	8.881	9.041	9.216	9.290	9.463	9.761	9.827	10.059
Sulawesi Tenggara (Southeast Sulawesi)	1.234	1.581	1.993	998	1.251	1.368	1.379	1.398	1.693	1.394	1.336	1.443	1.446	1.502	1.563	1.606	1.627
Sulawesi Barat (West Sulawesi)	-	-	-	1.515	1.919	1.954	1.976	2.019	2.065	2.052	2.106	2.158	2.218	2.278	2.370	2.411	2.473
Gorontalo	744	952	1.126	2.783	3.650	3.711	3.753	3.814	3.788	3.777	3.839	3.941	4.020	4.078	4.228	4.275	4.369
Nusa Tenggara Barat (West Nusa Tenggara)	2.479	3.091	3.677	4.747	5.703	5.838	5.892	5.978	5.976	5.954	6.018	6.245	6.381	6.488	6.657	6.782	6.920
Bali	7.797	9.549	10.606	12.592	15.239	15.661	15.792	16.035	16.298	16.203	16.456	16.747	16.954	17.158	17.577	17.658	18.022
Nusa Tenggara Timur (East Nusa Tenggara)	2.113	2.580	3.196	4.202	5.081	5.239	5.299	5.387	5.404	5.299	5.339	5.524	5.643	5.818	6.059	6.182	6.368
Maluku	603	833	1.064	1.427	1.966	2.054	2.128	2.183	2.168	2.150	2.216	2.321	2.371	2.458	2.586	2.616	2.716
Papua	2.071	2.502	3.420	3.536	4.619	4.725	4.884	4.921	4.905	4.722	4.779	5.004	5.100	5.267	5.586	5.833	5.981
Maluku Utara (North Maluku)	330	440	648	837	1.122	1.163	1.187	1.238	1.246	1.256	1.322	1.362	1.407	1.452	1.507	1.554	1.593
Irian Jaya Barat	-	-	-	1.196	1.591	1.641	1.699	1.705	1.786	1.664	1.677	1.724	1.769	1.828	1.972	2.030	1.972
Lainnya (Others)	5.683	6.143	5.541	7.959	9.001	9.132	10.892	11.938	9.964	10.306	10.912	10.248	9.300	8.953	9.116	8.924	9.048
Total	559.470	695.648	792.297	1.002.012	1.205.846	1.246.146	1.297.860	1.325.323	1.307.688	1.289.839	1.301.844	1.305.389	1.297.635	1.305.377	1.335.041	1.338.116	1.365.942

Miliar Rp (Billion Rp)

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

Indikator (Indicators)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Kredit Kepada Pihak Tidak Terkait	549.358	681.214	779.716	987.064	1.196.306	1.236.650	1.288.329	1.316.148	1.298.182	1.280.551	1.292.275	1.296.274	1.288.155	1.296.764	1.325.964	1.328.584	1.355.909
a. Lancar (Current)	474.810	570.781	669.203	885.304	1.092.743	1.132.277	1.175.930	1.189.846	1.181.095	1.149.870	1.154.388	1.158.431	1.150.059	1.156.564	1.191.116	1.193.179	1.217.756
b. DPK (Special Mention)	49.663	59.346	62.683	61.070	62.488	63.123	69.217	80.250	75.304	84.487	89.552	86.571	85.469	86.171	82.268	81.155	83.886
c. Kurang Lancar (Sub-Standard)	10.673	15.395	9.181	5.866	6.474	8.737	8.913	9.067	8.119	9.898	9.971	13.362	13.867	13.771	11.776	13.924	13.702
d. Diragukan (Doubtful)	4.213	11.066	5.868	3.487	5.035	4.920	4.713	6.131	5.402	6.630	8.252	9.371	9.628	9.875	10.058	9.573	9.395
e. Macet (Lost)	9.999	24.626	32.781	31.337	29.566	27.592	29.556	30.855	28.262	29.666	30.112	28.539	29.133	30.384	30.746	30.753	31.169
Non Performing Loan Pihak Tidak Terkait	24.886	51.087	47.829	40.690	41.075	41.250	43.182	46.052	41.784	46.194	48.335	51.272	52.627	54.029	52.579	54.250	54.267
Rasio Non Performing Loan Pihak Tidak Terkait (%)	4,43	7,36	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
Kredit Kepada Pihak Terkait	12.033	12.912	12.582	14.948	9.540	9.496	9.531	9.175	9.506	9.288	9.569	9.116	9.480	8.613	9.077	9.533	10.033
a. Lancar (Current)	11.719	11.710	11.601	14.791	9.293	9.227	9.245	8.748	9.150	8.958	9.216	8.881	9.347	8.387	8.809	9.187	9.685
b. DPK (Special Mention)	279	913	753	80	124	150	147	285	267	228	247	174	72	167	208	278	280
c. Kurang Lancar (Sub-Standard)	11	43	2	8	89	89	109	108	57	69	69	26	26	26	31	27	28
d. Diragukan (Doubtful)	5	15	1	1	2	3	3	5	4	3	4	3	4	4	3	12	10
e. Macet (Lost)	19	232	224	68	33	28	28	29	28	30	33	30	30	29	26	28	31
Non Performing Loan Pihak Terkait	35	289	228	77	124	120	140	142	89	102	106	60	60	59	60	67	68
Rasio Non Performing Loan Pihak Terkait (%)	0,01	0,04	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

Miliar Rp (Billion Rp)

Tabel 4.19 Kredit yang Penarikannya Menggunakan Kartu (Credit Withdrawn by Credit Card)

Indikator (Indicators)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Bank Persero (State Owned Banks)	-	-	-	-	4.701	4.793	4.806	4.973	4.652	5.131	5.137	5.104	5.184	5.259	5.475	5.601	5.716
2. BUSN Devisa (Foreign Exchange Commercial Banks)	-	-	-	-	8.559	8.648	8.882	9.150	9.501	9.203	9.704	9.399	10.176	10.338	10.702	10.894	11.113
3. BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	-	-	-	-	-	-	-	-	-	-	-	3	3	3	-	-	-
4. BPD (Regional Development Banks)	-	-	-	-	2	2	2	3	3	3	3	3	2	2	2	2	2
5. Bank Campuran (Joint Venture Banks)	-	-	-	-	2.023	2.067	2.135	2.195	2.259	2.304	2.361	2.386	2.468	2.525	2.598	2.664	2.712
6. Bank Asing (Foreign Owned Banks)	-	-	-	-	12.376	12.484	12.570	12.867	13.287	13.297	13.184	12.396	12.736	12.740	13.017	13.122	13.277
7. Bank Umum (Commercial Bank)	-	-	-	-	27.661	27.995	28.396	29.188	29.701	29.937	30.388	29.291	30.569	30.868	31.793	32.283	32.820

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	8.339	6.874	7.707	7.680	7.701	7.712	7.754	7.728	7.694	7.700	7.708	7.689	7.674	7.637	7.640	7.615	7.604
2. Pertambangan (Mining)	1.149	1.173	1.536	1.461	781	768	894	973	884	922	969	935	859	775	730	710	700
3. Perindustrian (Manufacturing)	2.171	1.603	1.188	1.193	1.108	1.520	1.477	1.396	1.363	1.387	1.399	1.401	1.295	1.277	1.264	1.249	1.248
4. Listrik, gas dan air (Water, gas and electricity)	10.145	10.144	9.668	10.995	9.838	10.027	11.003	11.519	12.550	11.719	11.967	11.789	9.081	8.760	8.674	8.409	8.417
5. Konstruksi (Construction)	1.982	2.878	11.946	13.204	13.013	13.512	16.168	17.177	15.957	7.148	7.161	6.934	8.211	7.881	7.633	7.412	9.611
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	404	379	908	1.217	782	791	802	771	766	746	746	730	626	645	35.659	655	654
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	4.537	2.626	2.105	2.684	2.571	2.495	2.854	3.015	2.873	2.937	2.933	2.848	2.680	2.571	2.566	2.475	2.511
8. Jasa Dunia usaha (Business Services)	591	575	541	684	642	620	608	508	580	547	1.027	1.024	931	1.171	1.192	478	484
9. Jasa sosial/masyarakat (Social Services)	185	153	192	301	216	216	223	216	213	205	213	292	290	288	276	273	286
10. Lain-lain (Others)	6.088	8.112	4.919	4.258	3.848	3.609	3.834	3.278	3.083	3.035	3.118	3.057	2.823	2.809	2.881	2.826	2.916
Total	35.591	34.517	40.710	43.675	40.499	41.270	45.617	46.581	45.962	36.347	37.242	36.699	34.470	33.814	68.514	32.102	34.431

Miliar Rp (Billion Rp)

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)

	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Berdasarkan Jenis Kredit (type of Credit)																	
1. Kredit Usaha Kecil (Microfinancing)																	
a. Dalam rangka penerusan kredit dari BI	2.933	2.915	3.034	3.043	2.958	2.949	2.957	2.957	2.972	2.943	2.950	2.871	2.860	2.856	37.855	2.855	2.851
b. Lainnya (Others)	5.191	8.624	9.976	11.359	11.898	11.946	13.495	13.672	13.386	6.466	6.317	6.267	6.307	6.182	6.176	6.230	6.288
2. Bukan KUK																	
a. Kredit Kelolaan	23.415	21.031	26.328	27.797	24.404	25.164	27.982	28.819	28.434	25.780	26.336	25.843	23.669	23.110	22.798	22.062	24.323
b. Dalam rangka penerusan kredit dari BI	605	297	405	424	256	257	262	266	261	260	262	345	340	353	351	333	337
c. Bantuan Proyek	2.762	800	240	310	305	302	301	301	306	306	300	295	295	85	85	84	84
d. Kredit kelolaan di luar bantuan proyek	493	534	365	221	231	224	224	223	200	187	200	193	201	201	199	198	206
3. Mudharabah Muqayaddah	192	316	362	522	448	429	395	342	403	405	876	885	797	1.028	1.050	339	342
Berdasarkan Golongan Penyalur (Type of Creditor)																	
1. Koperasi	4.426	4.552	5.505	5.496	5.528	5.521	5.508	5.500	5.519	5.513	5.513	5.590	5.595	5.614	5.620	5.610	5.605
2. Lembaga Swadaya Masyarakat	1.770	493	649	641	583	599	599	598	597	603	602	596	595	592	594	603	606
3. Swasta Lainnya	29.394	29.471	34.555	37.538	34.388	35.151	39.510	40.483	39.846	30.231	31.127	30.513	28.280	27.609	62.300	25.889	28.220
Total	35.591	34.517	40.710	43.675	40.499	41.270	45.617	46.581	45.962	36.347	37.242	36.699	34.470	33.814	68.514	32.102	34.431

Miliar Rp (Billion Rp)

Tabel 4.22 Pembiayaan Perbankan Syariah (Financing of Syariah Banks)

Indikator (Indicators)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Pembiayaan Musyarakah (Musyarakah Financing)	1.165	3.124	2.335	4.406	6.667	6.968	7.053	7.358	7.411	7.554	7.866	8.108	8.347	8.672	9.142	9.422	9.932
Pembiayaan Mudharabah (Mudharabah Financing)	1.961	1.898	4.062	5.578	6.602	6.750	6.590	6.440	6.205	6.007	5.947	5.890	5.877	5.939	6.134	6.184	6.316
Piutang Murabahah (Murabahah Accounts Receivable)	7.478	9.487	12.624	16.553	21.425	22.044	22.457	22.640	22.486	22.437	22.574	22.732	23.001	23.490	24.245	24.381	24.632
Piutang Salam (Salam Accounts Receivable)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Piutang Istishna' (Istishna' Accounts Receivable)	313	282	337	351	375	385	391	404	369	375	385	404	413	417	412	424	432
Lainnya (Others)	128	441	1.087	1.056	1.503	1.533	1.605	1.687	1.724	1.827	2.070	2.173	2.088	2.197	2.261	2.417	2.578
Total	11.324	15.232	20.445	27.944	36.572	37.681	1.996	38.529	38.195	38.201	38.843	39.308	39.726	40.715	42.195	42.828	43.890

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Pertanian, Kehutanan dan Sarana Pertanian	872	687	701	837	1.167	1.225	1.227	1.257	1.177	1.181	1.240	1.303	1.298	1.272	1.282	1.305	1.315
Pertambangan	276	395	375	511	545	585	612	609	965	966	991	1.021	1.032	942	927	987	1.026
Perindustrian	746	933	940	1.371	1.654	1.420	1.408	1.415	1.340	1.354	1.320	1.305	1.236	1.334	1.470	1.423	1.427
Listrik, Gas, Air	25	66	17	166	121	224	279	301	248	266	284	299	352	397	433	473	545
Konstruksi	1.164	1.548	1.637	2.371	3.480	3.745	3.700	3.767	3.368	3.322	3.338	3.248	3.217	3.247	3.396	3.425	3.644
Perdagangan, Restoran dan Hotel	1.518	1.716	3.041	4.152	4.416	4.441	4.383	4.598	4.426	4.345	4.473	4.745	4.853	5.107	5.248	5.267	5.336
Pengangkutan, Pergudangan dan Komunikasi	942	1.261	1.165	1.569	1.795	2.290	2.078	2.172	2.759	2.919	2.848	2.839	2.849	2.998	3.181	3.130	3.087
Jasa Dunia Usaha	2.993	4.504	5.458	8.425	11.285	11.383	12.389	11.931	11.757	11.557	11.687	11.606	11.819	12.040	12.475	12.744	13.063
Jasa Sosial/Masyarakat	937	1.208	1.456	1.904	2.964	2.735	2.708	2.742	2.463	2.462	2.453	2.476	2.529	2.566	2.588	2.601	2.597
Lain-lain	2.018	2.952	5.655	6.639	9.144	9.633	9.314	9.765	9.693	9.829	10.209	10.465	10.542	10.813	11.195	11.473	11.851
Total	11.492	15.270	20.445	27.944	36.572	37.681	38.097	38.558	38.195	38.201	38.843	39.308	39.726	40.715	42.195	42.828	43.890

Miliar Rp (Billion Rp)

Tabel 4.24 Pembiayaan Perbankan Syariah Berdasarkan Wilayah (Financing of Syariah Banks Based on Region)

Wilayah	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
DI Aceh	-	-	-	279	501	514	522	549	538	529	548	578	602	629	674	697	730
Sumatera Utara	-	-	-	1.668	2.420	2.400	2.398	2.389	2.369	2.339	2.371	2.422	2.444	2.503	2.519	2.588	2.639
Sumatera Barat	-	-	-	398	563	590	591	600	602	614	636	664	689	713	745	757	787
Sumatera Selatan	-	-	-	509	721	752	757	761	761	766	805	830	840	856	901	926	954
Bangka Belitung	-	-	-	39	46	45	44	44	41	39	39	39	37	39	37	38	38
Jambi	-	-	-	145	230	248	252	265	275	284	298	317	325	334	355	365	377
Bengkulu	-	-	-	175	222	218	213	208	201	196	199	201	208	209	212	214	225
Riau	-	-	-	696	885	914	905	912	893	889	897	906	912	927	904	924	961
Kepulauan Riau	-	-	-	297	335	343	342	343	337	332	333	332	326	335	343	365	375
Lampung	-	-	-	235	330	341	342	348	368	367	383	412	422	445	467	477	493
DKI Jakarta	-	-	-	12.959	17.154	17.698	18.112	18.307	18.172	18.275	18.575	18.568	18.716	19.152	19.897	19.964	20.488
Jawa Barat	-	-	-	3.065	3.613	3.732	3.714	3.785	3.766	3.727	3.746	3.812	3.834	3.919	4.063	4.183	4.199
Banten	-	-	-	962	1.000	1.015	1.009	1.010	841	832	842	851	849	877	896	919	953
Jawa Tengah	-	-	-	1.240	1.691	1.808	1.845	1.896	1.958	1.943	1.959	2.040	2.098	2.151	2.219	2.265	2.324
DI Yogyakarta	-	-	-	318	454	495	501	509	508	508	507	518	532	539	555	566	587
Jawa Timur	-	-	-	1.774	2.433	2.516	2.505	2.553	2.566	2.575	2.616	2.703	2.708	2.795	2.932	3.014	3.099
Bali	-	-	-	44	78	84	82	76	73	72	70	76	80	82	94	91	94
Kalimantan Barat	-	-	-	364	512	505	493	481	476	469	470	486	490	501	511	519	530
Kalimantan Tengah	-	-	-	21	24	26	26	26	25	25	24	25	26	30	30	31	32
Kalimantan Timur	-	-	-	575	640	669	682	687	706	718	732	783	814	844	895	935	969
Kalimantan Selatan	-	-	-	570	759	790	791	810	795	781	779	787	799	806	834	837	836
Sulawesi Utara	-	-	-	73	114	114	113	110	114	111	71	121	128	132	134	137	139
Gorontalo	-	-	-	71	64	67	65	64	63	62	63	65	67	69	77	80	82
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	-	-	0	1	2	3	4
Sulawesi Tengah	-	-	-	98	144	144	139	136	136	135	135	137	139	141	146	149	151
Sulawesi Tenggara	-	-	-	161	197	194	191	187	180	176	174	172	173	173	170	167	163
Sulawesi Selatan	-	-	-	858	999	1.010	1.012	1.016	978	981	1.106	997	998	1.017	1.063	1.076	1.101
Maluku	-	-	-	14	15	16	16	16	16	15	16	15	15	15	15	15	15
Maluku Utara	-	-	-	33	37	38	37	37	36	35	34	34	34	31	35	35	35
NTB	-	-	-	200	242	247	252	259	261	263	268	269	265	288	301	315	322
NTT	-	-	-	15	23	23	23	23	24	23	24	23	25	25	26	27	27
Irian Jaya Barat	-	-	-	35	42	40	43	43	42	43	45	49	51	56	59	58	62
Papua	-	-	-	53	83	81	80	78	77	74	76	78	77	79	88	91	97
Di Luar Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2	2
Total	-	-	-	27.944	36.572	37.681	38.097	38.529	38.195	38.201	38.843	39.308	39.726	40.715	42.195	42.828	43.890

Ket : Data tersedia mulai posisi Januari 2007

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian (Agriculture)	707	886	1.058	1.340	1.754	1.769	1.756	1.762	1.745	1.760	1.781	1.774	1.828	1.879	1.915	1.953	1.950
2. Perindustrian (Manufacturing)	189	222	258	333	416	436	427	422	427	407	437	433	439	442	457	473	477
3. Perdagangan, rumah makan dan penginapan (Trade, restaurants and hotels)	5.003	6.042	6.715	7.717	9.288	9.515	9.443	9.444	9.328	9.300	9.507	8.998	9.075	9.176	9.368	9.494	9.842
4. Jasa-jasa (Social Services)	1.218	1.458	1.769	2.096	2.605	2.684	2.699	2.701	2.676	2.663	2.762	2.706	2.776	2.821	2.863	2.876	2.919
5. Lain-lain (Others)	5.032	6.046	7.149	9.055	11.037	11.296	11.311	11.417	11.296	11.273	11.400	11.426	11.452	11.599	11.785	11.974	12.102
Total	12.149	14.654	16.948	20.540	25.099	25.701	25.636	25.746	25.472	25.404	25.888	25.336	25.571	25.916	26.388	26.770	27.289

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Pertanian (<i>Agriculture</i>)	681	845	969	1.198	1.524	1.534	1.522	1.531	1.514	1.527	1.548	1.544	1.587	1.637	1.677	1.708	1.723
Perindustrian (<i>Manufacturing</i>)	181	215	239	311	385	405	393	390	396	377	407	404	410	412	428	444	450
Perdagangan, rumah makan, dan penginapan (<i>Trade, restaurants and hotels</i>)	4.894	5.877	6.326	7.049	8.520	8.725	8.645	8.644	8.523	8.493	8.686	8.486	8.574	8.672	8.869	8.975	9.327
Jasa-jasa (<i>Social Services</i>)	991	1.176	1.452	1.678	2.041	2.102	2.110	2.098	2.053	2.019	2.098	2.103	2.162	2.206	2.259	2.275	2.321
Lain-lain (<i>Others</i>)	357	516	508	540	474	490	496	514	521	374	351	347	276	250	260	290	131
Total Modal Kerja (Total Working Capital)	7.103	8.630	9.494	10.776	12.944	13.256	13.166	13.177	13.007	12.789	13.090	12.884	13.010	13.176	13.493	13.693	13.952
Investasi (Investments)																	
Pertanian (<i>Agriculture</i>)	26	41	89	142	229	235	234	231	231	233	233	230	241	242	238	245	227
Perindustrian (<i>Manufacturing</i>)	8	7	19	22	31	32	34	32	31	30	31	29	29	30	29	28	27
Perdagangan, rumah makan, dan penginapan (<i>Trade, restaurants and hotels</i>)	109	165	389	667	768	791	797	800	805	807	821	512	501	504	499	520	515
Jasa-jasa (<i>Social Services</i>)	228	282	317	418	564	582	589	603	623	645	664	602	614	615	604	601	597
Lain-lain (<i>Others</i>)	59	78	88	129	146	153	154	156	156	154	157	162	185	200	195	215	199
Total Investasi (Total Investments)	430	572	902	1.379	1.738	1.792	1.809	1.823	1.846	1.869	1.905	1.536	1.570	1.591	1.564	1.608	1.565
Konsumsi (Consumption)																	
Kredit pemilikan rumah (KPR) yang dijamin dgn hak tanggungan pertama dgn tujuan untuk dihuni	-	-	75	127	159	161	163	166	168	169	172	176	182	169	187	200	199
Kredit pemilikan kendaraan bermotor	-	-	310	456	590	610	646	625	615	737	747	727	775	744	744	753	860
Kredit konsumsi lainnya	4.616	5.452	6.167	7.802	9.669	9.882	9.852	9.955	9.836	9.839	9.974	10.014	10.033	10.236	10.399	10.515	10.713
Total Konsumsi (Total Consumption)	4.616	5.452	6.553	8.386	10.417	10.653	10.661	10.746	10.619	10.745	10.892	10.917	10.990	11.149	11.330	11.468	11.773
Total	12.149	14.654	16.948	20.540	25.099	25.701	25.636	25.746	25.472	25.404	25.888	25.336	25.571	25.916	26.388	26.770	27.289

Miliar Rp (Billion Rp)

Tabel 4.27 Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi (Credit of Rural Banks Based on Location)

Wilayah	Des	Des	Des	Des	2 0 0 8					2 0 0 9							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat (Including Banten)	2.586	3.051	3.397	3.917	4.779	4.917	4.875	4.922	4.881	4.790	4.995	5.004	5.032	5.084	5.132	5.165	5.261
DKI Jakarta (Special Capital Province of Jakarta)	78	141	254	365	436	445	433	427	423	415	411	412	416	419	424	423	430
D.I Yogyakarta (Special Province of Yogyakarta)	689	819	852	1.047	1.271	1.308	1.296	1.305	1.289	1.287	1.302	1.320	1.348	1.366	1.383	1.400	1.428
Jawa Tengah (Central Java)	3.134	3.901	4.399	5.280	6.245	6.377	6.338	6.398	6.355	6.397	6.535	6.664	6.793	6.930	7.060	7.149	7.279
Jawa Timur (East Java)	1.835	2.059	2.274	2.557	2.979	3.051	3.013	3.015	2.977	2.998	3.064	3.141	3.202	3.293	3.380	3.439	3.523
Bengkulu	10	10	11	12	17	17	17	17	17	17	18	18	18	18	18	18	18
Jambi	21	45	95	144	163	169	167	165	161	162	164	166	166	169	172	173	174
Nanggroe Aceh Darussalam	34	26	26	26	56	59	61	63	64	44	48	52	77	80	84	88	92
Sumatera Utara (North Sumatra)	248	257	283	319	368	380	375	382	382	382	386	388	389	394	401	408	417
Sumatera Barat (West Sumatra)	337	287	372	514	677	680	672	675	660	668	690	705	719	730	748	757	763
Riau (Including Bangka Belitung)	141	236	402	603	818	856	861	878	877	890	910	928	954	973	1.000	1.037	1.082
Sumatera Selatan (South Sumatra)	91	97	136	204	274	279	280	282	280	278	286	288	293	298	301	313	319
Lampung	1.544	1.951	2.247	2.787	3.480	3.524	3.554	3.501	3.398	3.314	3.241	2.364	2.204	2.257	2.206	2.275	2.322
Kalimantan Selatan (South Kalimantan)	67	78	76	105	138	143	150	157	180	209	220	225	226	221	217	215	210
Kalimantan Barat (West Kalimantan)	100	117	173	219	288	289	286	282	281	270	265	269	277	282	294	299	303
Kalimantan Timur (East Kalimantan)	5	50	71	96	131	138	137	142	132	137	140	144	143	146	149	151	153
Kalimantan Tengah (Central Kalimantan)	1	1	3	4	9	9	9	9	9	8	12	15	17	21	21	21	23
Sulawesi Tengah (Central Sulawesi)	39	54	75	113	171	183	193	183	180	174	175	178	174	181	188	194	191
Sulawesi Selatan (South Sulawesi)	56	58	89	142	220	216	226	227	221	225	226	233	236	239	238	249	253
Sulawesi Utara (including Gorontalo)	81	92	119	145	172	176	176	178	173	174	175	180	188	193	201	205	212
Sulawesi Tenggara (Southeast Sulawesi)	6	13	20	32	42	43	44	41	42	46	47	47	48	48	49	49	49
Nusa Tenggara Barat (West Nusa Tenggara)	160	197	237	283	342	342	337	343	341	349	357	370	384	390	401	405	408
Bali	737	949	1.091	1.347	1.671	1.740	1.764	1.773	1.777	1.795	1.835	1.843	1.878	1.793	1.934	1.945	1.978
Nusa Tenggara Timur (East Nusa Tenggara)	12	17	17	25	43	47	48	51	50	51	55	59	62	64	68	73	76
Maluku	73	73	111	137	152	147	154	165	167	169	177	173	171	169	165	162	157
Papua	61	75	118	115	156	164	168	163	154	152	154	151	155	157	153	157	167
Maluku Utara (North Maluku)	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Total	12.149	14.654	16.948	20.540	25.099	25.701	25.636	25.746	25.472	25.404	25.888	25.336	25.571	25.916	26.388	26.770	27.289

Miliar Rp (Billion Rp)

Tabel 4.28 Kredit MKM Menurut Sektor Ekonomi (Micro, Small & Medium Credit based on economic Sector)

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag
1. Pertanian (Agriculture)	12.098	12.642	13.924	16.114	18.927	19.362	19.011	19.284	19.424	19.082	19.195	19.758	19.967	20.361	20.993	21.132	20.966
2. Pertambangan (Mining)	911	971	1.311	1.527	1.745	1.811	1.772	1.724	1.823	1.657	1.561	1.715	1.802	2.840	4.465	5.088	4.262
3. Perindustrian (Manufacturing)	26.547	32.480	36.647	37.796	44.243	45.724	46.395	46.304	46.045	44.707	44.882	43.730	43.351	42.680	42.826	42.492	40.792
4. Listrik (electricity)	127	245	1.483	286	473	768	764	536	560	549	532	511	509	548	599	682	669
5. Konstruksi (Construction)	5.922	7.709	10.123	13.241	18.312	18.693	19.144	19.357	17.114	15.797	16.128	16.405	16.752	17.183	18.541	19.210	20.097
6. Perdagangan (Trade)	67.226	87.515	107.288	134.574	150.760	151.746	152.492	155.153	157.132	152.115	154.497	159.036	161.478	163.955	169.872	171.225	173.679
7. Pengangkutan (Transport)	6.029	6.485	6.605	7.200	8.511	8.626	8.587	8.584	8.639	8.442	8.370	8.471	8.615	8.595	8.666	8.702	8.759
8. Jasa Dunia Usaha (Business Services)	15.550	20.657	23.514	30.519	38.987	40.575	40.853	40.450	40.851	40.022	39.767	39.918	40.187	40.475	41.591	41.700	41.890
9. Jasa Sosial (Social Services)	4.269	5.292	6.020	6.670	7.717	7.670	7.602	7.516	7.586	7.601	7.682	7.600	7.901	7.890	8.116	8.129	8.257
10. Lain-lain (Others)	132.414	180.912	203.528	254.870	315.346	325.922	329.330	332.095	334.773	335.009	336.709	340.023	344.521	351.083	357.934	363.952	372.958
Total	271.093	354.908	410.442	502.796	605.022	620.898	625.949	631.002	633.945	624.981	629.322	637.167	645.084	655.610	673.603	682.311	692.330

Miliar Rp (Billion Rp)

Tabel 4.29 Kredit UMKM Menurut Jenis Penggunaan (Micro, Small & Medium Credit based on type of use)

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Kredit Modal Kerja (Working Capital)	111.636	142.633	171.118	204.765	238.710	242.742	244.453	247.051	247.442	238.266	240.409	244.802	246.633	250.070	260.449	262.610	264.026
Kredit Investasi (Investments)	28.460	33.049	37.147	44.578	53.432	54.862	54.639	54.437	54.209	54.074	54.456	54.676	56.172	56.635	57.515	58.052	58.661
Kredit Konsumsi (Consumption)	130.997	179.225	202.177	253.453	312.880	323.293	326.858	329.514	332.294	332.641	334.458	337.689	342.279	348.905	355.639	361.649	369.642
Jumlah (Total)	271.093	354.908	410.442	502.796	605.022	620.898	625.949	631.002	633.945	624.981	629.322	637.167	645.084	655.610	673.603	682.311	692.330

Miliar Rp (Billion Rp)

Tabel 4.30 Kredit MKM Menurut Kelompok Bank (Micro, Small & Medium Credit based on Category of Bank)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2008					2009							
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Bank Persero ¹⁾ (State Owned Banks)	99.010	122.189	144.935	176.740	212.597	219.549	222.603	226.434	230.152	227.040	229.890	235.748	239.776	247.808	258.420	261.556	266.235
2. BPD (Regional Development Banks)	34.700	42.462	52.859	67.774	84.387	86.868	87.844	89.334	87.655	88.018	89.869	91.795	94.574	97.568	100.987	103.282	105.617
3. Bank Swasta Nasional ¹⁾ (Foreign Exchange Commercial Banks)	127.438	176.421	195.326	238.211	283.420	288.497	289.423	288.835	290.731	284.464	284.250	281.526	282.552	282.282	286.260	288.086	292.545
4. Bank Asing dan Campuran (Joint Venture Banks dan Foreign Owned Banks)	9.944	13.836	17.322	20.073	24.617	25.984	26.079	26.399	25.406	25.459	25.313	28.098	28.181	27.952	27.936	29.387	27.932
Jumlah	271.093	354.908	410.442	502.796	605.022	620.898	625.949	631.002	633.945	624.981	629.322	637.167	645.084	655.610	673.603	682.311	692.330

Ket. ¹⁾Data Revisi Desember 2008

Miliar Rp (Billion Rp)

Tabel 4.31 Kredit MKM Menurut Lokasi Proyek Per Daerah Tingkat I (Micro, Small & Medium Credit based on Project Location)

Indikator (Indicators)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat (West Java)	55.168	71.749	81.153	77.588	92.893	95.113	95.428	96.377	97.334	96.643	97.379	98.540	100.314	100.316	103.724	104.879	106.076
Banten	-	-	-	21.447	26.858	27.810	28.973	28.793	29.250	28.762	29.046	28.462	28.660	28.872	28.587	28.623	29.068
DKI Jakarta (Special Capital Province of Jakarta)	63.508	85.170	97.807	114.979	130.802	135.309	136.146	137.441	136.823	134.228	133.306	133.412	133.791	140.143	142.984	146.983	147.078
D.I Yogyakarta (Special Province of Yogyakarta)	3.634	4.729	5.345	6.421	7.518	7.705	7.751	7.803	7.843	7.809	7.857	7.968	8.125	8.145	8.328	8.388	8.585
Jawa Tengah (Central Java)	24.736	33.047	38.186	46.220	54.906	55.853	56.171	56.353	56.964	56.054	56.399	57.095	57.629	58.089	59.733	60.325	61.657
Jawa Timur (East Java)	33.798	44.009	49.836	60.790	71.319	72.684	73.000	73.369	74.109	72.878	74.022	75.123	75.580	76.026	77.790	78.199	79.572
Bengkulu	1.264	1.623	2.080	2.956	4.045	4.184	4.206	4.287	4.312	4.236	4.355	4.444	4.579	4.717	4.888	4.961	5.027
Jambi	2.582	3.250	3.904	5.409	7.261	7.455	7.493	7.530	7.604	7.494	7.569	7.711	7.823	7.898	8.165	8.326	8.436
Nanggroe Aceh Darussalam	2.775	3.338	4.438	6.249	8.454	8.680	8.816	9.016	9.080	8.874	8.931	9.297	9.597	9.870	10.297	10.575	10.881
Sumatera Utara (North Sumatra)	13.822	18.564	21.270	26.192	33.072	33.862	34.184	34.340	34.076	33.412	33.615	34.124	34.585	34.921	35.848	36.162	36.980
Sumatera Barat (West Sumatra)	4.977	5.948	6.920	8.899	11.225	11.466	11.476	11.529	11.593	11.539	11.692	11.962	12.194	12.334	12.643	12.745	12.982
Riau	9.052	11.736	14.449	12.171	16.097	16.587	16.655	16.722	16.681	16.580	16.694	17.017	17.257	17.436	18.062	18.300	18.720
Sumatera Selatan (South Sumatra)	5.960	7.616	9.386	10.234	13.414	13.834	13.887	14.021	14.006	13.882	14.110	14.453	14.897	15.189	15.849	16.289	16.552
Kepulauan Riau	-	-	-	6.041	7.241	7.365	7.418	7.480	7.566	7.397	7.416	7.497	7.541	7.579	7.719	7.733	7.987
Bangka Belitung	-	-	-	1.229	1.570	1.608	1.656	1.687	1.740	1.677	1.716	1.769	1.845	1.909	1.993	2.003	2.074
Lampung	3.788	5.269	6.552	8.315	10.303	10.490	10.508	10.614	10.759	10.978	11.139	11.510	11.647	11.762	11.992	11.680	11.909
Kalimantan Selatan (South Kalimantan)	3.440	4.635	5.257	6.589	8.263	8.582	8.588	8.677	8.795	8.691	8.786	8.991	9.176	9.152	9.518	9.617	9.830
Kalimantan Barat (West Kalimantan)	3.467	4.232	4.961	6.149	7.219	7.384	7.509	7.562	7.669	7.572	7.653	7.828	8.010	8.083	8.385	8.488	8.622
Kalimantan Timur (East Kalimantan)	5.964	7.671	9.003	11.194	13.477	13.795	13.796	13.878	13.959	13.556	13.811	14.033	14.292	14.300	14.831	15.012	15.366
Kalimantan Tengah (Central Kalimantan)	1.449	1.525	1.818	2.544	3.381	3.470	3.525	3.530	3.522	3.513	3.615	3.738	3.909	4.039	4.258	4.332	4.415
Sulawesi Tengah (Central Sulawesi)	2.455	2.958	3.415	4.356	5.240	5.399	5.461	5.570	5.609	5.468	5.533	5.745	5.864	5.978	6.229	6.230	6.376
Sulawesi Selatan (South Sulawesi)	9.203	12.156	14.467	17.186	21.220	21.574	21.837	22.070	22.143	22.040	22.129	22.548	22.917	23.258	23.925	24.049	24.478
Sulawesi Utara (North Sulawesi)	3.845	4.785	5.565	5.950	7.570	7.726	7.811	8.107	8.214	8.062	8.229	8.400	8.450	8.497	8.667	8.562	8.945
Sulawesi Barat (West Sulawesi)	-	-	-	1.061	1.326	1.446	1.460	1.488	1.780	1.485	1.423	1.517	1.530	1.605	1.632	1.652	1.726
Gorontalo ¹⁾	-	-	-	1.380	1.883	1.986	2.017	1.982	2.022	2.072	2.131	2.131	2.247	2.279	2.474	2.566	2.625
Sulawesi Tenggara (Southeast Sulawesi)	1.284	1.590	1.965	2.755	3.630	3.761	3.819	3.879	3.873	3.859	3.939	4.030	4.063	4.096	4.234	4.293	4.347
Nusa Tenggara Barat (West Nusa Tenggara)	2.551	3.259	3.912	4.892	5.946	6.113	6.168	6.260	6.310	6.315	6.406	6.643	6.778	6.846	7.040	7.123	7.192
Bali	7.054	8.797	9.708	11.537	13.734	14.036	14.147	14.289	14.532	14.439	14.686	14.919	15.178	15.255	15.645	15.709	15.977
Nusa Tenggara Timur (East Nusa Tenggara)	1.983	2.479	3.271	4.282	5.224	5.401	5.487	5.571	5.558	5.468	5.496	5.673	5.788	5.949	6.194	6.316	6.481
Maluku	564	824	1.080	1.457	1.968	2.049	2.123	2.161	2.161	2.112	2.174	2.268	2.342	2.407	2.536	2.571	2.668
Papua	1.908	2.407	3.127	3.149	4.097	4.207	4.309	4.369	4.376	4.262	4.292	4.504	4.598	4.733	5.006	5.111	5.238
Maluku Utara (North Maluku)	372	497	647	818	1.084	1.135	1.168	1.206	1.228	1.265	1.274	1.313	1.375	1.427	1.475	1.520	1.563
Irian Jaya Barat	-	-	-	1.129	1.423	1.439	1.456	1.482	1.486	1.430	1.451	1.505	1.568	1.610	1.724	1.774	1.701
Lainnya (Others)	491	1.046	920	1.227	1.360	1.389	1.503	1.559	967	959	1.049	995	932	887	1.229	1.216	1.196
Total	271.093	354.908	410.442	502.796	605.022	620.898	625.949	631.002	633.945	624.981	629.322	637.167	645.084	655.610	673.603	682.311	692.330

Ket. ¹⁾Data Revisi Juni 2008

Miliar Rp (Billion Rp)

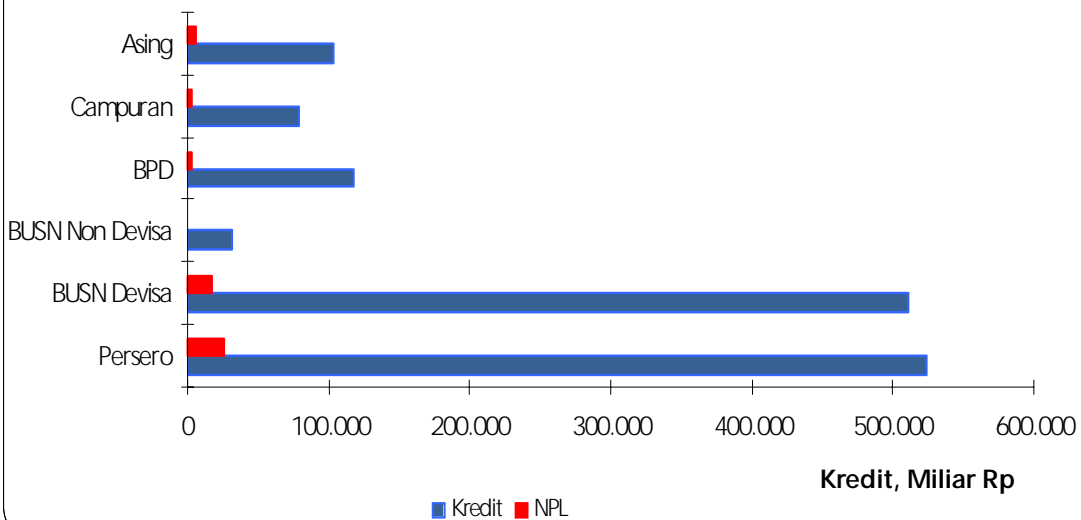
Tabel 4.32 Rincian Kredit MKM Menurut Kelompok Bank (Micro, Small & Medium Credit based on Category of Bank)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2008						2009						
	2004	2005	2006	2007	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Bank Persero ¹⁾	-	-	-	-	212.597	219.549	222.603	226.434	230.152	227.040	229.890	235.748	239.776	247.808	258.420	261.556	266.235
Mikro	-	-	-	-	93.728	96.529	97.923	99.536	99.483	99.456	100.228	101.508	101.789	106.041	109.713	110.488	110.764
Kecil	-	-	-	-	62.678	65.676	67.228	69.120	71.190	70.753	71.893	74.365	77.037	79.788	83.715	85.835	88.489
Menengah	-	-	-	-	56.191	57.344	57.452	57.778	59.479	56.831	57.768	59.874	60.951	61.978	64.992	65.233	66.982
2. Bank Pemerintah Daerah	-	-	-	-	84.387	86.868	87.844	89.334	87.655	88.018	89.869	91.795	94.574	97.568	100.987	103.282	105.617
Mikro	-	-	-	-	39.732	40.063	39.656	39.663	39.019	39.122	39.006	38.865	38.882	39.178	39.153	39.248	39.546
Kecil	-	-	-	-	39.357	41.287	42.453	43.771	43.377	44.057	45.753	47.458	49.949	52.247	55.175	56.974	58.753
Menengah	-	-	-	-	5.298	5.518	5.735	5.900	5.258	4.840	5.110	5.472	5.743	6.143	6.659	7.060	7.318
3. Bank Swasta Nasional ¹⁾	-	-	-	-	283.420	288.497	289.423	288.835	290.731	284.464	284.250	281.526	282.552	282.282	286.260	288.086	292.545
Mikro	-	-	-	-	62.436	64.906	66.000	65.277	65.411	65.424	65.394	64.717	66.187	64.646	64.784	65.353	66.181
Kecil	-	-	-	-	93.847	95.664	95.791	96.229	96.410	95.502	96.139	95.922	95.999	96.691	98.301	99.488	101.873
Menengah	-	-	-	-	127.137	127.927	127.632	127.329	128.911	123.538	122.717	120.886	120.366	120.944	123.175	123.245	124.491
4. Bank Asing dan Campuran	-	-	-	-	24.617	25.984	26.079	26.399	25.406	25.459	25.313	28.098	28.181	27.952	27.936	29.387	27.932
Mikro	-	-	-	-	11.318	12.058	12.436	12.856	12.211	12.608	12.186	12.160	12.277	12.006	11.816	12.728	11.678
Kecil	-	-	-	-	3.044	3.114	3.117	3.194	3.227	3.221	3.327	4.042	4.208	4.274	4.369	4.371	4.465
Menengah	-	-	-	-	10.255	10.812	10.526	10.349	9.968	9.630	9.800	11.897	11.696	11.672	11.751	12.288	11.789
Jumlah	-	-	-	-	605.022	620.898	625.949	631.002	633.945	624.981	629.322	637.167	645.084	655.610	673.603	682.311	692.330

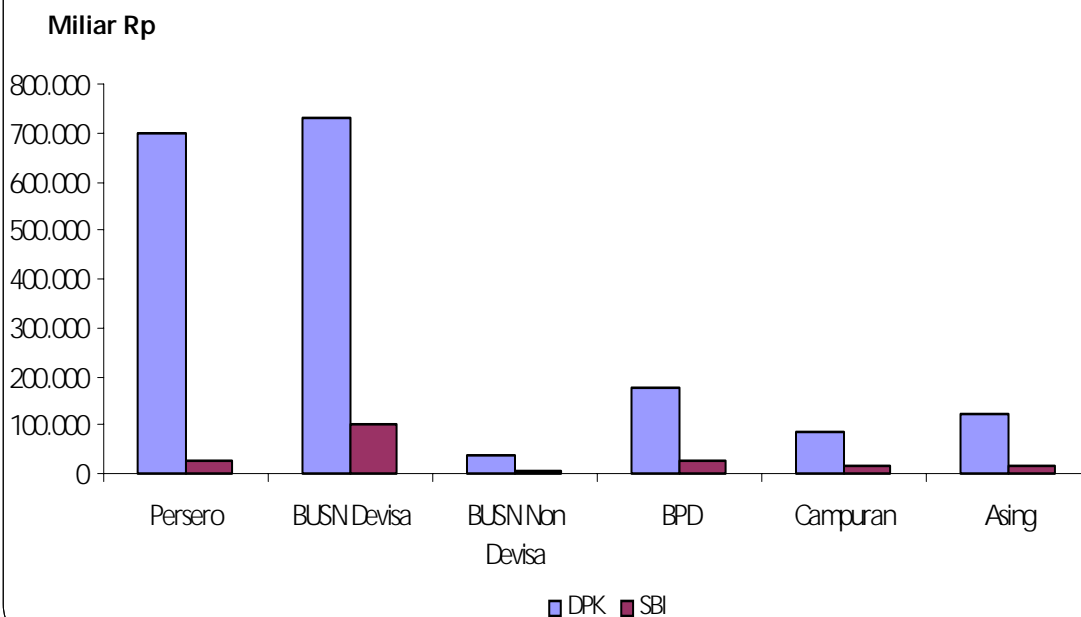
Ket. ¹⁾Data Revisi Desember 2008, ²⁾Data Revisi Juni 2008

GRAFIK

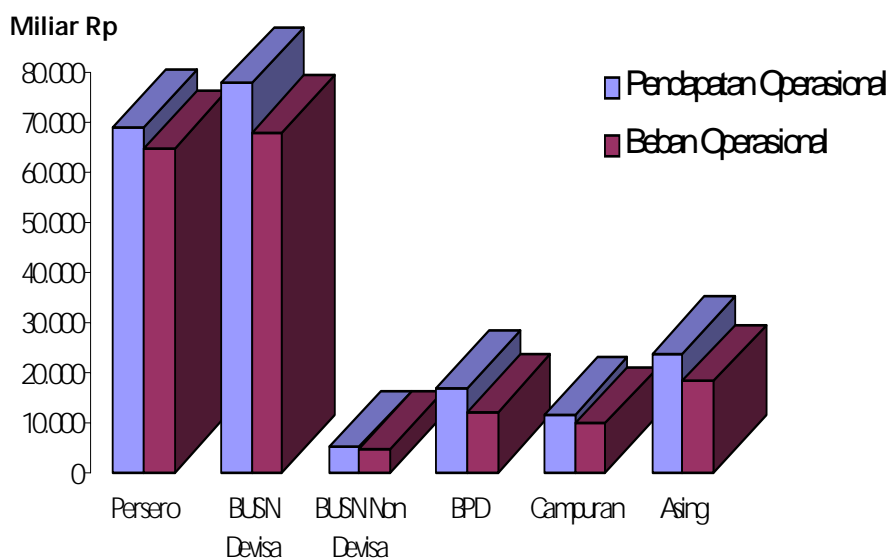
Grafik 1. Kredit dan NPL Kelompok Bank Agustus 2009



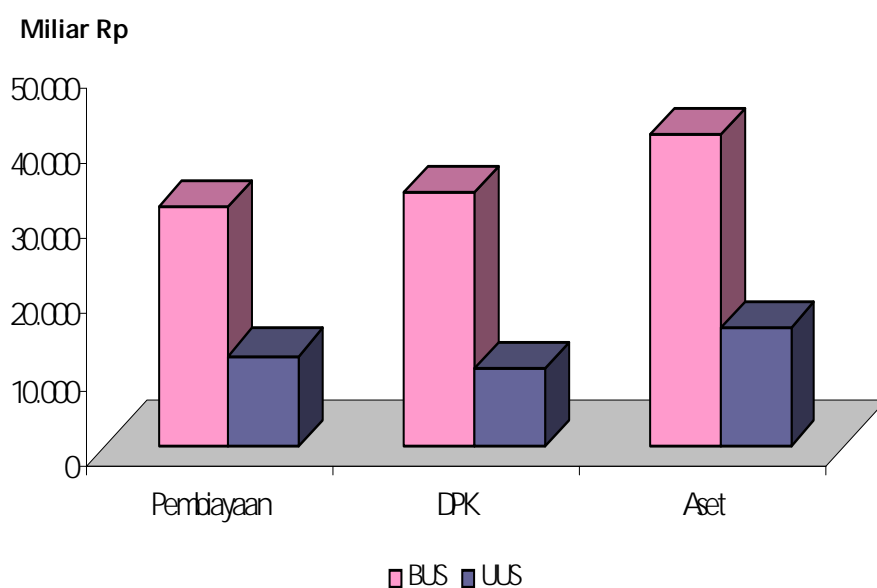
Grafik 2. Dana Pihak Ketiga dan SBI Kelompok Bank Agustus 2009



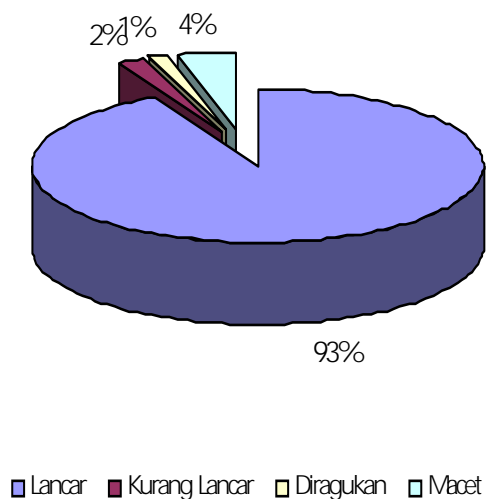
Grafik 3. Pendapatan dan Beban Operasional Kelompok Bank Agustus 2009



Grafik 4. Pembiayaan, DPK dan Aset Perbankan Syariah Agustus 2009



Grafik 5. Kolektibilitas Kredit BPR Agustus 2009



Grafik 6. Kredit MKM Kelompok Bank Agustus 2009

