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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 2011, SPI disempurnakan dengan penambahan data baru yaitu Kredit UMKM Berdasarkan Undang-Undang No.20 Tahun 2008 tentang UMKM.

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

Jakarta, Oktober 2011
BANK INDONESIA
Direktorat Perizinan dan Informasi Perbankan

PREFACE

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 represent the development of the Indonesian banking industry.

Starting from January 2011 edition, SPI is enhanced with the addition of new data on micro, small and medium enterprises in accordance with Law No.20 of 2008 concerning micro, small and medium enterprises.

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

*Jakarta, October 2011
BANK INDONESIA
Directorate of Bank Licensing and Banking Information*

Jadwal Publikasi Kedepan

Edisi September 2011 akan diterbitkan pada minggu ke III bulan November 2011.

Tanda-tanda, dan Sumber Data

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

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

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

Sumber Data : Bank Indonesia kecuali jika dinyatakan lain.

Alamat untuk berlangganan :

Bagian Informasi, Administrasi dan Publikasi Perbankan (IAdmP)
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Data dalam publikasi Bank Indonesia ini juga disediakan melalui website Bank Indonesia (<http://www.bi.go.id>) selambat-lambatnya 1 minggu setelah edisi publikasi

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Advance Release Calender (ARC)

September 2011 edition will be released on the 3rd week of November 2011.

Notes, Symbols and Sources of Data

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

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

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

Data Source : Bank Indonesia unless mentioned otherwise.

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

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PENJELASAN

1. Data yang digunakan dalam Publikasi 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 mencakup pula data Bank Umum Syariah dan unit usaha syariah dari bank umum konvensional, hal ini disebabkan karena pelaporan perbankan diolah sistem perbankan sebagai satu kesatuan. Untuk keperluan statistik perbankan syariah, disajikan data khusus perbankan syariah secara terpisah.
3. Data kinerja Bank Umum mengacu pada SE No.6/23/DPNP tanggal 31 Mei 2004 perihal sistem penilaian tingkat kesehatan Bank Umum dan Data Kinerja Bank Umum Syariah mengacu pada SE No.9/24/DPbS tanggal 30 Oktober 2007 perihal Sistem Penilaian Tingkat Kesehatan Bank Umum berdasarkan prinsip syariah. Mulai data Maret 2010 dilakukan pemisahan data kinerja antara Bank Umum Konvensional dengan Bank Umum Syariah.
4. Data Kredit
 - Mulai bulan Januari 2010 Data Kredit Bank Umum disajikan berdasarkan jumlah menurut Biaya Perolehan atau Biaya Perolehan Diamortisasi atau Nilai Wajar. Biaya Perolehan adalah jumlah kas atau setara kas yang dibayarkan (diterima) atau nilai wajar dari imbalan lain yang diserahkan (diterima) untuk memperoleh suatu aset (menerbitkan suatu kewajiban) pada saat perolehan. Biaya Perolehan Diamortisasi adalah jumlah aset keuangan atau kewajiban keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih

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 Sharia Commercial Banks and sharia business unit from conventional commercial banks data because the bank reports are processed by the banking information system as a whole. For statistical purposes of sharia banking, specific sharia data are presented separately.*
3. *Commercial Bank Performance Data refer to the circular letter No. 6/23/DPNP May 31, 2004 regarding the rating system for commercial banks and Sharia Banks Performance data refers to the circular letter No. 9/24/DPbS October 30, 2007 regarding the Rating System for Commercial Banks Based on Sharia Principles. Starting in March 2010, bank performance data are separated between conventional banks and sharia banks*
4. *Credit Data*
 - *Starting in January 2010 Credit Data of Commercial Banks are presented based on the amount of acquisition Cost or amortized acquisition cost or fair value. Acquisition cost is the amount of cash or cash equivalents paid (received) or the fair value of other rewards given (acceptable) to acquire an asset (issuing an obligation) at the time of acquisition. Acquisition costs amortized is the amount of financial assets or financial liabilities are measured at initial recognition minus principal payments, plus or minus the cumulative amortization using the effective interest method is calculated from the difference between initial value and maturity value. Decline in value is recognized by using the postal Reserves Value Losses Decrease. Fair value is the value which an asset could be*

antara nilai awal dan nilai jatuh temponya. Penurunan nilai diakui dengan menggunakan pos Cadangan Kerugian Penurunan Nilai. Nilai wajar adalah nilai dimana suatu aset dapat dipertukarkan atau suatu kewajiban diselesaikan antara pihak yang memahami dan berkeinginan untuk melakukan transaksi wajar (*arm's length transaction*). Selanjutnya, untuk mengetahui nilai nominal kredit disajikan tabel khusus yang menyajikan kredit berdasarkan nilai.

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 (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*).

Mulai Edisi Januari 2010 kredit berdasarkan jenis penggunaan tidak disajikan rinciannya. Cakupan kredit dalam publikasi ini berbeda dengan cakupan kredit pada publikasi SEKI.

- Januari s.d Desember 2010 data kredit MKM sementara disajikan menurut nilai nominal yaitu nilai yang tercantum dalam surat berharga atau kontrak yang diperjanjikan, untuk data Januari 2011 dan seterusnya data MKM disajikan menurut nilai wajar. Cakupan 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

exchanged or a liability settled between the parties to understand and willing to perform normal transactions (arm's length transaction). 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 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).

Starting January 2010 edition, there is no detail for credit based on type of use.

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

- *January - Desember 2010 Data on Micro, Small, Medium Scale Business credit is presented according to the nominal value of listed securities or the contractual agreement, starting January 2011 MKM are presented on fair value. 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 group of bank, Micro Small, Medium Credit based on type of use,*

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.

- Mulai Edisi Januari 2011 disajikan data UMKM sesuai yang diatur dalam UU No. 20 Tahun 2008 tentang UMKM.

Yang dimaksud dengan Usaha Mikro adalah usaha produktif milik perorangan dan/atau badan usaha perorangan yang memiliki kekayaan bersih paling banyak Rp 50 juta (tidak termasuk tanah dan bangunan tempat usaha) atau memiliki hasil penjualan tahunan paling banyak Rp 300 juta.

Usaha kecil adalah usaha ekonomi produktif yang berdiri sendiri, yang dilakukan perorangan atau badan usaha (tidak termasuk anak perusahaan) yang memiliki kekayaan bersih Rp 50 juta s.d Rp 500 juta (tidak termasuk tanah dan bangunan usaha) atau memiliki hasil penjualan tahunan lebih dari Rp 300 juta s.d Rp 2,5 miliar.

Usaha Menengah adalah usaha ekonomi produktif yang berdiri sendiri yang dilakukan perseorangan atau badan usaha (bukan anak perusahaan) yang memiliki kekayaan bersih lebih dari Rp 500 juta s.d Rp 10 miliar (tidak termasuk tanah dan bangunan usaha) atau memiliki hasil penjualan tahunan lebih dari Rp 2,5 Miliar s.d Rp 50 miliar.

Data Kredit UMKM dimaksud mulai Januari 2012 akan menggantikan Data Kredit MKM yang selama ini disajikan.

Micro Small, Medium Credit based on project location, Micro Small, Medium Credit based on economic sector.

- *Starting in January 2011, SMEs credit data are presented as stipulated in Law no. 20 of 2008 concerning UMKM.*

That referred to with productive enterprises Micro is a privately-owned and / or individual business entity that has a net worth exceeding IDR 50 million (excluding land and building) or have annual sales revenue exceeding IDR 300 million.

Small businesses are productive economic activities that stand alone, which made individual or business entity (not including subsidiaries) which has a net worth IDR 50 million up to IDR 500 million (excluding land and building business) or have annual sales of more than IDR 300 million up to IDR 2.5 billion.

Medium Enterprises is a productive economic activities that stand alone by any individual or legal person (not a subsidiary) which has a net worth of more than IDR 500 million up to IDR 10 billion (excluding land and building business) or have annual sales of more than IDR 2, 5 billion up to IDR 50 billion In January 2012, the MKM credit data will be replaced by SMEs credit data

- *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 indirectly, through ownership, management, and/or financial relation.*
 - *Not related party is other party excluding related party as mention above.*

- 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 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 Loan* 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 rekapitalisasi 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*
 - *Credit withdrawn by credit card*
5. *Non-Performing Loan 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 Data of interest rates based on 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. *The data of time deposit can not be displayed temporary.*
 10. *Estimates of Reserves*
The estimates are derived from the general reserve, designated reserves and retained earnings accounts.
 11. *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 Banking Information*

8. Perkiraan Tambahan Modal Disetor
Terdiri dari pos agio; (disagio); modal sumbangan; dan penyesuaian akibat penjabaran laporan keuangan kantor cabang di luar negeri.
9. Data Deposito berdasarkan jangka waktu untuk sementara tidak dapat disajikan.
10. Perkiraan Cadangan
Terdiri dari pos Cadangan umum; Cadangan tujuan; dan Laba yang ditahan.
11. Proses Download Data
 - Data Laporan Bulanan Bank Umum (LBU) dan Laporan Bulanan Bank Umum Syariah (LBUS) yang disampaikan dari bank pelapor kepada Bank Indonesia, diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu download data LBU melalui SIP dapat menyebabkan perbedaan pada data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu download data. Pemrosesan data bulan laporan Agustus 2011 untuk Publikasi Statistik Perbankan Indonesia Edisi Agustus 2011 dilakukan pada tanggal 29 September 2011.
12. Publikasi Statistik Perbankan Indonesia juga dilakukan melalui website Bank Indonesia (www.bi.go.id).

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 2011 monthly reports for the August 2011 edition of the Indonesian Banking Statistics was done on 29 September 2011.

12. *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 Assets
SIP	: Sistem Informasi Perbankan
UKM	: Usaha Kecil Menengah
UMKM	: Usaha Mikro Kecil Menengah
NOM	: Net Operating Margin
FDR	: Financing to Deposit Ratio

LIST OF ABBREVIATIONS

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

GLOSARIUM

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 antara Bank dengan pihak lain yang mewajibkan pihak peminjam

GLOSSARY

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 off his/her debt according to a*

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*)

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 Perhitungan rasio Car mulai edisi Maret 2010 telah disesuaikan dengan ketentuan PBI No. 10/15/PBI/2008 tanggal 24 September 2008 perihal Kewajiban Penyediaan Modal Minimum Bank Umum, sebagai berikut:

$$\text{CAR} = \text{modal} / \text{ATMR}$$

Modal bagi Bank yang berkantor pusat di Indonesia terdiri dari:

- a. Modal inti (tier 1);
- b. Modal Pelengkap (tier 2); dan
- c. Modal pelengkap tambahan (tier 3).

Setelah memperhitungkan faktor-faktor tertentu yang menjadi pengurang modal sebagaimana dimaksud dalam pasal 13 dan pasal 20 pada PBI No. 10/15/PBI/2008.

Modal bagi kantor cabang dari bank yang kantor pusatnya berkedudukan di luar negeri adalah dana bersih kantor pusat (Net Head Office Fund) yang terdiri dari:

- a. Dana Usaha (Net Inter Office Fund);
- b. Laba ditahan dan laba tahun lalu setelah dikeluarkan pengaruh faktor-faktor sebagaimana dimaksud dalam pasal 10 ayat (2) pada PBI No. 10/15/PBI/2008;
- c. Laba tahun berjalan sebesar 50% setelah dikeluarkan pengaruh faktor-faktor sebagaimana dimaksud dalam pasal 10 ayat (2) PBI No. 10/15/PBI/2008;
- d. Cadangan umum modal;
- e. Cadangan tujuan modal;
- f. Revaluasi aset tetap dengan cakupan dan perhitungan sebagaimana dimaksud dalam pasal 16 ayat (1) huruf c PBI No. 10/15/PBI/2008
- g. Cadangan umum penyisihan penghapusan aset (PPA) atas aset produktif dengan perhitungan sebagaimana dimaksud dalam pasal 16 ayat (1) huruf d PBI No. 10/15/PBI/2008.

LIST OF RATIOS

CAR *Starting in March 2010 CAR has been adjusted to the provisions of Regulation No. 10/15/PBI/2008 September 24, 2008 regarding the Capital Adequacy of Commercial Banks, as follows:*

$$\text{CAR} = \text{capital} / \text{RWA}$$

Capital for the Bank is head office in Indonesia consists of:

- a. Core capital (tier 1);*
- b. Supplementary capital (tier 2); and*
- c. Additional supplementary capital (tier 3).*

After taking into account certain factors that a reduction of capital referred to in Article 13 and Article 20 of Regulation No. 10/15/PBI/2008.

Capital for foreign bank branch office is Net Head Office Fund consisting of:

- a. Operating Funds (Net Inter Office Fund);*
- b. Retained earnings and profit last year after removed the influence of the factors referred to in Article 10 paragraph (2) at No. PBI. 10/15/PBI/2008;*
- c. Profit for the year amounted to 50% after removed the influence of the factors referred to in Article 10 paragraph (2) Regulation No. 10/15/PBI/2008;*
- d. General reserves;*
- e. Designated reserves;*
- f. Revaluation of fixed assets in the scope and calculation referred to in Article 16 paragraph (1) letter c PBI No. 10/15/PBI/2008*
- g. General reserve asset allowance (PPA) of productive assets in the calculation referred to in paragraph Article 16 paragraph (1) letter d PBI No. 10/15/PBI/2008.*

After taking into account certain factors that a reduction of capital components as provided for in Article 10 paragraph (1) letter

Setelah memperhitungkan faktor-faktor tertentu yang menjadi pengurang komponen modal sebagaimana diatur dalam pasal 10 ayat (1) huruf b, pasal 13, dan pasal 20 pada PBI No. 10/15/PBI/2008

ATMR terdiri dari:

- a. ATMR untuk Risiko Kredit;
- b. ATMR untuk Risiko Operasional;
- c. ATMR untuk Risiko Pasar.

Setiap Bank wajib memperhitungkan ATMR untuk risiko kredit dan ATMR untuk risiko Operasional. ATMR untuk Risiko Pasar hanya wajib diperhitungkan oleh bank yang memenuhi kriteria tertentu sebagaimana diatur pada pasal 25 PBI No. 10/15/PBI/2008.

Sehubungan dengan Bank Umum Syariah (BUS) yang tidak mengikuti perhitungan KPMM sebagaimana ketentuan Bank Umum Konvensional maka data CAR untuk BUS disajikan secara terpisah pada tabel Kinerja BUS.

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

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

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

b, Article 13 and Article 20 of Regulation No. 10/15/PBI/2008

RWA consists of:

- a. RWA for credit risk;
- b. RWA for operational risk;
- c. RWA for market risk.

Each Bank shall calculate RWA for credit risk and risk weighted assets for operational risk. RWA for market risk shall be calculated only by banks that meet certain criteria as stipulated in Article 25 Regulation No. 10/15/PBI/2008.

In that regarding to Sharia Commercial Banks (BUS) that do not follow the calculation of CAR as the Conventional Commercial Bank, the performance of BUS presented separately on Performance tables BUS.

Earning assets

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

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)

Liquid Asset to liquid Liabilities

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

	<p>3. SBI</p> <p>4. Antar Bank Aktiva (giro, deposit on call, call money)</p> <p>Pasiva Likuid < 1 bulan, terdiri dari:</p> <ol style="list-style-type: none"> 1. Giro 2. Tabungan 3. Deposito 4. Kewajiban segera 5. Kewajiban pada bank lain (giro, deposit on call, call money) <p>(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)</p>	<ol style="list-style-type: none"> 1. Cash 2. Demand deposit on BI 3. Certificate of Bank Indonesia 4. Inter Bank Asset (demand deposit, deposit on call, call money) <p>Liquid Liabilities < 1 month, consist of:</p> <ol style="list-style-type: none"> 1. Demand deposit 2. Savings deposit 3. Time deposit 4. Current liabilities 5. Liabilities to other bank (demand deposit, deposit on call, call money) <p>(pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)</p>
Rasio LDR	<p>= Kredit / Dana Pihak Ketiga</p> <p>Kredit merupakan total kredit yang diberikan kepada pihak ketiga (tidak termasuk antar Bank)</p> <p>Dana Pihak Ketiga mencakup giro, tabungan, dan deposito (tidak termasuk antar Bank)</p> <p>(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)</p>	<p><i>Loan to Deposit Ratio</i></p> <p>= Credit / Third Party Funds</p> <p>Credit is total credit to third party (not including third party bank)</p> <p>Third Party Funds consist of Demand deposit, savings deposit and time deposits (not including interbank) (pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)</p>
LDR	<p>= Total Kredit / (Penghimpunan Dana + Modal Inti)</p> <p>Total Kredit, merupakan kredit yang diberikan kepada masyarakat dan bank lain</p> <p>Penghimpunan Dana, terdiri dari :</p> <ol style="list-style-type: none"> 1. Simpanan pihak ketiga 2. Bank Indonesia 3. ABP lebih dari 3 bulan 4. Pinjaman yang diterima lainnya lebih dari 3bulan 5. Modal Pinjaman <p>(sesuai SK Dir No.30/12/KEP/DIR tanggal 30 April 1997 - untuk BPR)</p>	<p><i>Loan</i></p> <p>= Total Credit / (Collection of fund + tier one capital)</p> <p>Total Credit is total credit to third party and other bank</p> <p>Collection of fund, consist of :</p> <ol style="list-style-type: none"> 1. third party deposit 2. Bank Indonesia 3. ABP more than three months 4. Loan received with maturity of more than three months 5. Loan Capital <p>(pursuant to Circular Letter No. 30/12/KEP/DIR dated April 30, 1997 - on BPR)</p>
Rasio NPL	<p>= (Kredit dalam kualitas Kurang lancar, Diragukan dan Macet) / Total Kredit</p>	<p><i>Non-Performing Loan Ratio</i></p> <p>= Credits that are sub-standard, doubtful and loss) / Total Credits</p>
Rasio NIM	<p>= Pendapatan Bunga Bersih / Rata-Rata</p>	

Aktiva Produktif
Pendapatan Bunga Bersih = Pendapatan
Bunga - Beban Bunga
perhitungan pendapatan bunga
bersih disetahunkan.
(sesuai SE No.6/23/DPNP tanggal 31 Mei
2004)

Rasio NOM = $(PO - DBH) - BO / \text{Rata-rata AP}$
(sesuai SE No.9/24/DPbS tanggal 30
Oktober 2007)

Net Interest Margin
Ratio = *Net Interest Income / Average Earning*
assets
Net Interest Income = Interest Income -
Interest charges Annual net interest in-
come is used for the calculation of NIM
(pursuant to Circular Letter No.6/23/DPNP
dated May 31, 2004)

Net Operating Margin
(NOM) = (operating income - DBH) - operational
expenses/Average Earning Assets
(pursuant to circular lettet No.9/24/DPbS
dated October 30, 2007)

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DATA

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Jul		Ags
Penyaluran Dana																			Distribution of Funds
Bank Umum	1.140.278	1.380.373	2.015.221	2.015.221	2.282.179	2.459.283	2.507.923	2.567.464	2.621.601	2.765.912	2.740.550	2.756.059	2.834.568	2.834.915	2.897.056	2.967.734	2.995.969	3.010.045	Commercial Banks
Bank Perkreditan	18.096	21.904	26.549	31.313	36.076	39.950	41.050	42.072	42.818	43.877	44.358	44.822	45.683	46.059	46.956	47.533	48.328	48.825	Rural Banks
SBI dan SBIS¹	54.256	179.045	166.518	166.518	212.116	208.727	176.265	147.313	142.583	139.316	143.518	121.302	139.756	133.574	111.449	115.315	114.578	107.359	SBI dan SBIS¹
Sumber Dana																			Source of Funds
Bank Umum	1.283.480	1.468.369	1.990.345	1.990.345	2.180.934	2.293.540	2.346.182	2.374.744	2.425.678	2.563.562	2.527.124	2.515.919	2.576.974	2.563.204	2.625.759	2.690.940	2.707.891	2.726.189	Commercial Banks
Bank Perkreditan Rakyat	15.453	18.733	22.629	26.345	30.367	33.727	34.676	35.439	36.038	37.034	37.528	37.968	38.746	39.179	39.916	40.334	41.002	41.377	Rural Banks
Jumlah Aset																			Total Assets
Bank Umum	1.469.827	1.693.850	1.986.501	2.310.557	2.534.106	2.700.183	2.758.066	2.796.418	2.856.274	3.008.853	2.990.729	2.993.135	3.065.827	3.069.093	3.136.407	3.195.117	3.216.891	3.252.684	Commercial Banks
Bank Perkreditan Rakyat	20.393	23.045	27.741	32.533	37.554	41.714	42.832	44.165	44.726	45.742	46.291	46.819	47.627	48.001	48.940	49.580	50.476	51.016	Rural Banks
Jumlah Bank																			Total Banks
Bank Umum	131	130	130	124	121	122	122	122	122	122	121	121	121	121	121	121	120 ²⁾	120	Commercial Banks
Bank Perkreditan	2.009	1.880	1.817	1.772	1.733	1.717	1.715	1.707	1.706	1.706	1.700	1.671	1.679	1.680	1.680	1.682	1.682	1.681	Rural Banks
Jumlah Kantor																			Total Bank Offices
Bank Umum	8.236	9.110	9.680	10.868	12.837	13.318	13.379	13.456	13.633	13.837	13.970	13.993	14.069	14.140	14.259	14.321	14.347	14.394	Commercial Banks
Bank Perkreditan	3.110	3.173	3.250	3.367	3.644	3.857	3.816	3.833	3.880	3.910	3.922	3.928	3.970	3.996	4.021	4.043	4.074	4.102	Rural Banks

Ket : ¹⁾Sertifikat Bank Indonesia Syariah

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

²⁾Pencabutan izin usaha atas permintaan pemilik atau pemegang saham PT. Bank Barclays Indonesia

²⁾ Self liquidation of PT. Bank Barclays Indonesia

DATA BANK UMUM

Tabel 1.1 Kegiatan Usaha Bank Umum
(Commercial Banks Operation)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
Penyaluran Dana																				Distribution of Funds
a. Kredit	695.648	792.297	1.002.012	1.307.688	1.437.930	1.640.430	1.659.145	1.675.633	1.706.403	1.765.845	1.746.005	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	a. Credit ¹⁾	
Rupiah	565.846	638.500	791.605	1.054.289	1.228.656	1.403.466	1.419.454	1.430.904	1.446.675	1.492.407	1.469.235	1.497.508	1.530.507	1.552.656	1.590.748	1.640.039	1.664.262	1.704.910	Rupiah	
Valas	129.802	153.798	210.407	253.399	209.273	236.964	239.690	244.729	259.728	273.438	276.770	276.381	284.339	290.881	298.716	310.688	309.337	326.703	Foreign Exchange	
b. Antar Bank	159.120	156.906	139.777	213.779	261.474	265.798	256.231	244.701	231.776	228.549	222.066	227.863	216.019	203.894	193.662	188.332	176.950	178.022	b. Inter-Bank	
Giro	11.139	9.051	11.562	40.318	68.086	49.309	48.070	43.375	39.910	41.764	37.063	40.492	34.587	34.406	38.170	34.072	34.248	32.581	Demand Deposit	
Inter Bank	90.425	83.314	58.717	81.435	110.883	128.711	114.633	106.076	96.943	94.116	91.982	95.961	87.130	77.399	67.730	63.819	55.179	57.089	Call Money	
Deposito	17.792	20.086	12.435	20.436	20.746	24.387	30.573	29.953	28.509	27.036	25.557	25.095	27.253	26.837	27.291	28.144	23.655	23.727	Times Deposits	
Lainnya	39.764	44.455	57.064	71.589	61.758	63.392	62.956	65.298	66.414	65.633	67.465	66.315	67.049	65.252	60.470	62.296	63.869	64.624	Others	
c. Penempatan di BI	209.578	343.455	418.269	322.333	397.897	373.982	409.141	466.391	479.416	581.901	585.192	558.183	596.704	579.643	598.555	616.691	637.263	585.929	c. Placements at BI	
Giro	102.266	125.791	167.566	83.927	101.364	99.224	100.705	100.995	158.453	164.833	171.786	179.444	194.431	200.606	203.034	218.773	220.580	227.911	Demand Deposit	
SBI	54.256	179.045	203.863	166.518	212.116	208.727	176.265	147.313	142.583	139.316	143.518	121.302	139.756	133.574	111.449	115.315	114.578	107.359	Bank Indonesia Certificates (SBI)	
Call Money	39.743	21.216	35.727	49.799	60.758	54.258	111.322	192.473	149.536	195.431	223.912	207.356	201.847	179.278	211.982	201.037	218.787	172.213	Call Money	
Lainnya	13.312	17.403	11.114	22.090	23.659	11.773	20.848	25.609	28.845	82.321	45.976	50.082	60.669	66.185	72.090	81.567	83.317	78.445	Others	
d. Surat Berharga (tidak termasuk obligasi rekap)	44.224	55.988	108.007	113.851	134.960	127.029	131.131	128.784	148.246	133.454	131.898	138.250	146.910	145.121	151.697	144.547	138.254	139.296	d. Securities (not including recapitalization bonds)	
e. Penyertaan	6.122	5.924	5.620	6.626	10.010	10.871	11.102	11.315	11.281	12.356	12.617	12.778	12.874	12.242	12.417	12.598	12.991	14.542	e. Equity Participation	
f. Tagihan Lainnya	25.586	25.803	28.835	50.944	39.908	41.173	41.174	40.640	44.479	43.807	42.772	45.095	47.216	50.477	51.260	54.838	56.870	60.643	f. Other Claims	
Sumber Dana																				Source of Funds
a. DPK	1.127.937	1.287.102	1.510.834	1.753.292	1.973.042	2.092.779	2.144.064	2.173.884	2.212.215	2.338.824	2.302.056	2.287.844	2.351.357	2.340.213	2.397.179	2.438.011	2.464.083	2.459.898	a. Third Party Funds	
Rupiah	930.160	1.093.445	1.284.797	1.460.443	1.656.625	1.749.539	1.794.305	1.828.594	1.867.085	1.990.518	1.963.921	1.933.691	1.988.765	1.989.797	2.049.308	2.092.979	2.109.470	2.113.250	- Rupiah	
Giro	193.854	249.564	309.335	307.743	332.729	347.920	352.122	352.891	366.443	383.808	382.659	367.528	377.265	373.486	406.427	425.466	411.578	378.855	- Demand Deposits	
Deposito	455.038	510.008	540.982	675.983	758.280	820.089	841.815	869.703	880.661	928.089	918.986	908.254	944.962	939.649	958.009	970.623	992.082	1.005.374	- Times Deposits	
Tabungan	281.268	333.873	434.480	476.717	565.616	581.529	600.368	606.001	619.981	678.621	662.277	657.909	666.538	676.662	684.873	696.890	705.811	729.020	- Savings Deposits	
Valas	197.777	193.657	226.037	292.849	316.417	343.240	349.759	345.290	345.129	348.306	338.135	354.153	362.592	350.415	347.870	345.032	354.613	346.648	- Foreign Exchange	
Giro	87.558	88.447	96.216	122.257	133.159	148.448	152.108	144.884	145.493	152.047	147.947	162.245	163.527	154.797	154.803	151.530	155.700	145.349	- Demand Deposits	
Deposito	109.995	105.155	125.726	148.722	143.429	143.087	144.429	146.679	145.345	141.723	136.619	136.603	142.872	137.787	137.184	136.713	141.241	144.633	- Times Deposits	
Tabungan	224	55	4.095	21.870	39.829	51.706	53.223	53.727	54.291	54.536	53.569	55.305	56.193	57.831	55.884	56.789	57.672	56.666	- Savings Deposits	
b. Kewajiban kpdb BI	11.874	10.807	9.105	11.272	8.028	6.642	6.336	6.140	6.222	6.107	6.156	6.286	6.161	6.129	6.090	5.619	5.919	5.877	b. Liabilities owed to BI	
c. Antar Bank	99.417	119.454	137.790	158.648	134.543	138.110	135.790	133.629	147.221	152.746	148.158	149.203	150.606	146.443	148.777	161.853	164.590	176.443	c. Inter-Bank	
d. Surat Berharga	13.411	14.942	17.333	14.301	14.918	14.469	14.227	14.170	15.622	17.158	19.597	21.160	21.109	21.021	21.905	25.170	23.753	21.495	d. Securities	
e. Pinjaman yang Diterima	11.406	12.883	14.319	12.949	21.553	24.226	28.668	29.966	25.694	29.323	30.048	27.261	29.543	29.539	30.073	32.500	28.504	36.955	e. Loans received	
Rupiah	8.508	7.023	8.023	8.395	13.131	16.908	14.529	16.700	16.835	18.304	18.259	18.226	19.572	18.851	19.037	20.603	21.898	24.375	- Rupiah	
Valas	2.898	5.860	6.296	4.554	8.422	7.317	14.139	13.266	8.859	11.019	11.789	9.035	9.971	10.688	11.035	11.897	6.606	12.580	- Foreign Exchange	
f. Kewajiban Lainnya	16.192	19.913	24.893	34.663	22.874	13.380	13.068	12.929	14.205	14.646	16.905	20.407	14.415	15.797	15.749	23.717	17.055	21.549	f. Other Liabilities	
g. Setoran Jaminan	3.242	3.267	4.691	5.220	5.977	3.935	4.029	4.026	4.500	4.757	4.204	3.759	3.784	4.063	3.987	4.070	3.987	3.973	g. Guarantee Deposits	
Beberapa Komponen Modal																				Components of Capital
a. Modal Disetor	69.548	73.046	78.928	86.283	96.301	102.229	102.759	103.173	103.311	105.516	105.849	106.577	109.339	109.649	109.825	109.723	108.919	109.273	a. Paid-In Capital	
b. Cadangan	10.649	13.997	18.696	21.765	24.054	27.747	27.780	27.768	27.804	27.846	27.822	27.809	28.283	28.917	30.658	33.987	34.051	34.094	b. Reserves	
c. L/R tahun berjalan	24.897	28.334	35.015	30.606	45.215	38.949	43.363	49.057	53.986	57.309	5.658	11.037	18.319	23.944	29.544	37.096	42.397	48.240	c. Current Earnings(Profit/Loss)	
d. L/R tahun lalu	-18.478	-6.880	1.736	35.346	52.805	77.056	76.375	76.591	76.318	75.032	137.035	136.942	135.138	129.091	120.550	110.041	109.563	109.353	d. Retained Earnings(Profit/Loss)	
e. Perkiraan tambahan modal disetor	37.082	42.248	45.413	37.815	40.958	45.377	46.262	46.541	48.140	59.744	59.113	71.842	72.470	73.030	72.832	73.946	74.303	74.140	e. Estimates of Additional Paid-In Capital	
f. Modal pinjaman	14.464	14.946	14.863	1.047	1.454	1.778	4.781	2.528	4.592	2.955	3.440	4.677	3.036	2.799	2.510	4.186	4.231	4.095	f. Loan Capital	

Ket: ¹⁾ Lihat Penjelasan hal iii

Note: ¹⁾ see explanation page iii

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Penyaluran Dana																		Distribution of Funds	
a. Kredit	256.413	287.910	356.151	470.665	544.870	601.865	605.795	610.383	621.691	642.718	629.622	637.831	656.897	665.361	681.752	710.769	717.161	733.460	a. Credit ¹⁾
Rupiah	204.534	231.582	282.055	396.024	486.859	537.838	541.793	544.571	551.699	569.041	554.291	562.850	579.990	586.286	598.490	625.300	636.414	645.197	Rupiah
Valas	51.879	56.328	74.095	74.641	58.011	64.027	64.003	65.812	69.992	73.677	75.331	74.982	76.907	79.075	83.262	85.469	80.748	88.263	Foreign Exchange
b. Antar Bank	44.496	47.679	41.287	62.023	99.401	89.634	85.956	78.458	75.104	72.226	70.184	71.088	67.775	60.923	55.759	52.246	47.741	44.854	b. Inter-Bank
Giro	2.298	2.706	3.515	12.447	35.572	27.571	28.158	21.688	18.413	24.343	17.868	19.212	16.906	15.307	19.718	17.656	16.218	13.552	Demand Deposit
Inter Bank	28.756	29.772	15.574	26.395	39.551	38.902	33.060	30.500	27.413	21.742	23.996	27.054	24.755	19.722	14.268	11.199	9.769	11.341	Call Money
Deposito	3.773	3.994	3.187	3.728	4.228	3.199	6.659	5.156	5.239	5.812	5.771	5.962	5.533	5.819	5.527	4.552	4.099	3.439	Times Deposits
Lainnya	9.668	11.207	19.010	19.453	20.050	19.962	18.080	21.115	24.038	20.329	22.550	18.861	20.581	20.074	16.245	18.839	17.655	16.522	Others
c. Penempatan di BI	72.469	101.745	151.828	114.991	135.860	79.178	86.385	112.074	116.413	202.565	183.817	154.179	169.473	159.943	164.282	166.425	166.795	147.995	c. Placements at BI
Giro	41.850	52.290	78.113	33.759	39.818	36.118	35.967	36.291	58.489	60.036	65.444	66.357	66.655	70.059	68.750	75.316	76.060	76.385	Demand Deposit
SBI	10.121	29.736	46.200	36.763	42.320	36.684	24.242	22.122	19.438	31.371	36.670	23.531	31.088	32.972	26.449	25.149	23.591	19.905	Bank Indonesia Certificates (SBI)
Call Money	14.911	9.649	20.758	34.014	43.835	6.375	22.412	47.913	38.136	68.924	74.557	60.252	59.482	53.889	64.636	57.749	59.879	49.405	Call Money
Lainnya	5.587	10.070	6.756	10.455	9.887	0	3.765	5.748	350	42.234	7.146	4.039	12.248	3.022	4.448	8.210	7.265	2.299	Others
d. Surat Berharga (tidak termasuk obligasi rekap)	10.920	11.093	29.617	28.742	35.425	34.233	37.211	36.520	41.025	43.648	39.457	42.329	46.954	44.548	49.944	48.614	50.449	46.737	d. Securities (not including recapitalization bonds)
e. Penyertaan	3.327	2.872	1.922	1.842	2.000	2.126	2.144	2.173	2.237	2.261	2.309	2.274	2.277	2.353	2.457	2.446	2.482	3.848	e. Equity Participation
f. Tagihan Lainnya	13.512	10.331	10.372	14.258	13.796	13.644	13.775	12.937	15.682	13.820	12.914	15.402	15.797	15.339	15.819	17.904	18.926	22.138	f. Other Claims
Sumber Dana																		Source of Funds	
a. DPK	431.397	480.394	571.008	669.827	783.384	760.114	774.385	782.626	798.125	898.405	847.453	819.032	845.763	833.443	847.258	869.061	876.413	871.186	a. Third Party Funds
Rupiah	373.204	426.160	509.552	588.704	680.371	652.348	664.544	678.068	694.023	793.338	750.124	717.301	738.868	732.508	742.921	768.765	773.058	770.980	- Rupiah
Giro	70.509	88.947	121.749	123.438	136.512	111.199	106.581	108.557	111.417	152.770	131.287	108.525	116.001	114.651	117.332	130.138	135.285	121.017	Demand Deposits
Deposito	166.542	176.718	179.313	235.219	274.965	277.120	286.127	297.021	302.607	328.677	317.391	312.719	325.054	319.730	321.500	325.208	323.679	321.405	Times Deposits
Tabungan	136.153	160.496	208.490	230.047	268.894	264.029	271.835	272.490	280.000	311.891	301.446	296.057	297.814	298.128	304.089	313.420	314.094	328.558	Savings Deposits
Valas	58.192	54.234	61.456	81.123	103.013	107.766	109.841	104.558	104.102	105.067	97.330	101.731	106.895	100.935	104.337	100.296	103.355	100.206	- Foreign Exchange
Giro	23.813	23.377	24.865	28.329	36.090	44.009	45.113	38.607	37.697	41.763	39.103	46.561	48.091	42.618	46.577	42.047	44.791	41.566	Demand Deposits
Deposito	34.177	30.818	36.559	45.395	57.236	52.796	52.939	54.170	54.425	51.429	46.435	43.135	46.391	46.007	45.788	45.510	45.923	46.370	Times Deposits
Tabungan	203	38	33	7.399	9.687	10.960	11.789	11.780	11.980	11.876	11.791	12.036	12.414	12.310	11.972	12.739	12.641	12.270	Savings Deposits
b. Kewajiban kpdr BI	7.673	6.493	5.881	5.446	4.409	4.262	4.295	4.211	4.288	4.222	4.290	4.263	4.269	4.228	4.261	4.253	4.308	4.223	b. Liabilities owed to BI
c. Antar Bank	33.734	33.422	41.998	52.023	45.539	37.378	32.496	32.893	36.597	32.571	36.364	35.689	37.840	34.360	39.919	41.092	44.459	44.495	c. Inter-Bank
d. Surat Berharga	8.559	9.379	9.259	5.631	5.043	5.836	5.809	5.801	5.774	5.813	5.808	5.770	5.751	5.732	5.513	6.804	6.066	6.082	d. Securities
e. Pinjaman yang Diterima	9.021	6.750	6.714	3.880	15.886	14.542	18.869	20.144	15.715	18.096	18.855	15.868	17.549	17.515	18.008	19.769	13.980	19.739	e. Loans received
Rupiah	6.666	4.482	4.118	3.618	8.629	8.353	9.569	8.119	8.110	8.274	8.269	8.226	8.776	8.005	8.148	9.053	8.542	8.503	- Rupiah
Valas	2.354	2.268	2.595	262	7.257	6.190	12.900	12.025	7.605	9.822	10.586	7.642	8.773	9.509	9.860	10.716	5.438	11.236	- Foreign Exchange
f. Kewajiban Lainnya	4.993	5.366	7.578	7.174	7.324	5.730	6.072	6.096	6.387	6.873	8.166	9.235	6.383	6.932	7.255	14.717	8.754	12.343	f. Other Liabilities
g. Setoran Jaminan	1.747	1.645	2.391	2.838	3.401	1.794	1.814	1.882	2.145	2.341	2.061	1.899	1.883	1.899	1.743	1.763	1.810	1.797	g. Guarantee Deposits
Beberapa Komponen Modal																		Components of Capital	
a. Modal Disetor	27.439	27.751	28.572	29.965	28.179	28.802	28.802	28.803	28.804	30.077	30.077	31.265	31.293	31.293	31.293	31.293	31.293	31.293	a. Paid-In Capital
b. Cadangan	5.933	8.097	10.837	12.363	12.402	13.567	13.567	13.567	13.567	13.567	13.567	13.567	13.549	13.606	14.436	15.520	15.520	15.520	b. Reserves
c. L/R tahun berjalan	9.185	9.644	13.332	13.159	18.050	14.563	16.200	18.692	20.919	22.766	2.203	5.080	8.185	10.791	12.853	16.619	18.291	20.806	c. Current Earnings(Profit/Loss)
d. L/R tahun lalu	-13.528	-12.107	-10.772	7.508	14.300	24.499	24.107	24.463	24.050	50.576	50.567	53.291	49.218	44.893	40.210	40.265	40.265	40.265	d. Retained Earnings(Profit/Loss)
e. Perkiraan tambahan modal disetor	9.815	13.145	15.864	11.961	15.398	15.110	15.430	15.409	16.787	25.375	24.204	34.524	34.916	35.016	34.884	34.575	34.867	34.785	e. Estimates of Additional Paid-In Capital
f. Modal pinjaman	13.844	13.844	13.908	0	0	50	2.400	61	78	61	61	87	63	213	63	63	63	63	f. Loan Capital

Ket: ¹⁾ Lihat Penjelasan hal iii

Note: ¹⁾ see explanation page iii

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Penyaluran Dana																			Distribution of Funds
a. Kredit	277.591	315.256	407.742	524.295	555.617	653.864	660.785	668.876	686.115	718.639	708.824	728.002	741.401	756.128	774.377	798.019	804.203	830.444	a. Credit ¹⁾
Rupiah	248.996	276.768	351.351	452.613	492.045	579.786	586.477	592.544	605.189	630.777	621.422	637.778	648.321	660.297	677.944	695.965	702.339	723.762	Rupiah
Valas	28.594	38.488	56.390	71.682	63.573	74.078	74.308	76.332	80.926	87.863	87.402	90.224	93.080	95.831	96.432	102.055	101.864	106.681	Foreign Exchange
b. Antar Bank	48.464	45.908	37.716	57.016	58.649	84.371	80.509	78.128	71.841	67.057	66.025	65.861	60.455	59.298	52.560	52.180	50.966	52.170	b. Inter-Bank
Giro	4.965	3.514	3.191	21.825	23.580	15.036	12.396	15.388	14.130	11.341	11.325	12.311	10.469	10.820	10.066	10.062	10.855	10.780	Demand Deposit
Inter Bank	27.163	23.795	16.692	16.350	17.242	48.279	46.163	42.543	39.136	36.125	36.327	32.615	29.944	28.572	24.213	23.396	22.514	22.175	Call Money
Deposito	4.455	3.887	2.783	5.355	4.842	6.894	7.119	6.437	5.903	4.662	3.958	5.384	5.041	4.120	3.095	3.388	2.126	2.205	Times Deposits
Lainnya	11.882	14.712	15.050	13.486	12.986	14.162	14.831	13.760	12.673	14.929	14.415	15.552	15.002	15.786	15.187	15.335	15.472	17.009	Others
c. Penempatan di BI	75.913	133.141	146.616	116.730	173.090	173.948	192.113	213.406	221.276	248.452	263.960	254.173	261.414	259.044	262.477	262.185	282.879	267.989	c. Placements at BI
Giro	43.510	49.313	54.966	32.354	42.473	40.931	43.515	42.889	66.393	69.835	70.334	74.654	84.431	87.024	87.824	92.270	93.035	98.291	Demand Deposit
SBI	15.898	79.344	83.476	73.834	118.589	107.177	96.202	79.965	68.687	63.955	65.321	62.684	69.585	61.498	50.863	53.444	54.436	53.123	Bank Indonesia Certificates (SBI)
Call Money	14.788	4.484	8.148	6.909	6.583	22.791	43.990	81.074	72.705	89.300	106.142	91.740	80.488	71.491	80.950	73.683	90.371	72.117	Call Money
Lainnya	1.716	-	26	3.633	5.444	3.050	8.406	9.478	13.492	25.363	22.164	25.094	26.910	39.031	42.840	42.788	45.037	44.458	Others
d. Surat Berharga (tidak termasuk obligasi rekap)	23.809	29.702	55.471	59.650	69.002	67.831	68.355	68.730	82.504	68.885	69.192	73.337	79.216	79.876	78.051	75.735	69.828	69.873	d. Securities (not including recapitalization bonds)
e. Penyertaan	2.616	2.979	3.613	4.681	7.888	8.605	8.816	9.002	8.904	9.930	10.143	10.339	10.429	9.723	9.794	9.986	10.343	10.518	e. Equity Participation
f. Tagihan Lainnya	6.427	8.620	10.892	17.401	14.500	14.713	14.553	14.985	15.777	16.700	16.852	16.521	16.935	18.465	18.559	18.421	19.792	19.863	f. Other Claims
Sumber Dana																		Source of Funds	
a. DPK	462.747	525.177	606.932	701.710	781.072	869.372	891.685	911.890	936.578	975.308	977.628	977.251	1.001.422	1.004.067	1.021.827	1.031.629	1.052.110	1.066.147	a. Third Party Funds
Rupiah	397.939	455.098	528.154	597.459	668.798	733.144	753.243	773.066	798.543	835.532	842.300	833.695	852.469	860.052	882.295	890.992	906.919	925.005	- Rupiah
Giro	58.170	68.884	91.502	89.607	104.102	122.729	122.629	129.036	140.954	133.895	139.214	135.672	135.906	134.490	149.603	149.675	143.782	144.942	Demand Deposits
Deposito	217.098	244.890	252.222	309.732	326.063	350.676	361.224	370.702	378.964	407.603	409.237	401.156	412.373	412.962	418.794	425.822	444.188	454.530	Times Deposits
Tabungan	122.671	141.324	184.429	198.120	238.632	259.739	269.390	273.328	278.625	294.034	293.848	296.867	304.191	312.600	313.897	315.495	318.948	325.533	Savings Deposits
Valas	64.808	70.079	78.778	104.251	112.274	136.228	138.442	138.825	138.035	139.777	135.328	143.556	148.953	144.016	139.532	140.637	145.192	141.142	- Foreign Exchange
Giro	32.992	35.216	36.676	47.875	49.827	57.355	59.043	58.976	58.822	61.322	58.069	62.858	65.141	61.137	58.958	59.014	61.181	56.836	Demand Deposits
Deposito	31.794	34.845	42.082	51.326	46.729	57.774	57.664	58.055	57.303	56.435	55.796	57.906	60.367	57.789	56.396	57.893	59.375	60.828	Times Deposits
Tabungan	21	17	21	5.051	15.718	21.099	21.734	21.794	21.910	22.020	21.463	22.791	23.445	25.090	24.178	23.730	24.636	23.478	Savings Deposits
b. Kewajiban kpd BI	3.739	4.151	3.109	3.910	2.780	2.326	2.013	1.903	1.890	1.860	1.831	1.948	1.792	1.772	3.687	1.226	1.205	1.193	b. Liabilities owed to BI
c. Antar Bank	31.276	40.308	49.041	48.388	37.640	47.655	46.894	44.052	47.176	53.688	50.047	53.980	50.995	53.648	48.388	56.513	55.676	60.626	c. Inter-Bank
d. Surat Berharga	2.721	2.537	4.768	5.383	6.415	3.944	3.913	3.864	5.346	5.538	7.491	7.490	7.479	7.503	8.092	9.292	7.313	5.018	d. Securities
e. Pinjaman yang Diterima	1.419	5.168	6.455	7.683	3.980	7.965	8.090	8.087	8.234	9.360	9.369	9.555	9.572	9.615	9.680	10.076	11.873	14.544	e. Loans received
Rupiah	876	1.576	2.754	3.391	2.815	6.838	6.851	6.846	6.980	8.164	8.166	8.161	8.374	8.436	8.505	8.895	10.705	13.200	- Rupiah
Valas	544	3.592	3.701	4.292	1.165	1.128	1.239	1.241	1.254	1.197	1.203	1.393	1.198	1.179	1.175	1.180	1.168	1.344	- Foreign Exchange
f. Kewajiban Lainnya	5.499	6.268	6.338	9.834	7.190	4.682	4.586	4.301	5.025	4.223	6.128	8.654	5.565	6.277	6.242	6.602	5.592	5.967	f. Other Liabilities
g. Setoran Jaminan	558	749	886	794	1.022	983	1.011	1.023	1.136	1.147	1.032	981	984	1.283	1.411	1.453	1.371	1.379	g. Guarantee Deposits
Beberapa Komponen Modal																		Components of Capital	
a. Modal Disetor	22.490	24.524	25.523	27.969	36.846	39.695	39.696	39.696	39.732	40.155	40.264	40.526	41.558	41.560	41.626	42.099	42.140	42.140	a. Paid-In Capital
b. Cadangan	2.462	3.332	4.646	5.186	6.047	7.168	7.168	7.077	7.170	7.170	7.170	7.170	7.200	7.207	7.292	9.130	9.139	9.139	b. Reserves
c. L/R tahun berjalan	9.294	9.822	11.735	4.809	14.205	14.043	15.948	17.706	19.649	20.559	2.058	3.350	5.589	7.394	9.838	12.316	14.804	16.761	c. Current Earnings(Profit/Loss)
d. L/R tahun lalu	-9.096	-925	4.468	14.948	21.284	31.303	31.286	31.376	31.200	31.038	51.924	52.096	50.427	50.302	49.860	44.135	44.073	44.043	d. Retained Earnings(Profit/Loss)
e. Perkiraan tambahan modal disetor	27.146	28.197	28.848	26.893	25.660	29.287	29.674	29.893	30.189	32.225	32.993	35.401	34.947	35.284	35.236	36.616	36.636	36.597	e. Estimates of Additional Paid-In Capital
f. Modal pinjaman	155	229	150	0	224	0	-	50	2.049	50	734	-	-	-	-	-	25	25	f. Loan Capital

Ket: ¹⁾ Lihat Penjelasan hal iii

Note: ¹⁾ see explanation page iii

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Penyaluran Dana																			Distribution of Funds
a. Kredit	16.842	19.114	23.863	27.122	35.700	44.815	45.936	46.318	47.313	48.757	49.619	50.450	51.873	53.050	54.607	56.380	57.909	60.615	a. Credit ¹⁾
Rupiah	16.842	19.114	23.863	27.122	35.700	44.815	45.936	46.318	47.313	48.757	49.619	50.450	51.873	53.050	54.607	56.380	57.909	60.615	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Antar Bank	1.136	1.509	1.604	1.238	2.399	2.872	2.773	2.335	2.680	4.266	2.599	2.604	2.513	2.687	2.559	4.138	3.029	3.676	b. Inter-Bank
Giro	266	297	440	121	92	111	109	93	139	111	130	135	77	88	72	99	101	108	Demand Deposit
Inter Bank Deposito	380	720	556	205	1.322	1.571	1.411	924	1.200	2.290	690	665	678	759	677	1.855	880	1.100	Call Money
Lainnya	49	25	59	28	128	212	277	333	249	369	287	280	212	280	190	384	446	710	Times Deposits
c. Penempatan di BI	440	467	549	884	857	979	976	985	1.092	1.497	1.492	1.524	1.545	1.560	1.621	1.800	1.601	1.758	c. Placements at BI
Giro	4.892	5.558	9.238	8.503	10.053	11.700	13.884	16.062	14.839	17.105	16.642	16.363	18.144	18.008	17.941	18.757	19.944	19.588	Demand Deposit
SBI	1.502	1.666	2.021	1.678	2.193	2.761	2.834	2.951	4.513	4.935	4.863	4.800	5.052	4.995	5.244	5.263	5.667	5.734	Bank Indonesia Certificates (SBI)
Call Money	2.529	3.172	6.352	5.393	6.321	5.348	5.568	3.863	3.708	2.982	2.956	3.356	3.636	4.166	2.358	2.672	2.842	2.995	Call Money
Lainnya	842	713	621	807	975	2.815	4.065	7.594	5.182	7.536	7.454	6.772	7.952	7.495	8.817	9.340	9.779	9.762	Others
d. Surat Berharga (tidak termasuk obligasi rekap)	18	6	243	625	564	775	1.417	1.655	1.437	1.652	1.369	1.436	1.504	1.352	1.522	1.483	1.656	1.098	d. Securities (not including recapitalization bonds)
e. Penyertaan	902	1.100	1.521	2.812	4.528	4.427	4.796	4.195	5.042	4.768	4.421	3.994	4.021	3.351	3.602	3.539	3.567	3.512	e. Equity Participation
f. Tagihan Lainnya	1	-	-	0	0	3	2	1	0	0	0	0	0	0	0	0	0	0	f. Other Claims
	104	52	187	61	74	451	373	373	371	376	370	384	358	339	333	331	312	348	
Sumber Dana																			Source of Funds
a. DPK	21.970	24.423	30.491	33.213	43.980	52.033	54.271	55.742	56.375	58.950	57.570	57.536	60.121	60.857	62.696	65.393	68.244	70.184	a. Third Party Funds
Rupiah	21.970	24.423	30.491	33.213	43.979	52.033	54.271	55.742	56.375	58.950	57.570	57.536	60.121	60.857	62.696	65.393	68.244	70.184	Rupiah
Giro	1.798	1.811	2.195	1.779	2.183	2.192	2.103	2.153	2.272	2.745	2.427	2.618	2.686	2.691	2.908	2.864	2.914	2.867	Demand Deposits
Deposito	18.052	20.234	25.103	28.059	37.635	44.706	46.836	48.125	48.373	50.026	48.745	48.255	50.517	51.193	52.445	54.767	57.095	59.171	Times Deposits
Tabungan	2.120	2.379	3.194	3.375	4.161	5.135	5.331	5.464	5.729	6.178	6.399	6.662	6.919	6.973	7.344	7.762	8.236	8.146	Savings Deposits
Valas	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Giro	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Deposito	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	Times Deposits
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Savings Deposits
b. Kewajiban kpd BI	250	20	17	388	67	28	4	4	4	4	3	3	3	2	2	2	1	1	b. Liabilities owed to BI
c. Antar Bank	309	802	2.017	1.088	2.272	1.726	2.386	2.053	2.395	2.458	2.374	2.318	2.488	2.011	1.941	2.443	1.316	2.162	c. Inter-Bank
d. Surat Berharga	-	-	309	301	1.021	2.338	2.338	2.337	2.334	3.433	3.430	3.430	3.410	3.411	3.411	3.910	3.907	3.907	d. Securities
e. Pinjaman yang Diterima	68	59	62	76	128	279	278	277	289	306	304	303	888	884	883	885	884	908	e. Loans received
Rupiah	68	59	62	76	128	279	278	277	289	306	304	303	888	884	883	885	884	908	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	129	161	226	244	311	170	155	155	156	203	194	282	193	184	165	212	224	261	f. Other Liabilities
g. Setoran Jaminan	24	26	6	8	6	8	8	8	9	9	8	8	8	9	8	9	8	8	g. Guarantee Deposits
Beberapa Komponen Modal																			Components of Capital
a. Modal Disetor	1.984	2.258	3.042	3.693	4.295	6.014	6.533	6.693	6.793	6.931	6.933	6.983	6.987	6.602	7.200	7.200	6.277	6.338	a. Paid-In Capital
b. Cadangan	160	194	200	217	254	225	225	225	225	225	230	230	241	244	250	252	261	261	b. Reserves
c. L/R tahun berjalan	279	399	765	604	360	301	268	380	529	502	114	241	421	578	694	826	972	1.103	c. Current Earnings(Profit/Loss)
d. L/R tahun lalu	575	677	921	1.332	1.503	1.653	1.581	1.592	1.582	1.742	2.201	2.189	2.119	2.438	2.034	2.012	2.698	2.701	d. Retained Earnings(Profit/Loss)
e. Perkiraan tambahan modal disetor	-6	46	47	-1	89	204	331	258	264	1.368	1.310	1.318	1.360	1.389	1.397	1.401	1.425	1.412	e. Estimates of Additional Paid-In Capital
f. Modal pinjaman	64	87	256	459	444	867	448	393	328	281	265	220	381	208	249	673	697	847	f. Loan Capital

Ket: ¹⁾ Lihat Penjelasan hal iii

Note: ¹⁾ see explanation page iii

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
Penyaluran Dana																				Distribution of Funds
a. Kredit	44.931	55.955	71.881	96.385	120.754	138.023	139.450	142.040	143.956	143.707	143.395	145.945	149.427	152.882	156.810	161.654	164.753	167.632	a. Credit ¹⁾	
Rupiah	44.889	55.919	71.529	95.751	120.244	137.763	139.193	141.582	143.493	143.174	142.896	145.459	148.860	152.328	156.345	160.929	164.003	166.879	Rupiah	
Valas	42	36	351	635	510	260	257	458	462	534	500	486	567	553	465	725	750	753	Foreign Exchange	
b. Antar Bank	13.785	21.139	14.786	19.517	22.312	28.442	26.711	27.223	26.220	29.634	27.074	28.506	28.672	28.093	31.417	32.221	31.322	32.410	b. Inter-Bank	
Giro	936	1.191	2.332	734	970	1.759	1.277	1.320	1.594	1.299	1.648	2.145	1.698	1.582	1.627	900	2.563	2.010	Demand Deposit	
Inter Bank	1.923	6.042	4.285	5.923	8.392	9.963	6.433	5.530	5.044	8.952	6.971	9.568	7.421	7.407	8.463	8.752	8.721	9.785	Call Money	
Deposito	9.104	12.018	6.400	11.216	11.434	13.972	16.409	18.027	16.916	15.992	15.158	13.095	16.098	16.254	18.117	19.456	16.525	16.910	Times Deposits	
Lainnya	1.822	1.888	1.769	1.645	1.516	2.748	2.593	2.346	2.667	3.391	3.298	3.698	3.455	2.849	3.210	3.113	3.514	3.705	Others	
c. Penempatan di BI	36.628	69.589	62.827	45.986	32.609	50.957	63.032	62.030	55.605	47.372	55.305	68.004	72.238	69.176	71.568	76.464	76.145	66.467	c. Placements at BI	
Giro	7.286	14.196	20.972	8.677	8.793	9.924	10.159	10.169	16.298	16.269	15.340	15.536	18.366	18.996	19.847	19.670	21.157	20.462	Demand Deposit	
SBI	17.297	43.115	34.842	26.260	10.645	15.815	17.104	12.620	8.145	5.411	7.061	6.995	7.554	8.294	8.055	7.619	7.432	7.121	Bank Indonesia Certificates (SBI)	
Call Money	6.414	4.973	4.000	4.709	6.191	18.269	28.869	33.581	19.512	14.763	19.829	29.131	31.794	24.516	26.665	28.573	28.103	18.600	Call Money	
Lainnya	5.630	7.304	3.014	6.340	6.980	6.949	6.900	5.660	11.650	10.930	13.074	16.341	14.523	17.370	17.001	20.601	19.453	20.285	Others	
d. Surat Berharga (tidak termasuk obligasi rekap)	3.477	3.654	9.503	10.212	9.750	4.000	4.023	3.579	3.116	3.359	3.485	3.530	3.038	4.669	5.408	3.038	2.754	2.692	d. Securities (not including recapitalization bonds)	
e. Penyertaan	14	13	34	34	36	36	36	36	36	36	36	36	36	36	36	36	36	46	e. Equity Participation	
f. Tagihan Lainnya	9	9	24	341	434	428	508	522	600	490	514	509	492	509	580	612	861	704	f. Other Claims	
Sumber Dana																			Source of Funds	
a. DPK	85.283	129.141	134.287	143.262	152.251	194.370	204.169	203.924	196.571	183.624	196.117	210.593	216.693	219.317	229.398	237.031	236.777	222.857	a. Third Party Funds	
Rupiah	85.213	129.065	134.077	143.027	151.425	193.109	203.001	202.891	195.537	182.685	195.055	209.446	215.793	218.577	228.685	236.188	235.625	221.571	- Rupiah	
Giro	50.631	74.692	69.123	70.653	63.553	81.182	86.880	81.172	76.292	61.725	76.352	87.860	89.039	89.689	94.808	99.843	94.420	76.146	- Demand Deposits	
Deposito	17.475	29.365	31.750	34.877	44.148	72.593	76.003	79.880	76.177	67.365	71.102	75.939	81.876	83.266	87.788	89.799	91.721	92.521	- Times Deposits	
Tabungan	17.107	25.008	33.205	37.497	43.724	39.334	40.119	41.838	43.068	53.595	47.601	45.647	44.878	45.622	46.088	46.545	49.484	52.904	- Savings Deposits	
Valas	70	75	209	235	826	1.261	1.168	1.033	1.034	939	1.062	1.147	900	740	712	844	1.151	1.286	- Foreign Exchange	
Giro	43	31	167	93	294	711	632	563	564	471	428	392	384	334	295	390	367	316	- Demand Deposits	
Deposito	27	44	42	138	525	537	523	454	454	450	615	731	494	387	400	437	769	954	- Times Deposits	
Tabungan	-	-	1	4	7	13	14	17	17	19	19	24	21	19	18	16	15	16	- Savings Deposits	
b. Kewajiban kpd BI	212	144	99	882	41	25	23	23	23	19	19	19	17	17	17	14	13	13	b. Liabilities owed to BI	
c. Antar Bank	2.705	4.307	5.733	10.092	13.084	5.671	6.970	6.724	8.271	14.823	8.179	8.013	8.791	7.626	9.162	10.048	10.590	10.651	c. Inter-Bank	
d. Surat Berharga	2.131	3.026	2.997	2.887	2.340	2.251	2.067	2.067	2.067	2.126	2.620	4.221	4.220	4.227	4.740	5.015	6.319	6.339	d. Securities	
e. Pinjaman yang Diterima	898	905	1.089	1.310	1.559	1.439	1.431	1.458	1.456	1.561	1.520	1.535	1.533	1.525	1.501	1.770	1.767	1.763	e. Loans received	
Rupiah	898	905	1.089	1.310	1.559	1.439	1.431	1.458	1.456	1.561	1.520	1.535	1.533	1.525	1.501	1.770	1.767	1.763	- Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
f. Kewajiban Lainnya	2.834	5.871	6.812	4.627	4.453	1.119	666	663	742	1.781	611	532	603	604	539	673	745	1.237	f. Other Liabilities	
g. Setoran Jaminan	134	232	466	543	554	278	286	302	325	407	307	266	252	254	250	206	210	224	g. Guarantee Deposits	
Beberapa Komponen Modal																			Components of Capital	
a. Modal Disetor	5.882	7.136	8.979	9.903	11.501	12.759	12.769	12.828	12.828	13.200	13.200	13.225	13.550	13.646	13.757	13.985	14.064	14.121	a. Paid-In Capital	
b. Cadangan	1.274	1.782	2.367	3.072	4.190	5.499	5.532	5.584	5.528	5.570	5.541	5.538	6.011	6.566	7.356	7.642	7.686	7.729	b. Reserves	
c. L/R tahun berjalan	2.797	3.908	4.530	5.751	6.488	5.775	6.426	7.081	7.489	7.511	661	1.320	2.142	2.776	3.420	4.141	4.836	5.249	c. Current Earnings(Profit/Loss)	
d. L/R tahun lalu	43	-68	-75	22	4	130	143	226	217	63	8.427	8.481	6.160	4.299	1.262	613	189	62	d. Retained Earnings(Profit/Loss)	
e. Perkiraan tambahan modal disetor	-45	51	28	-200	36	988	1.015	1.108	1.047	1.016	944	946	968	989	995	1.006	987	989	e. Estimates of Additional Paid-In Capital	
f. Modal pinjaman	401	331	220	206	372	161	205	297	410	615	653	643	402	508	459	575	572	521	f. Loan Capital	

Ket: ¹⁾ Lihat Penjelasan hal iii

Note: ¹⁾ see explanation page iii

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
Penyaluran Dana																			Distribution of Funds	
a. Kredit	36.937	40.833	58.520	75.849	80.977	92.476	95.106	96.567	96.378	99.020	98.845	94.606	96.821	97.360	100.362	103.579	104.378	109.307	a. Credit ¹⁾	
Rupiah	16.088	18.166	23.634	33.360	43.962	50.555	52.260	52.284	49.196	50.311	50.081	49.664	50.348	50.553	52.020	52.835	52.238	54.653	Rupiah	
Valas	20.849	22.667	34.886	42.489	37.015	41.922	42.845	44.283	47.182	48.709	48.764	44.943	46.473	46.806	48.342	50.744	52.140	54.654	Foreign Exchange	
b. Antar Bank	8.335	6.901	7.137	14.821	16.828	14.073	14.513	14.064	12.806	12.144	13.336	16.346	14.406	13.503	12.526	11.945	10.034	11.526	b. Inter-Bank	
Giro	1.056	639	803	3.727	5.348	2.844	3.994	3.028	3.170	2.748	3.135	4.475	3.497	4.072	3.073	3.171	2.497	3.138	Demand Deposit	
Inter Bank	5.608	4.910	4.569	7.212	9.495	7.705	6.791	7.632	6.149	5.679	6.143	7.470	6.629	4.767	4.795	4.999	3.197	4.542	Call Money	
Deposito	409	162	-	109	114	110	109	-	202	202	203	198	195	192	191	192	289	291	Times Deposits	
Lainnya	1.262	1.190	1.765	3.773	1.871	3.414	3.620	3.404	3.285	3.515	3.855	4.204	4.085	4.472	4.467	3.583	4.051	3.554	Others	
c. Penempatan di BI	8.009	10.266	16.566	15.687	23.781	20.280	20.846	21.692	25.066	24.116	24.685	22.481	26.438	23.810	25.630	26.669	29.666	25.325	c. Placements at BI	
Giro	2.325	2.139	3.686	2.724	3.538	4.542	3.264	3.624	5.189	5.840	7.989	7.877	8.501	7.902	8.769	10.425	10.462	10.893	Demand Deposit	
SBI	4.833	7.023	11.830	10.384	17.909	13.290	11.902	8.442	11.660	9.585	9.893	7.228	8.123	7.648	5.824	5.569	5.773	5.170	Bank Indonesia Certificates (SBI)	
Call Money	841	1.082	296	1.542	2.110	1.823	5.671	7.052	6.861	6.994	5.036	6.147	8.028	6.531	8.572	8.692	11.721	7.999	Call Money	
Lainnya	9	22	755	1.037	224	625	9	2.574	1.357	1.697	1.767	1.229	1.786	1.729	2.465	1.983	1.710	1.263	Others	
d. Surat Berharga (tidak termasuk obligasi rekap)	2.527	2.073	3.262	3.726	5.907	5.201	5.000	4.711	6.479	5.792	5.856	5.567	4.287	4.667	5.498	5.164	3.679	4.272	d. Securities (not including recapitalization bonds)	
e. Penyertaan	122	36	37	40	73	89	91	91	91	109	109	109	111	111	111	111	111	111	e. Equity Participation	
f. Tagihan Lainnya	2.321	2.328	2.523	4.727	4.117	4.260	4.142	4.045	4.434	4.816	4.875	4.497	5.033	5.156	5.403	6.140	6.527	6.956	f. Other Claims	
Sumber Dana																			Source of Funds	
a. DPK	34.484	35.927	54.934	76.902	94.761	93.078	95.037	97.549	97.617	98.161	97.737	96.183	97.746	95.698	98.794	100.610	98.768	99.384	a. Third Party Funds	
Rupiah	15.411	16.112	26.779	37.691	54.321	52.392	52.673	54.216	54.608	54.292	53.128	51.438	52.440	52.396	55.296	56.622	55.906	55.234	- Rupiah	
Giro	3.251	2.715	4.112	4.976	7.136	8.557	8.892	8.689	8.027	7.984	8.303	8.228	8.583	7.868	8.380	8.498	8.401	8.278	- Demand Deposits	
Deposito	11.784	12.173	21.197	29.691	43.203	37.585	37.340	39.696	40.898	40.151	38.612	37.065	37.848	38.299	40.331	41.242	39.784	39.945	- Times Deposits	
Tabungan	376	1.224	1.471	3.023	3.983	6.250	6.441	5.832	5.683	6.156	6.213	6.145	6.009	6.230	6.586	6.881	7.720	7.012	- Savings Deposits	
Valas	19.073	19.815	28.154	39.211	40.440	40.686	42.364	43.333	43.009	43.869	44.609	44.745	45.306	43.301	43.498	43.988	42.863	44.150	- Foreign Exchange	
Giro	8.294	7.410	9.155	13.896	14.336	13.632	13.956	13.833	13.906	14.295	15.096	14.880	14.492	14.041	14.639	15.151	12.799	13.235	- Demand Deposits	
Deposito	10.779	12.405	18.999	25.315	22.668	19.418	20.815	21.673	20.938	21.223	21.391	21.568	22.440	20.802	20.653	19.999	21.153	21.654	- Times Deposits	
Tabungan	-	-	-	0	3.436	7.636	7.593	7.827	8.165	8.351	8.122	8.297	8.374	8.458	8.206	8.838	8.911	9.262	9.262	- Savings Deposits
b. Kewajiban kpdt BI	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Liabilities owed to BI	
c. Antar Bank	13.060	14.048	17.644	18.292	16.119	21.143	22.382	20.256	24.782	24.873	24.695	22.500	24.071	22.969	25.357	26.427	28.744	30.739	c. Inter-Bank	
d. Surat Berharga	-	-	-	99	99	100	100	100	100	248	248	248	248	148	148	148	148	148	d. Securities	
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	e. Loans received	
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	- Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	- Foreign Exchange	
f. Kewajiban Lainnya	402	416	588	2.411	835	632	638	738	882	628	694	747	761	736	698	631	718	585	f. Other Liabilities	
g. Setoran Jaminan	101	175	134	91	143	127	153	90	97	102	133	112	132	99	81	89	54	65	g. Guarantee Deposits	
Beberapa Komponen Modal																			Components of Capital	
a. Modal Disetor	8.377	8.002	9.434	10.673	11.650	11.130	11.130	11.324	11.324	11.324	11.545	10.749	12.121	12.121	12.121	11.316	11.316	11.551	a. Paid-In Capital	
b. Cadangan	820	592	646	927	1.160	1.288	1.288	1.314	1.314	1.314	1.314	1.304	1.281	1.294	1.324	1.442	1.445	1.445	b. Reserves	
c. L/R tahun berjalan	1.370	1.561	1.656	2.026	2.129	1.370	1.531	1.770	1.921	2.063	208	364	604	800	920	1.120	1.167	1.378	c. Current Earnings(Profit/Loss)	
d. L/R tahun lalu	485	1.786	3.579	4.920	6.900	7.529	7.455	7.549	7.563	7.468	9.519	9.076	9.095	9.020	9.052	9.573	9.580	9.578	d. Retained Earnings(Profit/Loss)	
e. Perkiraan tambahan modal disetor	-437	-400	-343	-487	-369	-336	-330	-328	-336	-348	-385	-378	233	268	270	285	293	288	e. Estimates of Additional Paid-In Capital	
f. Modal pinjaman	-	456	329	382	329	700	1.727	1.727	1.727	1.948	1.727	3.727	2.190	1.740	1.740	2.875	2.875	2.640	f. Loan Capital	

Ket: ¹⁾ Lihat Penjelasan hal iiiNote: ¹⁾ see explanation page iii

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
Penyaluran Dana																				Distribution of Funds
a. Kredit	62.935	73.230	83.856	113.372	100.011	109.387	112.073	111.449	110.950	113.004	115.700	117.054	118.427	118.757	121.557	120.327	125.194	130.156	a. Credit ¹⁾	
Rupiah	34.497	36.951	39.171	49.420	49.846	52.709	53.796	53.604	49.785	50.348	50.926	51.307	51.114	50.142	51.342	48.631	51.359	53.804	Rupiah	
Valas	28.439	36.279	44.685	63.952	50.165	56.677	58.277	57.845	61.165	62.656	64.774	65.747	67.313	68.616	70.215	71.695	73.835	76.352	Foreign Exchange	
b. Antar Bank	42.905	33.770	37.246	59.163	61.885	46.405	45.769	44.493	43.125	43.223	42.848	43.457	42.197	39.390	38.841	35.601	33.858	33.385	b. Inter-Bank	
Giro	1.618	704	1.280	1.465	2.524	1.988	2.136	1.860	2.463	1.923	2.957	2.215	1.940	2.536	3.615	2.185	2.014	2.992	Demand Deposit	
Inter Bank	26.595	18.075	17.040	25.350	34.882	22.291	20.776	18.945	18.002	19.328	17.856	18.589	17.703	16.171	15.315	13.617	10.097	8.146	Call Money	
Deposito	2	-	5	-	-	-	-	-	-	-	181	176	174	171	171	173	170	171	Times Deposits	
Lainnya	14.690	14.992	18.921	32.348	24.479	22.126	22.857	23.688	22.660	21.972	21.854	22.477	22.380	20.511	19.741	19.627	21.577	22.077	Others	
c. Penempatan di BI	11.667	23.157	31.195	20.437	22.505	37.919	32.881	41.127	46.217	42.290	40.783	42.984	48.997	49.663	56.656	66.192	61.833	58.564	c. Placements at BI	
Giro	5.792	6.187	7.808	4.735	4.550	4.948	4.967	5.072	7.571	7.920	7.815	10.219	11.427	11.630	12.601	15.829	14.199	16.145	Demand Deposit	
SBI	3.577	16.654	21.163	13.885	16.332	30.413	21.247	20.301	30.945	26.011	21.617	17.507	19.770	18.995	17.899	20.862	20.504	19.046	Bank Indonesia Certificates (SBI)	
Call Money	1.947	315	1.904	1.817	1.064	2.185	6.315	15.259	7.141	7.914	10.894	13.315	14.103	15.356	22.342	23.000	18.933	14.331	Call Money	
Lainnya	351	-	320	0	559	373	352	494	560	445	457	1.942	3.697	3.682	3.814	6.501	8.197	9.042	Others	
d. Surat Berharga (tidak termasuk obligasi rekap)	2.588	8.367	8.633	8.709	10.350	11.338	11.745	11.049	10.080	7.002	9.488	9.494	9.393	8.010	9.193	8.457	7.977	12.210	d. Securities (not including recapitalization bonds)	
e. Penyertaan	43	23	12	29	13	13	13	13	13	19	20	20	20	19	19	19	19	19	e. Equity Participation	
f. Tagihan Lainnya	3.213	4.462	4.837	14.157	6.987	7.678	7.824	7.778	7.614	7.605	7.247	7.781	8.601	10.668	10.566	11.430	10.452	10.633	f. Other Claims	
Sumber Dana																				Source of Funds
a. DPK	92.057	92.040	113.182	128.377	117.594	123.813	124.517	122.153	126.948	124.376	125.551	127.249	129.612	126.831	137.207	134.288	131.771	130.140	a. Third Party Funds	
Rupiah	36.423	42.586	55.743	60.349	57.731	66.513	66.573	64.612	67.999	65.722	65.744	64.275	69.074	65.408	77.415	75.020	69.718	70.276	- Rupiah	
Giro	9.495	12.515	20.655	17.290	19.242	22.062	25.036	23.284	27.481	24.689	25.076	24.624	25.051	24.098	33.395	34.448	26.775	25.605	- Demand Deposits	
Deposito	24.087	26.629	31.398	38.405	32.267	37.409	34.284	34.278	33.642	34.265	33.898	33.119	37.294	34.201	37.151	33.786	35.615	37.803	- Times Deposits	
Tabungan	2.841	3.442	3.690	4.654	6.222	7.042	7.252	7.049	6.876	6.768	6.770	6.531	6.728	7.109	6.869	6.786	7.329	6.868	- Savings Deposits	
Valas	55.634	49.455	57.438	68.028	59.864	57.300	57.944	57.541	58.949	58.653	59.807	62.975	60.538	61.423	59.791	59.268	62.052	59.864	- Foreign Exchange	
Giro	22.416	22.412	25.353	32.064	32.612	32.739	33.364	32.905	34.504	34.197	35.250	37.554	35.419	36.667	34.334	34.928	36.562	33.395	- Demand Deposits	
Deposito	33.218	27.042	28.045	26.547	16.270	12.561	12.487	12.327	12.226	12.187	12.382	13.263	13.180	12.801	13.946	12.873	14.022	14.827	- Times Deposits	
Tabungan	-	-	4.040	9.417	10.982	11.999	12.093	12.309	12.219	12.270	12.175	12.157	11.939	11.955	11.511	11.466	11.468	11.641	- Savings Deposits	
b. Kewajiban kpD BI	-	-	-	648	731	-	-	-	17	2	12	52	80	110	123	124	392	447	b. Liabilities owed to BI	
c. Antar Bank	18.334	26.566	21.357	28.764	19.890	24.537	24.661	27.651	28.000	24.332	26.498	26.703	26.421	25.829	24.008	25.330	23.804	27.771	c. Inter-Bank	
d. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Securities	
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
f. Kewajiban Lainnya	2.336	1.832	3.350	10.374	2.759	1.047	952	977	1.012	939	1.112	958	911	1.064	850	882	1.023	1.155	f. Other Liabilities	
g. Setoran Jaminan	679	440	809	947	851	745	757	721	788	752	663	494	524	520	493	551	535	499	g. Guarantee Deposits	
Beberapa Komponen Modal																				Components of Capital
a. Modal Disetor	3.376	3.376	3.376	4.080	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	a. Paid-In Capital	
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R tahun berjalan	1.971	3.000	2.998	4.257	3.983	2.897	2.989	3.427	3.479	3.907	415	681	1.378	1.604	1.819	2.074	2.327	2.944	c. Current Earnings(Profit/Loss)	
d. L/R tahun lalu	3.044	3.757	3.614	6.616	8.814	11.942	11.416	11.396	11.292	10.670	14.387	14.532	14.048	13.814	13.450	13.497	12.758	12.704	d. Retained Earnings(Profit/Loss)	
e. Perkiraan tambahan modal disetor	609	1.210	970	(352)	144	125	142	201	189	108	47	32	47	84	51	62	94	68	e. Estimates of Additional Paid-in Capital	
f. Modal pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital

Ket: ¹⁾ Lihat Penjelasan hal iiiNote: ¹⁾ see explanation page iii

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

Indikator	2005	2006	2007	2008	2009	2 0 1 0					2 0 1 1								Indikator
						Ags	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan operasional	177.377	212.499	219.653	262.061	298.180	225.704	258.489	290.135	317.024	350.873	32.288	61.584	94.909	125.882	155.305	186.451	219.415	252.429	A. Operations Income
1. Pendapatan bunga/bagi hasil/margin	133.511	174.463	176.036	201.775	233.750	163.708	185.748	207.392	228.805	251.562	24.062	45.599	71.138	94.100	117.210	141.635	167.632	193.371	1. Income from interest/profit sharing/margin
Penduduk	130.686	170.252	170.714	198.874	231.797	163.002	184.939	206.488	227.859	250.478	23.977	45.430	70.912	93.804	116.845	141.195	167.118	192.809	Citizens
a. Dari Bank Indonesia	8.026	18.095	17.874	16.129	18.117	11.047	11.954	13.609	15.175	16.980	2.045	3.863	5.763	7.600	9.582	11.541	13.545	15.547	a. From Bank Indonesia
b. Dari bank-bank lain	7.766	9.541	8.567	9.005	7.477	3.743	3.992	4.592	5.079	5.700	6.799	1.230	1.876	2.541	4.016	5.143	5.587	5.587	b. From other banks
c. Dari pihak ketiga bukan bank	114.894	142.616	144.272	173.739	206.203	148.194	168.993	188.286	207.605	227.798	21.253	40.336	63.282	83.663	104.014	125.639	148.430	171.675	c. From Third Party non Banks
Surat berharga	29.377	37.247	29.685	29.567	29.372	14.578	16.937	18.613	20.387	22.110	1.640	3.411	5.059	6.732	8.345	10.036	11.378	12.843	Securities
Kredit yang diberikan	84.220	104.794	113.813	142.927	175.504	132.706	150.735	168.236	185.665	203.844	19.437	36.607	57.726	76.224	94.854	114.655	135.900	157.416	Credit disbursed
Lainnya	1.297	575	774	1.245	1.328	909	1.321	1.437	1.554	1.844	177	318	497	707	815	947	1.152	1.416	Others
Bukan penduduk	2.825	4.211	5.323	2.901	1.953	706	809	904	946	1.083	85	170	225	296	365	440	514	562	Non-citizens
a. Kantor Pusat/Cabang sendiri di luar Indonesia	571	968	987	766	679	13	17	21	25	28	4	7	10	12	17	17	17	17	a. Head / Branch Offices outside of Indonesia
b. Dari bank-bank lain	1.672	2.576	2.438	1.421	605	442	492	537	582	630	44	86	132	176	212	255	292	332	b. From other banks
c. Dari pihak ketiga bukan bank	582	667	1.898	714	669	250	300	346	340	425	38	76	83	108	135	168	205	212	c. From Third Party non Banks
Surat berharga	358	477	1.592	340	396	160	195	229	211	239	15	40	47	57	76	92	113	85	Securities
Kredit yang diberikan	170	159	258	264	264	185	83	95	107	119	22	35	45	61	78	92	113	127	Credit disbursed
Lainnya	54	31	48	110	88	8	10	9	10	12	0	1	0	0	0	0	0	0	Others
2. Kenakan nilai surat berharga	932	4.545	2.670	2.090	2.761	6.008	7.075	7.893	8.189	8.482	577	1.461	2.828	3.802	4.608	5.643	7.024	8.129	2. Increase in the value of securities
3. Keuntungan Transaksi valuta asing/derivatif	23.140	11.755	13.142	26.748	24.390	29.476	35.921	41.803	43.297	48.300	3.968	6.228	8.754	11.529	13.740	14.853	16.652	18.962	3. Profit from foreign exchange transactions / derivatives
4. Dividen, komisi/provisi/fee	13.601	15.730	20.145	24.911	27.852	20.194	22.093	24.644	27.363	31.906	2.565	5.053	8.007	10.809	13.452	16.564	18.590	21.525	4. Dividends, commissions, provisions/fees
5. Lainnya	6.192	6.051	7.659	6.537	9.427	6.319	7.652	8.404	9.371	10.623	1.115	3.244	4.183	5.642	6.295	7.755	9.517	10.442	5. Others
B. Beban operasional	156.651	184.826	184.617	232.170	258.311	192.864	223.101	249.501	271.417	302.549	37.948	52.077	80.768	106.466	131.315	160.370	191.925	225.530	B. Operations Expenses
1. Beban bunga/bagi hasil	62.573	91.374	79.627	88.813	104.496	65.598	75.147	83.881	92.203	101.777	10.878	19.543	29.229	38.491	48.316	58.042	68.818	78.967	1. Interest/profit sharing charges
Penduduk	60.412	88.449	76.126	85.155	101.776	64.877	73.218	81.977	90.565	99.957	9.507	17.983	27.438	36.696	46.489	56.320	67.066	77.219	Citizens
a. Kepada Bank Indonesia	611	437	456	453	535	448	502	559	607	702	51	100	153	202	254	314	363	410	a. At Bank Indonesia
b. Kepada bank-bank lain	4.408	5.568	4.964	5.341	3.924	3.339	3.276	3.779	4.086	4.528	437	833	1.282	1.683	2.129	2.564	2.928	3.282	b. At other banks
c. Kepada pihak ketiga bukan bank	55.393	82.444	70.706	79.361	97.316	61.089	69.439	77.640	85.873	94.727	9.019	17.050	26.004	34.811	44.106	53.443	63.775	73.527	c. At third party non-banks
Giro	5.916	7.536	8.392	9.225	9.754	6.184	6.921	7.695	8.438	9.266	917	1.620	2.461	3.226	4.034	4.910	5.839	6.714	Demand Deposit
Simpanan berjangka	33.297	58.061	45.905	51.975	68.845	38.864	43.839	49.039	54.318	59.734	5.605	10.696	16.396	22.038	27.973	33.748	39.841	46.018	Time deposits
Tabungan	11.611	12.991	12.536	14.089	15.254	10.549	11.985	13.474	14.964	16.648	1.608	3.066	4.692	6.275	7.927	9.605	11.246	12.941	Savings Deposit
Pinjaman yang diterima	277	577	551	587	689	3.382	3.934	4.372	4.784	5.196	440	881	1.394	1.865	2.356	2.959	4.237	4.629	Loans received
Surat berharga	2.179	2.710	2.735	2.299	1.884	1.492	2.023	2.289	2.520	2.814	371	641	800	1.065	1.371	1.673	1.980	2.370	Securities
Lainnya	2.114	569	587	1.185	890	618	736	771	849	1.070	78	147	261	341	445	548	633	855	Others
Bukan penduduk	2.156	2.919	3.495	3.597	2.700	722	807	945	974	1.098	95	184	266	340	428	515	604	633	Non-Citizens
a. Kantor Pusat/Cabang sendiri diluar Indonesia	817	1.505	1.413	1.394	1.174	246	274	302	327	354	27	52	77	98	126	154	182	211	a. Head/Branch Offices outside of Indonesia
b. Kepada bank-bank lain	845	875	1.304	1.411	1.062	368	404	441	477	514	37	77	106	134	168	202	239	280	b. At other banks
c. Kepada pihak ketiga bukan bank	495	539	778	792	464	108	128	202	170	229	31	55	82	107	135	158	182	142	c. At third party non-banks
Giro	17	26	43	31	15	9	10	11	12	17	3	5	8	11	14	17	21	24	Demand Deposit
Simpanan berjangka	85	122	70	166	88	32	44	101	52	88	7	12	18	25	32	38	43	54	Time deposits
Tabungan	6	8	7	8	18	6	6	7	8	9	1	2	3	4	5	6	7	8	Savings Deposit
Pinjaman yang diterima	65	102	408	476	273	60	65	71	77	83	5	10	16	21	27	31	35	38	Loans received
Surat berharga	76	68	31	66	19	1	2	2	3	5	2	4	6	7	10	12	15	17	Securities
Lainnya	244	214	220	44	52	0	10	18	26	13	22	31	39	48	54	63	78	90	Others
Koreksi atas pendapatan bunga	5	5	6	61	20	-	1.122	959	663	722	1.276	1.375	1.525	1.454	1.399	1.207	1.148	1.114	Corrections to interest income
2. Kerugian transaksi valuta/derivatif	20.121	9.745	10.966	20.146	18.234	27.020	33.087	38.737	39.966	44.614	3.636	5.845	7.944	10.532	12.485	13.420	17.819	17.095	2. Losses on foreign exchange transactions / derivatives
3. Komisi/provisi	730	989	1.268	1.791	1.834	1.411	1.807	2.031	2.244	3.479	198	402	644	797	1.011	1.536	2.230	2.583	3. Commissions/provisions
4. Penyusutan/amortisasi/penghapusan	23.101	29.596	29.285	44.925	50.860	37.940	43.939	48.860	52.814	57.268	14.505	213	16.781	20.548	24.249	31.755	38.142	51.604	4. Depreciation/amortizations/write-offs
5. Lainnya	50.126	53.122	63.472	76.496	82.886	60.895	69.121	75.991	84.190	95.410	8.730	17.237	26.169	36.098	45.253	55.617	64.925	75.280	5. Others
C. Laba Operasional	20.726	27.719	35.035	29.891	39.869	32.839	35.388	40.634	45.608	48.325	(5.660)	9.508	14.142	19.416	23.990	26.081	27.480	26.900	C. Operations Profit
D. Pendapatan non-operasional	56.484	77.669	72.003	83.797	104.504	65.163	87.093	82.148	90.804	100.948	21.632	24.098	37.523	57.546	68.366	70.767	89.841	96.657	D. Non-Operations Income
E. Beban non-operasional	43.353	64.832	57.180	65.531	82.589	46.152	57.223	58.989	65.936	73.218	8.631	19.480	28.828	47.062	55.023	63.796	62.361	63.796	E. Non-Operations Expenses
F. Laba non-operasional	13.131	12.837	14.823	18.267	21.915	19.011	23.734	23.159	24.868	27.730	13.001	4.618	8.696	10.485	13.343	20.491	26.045	34.296	F. Non-Operations Profit
G. Laba tahun berjalan	33.858	40.555	49.859	48.158	61.784	50.514	56.784	64.017	70.736	76.140	7.								

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
A. Pendapatan operasional	75.854	74.585	74.745	85.799	102.480	76.863	87.248	96.307	105.465	119.152	11.335	23.631	36.601	47.719	57.585	70.345	82.028	94.424	A. Operations Income
1. Pendapatan bunga/bagi hasil/ margin	54.640	65.869	65.677	87.708	87.974	64.866	87.226	81.191	88.991	97.982	9.774	17.967	29.085	37.614	45.620	55.145	65.723	75.845	1. Income from interest/profit sharing/margin
Penduduk	53.598	64.455	62.980	72.327	87.054	64.599	72.905	80.823	88.619	97.574	9.734	17.886	28.996	37.499	45.476	54.972	65.525	75.646	Citizens
a. Dari Bank Indonesia	1.455	4.660	3.107	3.400	3.178	2.660	2.303	2.511	2.691	2.996	453	851	1.176	1.455	1.703	1.956	2.217	2.494	a. From Bank Indonesia
b. Dari bank-bank lain	3.179	3.905	3.212	3.111	2.859	810	876	984	1.105	1.296	230	436	639	886	1.197	1.521	2.234	2.220	b. From other banks
c. Dari pihak ketiga bukan bank	48.964	55.890	56.660	65.816	81.018	61.129	69.726	77.327	84.823	93.283	9.051	16.598	27.182	35.159	42.576	51.495	61.074	70.933	c. From Third Party non Banks
Surat berharga	15.171	19.736	15.804	14.869	14.854	7.921	9.467	10.424	11.467	12.498	899	1.992	2.870	3.793	4.666	5.675	6.343	7.145	Securities
Kredit yang diberikan	33.520	36.047	40.663	50.682	65.901	52.920	59.738	66.331	72.783	80.192	8.107	14.536	24.218	31.234	37.753	45.635	54.484	63.408	Credit disbursed
Lainnya	273	107	192	264	263	288	521	573	573	593	45	71	93	131	156	185	247	380	Others
Bukan penduduk	1.042	1.414	2.697	1.381	920	267	321	368	373	408	39	80	88	115	145	173	199	199	Non-citizens
a. Kantor Pusat/Cabang sendiri di luar Indonesia	468	714	700	557	287	0	0	0	0	1	0	1	1	1	4	2	0	0	a. Head / Branch Offices outside of Indonesia
b. Dari bank-bank lain	255	355	428	427	216	98	110	119	131	143	12	24	36	48	59	71	82	93	b. From other banks
c. Dari pihak ketiga bukan bank	319	345	1.569	398	417	168	211	249	241	264	27	56	52	66	81	100	117	107	c. From Third Party non Banks
Surat berharga	97	156	1.281	116	149	79	107	135	114	133	9	28	20	22	27	38	42	26	Securities
Kredit yang diberikan	169	158	240	262	182	82	95	106	118	120	18	27	32	44	55	63	75	80	Credit disbursed
Lainnya	53	31	48	20	86	7	9	9	9	12	0	1	0	0	0	0	0	0	Others
2. Naik/turun nilai surat berharga	4.908	1.184	197	107	518	785	1.093	1.227	1.322	1.290	83	597	1.624	2.116	2.732	3.482	4.020	4.837	2. Increase in the value of securities
3. Keuntungan Transaksi valuta asing/ derivatif	13.995	902	554	1.472	1.319	1.503	1.394	1.907	1.168	3.006	121	1.024	413	643	829	1.334	686	811	3. Profit from foreign exchange transactions / derivatives
4. Dividen, komisi/ provisi/fee	4.081	4.815	6.460	8.544	10.128	7.699	8.523	9.555	10.571	13.075	970	1.951	3.042	4.132	5.270	6.484	6.805	7.837	4. Dividends, commissions, provisions/fees
5. Lainnya	2.729	1.815	1.857	1.968	2.541	2.010	3.011	3.227	3.412	3.798	388	2.093	2.438	3.215	3.133	3.901	4.794	5.093	5. Others
B. Beban operasional	73.103	72.383	67.776	77.148	94.645	65.490	76.765	84.242	91.554	105.127	19.711	19.971	32.182	41.461	50.427	64.734	78.867	95.442	B. Operations Expenses
1. Beban bunga/bagi hasil	25.232	34.318	28.253	30.054	38.534	25.460	29.798	32.864	35.730	39.240	4.865	8.202	11.789	15.102	18.642	22.088	26.443	30.004	1. Interest/profit sharing charges
Penduduk	24.222	33.026	26.887	28.814	37.697	25.316	28.531	31.743	34.890	38.329	3.576	6.792	10.224	13.609	17.192	20.820	25.224	28.807	Citizens
a. Kepada Bank Indonesia	360	203	181	133	92	308	346	384	420	459	38	75	113	150	188	226	263	300	a. At Bank Indonesia
b. Kepada bank-bank lain	1.462	1.575	1.090	1.289	1.131	833	949	1.068	1.164	1.281	120	218	325	427	572	700	840	878	b. At other banks
c. Kepada pihak ketiga bukan bank	22.400	31.248	25.617	27.392	36.474	24.175	27.236	30.292	33.306	36.589	3.419	6.499	9.787	13.031	16.432	19.894	24.121	27.629	c. At third party non-banks
Giro	2.365	2.648	2.771	3.176	4.124	2.469	2.733	2.983	3.230	3.524	407	632	942	1.173	1.419	1.700	2.016	2.333	Demand Deposit
Simpanan berjangka	12.027	20.942	15.426	16.060	24.529	13.592	15.196	16.927	18.638	20.440	1.868	3.515	5.372	7.221	9.130	10.986	12.920	14.825	Time deposits
Tabungan	5.396	5.993	5.704	6.351	6.639	4.297	4.874	5.479	6.070	6.790	645	1.232	1.891	2.522	3.185	3.821	4.458	5.133	Savings Deposit
Pinjaman yang diterima	187	303	363	392	436	3.248	3.765	4.180	4.563	4.940	399	799	1.258	1.683	2.128	2.676	3.902	4.249	Loans received
Surat berharga	993	1.247	1.154	852	503	441	519	555	615	670	84	289	269	351	459	576	660	825	Securities
Lainnya	1.431	1.115	198	563	244	127	149	169	190	225	16	32	55	79	110	136	165	264	Others
Bukan penduduk	1.006	1.288	1.365	1.239	836	144	158	175	190	205	16	37	43	43	54	65	75	87	Non-Citizens
a. Kantor Pusat/Cabang sendiri di luar Indonesia	282	619	626	622	364	28	31	33	36	38	3	4	6	0	1	2	1	1	a. Head/Branch Offices outside of Indonesia
b. Kepada bank-bank lain	376	326	478	495	394	104	115	127	139	150	11	31	34	39	47	57	67	77	b. At other banks
c. Kepada pihak ketiga bukan bank	349	343	262	122	79	12	13	14	16	17	2	2	3	4	6	7	7	8	c. At third party non-banks
Giro	7	3	2	2	1	0	0	0	1	1	0	0	0	0	0	0	0	0	Demand Deposit
Simpanan berjangka	35	47	16	14	12	10	11	13	14	15	2	2	3	3	5	6	7	7	Time deposits
Tabungan	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Savings Deposit
Pinjaman yang diterima	31	36	31	20	21	1	0	0	0	0	1	0	0	0	0	0	0	0	Loans received
Surat berharga	50	47	30	57	17	1	1	1	1	1	0	-	-	-	-	-	-	-	Securities
Lainnya	225	209	182	30	28	-	-	-	-	-	0	-	-	-	-	-	-	-	Others
Koreksi atas pendapatan bunga	4	4	-	0	0	-	1.109	946	650	706	1.274	1.372	1.521	1.451	1.395	1.203	1.144	1.111	Corrections to interest income
2. Kerugian transaksi valuta/ derivatif	13.310	179	233	680	831	1.033	822	457	444	2.236	128	1.178	453	661	794	1.290	3.442	813	2. Losses on foreign exchange transactions / derivatives
3. Komisi/provisi	192	250	271	424	512	268	492	584	641	1.866	59	116	201	245	323	707	1.267	1.436	3. Commissions/provisions
4. Penyusutan/amortisasi/ penghapusan	-	18.239	16.846	20.683	26.669	17.985	21.722	24.514	26.311	29.258	12.112	4.743	10.733	12.452	14.206	19.828	24.201	35.612	4. Depreciation/amortizations/ write-offs
5. Lainnya	34.367	19.397	22.174	25.308	28.100	20.745	23.932	25.823	28.429	32.527	2.547	5.732	9.006	13.000	16.463	20.820	23.514	27.576	5. Others
C. Laba Operasional	2.750	2.202	6.969	8.651	7.835	11.373	10.482	12.065	13.910	14.025	(8.376)	3.660	4.418	6.258	7.158	5.611	3.161	(1.018)	C. Operations Profit
D. Pendapatan non-operasional	12.346	16.208	12.684	13.675	18.816	15.273	23.935	19.792	22.344	25.470	13.301	9.312	15.202	26.477	29.506	34.891	39.587	39.587	D. Non-Operations Income
E. Beban non operasional	3.843	5.634	1.767	2.346	3.393	6.254	11.671	7.639	8.942	9.591	1.934	6.422	9.334	19.210	20.414	7.513	15.234	12.409	E. Non-Operations Expenses
F. Laba non operasional	8.503	10.574	10.918	11.328	15.423	9.019	12.313	12.153	13.402	15.879	11.367	2.890	5.867	7.266	9.091	15.173	19.655	27.177	F. Non-Operations Profit
G. Laba tahun berjalan	-	12.776	17.887	19.979	23.258	19.085	21.628	24.457	27.595	30.003	2.990	6.548	10.302	13.547	16.253	20.808	22.820	26.175	G. Current profit
H. Laba (setelah taksiran pajak penghasilan)	9.185	9.644	13.332	13.159	18.050	14.563	16.200	18.692	20.919	22.766	2.203	5.080	8.185	10.791	12.853	16.619	18.291	20.806	H. Profit (after calculation of income taxes)

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

Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010					2011					Indikator				
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags	
A. Pendapatan operasional	59.588	79.491	81.770	97.989	115.378	86.821	101.548	115.682	126.417	138.422	11.015	21.165	32.071	43.230	54.550	65.873	77.728	89.503	A. Operations Income	
1. Pendapatan bunga/bagi hasil/ margin	49.658	68.289	67.208	78.054	90.783	59.557	68.243	76.601	85.016	93.499	9.000	17.454	26.378	35.444	44.876	54.116	63.769	73.541	1. Income from interest/profit sharing/margin	
Penduduk	48.715	66.617	65.656	77.269	89.960	59.309	67.970	76.305	84.702	93.158	8.979	17.412	26.316	35.362	44.773	53.992	63.619	73.367	Citizens	
a. Dari Bank Indonesia	3.391	6.202	7.737	5.545	8.696	4.681	5.415	6.306	7.137	8.087	1.047	1.967	2.912	3.892	4.919	5.910	6.967	8.012	a. From Bank Indonesia	
b. Dari bank-bank lain	1.489	2.056	1.920	2.062	1.457	994	1.129	1.254	1.385	1.531	146	286	433	563	696	848	1.017	1.174	b. From other banks	
c. Dari pihak ketiga bukan bank	43.835	58.358	55.999	69.663	79.807	53.634	61.426	68.745	76.179	83.540	7.786	15.160	22.971	30.907	39.157	47.234	55.636	64.182	c. From Third Party non Banks	
Surat berharga	12.061	14.282	11.084	11.125	10.552	4.770	5.352	5.946	6.519	7.092	1.133	1.760	2.984	3.547	4.093	4.629	5.284	5.808	Securities	
Kredit yang diberikan	31.422	43.748	44.582	57.961	68.429	48.366	55.412	62.099	68.867	75.556	7.122	13.846	20.921	28.156	35.696	43.117	50.888	58.808	Credit disbursed	
Lainnya	352	327	333	577	826	499	662	700	793	992	92	181	290	386	478	569	654	744	Others	
Bukan penduduk	943	1.672	1.551	785	823	248	273	296	314	341	21	41	63	82	103	124	150	174	Non-citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	95	204	198	122	380	0	0	0	0	0	-	-	-	-	-	-	-	-	a. Head / Branch Offices outside of Indonesia	
b. Dari bank-bank lain	596	1.176	1.061	450	210	171	189	206	222	239	15	30	45	59	74	88	99	113	b. From other banks	
c. Dari pihak ketiga bukan bank	252	293	293	214	234	77	84	90	92	102	6	12	17	23	29	37	50	60	c. From Third Party non Banks	
Surat berharga	250	292	292	213	233	76	84	89	92	101	6	12	17	23	28	35	45	52	Securities	
Kredit yang diberikan	1	-	-	-	0	0	0	0	0	0	-	-	0	0	1	2	5	8	Credit disbursed	
Lainnya	1	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-	Others	
2. Naik/turun nilai surat berharga	258	808	877	637	554	3.060	3.299	3.552	3.660	3.812	158	273	412	577	751	841	1.270	1.492	2. Increase in the value of securities	
3. Keuntungan Transaksi valuta asing/ derivatif	1.529	1.161	1.986	6.561	8.759	13.821	18.868	23.079	23.665	25.025	459	749	1.024	1.459	1.631	1.966	2.059	2.253	3. Profit from foreign exchange transactions / derivatives	
4. Deviden, komisi/ provisi/fee	5.541	6.288	7.845	9.921	10.489	7.465	7.890	8.813	9.861	11.273	993	1.881	3.035	4.034	5.026	6.234	7.298	8.503	4. Dividends, commissions, provisions/fees	
5. Lainnya	2.602	2.991	3.853	2.815	4.793	2.918	3.249	3.638	4.216	4.814	405	809	1.221	1.715	2.266	2.715	3.332	3.714	5. Others	
B. Beban operasional	49.579	65.603	66.931	91.874	99.540	75.422	88.038	100.254	108.617	118.530	9.418	17.947	26.970	36.029	44.714	53.611	62.595	72.454	B. Operations Expenses	
1. Beban bunga/bagi hasil	25.261	38.026	32.811	38.394	43.464	25.555	28.950	32.511	36.066	40.011	3.949	7.586	11.562	15.494	19.589	23.689	27.921	32.241	1. Interest/profit sharing charges	
Penduduk	24.888	37.491	31.743	37.052	42.299	25.261	28.623	32.154	35.680	39.593	3.911	7.514	11.459	15.361	19.424	23.497	27.699	32.059	Citizens	
a. Kepada Bank Indonesia	212	210	245	266	238	135	151	169	180	236	14	24	36	47	60	82	93	103	a. At Bank Indonesia	
b. Kepada bank-bank lain	1.512	1.635	1.656	1.941	1.072	871	1.007	1.131	1.238	1.387	152	301	458	608	762	914	1.067	1.232	b. At other banks	
c. Kepada pihak ketiga bukan bank	23.165	35.645	29.842	34.845	40.989	24.254	27.465	30.854	34.261	37.969	3.745	7.189	10.966	14.707	18.602	22.501	26.539	30.724	c. At third party non-banks	
Giro	1.862	2.239	2.641	2.848	2.698	1.880	2.130	2.407	2.688	2.999	300	563	840	1.115	1.402	1.707	2.021	2.335	Demand Deposit	
Simpanan berjangka	15.047	26.258	20.340	24.231	29.728	16.103	18.200	20.414	22.614	24.969	2.466	4.752	7.261	9.748	12.331	14.863	17.559	20.339	Time deposits	
Tabungan	5.349	5.912	5.628	6.181	6.948	5.023	5.716	6.440	7.180	7.960	774	1.476	2.266	3.041	3.845	4.700	5.509	6.331	Savings Deposit	
Pinjaman yang diterima	39	158	118	124	171	94	114	135	156	175	36	73	109	146	182	217	257	289	Loans received	
Surat berharga	655	861	905	1.131	1.037	804	912	1.022	1.147	1.340	130	255	383	515	662	788	932	1.068	Securities	
Lainnya	212	217	211	331	407	350	392	436	477	526	39	70	106	143	181	227	261	361	Others	
Bukan penduduk	373	535	1.063	1.283	1.147	295	316	346	376	407	36	69	100	129	161	189	219	179	Non-Citizens	
a. Kantor Pusat/Cabang sendiri diluar Indonesia	102	208	214	220	376	35	36	36	37	37	0	3	3	3	4	4	4	5	a. Head/Branch Offices outside of Indonesia	
b. Kepada bank-bank lain	185	199	410	557	471	184	196	209	221	235	14	26	39	50	63	75	88	101	b. At other banks	
c. Kepada pihak ketiga bukan bank	86	127	438	506	299	75	84	100	118	136	22	40	58	76	95	110	127	153	c. At third party non-banks	
Giro	4	5	5	3	2	1	1	1	1	2	0	0	1	1	1	1	1	1	1	Demand Deposit
Simpanan berjangka	17	29	15	18	21	10	11	12	13	14	2	3	5	7	8	10	11	13	Time deposits	
Tabungan	5	5	4	4	16	4	5	5	6	7	1	2	2	3	4	5	6	6	Savings Deposit	
Pinjaman yang diterima	33	66	378	457	252	59	65	71	77	83	5	9	14	19	24	28	32	35	Loans received	
Surat berharga	26	21	1	10	2	1	1	1	2	4	2	4	6	7	10	12	15	17	Securities	
Lainnya	-	2	35	14	7	0	2	10	18	26	13	22	31	39	48	54	62	0	Others	
Koreksi atas pendapatan bunga	-	1	5	59	18	-	11	11	11	11	2	3	3	3	3	3	3	3	3	Corrections to interest income
2. Kerugian transaksi valas/ derivatif	805	921	1.624	5.389	6.941	13.428	18.434	22.602	23.139	24.409	370	598	842	1.185	1.299	1.479	1.500	1.633	2. Losses on foreign exchange transactions / derivatives	
3. Komisi/provisi	141	236	349	389	488	425	495	539	603	629	54	131	190	218	270	334	391	448	3. Commissions/provisions	
4. Penyusutan/amortisasi/ penghapusan	-	6.404	7.816	17.806	16.701	12.772	14.008	15.301	16.249	17.185	1.579	2.911	4.006	5.171	6.154	7.255	8.320	9.789	4. Depreciation/amortizations/ write-offs	
5. Lainnya	23.372	20.016	24.331	29.896	31.945	23.242	26.151	29.301	32.559	36.296	3.466	6.721	10.370	13.961	17.402	20.853	24.463	28.344	5. Others	
C. Laba Operasional	10.009	13.933	14.839	6.115	15.838	11.399	13.510	15.429	17.800	19.892	1.597	3.218	5.101	7.201	9.836	12.261	15.133	17.049	C. Operations Profit	
D. Pendapatan non-operasional	37.991	51.091	48.138	53.697	63.326	35.862	47.490	44.773	49.090	53.945	5.992	10.749	16.084	22.561	28.843	35.064	39.107	39.382	D. Non-Operations Income	
E. Beban non-operasional	34.741	50.986	45.936	49.735	59.548	29.653	33.744	37.997	42.261	47.023	5.084	9.739	14.288	20.690	26.410	32.091	35.926	35.655	E. Non-Operations Expenses	
F. Laba non-operasional	3.250	105	2.202	3.962	3.778	6.209	7.645	6.775	6.829	6.922	908	1.010	1.796	1.871	2.433	2.973	3.181	3.727	F. Non-Operations Profit	
G. Laba tahun berjalan	-	14.038	17.040	10.076	19.616	17.631	19.977	22.253	24.665	26.875	2.508	4.230	6.944	9.216	12.274	15.379	18.460	20.934	G. Current profit	
H. Laba (setelah taksiran pajak penghasilan)	9.294	9.822	11.735	4.809	14.205	14.043	15.948	17.706	19.649	20.559	2.058	3.350	5.589	7.394	9.838	12.316	14.804	16.761	H. Profit (after calculation of income taxes)	

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

Indikator	2005	2006	2007	2008	2009	2 0 1 0					2 0 1 1					Indikator				
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags	
A. Pendapatan operasional	2.471	4.178	5.227	5.854	7.689	6.562	7.349	8.379	9.407	10.395	987	1.905	2.938	3.941	5.040	6.092	7.200	8.385	A. Operations Income	
1. Pendapatan bunga/bagi hasil/ margin	2.277	3.823	4.597	5.367	6.912	6.086	6.873	7.742	8.714	9.597	925	1.825	2.790	3.739	4.792	5.809	6.860	7.981	1. Income from interest/profit sharing/margin	
Penduduk	2.277	3.823	4.597	5.367	6.912	6.086	6.873	7.742	8.714	9.597	925	1.825	2.790	3.739	4.792	5.809	6.860	7.981	Citizens	
a. Dari Bank Indonesia	157	294	303	455	540	323	374	436	491	544	65	122	189	259	334	403	471	549	a. From Bank Indonesia	
b. Dari bank-bank lain	116	133	112	134	101	88	104	117	129	147	21	36	52	68	86	103	124	145	b. From other banks	
c. Dari pihak ketiga bukan bank	2.004	3.395	4.181	4.778	6.271	5.675	6.395	7.189	8.093	8.906	839	1.668	2.549	3.412	4.373	5.303	6.264	7.287	c. From Third Party non Banks	
Surat berharga	136	217	177	263	377	241	270	298	327	357	32	53	76	88	117	136	158	177	Securities	
Kredit yang diberikan	1.866	3.174	4.004	4.490	5.881	5.386	6.068	6.822	7.685	8.452	793	1.585	2.411	3.244	4.157	5.050	5.965	6.943	Credit disbursed	
Lainnya	2	4	1	25	13	49	57	69	82	97	14	29	61	80	99	117	141	167	Others	
Bukan penduduk	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Non-citizens
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Head / Branch Offices outside of Indonesia
b. Dari bank-bank lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. From other banks
c. Dari pihak ketiga bukan bank	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. From Third Party non Banks
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities
Kredit yang diberikan	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
2. Naik/turun nilai surat berharga	5	18	12	1	11	187	199	326	345	414	31	25	44	47	57	60	75	95	2. Increase in the value of securities	
3. Keuntungan Transaksi valuta asing/ derivatif	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	1	1	1	3. Profit from foreign exchange transactions / derivatives	
4. Deviden, komisi/ provisi/fee	95	92	122	117	121	126	91	98	107	117	8	13	27	48	57	58	63	72	4. Dividends, commissions, provisions/fees	
5. Lainnya	93	245	495	367	645	163	186	212	240	267	24	42	77	106	134	164	202	236	5. Others	
B. Beban operasional	2.360	3.854	4.369	5.078	7.307	6.127	6.907	7.822	8.638	9.500	975	1.748	2.575	3.405	4.362	5.316	6.244	7.252	B. Operations Expenses	
1. Beban bunga/bagi hasil	1.302	2.311	2.264	2.855	3.599	2.654	3.052	3.463	3.877	4.308	445	848	1.289	1.691	2.206	2.663	3.158	3.667	1. Interest/profit sharing charges	
Penduduk	1.302	2.311	2.255	2.850	3.599	2.653	3.049	3.460	3.874	4.305	445	846	1.287	1.689	2.202	2.659	3.154	3.662	Citizens	
a. Kepada Bank Indonesia	18	2	2	6	8	2	2	2	2	2	0	0	0	0	0	0	0	0	a. At Bank Indonesia	
b. Kepada bank-bank lain	20	48	66	94	107	80	91	104	118	133	13	24	35	47	60	72	83	92	b. At other banks	
c. Kepada pihak ketiga bukan bank	1.264	2.261	2.187	2.750	3.483	2.571	2.955	3.354	3.754	4.170	431	822	1.252	1.641	2.143	2.587	3.071	3.570	c. At third party non-banks	
Giro	76	107	103	137	75	63	71	80	89	101	11	20	30	41	53	65	78	91	Demand Deposit	
Simpanan berjangka	1.084	2.026	1.928	2.447	3.198	2.276	2.615	2.966	3.317	3.675	369	697	1.057	1.386	1.804	2.173	2.574	2.987	Time deposits	
Tabungan	90	119	114	117	137	101	117	132	144	162	19	38	59	78	103	125	149	176	Savings Deposit	
Pinjaman yang diterima	3	4	1	1	2	4	5	5	10	12	1	3	7	13	20	27	34	42	Loans received	
Surat berharga	6	-	32	37	56	120	141	163	184	208	30	60	91	120	150	183	218	255	Securities	
Lainnya	5	5	9	11	16	6	7	8	9	12	2	5	8	3	13	15	18	20	Others	
Bukan penduduk	-	-	-	8	5	0	1	1	1	1	1	1	1	2	3	4	4	4	4	Non-Citizens
a. Kantor Pusat/Cabang sendiri diluar Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Head/Branch Offices outside of Indonesia
b. Kepada bank-bank lain	-	-	-	-	0	-	-	-	0	-	-	-	-	-	-	-	-	-	-	b. At other banks
c. Kepada pihak ketiga bukan bank	-	-	8	5	0	1	1	1	1	1	1	1	2	3	4	4	4	4	4	c. At third party non-banks
Giro	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit
Simpanan berjangka	-	-	8	5	0	1	1	1	1	1	0	0	0	1	1	1	1	1	1	Time deposits
Tabungan	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Savings Deposit
Pinjaman yang diterima	-	-	-	0	0	0	0	0	0	0	0	1	2	2	3	3	3	3	3	Loans received
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities
Lainnya	-	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	Others
Koreksi atas pendapatan bunga	-	-	-	0	0	-	2	2	2	2	0	0	0	0	0	0	0	0	0	Corrections to interest income
2. Kerugian transaksi valuta/ derivatif	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2. Losses on foreign exchange transactions / derivatives
3. Komisi/provisi	20	16	13	13	11	10	12	13	14	5	0	0	0	1	1	12	1	1	1	3. Commissions/provisions
4. Penyusutan/amortisasi/ penghapusan	-	341	502	356	692	896	1.083	1.259	1.329	1.367	137	213	282	369	426	525	601	680	4. Depreciation/amortizations/ write-offs	
5. Lainnya	1.038	1.186	1.591	1.854	3.004	2.567	2.760	3.087	3.417	3.819	393	687	1.004	1.343	1.729	2.116	2.483	2.904	5. Others	
C. Laba Operasional	110	324	858	777	383	435	442	557	768	896	12	157	363	536	678	776	956	1.134	C. Operations Profit	
D. Pendapatan non-operasional	562	1.210	1.642	2.180	3.837	3.478	3.987	4.484	5.028	5.577	699	1.243	1.846	2.403	3.035	3.726	4.348	5.023	D. Non-Operations Income	
E. Beban non-operasional	445	1.002	1.509	2.092	3.592	3.354	3.860	4.342	4.889	5.424	555	1.073	1.660	2.201	2.816	3.424	4.031	4.702	E. Non-Operations Expenses	
F. Laba non-operasional	117	208	133	88	245	124	127	141	139	153	144	170	187	203	219	302	317	321	F. Non-Operations Profit	
G. Laba tahun berjalan	-	531	991	865	628	557	553	698	907	1.050	155	327	550	739	898	1.078	1.274	1.455	G. Current profit	
H. Laba (setelah taksiran pajak penghasilan)	162	399	765	604	360	301	268	380	529	502	114	241	421	578	694	826	972	1.103	H. Profit (after calculation of income taxes)	

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

Indikator	2005	2006	2007	2008	2009	2 0 1 0					2 0 1 1							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
A. Pendapatan operasional	11.594	17.599	19.264	22.606	25.375	20.257	22.927	25.741	28.379	31.070	2.535	5.010	7.853	10.691	13.468	16.419	19.444	22.443	A. Operations Income
1. Pendapatan bunga/bagi hasil/ margin	10.721	16.293	17.465	20.580	23.082	18.471	20.880	23.448	25.810	28.265	2.356	4.655	7.250	9.868	12.402	15.097	17.839	20.547	1. Income from interest/profit sharing/margin
Penduduk	10.719	16.290	17.460	20.578	23.082	18.470	20.880	23.447	25.809	28.264	2.356	4.654	7.250	9.868	12.402	15.097	17.839	20.547	Citizens
a. Dari Bank Indonesia	1.586	4.872	3.912	4.080	2.743	1.505	1.717	1.968	2.162	2.363	170	369	634	916	1.206	1.497	1.780	2.042	a. From Bank Indonesia
b. Dari bank-bank lain	1.110	1.866	1.928	1.984	1.987	1.140	1.292	1.451	1.579	1.739	145	269	407	548	715	892	1.072	1.237	b. From other banks
c. Dari pihak ketiga bukan bank	8.022	9.551	11.619	14.514	18.353	15.825	17.871	20.028	22.069	24.162	2.041	4.017	6.210	8.404	10.481	12.708	14.987	17.268	c. From Third Party non Banks
Surat berharga	331	422	517	818	837	345	336	361	382	405	23	46	71	90	108	126	156	193	Securities
Kredit yang diberikan	7.684	9.118	11.091	13.680	17.489	15.473	17.527	19.657	21.676	23.733	2.017	3.969	6.137	8.270	10.369	12.576	14.824	17.066	Credit disbursed
Lainnya	8	11	11	16	26	7	8	10	10	24	1	1	2	44	3	6	7	9	Others
Bukan penduduk	3	3	5	2	0	0	0	0	0	1	0	0	0	0	1	0	0	0	Non-Citizens
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Head / Branch Offices outside of Indonesia
b. Dari bank-bank lain	3	3	5	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0	b. From other banks
c. Dari pihak ketiga bukan bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. From Third Party non Banks
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities
Kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
2. Kenaikan nilai surat berharga	57	193	257	273	205	250	261	304	335	336	2	4	33	40	41	42	48	59	2. Increase in the value of securities
3. Keuntungan Transaksi valuta asing/ derivatif	1	-	4	10	23	11	17	19	20	20	1	2	4	6	8	9	10	10	3. Profit from foreign exchange transactions / derivatives
4. Deviden, komisi/ provisi/fee	423	540	684	912	1.381	609	743	809	893	980	69	136	217	301	391	468	549	622	4. Dividends, commissions, provisions/fees
5. Lainnya	392	573	854	832	684	916	1.025	1.162	1.321	1.469	107	213	349	477	625	803	997	1.167	5. Others
B. Beban operasional	8.776	13.403	14.652	16.510	18.687	15.103	16.981	19.019	21.155	24.125	1.819	3.636	5.631	7.932	10.259	12.601	15.074	17.765	B. Operations Expenses
1. Beban bunga/bagi hasil	3.715	6.906	7.086	7.223	8.677	6.288	7.154	8.068	8.939	9.844	854	1.688	2.690	3.662	4.675	5.708	6.806	7.883	1. Interest/profit sharing charges
Penduduk	3.715	6.906	7.085	7.203	8.675	6.288	7.153	8.068	8.938	9.840	854	1.687	2.690	3.662	4.675	5.708	6.806	7.883	Citizens
a. Kepada Bank Indonesia	18	15	23	13	8	3	3	3	3	4	0	1	2	3	3	4	3	4	a. At Bank Indonesia
b. Kepada bank-bank lain	126	256	370	452	539	407	453	502	547	604	65	125	193	262	342	416	499	578	b. At other banks
c. Kepada pihak ketiga bukan bank	3.571	6.635	6.692	6.737	8.129	5.878	6.697	7.563	8.388	9.233	789	1.562	2.496	3.397	4.330	5.289	6.303	7.302	c. At third party non-banks
Giro	1.070	2.061	2.282	2.212	2.292	1.362	1.536	1.715	1.865	2.021	143	292	477	660	851	1.051	1.261	1.443	Demand Deposit
Simpanan berjangka	1.413	3.359	3.159	3.112	4.348	3.456	3.960	4.504	5.039	5.544	492	966	1.523	2.086	2.675	3.261	3.881	4.503	Time deposits
Tabungan	658	818	936	1.084	1.203	877	991	1.110	1.228	1.365	140	263	389	519	646	778	914	1.051	Savings Deposit
Pinjaman yang diterima	47	95	70	70	77	36	50	52	54	69	3	6	20	23	26	39	43	48	Loans received
Surat berharga	328	274	241	250	201	115	126	144	162	193	10	31	50	69	88	113	153	204	Securities
Lainnya	55	28	4	9	8	32	34	38	39	42	1	5	38	41	44	47	51	53	Others
Bukan penduduk	1	-	1	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Non-Citizens
a. Kantor Pusat/Cabang sendiri diluar Indonesia	-	-	-	-	0	-	-	-	-	0	-	-	-	0	-	-	-	-	a. Head/Branch Offices outside of Indonesia
b. Kepada bank-bank lain	-	-	1	-	0	0	0	0	0	0	-	-	0	-	0	0	0	0	b. At other banks
c. Kepada pihak ketiga bukan bank	1	-	-	18	0	0	0	0	0	0	-	0	0	0	0	0	0	0	c. At third party non-banks
Giro	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit
Simpanan berjangka	-	-	-	12	0	0	0	0	0	0	-	0	0	0	0	0	0	0	Time deposits
Tabungan	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Savings Deposit
Pinjaman yang diterima	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans received
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Koreksi atas pendapatan bunga	-	-	-	2	2	-	1	1	1	4	0	0	0	0	0	0	0	1	0
Kerugian transaksi valas/ derivatif	-	-	6	0	0	15	1	1	1	1	0	0	0	0	0	0	0	0	39
2. Komisi/provisi	16	12	15	11	3	14	16	20	22	28	3	4	8	9	11	14	16	19	2. Losses on foreign exchange transactions / derivatives
3. Penyusutan/amortisasi/ penghapusan	-	1.327	1.290	1.505	1.824	2.474	2.616	2.966	3.311	3.696	277	521	724	1.148	1.562	1.917	2.235	2.664	3. Commissions/provisions
4. Depresiasi/amortizations/ write-offs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Depreciation/amortizations/ write-offs
5. Lainnya	5.045	5.157	6.255	7.771	8.182	6.312	7.194	7.964	8.882	10.556	685	1.424	2.209	3.112	4.011	4.961	6.017	7.160	5. Others
C. Laba Operasional	2.818	4.197	4.612	6.096	6.688	5.155	5.947	6.722	7.224	6.945	716	1.374	2.223	2.760	3.209	3.818	4.370	4.678	C. Operations Profit
D. Pendapatan non-operasional	3.215	6.193	6.889	7.436	9.362	7.315	8.239	9.287	10.133	11.495	969	1.787	2.786	3.869	5.133	6.412	7.644	8.769	D. Non-Operations Income
E. Beban non-operasional	3.026	5.833	6.346	6.963	8.651	5.996	6.881	7.786	8.548	9.632	842	1.638	2.546	3.449	4.358	5.404	6.387	7.217	E. Non-Operations Expenses
F. Laba non-operasional	189	360	543	473	710	1.319	1.356	1.501	1.585	1.863	127	149	240	421	775	1.007	1.257	1.552	F. Non-Operations Profit
G. Laba tahun berjalan	-	4.557	5.155	6.569	7.399	6.470	7.300	8.223	8.809	8.805	843	1.523	2.463	3.180	3.968	4.803	5.601	6.116	G. Current profit
H. Laba (setelah taksiran pajak penghasilan)	2.738	3.908	4.530	5.751	6.488	5.718	6.426	7.081	7.489	7.511	661	1.320	2.142	2.776	3.420	4.141	4.836	5.249	H. Profit (after calculation of income taxes)

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar	Apr	Mei	Jun	Jul		Ags
A. Pendapatan operasional	6.043	7.860	9.528	14.681	15.772	9.085	10.917	11.882	12.974	14.661	1.878	2.493	4.617	5.673	8.122	8.523	10.294	12.183	A Operations/Income
1. Pendapatan bunga/bagi hasil/ margin	4.307	5.680	6.354	7.894	10.128	5.895	6.755	7.484	8.260	9.098	841	1.548	2.373	3.188	4.022	4.866	5.758	6.609	1. Income from interest/profit sharing/margin
Penduduk	4.132	5.391	6.091	7.751	10.073	5.795	6.642	7.360	8.128	8.955	832	1.529	2.342	3.149	3.977	4.808	5.693	6.534	Citizens
a. Dari Bank Indonesia	675	796	1.028	955	1.318	775	858	915	997	1.085	89	146	228	302	383	460	542	621	a. From Bank Indonesia
b. Dari bank-bank lain	243	354	261	435	409	142	162	184	207	231	26	47	84	117	149	178	223	263	b. From other banks
c. Dari pihak ketiga bukan bank	3.214	4.241	4.801	6.361	8.347	4.878	5.623	6.261	6.924	7.639	717	1.336	2.031	2.730	3.444	4.171	4.928	5.650	c. From Third Party non Banks
Surat berharga	269	358	316	427	683	352	392	432	467	515	48	73	133	179	217	262	307	345	Securities
Kredit yang diberikan	2.766	3.777	4.318	5.902	7.472	4.478	5.177	5.768	6.388	7.047	658	1.246	1.874	2.520	3.189	3.864	4.573	5.251	Credit disbursed
Lainnya	180	107	168	32	191	48	53	61	69	76	10	17	25	31	38	45	48	55	Others
Bukan penduduk	175	289	263	144	55	100	113	125	133	143	9	19	31	39	46	57	65	75	Non-citizens
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Head / Branch Offices outside of Indonesia
b. Dari bank-bank lain	174	288	243	141	43	98	110	121	130	140	9	19	31	39	46	57	65	75	b. From other banks
c. Dari pihak ketiga bukan bank	1	1	20	3	11	2	2	4	2	2	0	0	0	0	0	0	0	0	c. From Third Party non Banks
Surat berharga	1	1	2	2	2	2	2	2	2	2	0	0	0	0	0	0	0	0	Securities
Kredit yang diberikan	-	-	18	3	3	0	0	2	0	0	-	-	-	-	-	-	-	-	Credit disbursed
Lainnya	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
2. Naik/turun nilai surat berharga	8	8	24	50	87	120	296	269	304	290	3	6	57	85	111	123	174	199	2. Increase in the value of securities
3. Keuntungan transaksi valuta asing/ derivatif	996	1.296	1.931	5.504	3.886	1.902	2.590	2.711	2.825	3.503	875	653	1.715	1.778	3.202	2.560	3.240	4.070	3. Profit from foreign exchange transactions / derivatives
4. Dividen, komisi/ provisi/fee	631	688	1.083	1.137	1.463	1.057	1.207	1.341	1.498	1.663	135	254	432	577	732	907	1.053	1.231	4. Dividends, commissions, provisions/fees
5. Lainnya	101	187	135	96	207	111	68	77	86	107	24	32	39	45	55	67	69	74	5. Others
B. Beban operasional	4.403	6.213	7.601	12.268	13.328	7.549	9.192	9.824	10.737	12.328	1.769	2.163	4.029	4.872	7.138	7.319	9.112	10.751	B Operations/Expenses
1. Beban bunga/bagi hasil	1.901	2.797	3.004	3.863	4.914	2.452	2.804	3.059	3.394	3.711	309	567	878	1.180	1.496	1.826	2.150	2.481	1. Interest/profit sharing charges
Penduduk	1.632	2.527	2.619	3.489	4.658	2.380	2.721	2.966	3.292	3.598	299	549	848	1.139	1.444	1.761	2.074	2.388	Citizens
a. Kepada Bank Indonesia	-	2	2	4	5	0	0	0	0	0	0	3	3	3	3	3	3	3	a. At Bank Indonesia
b. Kepada bank-bank lain	329	501	435	394	253	151	181	189	208	233	17	26	38	50	65	77	90	105	b. At other banks
c. Kepada pihak ketiga bukan bank	1.302	2.024	2.183	3.091	4.400	2.229	2.540	2.777	3.084	3.365	282	523	807	1.086	1.376	1.681	1.981	2.280	c. At third party non-banks
Giro	151	166	129	177	174	114	129	145	159	173	13	26	43	62	79	95	114	131	Demand Deposit
Simpanan berjangka	1.077	1.700	1.896	2.709	3.888	1.917	2.150	2.389	2.654	2.895	241	445	683	916	1.159	1.408	1.666	1.918	Time deposits
Tabungan	12	36	61	84	174	114	130	144	158	173	16	31	48	64	83	102	124	145	Savings Deposit
Pinjaman yang diterima	-	17	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans received
Surat berharga	1	8	10	8	12	8	9	9	10	12	2	5	7	9	10	11	13	14	Securities
Lainnya	61	97	86	112	148	76	122	89	103	112	9	17	27	36	45	64	64	72	Others
Bukan penduduk	269	271	385	374	257	72	83	93	102	113	11	18	30	41	52	65	76	93	Non-Citizens
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	22	18	12	6	7	7	7	7	0	0	-	-	-	-	-	-	a. Head/Branch Offices outside of Indonesia
b. Kepada bank-bank lain	242	228	325	319	175	58	68	77	85	95	9	17	28	37	47	58	69	82	b. At other banks
c. Kepada pihak ketiga bukan bank	27	42	38	37	70	7	8	9	10	11	1	2	3	5	6	7	7	11	c. At third party non-banks
Giro	3	4	11	12	9	3	3	4	4	4	1	1	2	1	1	1	1	1	Demand Deposit
Simpanan berjangka	22	34	24	24	43	4	4	5	6	6	1	1	2	3	4	5	6	9	Time deposits
Tabungan	1	1	-	1	-	1	1	1	1	1	0	0	0	0	0	0	0	1	Savings Deposit
Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	Loans received
Surat berharga	-	-	-	-	-	0	0	0	0	0	-	-	-	-	-	-	-	-	Securities
Lainnya	2	3	3	-	18	-	-	-	-	0	0	0	0	0	0	0	0	0	Others
Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Corrections to interest income
2. Kerugian transaksi valuta/ derivatif	619	954	1.673	4.542	3.279	1.487	2.135	2.191	2.228	2.864	847	563	1.570	1.586	2.925	2.258	2.906	3.726	2. Losses on foreign exchange transactions / derivatives
3. Komisi/provisi	57	85	134	203	288	199	233	256	280	304	27	49	93	111	137	144	175	241	3. Commissions/provisions
4. Penyusutan/amortisasi/ penghapusan	-	902	769	1.077	1.377	951	1.146	1.200	1.347	1.486	183	259	429	583	820	948	1.328	1.380	4. Depreciation/amortization/ write-offs
5. Lainnya	1.826	1.476	2.021	2.584	3.469	2.461	2.875	3.119	3.487	3.964	403	725	1.060	1.412	1.761	2.143	2.554	2.924	5. Others
C. Laba Operasional	1.640	1.647	1.927	2.412	2.444	1.537	1.724	2.058	2.237	2.333	109	329	587	801	984	1.204	1.181	1.431	C. Operations/Profit
D. Pendapatan non-operasional	640	843	773	1.100	2.340	1.025	1.134	1.294	1.442	1.663	372	522	766	1.002	1.135	1.330	1.635	1.890	D. Non-Operations/Income
E. Beban non-operasional	267	305	296	611	1.717	723	788	928	1.061	1.248	184	345	538	736	892	1.073	1.302	1.509	E. Non-Operations/Expenses
F. Laba non-operasional	373	538	478	489	623	302	346	365	381	415	188	178	229	265	244	257	333	381	F. Non-Operations/Profit
G. Laba tahun berjalan	-	2.185	2.405	2.901	3.067	1.839	2.071	2.424	2.618	2.748	297	507	816	1.066	1.228	1.461	1.514	1.812	G. Current profit
H. Laba (setelah taksiran pajak penghasilan)	1.370	1.561	1.656	2.026	2.129	1.370	1.531	1.770	1.921	2.063	208	333	604	800	920	1.120	1.167	1.378	H. Profit (after calculation of income taxes)

Ket :) Revisi

Note :) Revised

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

Indikator	2005	2006	2007	2008	2009	2 0 1 0					2 0 1 1							Indikator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
A. Pendapatan operasional	20.704	28.786	29.119	35.132	31.486	26.115	28.500	32.143	34.382	37.173	4.537	7.380	10.830	14.627	16.540	19.199	22.721	25.492	A. Operations Income	
1. Pendapatan bunga/bagi hasil/ margin	10.905	14.509	14.736	16.171	14.872	8.833	9.771	10.926	12.014	13.121	1.166	2.151	3.261	4.247	5.497	6.602	7.682	8.849	1. Income from interest/profit sharing/margin	
Penduduk	10.243	13.677	13.930	15.582	14.716	8.743	9.669	10.811	11.888	12.929	1.151	2.122	3.218	4.187	5.426	6.517	7.582	8.734	1. From interest/profit sharing/margin	
a. Dari Bank Indonesia	726	1.270	1.786	1.695	1.644	1.102	1.287	1.473	1.697	1.905	220	408	624	776	1.036	1.316	1.569	1.829	a. From Bank Indonesia	
b. Dari bank-bank lain	1.608	1.226	1.133	1.279	664	588	429	602	673	757	112	157	253	360	407	474	472	549	b. From other banks	
c. Dari pihak ketiga bukan bank	7.908	11.181	11.011	12.608	12.409	7.052	7.953	8.736	9.518	10.268	820	1.558	2.341	3.052	3.983	4.727	5.541	6.356	c. From Third Party non Banks	
Surat berharga	1.399	2.231	1.787	2.065	2.068	950	1.119	1.153	1.225	1.243	65	114	149	216	252	290	321	354	Securities	
Kredit yang diberikan	6.093	8.930	9.155	10.212	10.332	6.083	6.813	7.559	8.266	8.963	739	1.425	2.165	2.800	3.690	4.413	5.166	5.940	Credit disbursed	
Lainnya	417	20	331	8	19	20	25	26	61	15	20	27	35	41	24	54	61	61	Others	
Bukan penduduk	662	832	806	589	155	90	102	115	126	192	15	29	43	60	71	85	100	114	Non-citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	8	50	89	88	12	13	17	21	24	28	4	6	9	11	13	15	16	17	a. Head / Branch Offices outside of Indonesia	
b. Dari bank-bank lain	644	754	701	401	137	75	83	91	99	107	7	13	20	29	33	39	46	51	b. From other banks	
c. Dari pihak ketiga bukan bank	11	28	17	100	7	3	3	3	4	57	5	9	14	19	24	31	38	46	c. From Third Party non Banks	
Surat berharga	11	28	16	10	7	2	3	3	4	4	0	1	2	2	3	5	7	7	Securities	
Kredit yang diberikan	-	-	-	0	-	-	-	-	-	53	4	9	13	17	22	27	33	39	39	Credit disbursed
Lainnya	-	-	-	90	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	Others
2. Naik/turun nilai surat berharga	195	2.334	1.302	1.022	1.386	1.607	1.926	2.215	2.221	2.340	301	555	659	936	916	1.095	1.437	1.446	2. Increase in the value of securities	
3. Keuntungan Transaksi valuta asing/ derivatif	6.618	8.395	8.665	13.199	10.402	12.337	13.052	14.887	15.619	16.744	2.512	3.800	5.598	7.642	8.069	8.983	10.657	11.780	3. Profit from foreign exchange transactions / derivatives	
4. Dividen, komisi/provisi/fee	2.814	3.308	3.951	4.280	4.270	3.237	3.638	4.027	4.432	4.799	391	819	1.254	1.719	1.976	2.414	2.821	3.260	4. Dividends, commissions, provisions/fees	
5. Lainnya	171	240	464	460	557	201	114	88	96	168	167	54	58	84	82	106	123	157	5. Others	
B. Beban operasional	17.545	23.370	23.289	29.292	24.805	23.173	25.217	28.340	30.714	32.939	4.256	6.611	9.380	12.767	14.415	16.789	20.043	21.865	B. Operations Expenses	
1. Beban bunga/bagi hasil	4.805	7.015	6.210	6.425	5.307	3.190	3.390	3.917	4.196	4.663	455	653	1.021	1.361	1.709	2.068	2.340	2.691	1. Interest/profit sharing charges	
Penduduk	4.296	6.189	5.537	5.747	4.848	2.979	3.142	3.587	3.891	4.292	423	594	930	1.237	1.552	1.875	2.110	2.421	Citizens	
a. Kepada Bank Indonesia	3	6	3	32	186	0	0	0	0	0	0	-	-	-	0	0	1	1	a. At Bank Indonesia	
b. Kepada bank-bank lain	953	1.553	1.349	1.171	821	996	595	786	810	891	71	139	234	289	328	385	348	398	b. At other banks	
c. Kepada pihak ketiga bukan bank	3.340	4.630	4.186	4.545	3.841	1.983	2.546	2.800	3.081	3.401	353	455	696	949	1.224	1.490	1.761	2.022	c. At third party non-banks	
Giro	360	314	464	675	391	296	322	365	407	448	42	86	128	174	230	292	350	382	Demand Deposit	
Simpanan berjangka	2.354	3.776	3.156	3.416	3.153	1.519	1.718	1.839	2.056	2.210	168	322	500	682	874	1.057	1.241	1.447	Time deposits	
Tabungan	80	113	94	273	153	137	158	169	184	198	14	26	39	53	66	79	93	106	Savings Deposit	
Pinjaman yang diterima	-	-	-	0	0	-	-	-	0	1	0	0	0	0	0	0	0	0	0	Loans received
Surat berharga	197	321	392	22	75	5	317	396	401	390	116	1	1	2	3	3	3	4	Securities	
Lainnya	349	106	79	160	67	26	31	31	32	154	11	20	28	39	52	60	74	84	Others	
Bukan penduduk	507	826	673	677	459	211	248	330	305	371	32	60	91	124	158	192	230	270	Non-Citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	433	678	551	534	422	177	201	225	248	272	24	45	69	94	121	149	177	205	a. Head/Branch Offices outside of Indonesia	
b. Kepada bank-bank lain	43	121	90	39	21	21	25	28	31	35	2	4	6	8	10	12	15	20	b. At other banks	
c. Kepada pihak ketiga bukan bank	32	26	32	104	16	13	22	77	26	64	6	11	16	22	27	31	38	45	c. At third party non-banks	
Giro	4	13	25	10	4	5	6	7	12	3	5	7	10	12	15	18	22	22	Demand Deposit	
Simpanan berjangka	11	12	5	93	12	8	16	70	18	51	3	6	8	12	14	16	19	23	Time deposits	
Tabungan	-	1	2	1	0	1	1	1	1	1	0	0	0	0	0	1	1	1	1	Savings Deposit
Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans received
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities
Lainnya	17	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	Others
Koreksi atas pendapatan bunga	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Corrections to interest income
2. Kerugian transaksi valuta/ derivatif	5.386	7.690	7.430	9.535	7.183	11.057	11.695	13.486	14.152	15.103	2.291	3.505	5.079	7.099	7.467	8.392	9.971	10.884	2. Losses on foreign exchange transactions / derivatives	
3. Komisi/provisi	303	392	485	752	532	495	561	619	683	646	55	101	153	214	270	324	380	438	3. Commissions/provisions	
4. Penyusutan/amortisasi/penghapusan	-	2.383	2.063	3.497	3.598	2.862	3.362	3.620	4.268	4.277	218	403	608	824	1.082	1.282	1.457	1.479	4. Depreciation/amortizations/write-offs	
5. Lainnya	7.049	5.890	7.101	9.083	8.185	5.569	6.210	6.698	7.415	8.249	1.237	1.948	2.520	3.269	3.887	4.723	5.894	6.373	5. Others	
C. Laba Operasional	3.159	5.416	5.830	5.841	6.680	2.942	3.283	3.803	3.668	4.234	282	769	1.450	1.861	2.125	2.411	2.678	3.626	C. Operations Profit	
D. Pendapatan non-operasional	1.447	2.124	1.877	5.710	6.823	2.210	2.307	2.518	2.768	2.798	300	485	839	1.234	714	1.550	2.216	2.006	D. Non-Operations Income	
E. Beban non-operasional	733	1.072	1.326	3.783	5.687	172	279	296	235	299	32	263	462	776	133	771	915	868	E. Non-Operations Expenses	
F. Laba non-operasional	714	1.052	550	1.927	1.136	2.038	2.029	2.222	2.533	2.499	268	222	377	459	581	779	1.301	1.138	F. Non-Operations Profit	
G. Laba tahun berjalan	-	6.468	6.380	7.767	7.816	4.932	5.256	5.962	6.142	6.660	545	982	1.813	2.301	2.682	3.161	3.944	4.724	G. Current profit	
H. Laba (setelah taksiran pajak penghasilan)	1.971	3.000	2.998	4.257	3.983	2.897	2.989	3.427	3.479	3.907	415	681	1.378	1.604	1.819	2.074	2.327	2.944	H. Profit (after calculation of income taxes)	

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Tagihan Komitmen	10.638	17.440	33.963	20.983	21.650	116.827	128.541	116.053	150.618	131.215	131.024	131.733	151.598	151.802	169.706	170.304	177.335	169.445	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	5.034	5.559	7.496	5.246	6.321	5.408	5.798	7.071	8.610	8.629	8.836	8.701	8.699	10.219	15.275	15.394	18.841	17.170	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	4.300	9.997	20.181	10.910	13.641	109.867	120.667	106.662	139.510	120.109	120.010	120.866	140.466	139.070	151.881	152.480	156.039	149.353	- Current spot purchases
- Lainnya	1.305	1.884	6.286	4.828	1.688	1.552	2.076	2.319	2.498	2.478	2.177	2.166	2.433	2.513	2.550	2.430	2.455	2.922	- Others
Kewajiban Komitmen	177.816	198.826	272.594	296.167	374.255	733.338	771.300	769.907	813.673	794.241	871.665	861.379	908.941	870.389	851.260	880.256	894.043	902.159	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	151.987	162.988	208.338	247.673	323.716	512.260	530.414	551.385	553.395	554.709	603.045	587.496	623.224	576.973	589.455	614.149	623.272	630.782	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	353	515	765	872	803	2.686	4.584	3.524	5.768	6.486	6.264	4.442	4.447	3.150	3.603	2.837	2.816	2.088	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	18.824	23.955	42.019	31.744	37.177	47.640	46.787	49.447	53.106	49.967	48.243	50.933	54.110	55.194	53.288	51.891	53.551	59.601	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	4.070	8.390	15.724	10.165	11.382	170.230	188.974	165.061	200.714	182.155	213.160	217.697	226.475	234.225	204.329	206.438	213.286	209.174	- Current spot sales
- Lainnya	2.581	2.978	5.748	5.713	1.177	523	542	490	691	924	954	812	685	847	585	4.941	1.118	513	- Others
Tagihan Kontinjensi	71.292	84.730	119.740	221.486	139.047	280.978	146.860	155.413	155.336	160.947	163.053	163.377	167.630	164.446	168.680	166.615	166.388	170.791	Claim Contingency
- Garansi yang diterima	58.770	68.627	102.454	138.537	115.923	125.087	121.392	129.550	129.073	136.529	138.373	138.478	143.931	140.465	144.354	142.107	140.043	144.007	- Guarantees received
- Pendapatan bunga dalam penyelesaian	11.149	15.460	15.383	69.873	15.498	154.592	24.148	24.482	25.057	23.292	23.529	23.721	22.493	22.761	22.982	23.195	25.005	25.427	- Adjusted interest income
- Lainnya	1.373	643	1.903	13.075	7.626	1.299	1.320	1.381	1.206	1.127	1.151	1.178	1.205	1.220	1.344	1.314	1.339	1.356	- Others
Kewajiban Kontinjensi	38.277	44.659	77.430	123.784	101.455	105.714	105.980	109.043	110.952	117.228	112.098	111.366	114.754	116.649	116.747	119.151	117.639	121.822	Liabilities Contingency
- Garansi yang diberikan	37.482	43.755	74.397	109.488	99.985	104.077	104.770	107.765	109.726	116.029	110.747	109.896	113.271	115.223	115.327	117.791	116.387	120.299	- Guarantees issued
- Lainnya	795	904	3.032	14.296	1.470	1.638	1.210	1.278	1.226	1.199	1.351	1.470	1.483	1.426	1.420	1.360	1.253	1.522	- Others
Lainnya	163.993	166.370	199.082	148.821	135.192	138.718	140.624	141.154	144.102	146.144	145.903	147.218	148.344	147.039	147.727	148.740	146.130	147.418	Others
- Penerusan Kredit	34.517	40.719	43.675	45.965	32.896	30.210	30.096	30.158	29.733	30.173	30.062	30.032	29.377	29.065	29.171	28.955	28.730	29.238	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	129.476	125.650	155.407	102.856	102.296	108.508	110.528	110.995	114.369	115.970	115.841	117.186	118.967	117.974	118.556	119.784	117.400	118.180	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Tagihan Komitmen	464	1.870	2.580	497	36	8.442	7.511	6.727	5.871	7.481	7.562	10.086	11.074	8.926	10.436	16.849	16.056	19.472	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	0	841	175	188	0	131	146	146	185	199	294	297	301	307	373	2.030	2.013	2.015	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	30	235	2.023	154	36	8.279	6.740	5.957	5.061	6.657	6.643	9.164	10.148	7.996	9.440	14.195	13.420	16.832	- Current spot purchases
- Lainnya	434	794	382	155	0	32	625	625	625	625	625	624	624	623	623	623	623	625	- Others
Kewajiban Komitmen	50.033	59.736	79.368	97.045	150.680	170.508	170.862	176.052	176.933	168.046	187.893	179.543	182.812	182.294	175.120	193.700	187.220	199.643	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	39.557	47.703	58.652	79.791	130.405	142.539	141.737	151.041	145.240	139.200	162.834	152.453	153.345	154.103	151.740	159.888	157.149	164.586	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	257	260	384	494	269	170	170	220	208	130	189	155	149	176	167	117	176	166	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	9.248	11.334	20.165	16.735	19.995	24.830	23.916	24.095	24.692	20.266	19.345	18.629	20.486	21.616	21.058	20.741	22.138	22.695	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	30	233	155	11	6	2.964	5.032	688	6.785	8.442	5.517	8.299	8.824	6.390	2.148	8.640	7.751	12.190	- Current spot sales
- Lainnya	941	205	13	14	6	5	7	8	8	7	7	7	8	8	8	4.314	6	6	- Others
Tagihan Kontinjensi	11.109	14.544	14.492	70.167	21.904	153.937	23.761	24.079	24.474	24.076	24.504	24.917	24.438	24.778	26.822	26.814	28.815	29.374	Claim Contingency
- Garansi yang diterima	2.796	2.728	2.430	3.279	4.090	3.967	4.275	4.371	4.475	4.937	5.012	5.194	5.993	6.190	8.023	7.810	7.974	8.218	- Guarantees received
- Pendapatan bunga dalam penyelesaian	7.763	11.578	10.944	65.584	10.527	149.051	18.545	18.713	18.998	18.224	18.561	18.764	17.461	17.596	17.774	17.930	19.760	20.045	- Adjusted interest income
- Lainnya	550	238	1.118	1.304	7.286	918	941	995	1.001	915	931	958	984	992	1.026	1.075	1.081	1.111	- Others
Kewajiban Kontinjensi	16.683	17.235	22.386	30.699	34.918	34.143	34.095	35.036	35.922	39.794	36.922	37.570	38.985	39.561	39.610	40.208	39.851	42.030	Liabilities Contingency
- Garansi yang diberikan	16.577	17.101	22.355	30.305	34.666	34.065	33.988	34.970	35.855	39.722	36.819	37.380	38.577	39.217	39.290	39.902	39.761	41.888	- Guarantees issued
- Lainnya	106	134	31	393	252	77	107	66	67	72	103	191	408	344	319	305	89	143	- Others
Lainnya	114.513	109.163	139.519	124.429	106.712	107.919	109.136	109.053	108.996	112.091	111.532	109.975	110.383	109.871	109.745	110.567	110.086	110.217	Others
- Penerusan Kredit	29.670	35.775	38.318	40.616	27.403	27.198	27.083	27.170	26.681	26.948	26.840	26.462	26.119	26.061	25.839	26.025	25.849	25.995	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	84.842	73.389	101.201	83.813	79.309	80.721	82.053	81.883	82.315	85.143	84.692	83.512	84.265	83.810	83.905	84.541	84.237	84.221	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Tagihan Komitmen	2.149	5.081	11.644	7.199	5.332	40.922	48.413	43.613	53.005	44.148	47.868	53.885	59.456	57.374	56.387	61.684	61.806	53.500	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	18	2.206	1.127	654	141	130	182	351	364	388	431	427	430	437	429	724	484	500	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	1.535	2.346	5.016	1.972	4.101	40.232	47.720	42.370	51.786	42.830	46.618	52.622	57.984	55.791	54.697	59.705	60.181	51.727	- Current spot purchases
- Lainnya	596	529	5.501	4.573	1.089	560	511	891	855	930	818	836	1.042	1.147	1.261	1.256	1.141	1.272	- Others
Kewajiban Komitmen	64.526	78.586	116.802	127.426	132.078	252.239	261.087	265.743	277.801	276.731	296.636	301.422	318.320	308.285	310.554	314.243	321.661	332.642	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	57.653	68.281	93.638	110.519	118.457	193.609	194.703	203.204	204.308	212.273	227.226	223.914	235.474	224.877	229.127	230.512	238.439	256.313	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	94	246	366	358	486	1.338	1.406	1.562	1.552	1.431	1.498	1.446	1.538	1.510	1.661	1.536	1.602	1.418	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	4.495	7.137	12.666	8.968	9.347	14.552	14.731	15.831	17.484	18.506	17.954	20.914	21.545	20.734	20.449	19.417	19.556	21.623	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	1.743	1.487	4.877	2.255	2.735	42.441	49.911	44.789	53.895	43.735	49.148	54.471	59.228	60.500	58.898	62.393	61.764	53.047	- Current spot sales
- Lainnya	541	1.435	5.256	5.326	1.054	299	337	357	562	787	810	677	535	664	418	385	300	242	- Others
Tagihan Kontinjensi	2.575	2.086	3.216	15.110	3.787	4.191	4.175	7.757	4.305	5.081	5.107	7.689	7.796	7.919	7.892	8.005	7.612	7.073	Claim Contingency
- Garansi yang diterima	711	273	565	920	690	481	471	4.057	594	1.527	1.531	4.043	4.095	4.080	4.057	4.221	3.894	3.296	- Guarantees received
- Pendapatan bunga dalam penyelesaian	1.273	1.694	2.047	2.628	3.008	3.620	3.614	3.607	3.622	3.464	3.485	3.556	3.611	3.747	3.745	3.689	3.627	3.684	- Adjusted interest income
- Lainnya	590	119	605	11.561	90	90	90	93	89	90	90	90	90	92	90	94	92	94	- Others
Kewajiban Kontinjensi	6.571	8.940	17.381	32.307	18.531	21.933	22.127	23.300	23.443	24.355	24.090	25.430	25.539	25.765	25.380	26.163	25.133	25.798	Liabilities Contingency
- Garansi yang diberikan	5.964	8.202	14.400	18.422	17.392	20.400	21.047	22.107	22.306	23.253	22.882	24.189	24.501	24.727	24.382	25.152	24.014	24.467	- Guarantees issued
- Lainnya	607	738	2.981	13.885	1.139	1.534	1.081	1.192	1.137	1.103	1.208	1.241	1.038	1.038	998	1.011	1.118	1.331	- Others
Lainnya	42.802	48.860	50.754	15.274	18.480	20.662	21.353	21.559	21.614	22.650	22.783	22.874	22.965	23.137	23.420	23.784	21.698	22.335	Others
- Penerusan Kredit	2.822	2.869	2.883	2.854	2.879	694	705	712	680	680	676	671	668	664	657	650	646	645	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	39.980	45.991	47.870	12.420	15.601	19.968	20.648	20.847	20.934	21.969	22.107	22.203	22.298	22.473	22.763	23.134	21.052	21.690	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Tagihan Komitmen	30	40	83	75	62	52	288	288	65	65	64	60	60	58	69	71	72	77	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	9	9	9	0	0	0	223	223	0	0	0	40	40	50	50	50	50	50	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	0	0	0	0	0	0	0	12	0	0	0	- Current spot purchases
- Lainnya	21	32	74	75	62	52	64	64	65	65	64	20	20	8	7	21	22	27	- Others
Kewajiban Komitmen	1.836	1.666	1.882	1.966	2.232	2.220	2.220	2.723	2.284	2.305	2.371	2.297	2.341	2.398	2.377	2.576	2.524	2.381	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	1.806	1.618	1.853	1.926	2.197	2.163	2.152	2.653	2.217	2.242	2.303	2.245	2.292	2.359	2.333	2.520	2.470	2.308	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	2	5	3	6	10	32	36	35	26	27	32	25	23	24	24	32	26	24	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	- Current spot sales
- Lainnya	27	44	25	34	25	25	32	35	41	36	36	28	26	16	20	25	28	50	- Others
Tagihan Kontinjensi	194	202	156	100	137	214	216	221	967	226	231	240	230	166	267	263	286	261	Claim Contingency
- Garansi yang diterima	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	0	0	0	- Guarantees received
- Pendapatan bunga dalam penyelesaian	179	177	147	95	136	203	213	218	966	226	227	239	229	163	182	261	285	261	- Adjusted interest income
- Lainnya	15	25	9	4	0	10	2	3	1	0	4	0	0	2	84	2	0	0	- Others
Kewajiban Kontinjensi	124	103	127	120	194	164	157	150	157	180	168	189	199	211	267	225	202	208	Liabilities Contingency
- Garansi yang diberikan	117	95	112	107	121	138	141	132	136	158	134	157	169	173	170	189	165	167	- Guarantees issued
- Lainnya	7	8	16	12	73	26	16	18	21	22	33	31	31	38	96	35	37	41	- Others
Lainnya	598	590	637	530	710	844	888	916	951	955	990	1.038	1.094	1.099	1.138	1.196	1.181	1.217	Others
- Penerusan Kredit	42	41	41	39	21	65	65	65	65	65	53	63	63	63	63	63	63	63	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	556	549	596	491	689	779	823	851	886	890	936	974	1.031	1.036	1.075	1.132	1.117	1.153	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Tagihan Komitmen	42	28	336	35	515	721	732	675	689	657	621	609	652	1.890	1.869	1.851	509	2.204	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	16	10	21	15	9	7	18	11	11	55	11	11	10	9	9	11	6	5	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	-	-	-	0	-	-	-	0	11	0	0	1	1	1.299	1.293	1.339	20	1.293	- Current spot purchases
- Lainnya	26	18	315	20	507	714	715	665	667	602	610	597	640	583	567	501	483	905	- Others
Kewajiban Komitmen	1.677	2.208	3.820	6.799	11.276	11.334	11.431	11.824	12.988	12.593	13.319	13.308	13.171	12.968	13.098	13.970	14.364	14.420	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	1.625	2.136	3.426	6.548	10.865	10.568	10.672	11.113	12.261	11.889	12.603	12.627	12.458	12.281	12.454	13.313	13.764	13.452	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	-	5	12	14	28	23	28	38	41	41	57	58	59	60	55	42	47	39	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	2	18	25	13	320	675	655	607	632	582	570	540	584	546	532	500	462	915	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	0	0	0	0	1	1	5	0	46	13	0	- Current spot sales
- Lainnya	50	50	356	224	64	68	77	66	54	80	88	82	70	77	57	69	78	13	- Others
Tagihan Kontinjensi	479	624	599	876	2.066	757	830	844	981	873	1.079	1.565	1.635	1.781	1.794	1.974	2.016	2.088	Claim Contingency
- Garansi yang diterima	2	2	56	345	1.389	48	75	103	226	168	329	785	821	921	913	1.062	1.072	1.076	- Guarantees received
- Pendapatan bunga dalam penyelesaian	333	465	496	463	591	613	656	642	653	598	637	664	696	740	753	784	794	879	- Adjusted interest income
- Lainnya	145	157	47	68	87	96	99	99	102	108	113	116	119	120	129	127	149	133	- Others
Kewajiban Kontinjensi	1.523	2.856	5.788	9.198	10.666	10.039	10.556	10.909	11.325	11.258	10.286	10.361	10.555	10.734	10.849	10.905	10.823	11.376	Liabilities Contingency
- Garansi yang diberikan	1.451	2.833	5.783	9.193	10.660	10.038	10.550	10.908	11.324	11.257	10.280	10.355	10.548	10.728	10.843	10.899	10.817	11.369	- Guarantees issued
- Lainnya	72	23	5	5	6	1	5	1	1	1	6	6	6	6	6	6	6	7	- Others
Lainnya	4.433	4.807	5.112	5.257	5.432	4.587	4.629	4.580	4.676	5.179	5.235	5.602	6.084	5.033	5.391	5.029	4.956	5.303	Others
- Penerusan Kredit	1.982	2.035	2.280	2.389	2.593	2.253	2.243	2.212	2.308	2.479	2.492	2.835	2.527	2.276	2.611	2.217	2.172	2.534	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	2.451	2.772	2.832	2.868	2.840	2.334	2.385	2.369	2.368	2.700	2.743	2.768	3.556	2.757	2.780	2.812	2.784	2.769	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
Tagihan Komitmen	5.811	5.006	10.730	5.617	5.262	31.661	34.014	31.223	33.801	31.455	27.214	29.791	30.140	31.169	39.622	36.058	35.288	35.689	Claim Commitments	
- Fasilitas pinjaman yang belum ditarik	4.991	2.494	6.163	4.389	3.823	2.881	2.997	3.269	3.082	3.031	3.123	3.075	3.128	4.706	9.720	7.862	8.200	7.347	- Not yet withdrawn loan facilities	
- Posisi pembelian spot yang masih berjalan	622	2.011	4.565	1.227	1.411	28.665	30.856	27.879	30.434	28.168	24.031	26.628	26.906	26.313	29.816	28.172	27.011	28.284	- Current spot purchases	
- Lainnya	198	502	2	1	29	115	161	74	286	256	59	89	107	150	86	24	76	58	- Others	
Kewajiban Komitmen	15.752	15.427	20.805	16.235	19.575	114.849	113.100	114.248	117.037	113.836	115.316	117.651	121.575	120.176	123.981	134.600	140.119	135.893	Liabilities Commitments	
- Fasilitas kredit kepada nasabah yang belum ditarik	11.944	10.341	13.298	11.400	14.167	87.382	84.771	87.923	90.999	88.396	88.155	89.927	90.997	90.578	90.646	102.446	107.765	99.774	- Client credit facilities that are not yet withdrawn	
- Fasilitas kredit kepada bank lain yang belum ditarik	-	-	-	1	10	4	3	2	3	8	7	8	8	7	7	5	4	5	- Other bank credit facilities that are not yet withdrawn	
- Irrevocable L/C yang masih berjalan	2.217	2.068	2.890	2.913	3.233	3.430	3.752	4.676	3.893	3.985	4.266	4.411	4.556	4.339	4.710	4.894	5.485	6.418	- Current Irrevocable L/C	
- Posisi penjualan spot yang masih berjalan	579	1.779	4.530	1.809	2.136	23.986	24.485	21.622	22.116	21.433	22.876	23.288	25.967	25.172	28.542	27.112	26.742	29.557	- Current spot sales	
- Lainnya	1.011	1.239	87	111	28	46	89	25	26	14	12	16	47	80	77	143	123	138	- Others	
Tagihan Kontinjensi	19.379	20.284	29.927	41.419	32.484	34.915	32.462	36.070	36.630	39.315	37.745	35.334	38.510	36.193	37.646	37.523	36.826	39.173	Claim Contingency	
- Garansi yang diterima	19.190	20.042	29.715	41.256	32.153	34.665	32.207	35.659	36.266	38.943	37.365	35.065	38.239	35.908	37.350	37.226	36.520	38.854	- Guarantees received	
- Pendapatan bunga dalam penyelesaian	189	242	212	163	331	250	254	411	364	373	379	269	271	286	295	297	307	319	- Adjusted interest income	
- Lainnya	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	- Others	
Kewajiban Kontinjensi	4.647	4.507	6.801	9.972	7.453	9.215	9.409	9.626	9.785	10.173	9.891	8.421	9.321	9.370	9.290	9.376	9.891	10.229	Liabilities Contingency	
- Garansi yang diberikan	4.644	4.506	6.801	9.971	7.453	9.215	9.408	9.625	9.785	10.173	9.890	8.420	9.321	9.370	9.290	9.376	9.891	10.229	- Guarantees issued	
- Lainnya	3	1	-	0	-	-	1	1	0	1	1	1	0	0	0	0	0	0	- Others	
Lainnya	1.014	1.217	1.362	1.736	1.783	1.070	1.091	1.528	1.631	1.691	1.768	1.813	1.863	1.911	1.991	2.069	2.136	2.201	Others	
- Penerusan Kredit	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	1.014	1.217	1.362	1.736	1.783	1.070	1.091	1.528	1.630	1.690	1.768	1.812	1.863	1.911	1.991	2.069	2.136	2.201	- Written-off Earning assets	

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Tagihan Komitmen	2.142	5.415	8.590	7.562	10.442	35.030	37.583	33.527	57.187	47.410	47.695	37.303	50.216	52.384	61.324	53.791	63.604	58.503	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	2.349	2.259	2.231	3.071	4.969	4.956	4.976	4.852	4.789	4.710	4.695	4.717	8.087	7.253	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	2.113	5.406	8.577	7.557	8.093	32.691	35.351	30.456	52.218	42.454	42.718	32.451	45.426	47.671	56.623	49.069	55.406	51.215	- Current spot purchases
- Lainnya	29	9	13	5	1	80	1	0	0	0	1	1	1	2	6	6	110	34	- Others
Kewajiban Komitmen	43.992	41.203	49.917	46.696	58.413	182.187	212.600	199.318	226.631	220.729	256.130	247.158	270.721	244.269	226.131	221.168	228.155	217.180	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	39.402	32.909	37.471	37.488	47.625	75.998	96.379	95.451	98.371	100.708	109.923	106.329	128.658	92.776	103.155	105.470	103.685	94.349	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	-	-	-	-	-	1.118	2.942	1.666	3.938	4.849	4.480	2.750	2.670	1.372	1.690	1.106	960	437	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	2.862	3.398	6.273	3.114	4.282	4.152	3.734	4.237	6.404	6.627	6.106	6.439	6.939	7.960	6.539	6.339	5.910	7.950	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	1.717	4.891	6.163	6.089	6.506	100.838	109.545	97.962	117.917	108.544	135.620	131.638	132.454	142.159	114.741	108.247	117.016	114.381	- Current spot sales
- Lainnya	11	5	10	4	0	80	1	0	0	0	1	1	1	2	6	6	583	64	- Others
Tagihan Kontinjensi	37.556	46.991	71.351	93.815	78.670	86.964	85.417	86.440	87.979	91.375	94.387	93.632	95.020	93.608	94.259	92.036	90.833	92.821	Claim Contingency
- Garansi yang diterima	36.072	45.582	69.689	92.737	77.602	85.926	84.363	85.360	87.512	90.953	94.134	93.390	94.782	93.365	94.011	91.787	90.583	92.563	- Guarantees received
- Pendapatan bunga dalam penyelesaian	1.412	1.303	1.538	940	905	854	866	890	454	409	240	228	226	229	234	234	233	240	- Adjusted interest income
- Lainnya	73	105	124	138	163	184	187	191	13	13	13	13	12	14	14	15	17	18	- Others
Kewajiban Kontinjensi	8.729	11.018	24.947	41.489	29.692	30.221	29.635	30.023	30.320	31.467	30.741	29.394	30.155	31.009	31.351	32.274	31.740	32.181	Liabilities Contingency
- Garansi yang diberikan	8.729	11.018	24.947	41.489	29.692	30.221	29.635	30.023	30.320	31.467	30.741	29.394	30.155	31.009	31.350	32.273	31.738	32.180	- Guarantees issued
- Lainnya	-	-	-	-	-	-	-	0	0	0	0	0	0	0	1	2	2	1	- Others
Lainnya	633	1.732	1.698	1.596	2.074	3.635	3.527	3.518	6.235	3.578	3.595	5.916	5.955	5.988	6.042	6.096	6.074	6.146	Others
- Penerusan Kredit	-	-	154	67	-	-	-	0	0	0	0	0	0	0	0	0	0	0	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	633	1.732	1.544	1.529	2.074	3.635	3.527	3.518	6.235	3.578	3.595	5.916	5.955	5.988	6.042	6.096	6.074	6.146	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
CAR (%)	19,30	21,27	19,30	16,76	17,42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	144.470	183.391	211.176	238.270	268.601	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	748.541	862.145	1.094.196	1.421.448	1.541.598	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	16,44	16,52	16,99	16,90	17,18	17,38	18,07	17,57	17,76	17,41	17,00	17,24	17,29	CAR (%) - Included Operational Risk	
• Modal	-	-	-	-	-	295.554	301.321	308.131	314.512	323.246	357.448	372.758	373.821	381.060	379.694	380.460	386.621	396.871	• Capital	
• ATMR	-	-	-	-	-	1.797.790	1.824.338	1.813.567	1.860.578	1.881.533	2.056.076	2.063.330	2.127.460	2.145.089	2.181.199	2.237.532	2.242.345	2.295.552	• Risk Weighted Assets	
KAP																				Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	4,70	3,91	3,03	2,95	2,83	2,72	2,68	2,67	2,71	2,36	2,51	2,63	2,48	2,56	2,58	2,51	2,51	2,61	• Classified Earning assets to Earning assets (%)	
- APYD	62.980	61.191	56.025	66.144	69.856	70.504	70.407	71.594	72.706	65.071	69.255	72.616	69.691	71.735	73.591	72.640	73.059	76.376	- Classified Earning assets	
- Total Aktiva Produktif	1.339.752	1.565.103	1.851.990	2.242.282	2.464.256	2.595.958	2.630.445	2.686.327	2.682.253	2.762.578	2.760.051	2.758.567	2.814.592	2.799.829	2.850.270	2.891.286	2.913.313	2.928.716	- Total Earning assets	
• PPAPYD terhadap PPAPWD (%)	127,25	126,88	193,95	168,12	157,55	147,72	129,87	137,91	134,29	130,69	127,62	129,08	123,25	134,48	127,38	124,74	159,58	155,01	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)	
- PPAPYD	43.210	47.918	49.137	64.068	77.526	79.761	79.758	81.658	80.123	76.924	60.030	76.852	76.574	77.526	78.420	79.120	79.542	80.389	- Earning assets Write-off Reserve	
- PPAPWD	33.957	37.767	25.335	38.108	49.208	53.994	61.415	59.210	59.666	58.860	47.196	59.538	62.128	57.650	61.564	63.426	49.845	51.860	- Mandatory Earning assets Write-off Reserve	
Rentabilitas																				Profitability
• ROA (%)	2,55	2,64	2,78	2,33	2,60	2,94	2,91	2,94	2,93	2,86	2,97	2,86	3,07	3,01	2,97	3,07	3,00	2,98	• ROA (%)	
- Laba (Profit)	30.601	40.555	49.859	48.158	61.784	74.925	74.748	75.820	76.167	75.157	86.381	83.410	90.043	88.659	88.072	91.948	90.460	90.379	- Profit	
- Rata-rata total aset	1.201.039	1.538.821	1.792.481	2.067.044	2.372.152	2.548.941	2.564.646	2.578.518	2.597.157	2.625.033	2.912.525	2.913.767	2.936.721	2.949.533	2.969.648	2.992.266	3.010.570	3.029.020	- Average Assets	
• BOPO (%)	89,50	86,98	84,05	88,59	86,63	85,36	86,26	85,93	85,54	86,14	118,24	86,07	85,00	84,46	84,33	85,92	87,43	89,34	• Operations Expenses / Operations Income (%)	
- Biaya Operasional	143.881	184.826	184.617	232.170	258.311	188.627	218.202	243.930	265.145	295.422	37.213	57.887	78.549	103.437	126.476	155.746	186.500	219.209	- Operations Expenses	
- Pendapatan Operasional	160.762	212.499	219.653	262.061	298.180	220.966	252.950	283.856	309.976	342.937	31.471	67.253	92.407	122.465	149.984	181.268	213.322	245.354	- Operations Income	
Likuiditas																				Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	2,64	3,06	3,55	4,49	4,03	4,10	4,41	3,69	3,83	3,99	4,02	3,56	3,40	3,42	3,41	3,56	3,39	4,44	• Liquid assets to liquid liabilities ratio	
• LDR (%)	59,66	61,56	66,32	74,58	72,88	78,01	77,06	76,73	76,78	75,21	75,48	77,11	76,83	78,40	78,45	79,67	79,79	82,21	• LDR (%)	
- Kredit (Credits)	695.648	792.297	1.002.012	1.307.688	1.437.930	1.591.914	1.610.033	1.624.725	1.653.842	1.710.677	1.689.163	1.715.612	1.754.235	1.781.879	1.825.632	1.883.859	1.905.650	1.958.512	- Credits	
- Dana Pihak Ketiga	1.166.065	1.287.102	1.510.834	1.753.292	1.973.042	2.040.640	2.089.343	2.117.444	2.154.055	2.274.489	2.238.035	2.224.826	2.283.375	2.272.766	2.327.073	2.364.630	2.388.436	2.382.356	- Third Party Funds	

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

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

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
CAR (%)	19,43	21,20	17,85	14,31	13,81	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	58.904	62.577	67.263	68.757	77.893	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	303.098	295.153	376.844	480.330	563.841	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	13,45	14,04	14,27	14,89	15,36	16,33	17,93	17,47	17,56	16,96	16,43	17,16	16,87	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	-	84.299	87.291	90.399	95.737	101.472	116.519	128.514	128.208	131.515	129.883	128.135	133.164	134.809	• Capital
• ATMR	-	-	-	-	-	626.836	621.932	633.378	643.032	660.561	713.572	716.769	733.734	749.011	766.017	780.111	775.945	799.314	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	7,96	6,55	4,59	3,33	3,03	3,07	2,99	3,02	3,39	2,64	2,94	3,19	2,90	2,99	3,12	3,02	3,06	3,26	• Classified Earning assets to Earning assets (%)
- APYD	42.347	38.096	31.383	27.388	29.037	29.550	28.928	29.833	33.527	27.750	30.434	32.471	30.474	31.269	33.255	32.713	33.396	35.548	- Classified Earning assets
- Total Aktiva Produktif	532.254	581.590	683.347	823.508	958.452	961.775	967.857	987.192	988.878	1.049.282	1.036.013	1.018.578	1.049.921	1.044.599	1.065.504	1.084.545	1.090.320	1.091.423	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	131,76	131,12	266,35	258,87	151,62	196,40	151,93	177,80	151,02	163,73	160,05	150,79	151,29	153,95	146,82	150,04	236,46	221,40	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	28.093	29.480	27.665	28.965	36.087	38.897	38.217	39.723	40.416	38.226	38.247	38.176	38.035	38.783	39.698	41.048	41.551	42.226	- Earning assets Write-off Reserve
- PPAPWD	21.321	22.483	10.387	11.189	23.800	19.804	25.155	22.342	26.762	23.347	23.897	25.317	25.141	25.192	27.039	27.358	17.572	19.072	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	2,54	2,22	2,76	2,72	2,71	3,00	3,02	3,06	3,13	3,08	3,32	3,67	3,82	3,76	3,59	3,80	3,56	3,56	• ROA (%)
- Laba (Profit)	13.471	12.776	17.887	19.979	23.258	28.627	28.838	29.349	30.103	30.003	35.881	39.286	41.208	40.642	39.006	41.615	39.121	39.262	- Profit
- Rata-rata total aset	529.689	574.323	647.872	734.720	858.353	952.973	955.405	958.526	962.777	975.505	1.081.825	1.070.630	1.078.549	1.080.569	1.086.842	1.094.117	1.098.405	1.103.637	- Average Assets
• BOPO (%)	95,17	97,05	90,68	89,92	92,35	85,20	87,99	87,47	86,81	88,23	173,89	84,51	87,93	86,89	87,57	92,02	96,15	101,08	• Operations Expenses / Operations Income (%)
- Biaya Operasional	71.333	72.383	67.776	77.148	94.645	65.490	76.765	84.242	91.554	105.127	19.711	19.971	32.182	41.461	50.427	64.734	78.867	95.442	- Operations Expenses
- Pendapatan Operasional	74.957	74.585	74.745	85.799	102.480	76.863	87.248	96.307	105.465	119.152	11.335	23.631	36.601	47.719	57.585	70.345	82.028	94.424	- Operations Income
Likuiditas																			Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	2,56	3,17	3,58	4,15	3,96	4,16	4,83	4,16	4,34	4,43	4,30	3,77	3,73	3,77	3,73	3,84	3,63	5,88	• Liquid assets to liquid liabilities ratio
• LDR (%)	51,04	59,93	62,37	70,27	69,55	79,18	78,23	77,99	77,89	71,54	74,30	77,88	77,67	79,83	80,47	81,79	81,83	84,19	• LDR (%)
- Kredit (Credits)	256.413	287.910	356.151	470.665	544.870	601.865	605.795	610.383	621.691	642.718	629.622	637.831	656.897	665.361	681.752	710.769	717.161	733.460	- Credits
- Dana Pihak Ketiga	502.374	480.394	571.008	669.827	783.384	760.114	774.385	782.626	798.125	898.405	847.453	819.032	845.763	833.443	847.258	869.061	876.413	871.186	- Third Party Funds

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

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

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

Indikator	2005	2006	2007	2008	2009	2 0 1 0					2 0 1 1							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
CAR (%)	16,92	19,84	18,21	14,82	16,61	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	42.384	70.049	82.094	85.315	100.158	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	250.453	353.108	450.710	575.699	603.116	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	15,65	15,95	16,24	15,82	15,76	16,11	16,07	15,59	15,80	15,82	15,60	15,55	15,58	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	-	113.577	116.449	118.631	119.021	119.559	131.955	134.699	133.022	136.898	139.434	139.572	141.578	144.829	• Capital
• ATMR	-	-	-	-	-	725.663	729.919	730.433	752.431	758.511	818.870	838.285	853.368	866.612	881.629	894.622	910.598	929.494	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	2,28	2,43	2,03	2,97	2,73	2,54	2,54	2,46	2,45	2,27	2,34	2,44	2,34	2,43	2,39	2,34	2,31	2,34	• Classified Earning assets to Earning assets (%)
- APYD	11.443	14.486	14.218	24.426	24.591	24.876	25.156	25.069	25.072	23.849	24.733	25.969	25.118	25.869	25.601	25.310	25.348	25.879	- Classified Earning assets
- Total Aktiva Produktif	500.822	596.214	700.622	821.136	899.511	980.303	991.613	1.018.931	1.024.939	1.049.697	1.056.510	1.065.155	1.072.398	1.066.022	1.072.229	1.082.969	1.098.406	1.105.618	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	126,10	123,48	141,48	121,45	223,02	127,90	122,53	122,95	126,38	115,50	113,35	122,55	109,49	120,95	116,05	111,20	121,79	121,90	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	7.576	10.621	11.334	21.335	25.460	26.086	25.994	26.199	26.113	25.251	24.983	25.184	25.079	25.129	24.805	23.994	24.018	23.930	- Earning assets Write-off Reserve
- PPAPWD	6.008	8.601	8.011	17.568	11.416	20.395	21.215	21.309	20.663	21.863	22.040	20.549	22.905	20.775	21.374	21.577	19.720	19.631	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	2,17	2,35	2,44	1,25	2,20	2,65	2,64	2,62	2,61	2,58	2,47	2,09	2,28	2,26	2,40	2,50	2,56	2,52	• ROA (%)
- Laba (Profit)	8.055	14.038	17.040	10.076	19.616	25.621	25.695	25.740	25.957	25.959	28.270	24.030	26.375	26.256	28.106	29.433	30.306	30.069	- Profit
- Rata-rata total aset	370.434	596.617	699.122	807.788	889.789	965.485	974.491	983.699	994.257	1.006.426	1.145.121	1.150.866	1.157.575	1.163.614	1.170.098	1.177.034	1.184.608	1.192.808	- Average Assets
• BOPO (%)	88,31	82,53	81,85	93,76	86,27	86,86	86,73	86,70	85,89	85,53	85,61	84,67	83,96	83,16	81,67	81,01	80,12	80,54	• Operations Expenses / Operations Income (%)
- Biaya Operasional	38.816	65.603	66.931	91.874	99.540	71.903	83.976	95.678	103.469	112.674	8.851	16.792	25.198	33.617	41.671	49.915	58.259	67.407	- Operations Expenses
- Pendapatan Operasional	43.952	79.491	81.770	97.989	115.378	82.778	96.823	110.358	120.463	131.734	10.339	19.833	30.011	40.426	51.022	61.613	72.718	83.689	- Operations Income
Likuiditas																			Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	2,20	2,92	3,67	5,25	4,02	3,92	4,31	3,36	3,43	3,42	3,76	3,33	2,87	2,96	2,96	3,15	2,96	3,95	• Liquid assets to liquid liabilities ratio
• LDR (%)	73,27	60,03	67,18	74,72	71,14	74,38	73,38	72,57	72,47	73,16	71,74	73,61	73,24	74,40	74,86	76,50	75,62	76,94	• LDR (%)
- Kredit (Credits)	277.591	315.256	407.742	524.295	555.617	613.181	619.748	626.921	642.693	673.076	661.801	679.731	690.745	704.350	720.638	741.666	747.021	769.633	- Credits
- Dana Pihak Ketiga	378.877	525.177	606.932	701.710	755.441	812.864	844.618	863.917	886.870	920.009	922.489	923.455	943.160	946.770	962.632	969.473	987.902	1.000.363	- Third Party Funds

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

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

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
CAR (%)	15,32	19,27	23,14	24,44	19,01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	2.114	3.459	5.020	5.832	6.740	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	13.802	17.951	21.694	23.858	35.451	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	15,95	15,57	19,66	19,15	18,91	21,79	21,85	17,60	21,34	20,80	16,63	19,59	19,74	CAR (%) - Included Operational Risk	
• Modal	-	-	-	-	-	6.822	6.707	6.790	6.826	8.381	8.968	9.010	9.167	9.609	9.204	9.327	9.080	9.342	• Capital	
• ATMR	-	-	-	-	-	42.760	43.063	34.545	35.639	44.309	41.149	41.234	52.088	45.032	44.238	56.091	46.348	47.327	• Risk Weighted Assets	
KAP																			Earning assets Quality	
• APYD terhadap Aktiva Produktif (%)	3,92	2,90	1,96	1,61	2,02	2,23	2,24	2,27	2,20	2,05	2,23	2,32	2,08	2,09	2,06	1,92	1,91	1,88	• Classified Earning assets to Earning assets (%)	
- APYD	722	757	677	608	1.017	1.150	1.211	1.244	1.195	1.192	1.262	1.312	1.233	1.257	1.252	1.238	1.250	1.262	- Classified Earning assets	
- Total Aktiva Produktif	18.404	26.141	34.610	37.729	50.318	51.575	54.098	54.878	54.340	58.074	56.718	56.485	59.354	60.002	60.800	64.431	65.461	66.961	- Total Earning assets	
• PPAPYD terhadap PPAPWD (%)	121,91	177,72	144,47	184,60	147,74	140,65	167,64	172,75	185,35	126,86	127,83	145,59	115,12	117,38	124,90	135,20	228,30	141,84	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)	
- PPAPYD	415	500	643	692	1.003	1.293	1.243	1.347	1.356	1.335	1.236	1.237	1.185	1.153	1.164	1.130	1.140	1.133	- Earning assets Write-off Reserve	
- PPAPWD	340	282	445	375	679	920	742	780	732	1.052	967	850	1.029	982	932	836	499	799	- Mandatory Earning assets Write-off Reserve	
Rentabilitas																			Profitability	
• ROA (%)	0,96	2,08	2,99	2,20	1,35	1,57	1,35	1,52	1,76	1,82	3,04	3,18	3,25	3,23	3,12	3,08	3,08	3,04	• ROA (%)	
- Laba (Profit)	182	531	991	865	628	815	714	813	958	1.005	1.972	2.054	2.126	2.157	2.089	2.091	2.113	2.111	- Profit	
- Rata-rata total aset	18.952	25.572	33.119	39.379	46.600	51.961	52.804	53.580	54.288	55.248	64.770	64.520	65.502	66.742	66.969	67.812	68.547	69.508	- Average Assets	
• BOPO (%)	97,48	92,25	83,58	86,73	95,02	92,18	92,88	91,94	90,36	89,91	96,82	88,58	85,51	83,97	84,26	85,05	84,28	84,09	• Operations Expenses / Operations Income (%)	
- Biaya Operasional	2.408	3.854	4.369	5.078	7.307	5.409	6.070	6.835	7.531	8.252	828	1.455	2.156	2.827	3.638	4.443	5.214	6.059	- Operations Expenses	
- Pendapatan Operasional	2.471	4.178	5.227	5.854	7.689	5.868	6.535	7.435	8.334	9.178	855	1.642	2.521	3.366	4.317	5.224	6.187	7.205	- Operations Income	
Likuiditas																			Likuidity	
• Aktiva terhadap Pasiva - Likuid (%)	1,54	2,49	2,08	2,25	2,35	3,06	3,08	2,77	2,89	2,77	2,88	2,87	2,73	2,77	2,80	2,91	3,19	2,67	• Liquid assets to liquid liabilities ratio	
• LDR (%)	82,48	78,26	78,26	81,66	81,17	82,38	81,22	79,81	80,37	79,11	82,47	84,40	83,70	85,66	86,24	85,07	83,47	83,29	• LDR (%)	
- Kredit (Credits)	16.842	19.114	23.863	27.122	35.700	36.982	37.861	37.995	38.788	39.764	40.459	41.092	42.549	43.793	45.111	46.506	47.853	49.023	- Credits	
- Dana Pihak Ketiga	20.419	24.423	30.491	33.213	43.980	44.895	46.617	47.610	48.262	50.263	49.056	48.686	50.833	51.126	52.310	54.671	57.327	58.855	- Third Party Funds	

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

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

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
CAR (%)	19,24	19,12	18,35	16,82	15,82	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	9.180	11.586	14.224	17.025	20.366	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	47.725	60.591	77.533	101.190	128.744	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	16,21	14,83	15,62	15,85	16,68	16,73	17,32	16,04	15,58	15,24	14,24	14,52	14,79	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	-	23.549	23.290	23.939	24.515	25.088	29.655	29.393	28.736	27.959	26.487	26.691	26.585	27.004	• Capital
• ATMR	-	-	-	-	-	145.244	157.063	153.298	154.707	150.390	177.242	169.754	179.171	179.499	173.759	187.393	183.044	182.528	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	1,16	0,81	0,99	1,00	1,39	1,86	1,76	1,79	1,95	1,66	1,92	1,89	1,87	2,00	1,95	1,84	1,92	2,06	• Classified Earning assets to Earning assets (%)
- APYD	984	1.075	1.393	1.661	2.520	4.002	4.014	4.134	4.170	3.466	4.080	4.262	4.346	4.609	4.682	4.515	4.732	4.973	- Classified Earning assets
- Total Aktiva Produktif	85.078	131.845	140.981	166.823	181.225	215.478	227.690	230.879	213.326	209.002	212.005	225.126	231.845	229.956	240.024	244.817	246.205	241.131	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	111,47	143,57	105,63	110,82	115,83	151,59	101,89	95,12	139,70	98,50	96,83	97,79	100,48	135,40	120,68	91,91	133,76	146,16	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	1.236	1.570	1.906	2.499	3.147	3.939	3.907	3.901	4.083	3.895	4.014	4.195	4.188	4.378	4.394	4.435	4.456	4.601	- Earning assets Write-off Reserve
- PPAPWD	1.109	1.094	1.804	2.255	2.717	2.599	3.835	4.101	2.923	3.955	4.145	4.290	4.169	3.234	3.641	4.826	3.332	3.148	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	3,38	3,38	3,08	3,70	3,65	4,34	4,30	4,32	4,19	3,82	4,13	3,62	3,83	3,67	3,61	3,58	3,54	3,37	• ROA (%)
- Laba (Profit)	2.952	4.557	5.155	6.569	7.399	9.706	9.733	9.868	9.610	8.805	10.112	9.136	9.851	9.541	9.523	9.605	9.602	9.174	- Profit
- Rata-rata total aset	87.236	134.622	167.279	177.394	202.904	223.600	226.136	228.208	229.499	230.303	245.015	252.691	257.529	260.247	264.112	268.146	271.300	272.455	- Average Assets
• BOPO (%)	76,17	76,15	76,06	73,04	73,64	74,55	74,06	73,89	74,54	77,65	71,75	72,58	71,70	74,19	76,17	76,74	77,52	79,16	• Operations Expenses / Operations Income (%)
- Biaya Operasional	8.831	13.403	14.652	16.510	18.687	15.103	16.981	19.019	21.155	24.125	1.819	3.636	5.631	7.932	10.259	12.601	15.074	17.765	- Operations Expenses
- Pendapatan Operasional	11.594	17.599	19.264	22.606	25.375	20.257	22.927	25.741	28.379	31.070	2.535	5.010	7.853	10.691	13.468	16.419	19.444	22.443	- Operations Income
Likuiditas																			Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	8,68	6,26	7,74	8,91	11,08	10,26	8,81	8,37	9,41	10,80	10,19	8,36	8,64	8,60	8,46	8,31	8,23	6,03	• Liquid assets to liquid liabilities ratio
• LDR (%)	46,96	43,33	53,53	67,28	79,31	71,01	68,30	69,65	73,23	78,26	73,12	69,30	68,96	69,71	68,36	68,20	69,58	75,22	• LDR (%)
- Kredit (Credits)	44.931	55.955	71.881	96.385	120.754	138.023	139.450	142.040	143.956	143.707	143.395	145.945	149.427	152.882	156.810	161.654	164.753	167.632	- Credits
- Dana Pihak Ketiga	95.688	129.141	134.287	143.262	152.251	194.370	204.169	203.924	196.571	183.624	196.117	210.593	216.693	219.317	229.398	237.031	236.777	222.857	- Third Party Funds

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

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

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
CAR (%)	28,78	30,78	28,22	24,95	27,04	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	11.476	12.664	15.920	19.266	22.002	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	39.878	41.151	56.416	77.216	81.375	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	23,02	23,47	22,67	22,65	23,34	21,82	23,28	23,09	23,20	21,70	22,00	21,79	21,13	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	-	23.065	24.100	23.328	23.395	23.468	24.465	25.398	25.931	25.587	25.684	26.837	27.012	27.020	• Capital
• ATMR	-	-	-	-	-	100.193	102.663	102.881	103.269	100.551	112.117	109.106	112.300	110.303	118.382	121.998	123.984	127.850	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	3,56	3,10	2,17	1,79	2,06	1,94	1,96	1,94	1,90	1,94	1,92	1,99	1,89	1,95	1,92	1,88	1,84	1,86	• Classified Earning assets to Earning assets (%)
- APYD	2.267	2.118	2.054	2.242	2.877	2.807	2.948	2.889	2.918	2.983	2.942	2.949	2.861	2.908	2.939	2.931	2.904	3.007	- Classified Earning assets
- Total Aktiva Produktif	63.588	68.277	94.740	125.190	139.962	144.478	150.267	149.087	153.299	153.417	152.854	148.059	151.331	149.128	152.689	155.849	157.908	161.894	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	114,72	113,96	126,44	105,92	125,76	99,87	105,52	104,47	98,83	96,44	86,62	100,34	90,84	93,87	103,79	97,59	108,65	98,92	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	1.819	1.470	1.527	2.009	2.183	2.292	2.603	2.557	2.537	2.614	2.532	2.463	2.473	2.466	2.521	2.601	2.832	2.830	- Earning assets Write-off Reserve
- PPAPWD	1.586	1.290	1.208	1.897	1.736	2.295	2.467	2.448	2.567	2.711	2.924	2.455	2.722	2.628	2.429	2.665	2.606	2.861	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	3,31	3,72	3,06	2,87	2,32	2,10	2,08	2,21	2,14	2,03	2,40	2,07	2,20	2,15	1,97	1,93	1,70	1,77	• ROA (%)
- Laba (Profit)	1.888	2.185	2.405	2.901	3.067	2.758	2.761	2.896	2.839	2.725	3.610	3.015	3.232	3.161	2.911	2.881	2.556	2.678	- Profit
- Rata-rata total aset	56.968	58.670	78.492	101.022	131.969	131.116	132.454	131.275	132.797	134.111	150.234	145.488	146.822	146.846	147.975	149.368	150.394	151.524	- Average Assets
• BOPO (%)	74,92	79,05	79,78	83,57	84,50	83,09	84,20	82,69	82,77	84,10	93,48	96,58	87,19	85,79	86,02	85,79	88,45	88,18	• Operations Expenses / Operations Income (%)
- Biaya Operasional	4.528	6.213	7.601	12.268	13.328	7.549	9.192	9.816	10.720	12.305	1.748	9.422	4.003	4.834	6.066	7.264	9.044	10.671	- Operations Expenses
- Pendapatan Operasional	6.043	7.860	9.528	14.681	15.772	9.085	10.917	11.871	12.953	14.631	1.870	9.756	4.591	5.635	7.052	8.467	10.224	12.101	- Operations Income
Likuiditas																			Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	0,60	0,51	0,49	0,64	0,80	1,02	1,03	0,90	0,85	0,92	0,96	0,97	0,96	0,85	0,90	0,96	0,95	1,04	• Liquid assets to liquid liabilities ratio
• LDR (%)	76,82	113,66	106,53	98,63	85,45	99,35	100,07	98,69	98,44	100,61	100,84	98,07	98,84	101,53	101,52	102,83	105,52	109,76	• LDR (%)
- Kredit (Credits)	36.937	40.833	58.520	75.849	80.977	92.476	95.106	95.937	95.764	98.408	98.187	93.958	96.190	96.737	99.763	102.938	103.668	108.608	- Credits
- Dana Pihak Ketiga	48.079	35.927	54.934	76.902	94.761	93.078	95.037	97.214	97.279	97.812	97.368	95.811	97.315	95.280	98.269	100.106	98.247	98.955	- Third Party Funds

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

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

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
CAR (%)	21,94	24,48	24,01	29,06	32,11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	19.448	23.057	26.655	41.031	41.443	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	88.645	94.192	111.000	141.205	129.071	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	28,16	25,62	28,32	26,25	27,08	23,76	24,31	24,76	25,43	24,85	25,29	24,31	25,77	CAR (%) - Included Operational Risk	
• Modal	-	-	-	-	-	44.242	43.484	45.044	45.019	45.279	45.886	45.743	48.757	49.491	49.003	49.898	49.203	53.867	• Capital	
• ATMR	-	-	-	-	-	157.095	169.697	159.032	171.500	167.210	193.127	188.182	196.936	194.633	197.174	197.317	202.427	209.039	• Risk Weighted Assets	
KAP																			Earning assets Quality	
• APYD terhadap Aktiva Produktif (%)	3,82	2,89	3,19	3,67	4,18	3,35	3,42	3,43	2,39	2,40	2,36	2,30	2,26	2,35	2,26	2,29	2,13	2,18	• Classified Earning assets to Earning assets (%)	
- APYD	5.108	4.659	6.300	9.819	9.814	8.129	8.169	8.426	5.915	5.831	5.806	5.657	5.663	5.897	5.862	5.934	5.430	5.707	- Classified Earning assets	
- Total Aktiva Produktif	133.870	161.035	197.690	267.897	234.787	242.349	238.919	245.368	247.683	243.313	246.159	245.506	250.090	250.470	259.172	258.826	255.167	261.885	- Total Earning assets	
• PPAPYD terhadap PPAPWD (%)	113,73	106,43	174,18	173,95	108,87	90,88	97,39	96,37	93,33	94,43	92,40	92,10	91,12	116,06	94,95	95,90	90,67	89,29	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)	
- PPAPYD	3.952	4.276	6.061	8.567	9.646	7.254	7.793	7.931	5.617	5.602	5.597	5.597	5.615	5.616	5.838	5.911	5.545	5.669	- Earning assets Write-off Reserve	
- PPAPWD	3.475	4.018	3.480	4.925	8.860	7.982	8.002	8.230	6.019	5.933	6.057	6.077	6.162	4.839	6.148	6.164	6.115	6.349	- Mandatory Earning assets Write-off Reserve	
Rentabilitas																			Profitability	
• ROA (%)	2,90	4,35	3,83	3,89	3,54	3,43	3,24	3,30	3,08	3,05	2,90	2,60	3,17	3,00	2,77	2,69	2,86	2,97	• ROA (%)	
- Laba (Profit)	3.849	6.468	6.380	7.767	7.816	7.398	7.008	7.154	6.700	6.660	6.536	5.889	7.251	6.903	6.438	6.323	6.762	7.085	- Profit	
- Rata-rata total aset	132.524	148.597	166.598	199.670	220.809	215.877	216.310	216.889	217.774	218.155	225.560	226.865	228.939	230.162	232.570	234.887	236.304	238.202	- Average Assets	
• BOPO (%)	82,80	81,18	79,98	83,38	78,78	88,73	88,48	88,17	89,33	88,61	93,79	89,58	86,61	87,28	87,16	87,44	88,21	85,77	• Operations Expenses / Operations Income (%)	
- Biaya Operasional	17.136	23.370	23.289	29.292	24.805	23.173	25.217	28.340	30.714	32.939	4.256	6.611	9.380	12.767	14.415	16.789	20.043	21.865	- Operations Expenses	
- Pendapatan Operasional	20.695	28.786	29.119	35.132	31.486	26.115	28.500	32.143	34.382	37.173	4.537	7.380	10.830	14.627	16.540	19.199	22.721	25.492	- Operations Income	
Likuiditas																			Likuidity	
• Aktiva terhadap Pasiva - Likuid (%)	2,01	0,68	0,68	0,93	0,91	0,93	0,93	0,76	0,81	0,94	0,94	0,82	0,78	0,77	0,82	0,83	0,80	0,97	• Liquid assets to liquid liabilities ratio	
• LDR (%)	54,89	79,56	74,09	88,31	85,05	88,35	90,01	91,24	87,40	90,86	92,15	91,99	91,37	93,63	88,59	89,60	95,01	100,01	• LDR (%)	
- Kredit (Credits)	62.935	73.230	83.856	113.372	100.011	109.387	112.073	111.449	110.950	113.004	115.700	117.054	118.427	118.757	121.557	120.327	125.194	130.156	- Credits	
- Dana Pihak Ketiga	114.658	92.040	113.182	128.377	117.594	123.813	124.517	122.153	126.948	124.376	125.551	127.249	129.612	126.831	137.207	134.288	131.771	130.140	- Third Party Funds	

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

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

Tabel 1.29 Rasio Kinerja Lainnya
(Other Performance Ratio)
Persen (Percent)

Indikator	2005	2006	2007	2008	2009	2010					2011								Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		
Net Interest Margin (NIM)																				Net Interest Margin (NIM)
• Bank Persero	5,78	5,77	6,03	6,07	5,81	6,26	6,12	6,10	6,09	6,11	5,69	5,70	6,69	6,51	6,21	6,30	6,38	6,49		• State Owned Banks
• BUSN Devisa	5,24	5,67	5,43	5,32	5,64	5,30	5,40	5,39	5,40	5,35	5,44	5,29	5,27	5,32	5,38	5,38	5,41	5,43		• Foreign Exchange Commercial Banks
• BUSN Non Devisa	5,35	6,80	7,98	7,25	7,97	9,47	9,20	9,11	9,24	9,10	8,49	8,66	8,74	8,87	8,88	8,86	5,30	5,30		• Non-Foreign Exchange Commercial Banks
• BPD Regional	9,56	8,20	7,24	8,52	7,88	8,86	8,77	8,75	8,72	8,74	8,50	8,14	8,18	8,28	8,14	8,14	8,12	8,12		• Development Banks
• Bank Campuran	3,81	4,59	4,03	3,75	3,77	3,79	3,82	3,82	3,81	3,83	4,16	4,06	4,01	4,03	4,04	4,02	4,06	4,03		• Joint Venture Banks
• Bank Asing	4,78	4,91	4,70	4,29	3,78	3,53	3,55	3,50	3,54	3,54	3,47	3,66	3,62	3,49	3,63	3,59	3,63	3,64		• Foreign Owned Banks
• Bank Umum	5,63	5,80	5,70	5,66	5,56	5,77	5,75	5,73	5,74	5,73	5,59	5,53	5,88	5,84	5,76	5,79	5,84	5,89		• Commercial Banks

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan ¹⁾	Feb	Mar	Apr	Mei	Jun	Jul ²⁾		Ags
Modal Inti																			Tier One Capital
<100 miliar	44	39	30	22	11	5	5	2	-	-	-	-	-	-	-	-	-	-	<100 billion
≥100 miliar	87	91	100	102	110	107	107	109	111	111	111	110	110	110	110	110	109	109	≥100 billion
CAR																			Capital Adequacy Ratio
<12%	12	13	14	11	12	10	13	10	11	7	5	5	10	9	13	7	9	12	<12%
≥12%	119	117	116	113	109	102	99	101	100	104	106	105	100	101	97	103	100	97	≥12%
NPL																			Non Performing Loan Ratio
<5%	100	100	108	105	107	99	98	95	98	96	95	96	95	98	98	98	99	100	<5%
≥5%	31	30	22	19	14	13	14	16	13	15	16	14	15	12	12	12	10	9	≥5%
ROA																			Return on Asset Ratio
<1,5%	41	47	46	41	42	30	31	30	29	34	41	47	36	35	36	33	35	34	<1,5%
≥1,5%	90	83	84	83	79	82	81	81	82	77	70	63	74	75	74	77	74	75	≥1,5%
LDR																			Loan to Deposit Ratio
<50%	25	29	20	9	11	7	7	6	6	5	6	5	8	8	6	8	6	6	<50%
≥50%	106	101	110	115	110	105	105	105	105	106	105	105	102	102	104	102	103	103	≥50%

Ket : Tidak termasuk BUS, jumlah BUS berdasarkan tingkat rasio disajikan pada tabel 2.14

¹⁾ Termasuk PT. Bank OCBC Indonesia yang telah merger dengan PT. Bank OCBC NISP, Tbk, tanggal 22 Desember 2010

²⁾ Pencabutan izin usaha atas permintaan pemilik atau pemegang saham PT. Bank Barclays Indonesia

Note : Excluding Sharia Banks, Sharia Banks amount based on ratios shown in the table 2.14

¹⁾ Including PT. Bank OCBC Indonesia, which has been merged with PT. Bank OCBC NISP, Tbk, dated December 22, 2010

²⁾ Self liquidation of PT. Bank Barclays Indonesia

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

Kelompok Bank	2005	2006	2007	2008	2009	2010					2011							Group of Bank	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Bank Persero	565.585	621.212	741.988	847.563	979.078	957.180	974.858	986.613	1.005.481	1.115.519	1.081.825	1.059.435	1.094.387	1.086.629	1.111.932	1.130.496	1.129.718	1.140.422	State Owned Banks
BUSN Devisa	571.231	663.002	768.730	883.470	958.549	1.080.528	1.102.984	1.123.606	1.158.924	1.203.370	1.209.516	1.220.500	1.239.689	1.249.248	1.265.829	1.284.848	1.305.301	1.327.407	Foreign Exchange Commercial Banks
BUSN Non Devisa	26.283	29.657	39.012	42.467	55.762	67.835	70.881	72.247	73.401	78.485	77.092	76.986	80.424	82.726	82.798	87.125	88.934	91.940	Non-Foreign Exchange Commercial Banks
BPD	106.411	159.476	170.012	185.252	200.542	235.574	246.419	247.621	242.442	239.141	245.015	260.368	267.204	268.400	279.604	288.318	290.140	280.538	Regional Development Banks
Bank Campuran	59.639	64.421	90.480	118.131	135.675	139.644	143.155	144.225	149.401	149.990	151.721	147.676	151.036	148.387	154.046	157.859	158.107	160.894	Joint Venture Banks
Bank Asing	140.679	156.083	176.278	233.674	204.502	219.422	219.770	222.104	226.625	222.347	225.560	228.171	233.087	233.702	242.199	246.472	244.691	251.484	Foreign Owned Banks
Total	1.469.827	1.693.850	1.986.501	2.310.557	2.534.106	2.700.183	2.758.066	2.796.418	2.856.274	3.008.853	2.990.729	2.993.135	3.065.827	3.069.093	3.136.407	3.195.117	3.216.891	3.252.684	Total

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

Kelompok Bank	Desember 2006				Desember 2007				Desember 2008				Desember 2009				Agustus 2010				Desember 2010				Agustus 2011				Group of Bank				
	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun					
Jumlah Bank (total banks)																																	
Bank Persero	0	1	1	3	0	0	2	3	0	0	2	3	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	State Owned Banks
BUSN Devisa	6	15	12	2	5	14	11	5	3	16	10	6	2	18	8	6	1	20	9	6	1	18	10	7	1	18	9	8	Foreign Exchange Commercial Banks				
BUSN Non Devisa	28	8	0	0	26	9	1	0	24	8	1	0	21	9	1	0	21	9	1	0	21	8	2	0	17	12	1	0	Non-Foreign Exchange Commercial Banks				
BPD	1	18	7	0	1	18	7	0	0	19	7	0	1	17	8	0	0	15	11	0	0	15	11	0	0	14	11	1	Regional Development Banks				
Bank Campuran	2	14	1	0	0	15	2	0	1	8	6	0	1	8	7	0	1	8	6	0	1	7	7	0	1	6	7	0	Joint Venture Banks				
Bank Asing	2	3	6	0	1	4	6	0	0	4	4	2	0	4	5	1	0	5	4	1	0	5	4	1	0	5	3	2	Foreign Owned Banks				
Total	39	59	27	5	33	60	29	8	28	55	30	11	25	56	29	11	23	57	31	11	23	53	34	12	19	55	31	15	Total				

Tabel 1.33 Peringkat Bank Berdasarkan Aset
(Bank Rating Based on Assets)
Miliar Rp (Billion Rp)

Peringkat	Desember 2006			Desember 2007			Desember 2008			Desember 2009			Agustus 2010			Desember 2010			Agustus 2011			Rating
	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	255.988	15,11	PT Bank Mandiri Tbk	306.563	15,43	PT Bank Mandiri Tbk	340.181	14,72	PT Bank Mandiri (Persero) Tbk	375.239	15,00	PT Bank Mandiri (Persero) Tbk	371.676	13,76	PT Bank Mandiri (Persero) Tbk	410.619	13,65	PT Bank Mandiri (Persero) Tbk	442.106	13,59	1
2	PT Bank Central Asia Tbk	177.611	10,49	PT Bank Central Asia Tbk	218.615	11,01	PT BRI Tbk	250.134	10,83	PT BRI (Persero) Tbk	318.447	12,73	PT BRI (Persero) Tbk	306.765	11,36	PT BRI (Persero) Tbk	395.396	13,14	PT BRI (Persero) Tbk	369.890	11,37	2
3	PT BNI Tbk	168.863	9,97	PT BRI Tbk	204.009	10,27	PT Bank Central Asia Tbk	246.702	10,68	PT Bank Central Asia Tbk	283.182	11,32	PT Bank Central Asia Tbk	306.138	11,30	PT Bank Central Asia Tbk	323.345	10,75	PT Bank Central Asia Tbk	352.433	10,84	3
4	PT BBR	154.979	9,15	PT BNI Tbk	184.463	9,29	PT BNI Tbk	200.974	8,70	PT BNI (Persero) Tbk	226.911	9,07	PT BNI (Persero) Tbk	217.074	8,04	PT BNI (Persero) Tbk	241.169	8,02	PT BNI (Persero) Tbk	252.036	7,75	4
5	PT Bank Daramon Indonesia Tbk	79.708	4,71	PT Bank Daramon Indonesia Tbk	86.684	4,36	PT Bank Daramon Indonesia Tbk	104.842	4,54	PT Bank CIMB Niaga Tbk	106.889	4,27	PT Bank CIMB Niaga Tbk	126.946	4,70	PT Bank CIMB Niaga Tbk	142.932	4,75	PT Bank CIMB Niaga Tbk	155.951	4,79	5
6	PT BBT Tbk	48.316	2,85	PT Bank Niaga Tbk	54.733	2,76	PT CIMB Niaga Tbk	69.305	3,00	PT Bank Daramon Indonesia Tbk	96.806	3,87	PT Bank Daramon Indonesia Tbk	101.784	3,77	PT Bank Daramon Indonesia Tbk	113.861	3,78	PT Bank Daramon Indonesia Tbk	120.873	3,72	6
7	PT Bank Niaga Tbk	46.464	2,74	PT Pan Indonesia Bank Tbk	51.384	2,59	PT Pan Indonesia Bank Tbk	63.628	2,75	PT Pan Indonesia Bank Tbk	76.270	3,05	PT Pan Indonesia Bank Tbk	91.499	3,39	PT Pan Indonesia Bank Tbk	106.508	3,54	PT Pan Indonesia Bank Tbk	106.056	3,26	7
8	PT Pan Indonesia Bank Tbk	39.229	2,32	PT BBT Tbk	50.941	2,56	PT Bank Permata Tbk	54.220	2,35	PT BBT Tbk	58.737	2,35	PT BBT Tbk	66.866	2,48	PT Bank Permata Tbk	74.040	2,46	PT Bank Permata Tbk	91.404	2,81	8
9	Citibank N.A	38.169	2,25	Citibank N.A	45.021	2,27	PT BBT Tbk	54.068	2,34	PT BBN (Persero)	58.481	2,34	PT Bank Permata Tbk	65.317	2,42	PT BBT Tbk	72.030	2,39	PT BBT Tbk	81.932	2,52	9
10	PT Bank Permata Tbk	37.869	2,24	PT Bank Permata Tbk	39.131	1,97	Citibank N.A	53.503	2,32	PT Bank Permata Tbk	56.213	2,25	PT BBN (Persero) Tbk	61.665	2,28	PT BBN (Persero) Tbk	68.334	2,27	PT BBN (Persero) Tbk	76.391	2,35	10
	Total	1.047.196	61,82	Total	1.241.544	62,50	Total	1.437.957	62,22	Total	1.657.176	66,24	Total	1.714.799	63,51	Total	1.948.234	64,75	Total	2.049.070	63,00	

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Aktiva Produktif	1.339.752	1.565.103	1.851.990	2.242.282	2.464.256	2.655.514	2.691.238	2.748.821	2.746.843	2.831.871	2.829.665	2.829.838	2.890.073	2.874.190	2.926.515	2.971.551	2.994.969	3.014.417	Earning Assets
a. Lancar	1.216.190	1.446.264	1.742.691	2.108.571	2.321.463	2.501.832	2.536.267	2.592.740	2.589.642	2.691.806	2.677.271	2.666.133	2.741.845	2.722.499	2.773.939	2.818.404	2.842.261	2.852.864	a. Current
b. DPK	64.863	67.604	65.257	80.607	86.232	96.562	97.923	97.310	97.489	87.271	96.815	107.234	90.473	92.470	90.001	93.197	92.346	99.149	b. Special Mention
c. Kurang Lancar	18.077	10.909	6.901	11.472	11.729	11.493	12.173	13.343	12.391	10.529	11.861	11.287	11.309	11.054	12.226	10.701	9.747	10.755	c. Sub-Standard
d. Diragukan	11.581	5.955	3.523	5.500	9.591	8.823	9.274	9.468	10.206	8.797	9.060	9.853	10.406	9.645	10.757	9.789	10.019	9.098	d. Doubtful
e. Macet	29.040	34.370	33.619	36.131	35.241	36.792	35.466	35.961	36.995	33.469	34.654	35.325	36.034	38.423	39.588	39.420	40.555	42.512	e. Lost
Non Performing Earning Asset (Nominal)	58.698	51.234	44.043	53.104	56.560	57.108	56.913	58.772	59.591	52.794	55.576	56.465	57.748	59.123	62.571	59.910	60.321	62.364	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	4,38	3,27	2,38	2,37	2,30	2,15	2,11	2,14	2,17	1,86	1,96	2,00	2,00	2,06	2,14	2,02	2,01	2,07	Non Performing Earning Asset Ratio (%)
Kredit	695.648	792.297	1.002.012	1.307.688	1.437.930	1.640.430	1.659.145	1.675.633	1.706.403	1.765.845	1.746.005	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	Credit
a. Lancar	583.543	680.805	900.094	1.190.245	1.307.983	1.497.862	1.515.174	1.530.843	1.560.810	1.636.854	1.604.477	1.620.643	1.676.714	1.701.778	1.748.041	1.807.517	1.830.436	1.879.723	a. Current
b. DPK	59.516	63.436	61.150	75.571	82.399	93.234	94.677	93.660	93.388	83.751	93.224	103.885	87.162	89.263	86.179	89.712	88.673	95.631	b. Special Mention
c. Kurang Lancar	15.337	9.183	5.874	8.177	9.772	10.056	10.727	11.921	11.101	9.180	10.760	10.182	10.275	10.082	11.279	9.657	9.301	10.236	c. Sub-Standard
d. Diragukan	11.062	5.869	3.489	5.406	8.132	7.659	8.094	8.225	9.068	7.665	7.924	8.742	9.358	8.684	8.975	8.810	9.051	8.092	d. Doubtful
e. Macet	26.191	33.005	31.405	28.290	29.644	31.618	30.364	30.984	32.036	28.396	29.620	30.437	31.336	33.732	34.991	34.992	36.138	37.932	e. Lost
Non Performing Loan (Nominal)	52.589	48.057	40.767	41.872	47.548	49.333	49.185	51.130	52.205	45.241	48.304	49.361	50.969	52.497	55.245	53.458	54.489	56.260	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	7,56	6,07	4,07	3,20	3,31	3,01	2,96	3,05	3,06	2,56	2,77	2,78	2,81	2,85	2,92	2,74	2,76	2,77	Non Performing Loan Ratio (%)

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Aktiva Produktif	532.254	581.590	683.347	823.508	958.452	961.775	967.857	987.192	988.878	1.049.282	1.036.013	1.018.578	1.049.921	1.044.599	1.065.504	1.084.545	1.090.320	1.091.423	Earning Assets
a. Lancar	457.324	514.140	626.735	766.622	894.206	892.974	898.535	916.451	914.990	986.077	965.516	942.743	981.517	976.435	995.548	1.014.940	1.020.878	1.017.144	a. Current
b. DPK	32.572	34.770	31.412	36.546	43.339	48.906	49.950	50.110	49.507	43.829	49.152	53.742	46.530	45.595	44.065	44.990	44.184	48.072	b. Special Mention
c. Kurang Lancar	11.630	5.102	2.723	3.034	3.516	3.609	4.280	4.981	4.339	3.678	4.964	4.293	3.897	3.367	4.799	4.393	3.761	3.653	c. Sub-Standard
d. Diragukan	9.356	2.899	1.237	2.285	3.790	3.066	3.165	3.341	4.246	2.977	2.869	3.645	4.333	4.057	5.010	3.809	4.115	3.401	d. Doubtful
e. Macet	21.372	24.678	21.240	15.021	13.601	13.220	11.927	12.309	15.796	12.721	13.512	14.155	13.643	15.144	16.082	16.412	17.383	19.152	e. Lost
Non Performing Earning Asset (Nominal)	42.358	32.679	25.201	20.340	20.907	19.895	19.372	20.631	24.382	19.376	21.345	22.093	21.873	22.569	25.891	24.614	25.259	26.207	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	7,96	5,62	3,69	2,47	2,18	2,07	2,00	2,09	2,47	1,85	2,06	2,17	2,08	2,16	2,43	2,27	2,32	2,40	Non Performing Earning Asset Ratio (%)
Kredit	256.413	287.910	356.151	470.665	544.870	601.865	605.795	610.383	621.691	642.718	629.622	637.831	656.897	665.361	681.752	710.769	717.161	733.460	Credit
a. Lancar	189.292	224.579	303.693	418.002	483.886	535.925	539.413	542.926	551.468	582.549	561.979	564.738	591.215	599.667	615.717	644.217	650.625	662.492	a. Current
b. DPK	29.308	32.528	29.310	35.069	42.156	47.327	48.365	48.166	47.173	42.187	47.499	52.187	45.039	44.316	42.031	43.125	42.359	46.131	b. Special Mention
c. Kurang Lancar	9.962	4.374	2.701	2.973	3.410	3.559	4.152	4.973	4.333	3.331	4.817	4.142	3.788	3.339	4.768	4.249	3.728	3.596	c. Sub-Standard
d. Diragukan	8.887	2.839	1.237	2.275	3.756	3.027	3.138	3.215	4.138	2.976	2.866	3.641	4.259	3.960	4.218	3.803	4.112	3.399	d. Doubtful
e. Macet	18.965	23.589	19.210	12.346	11.663	12.026	10.728	11.103	14.579	11.675	12.462	13.123	12.597	14.078	15.018	15.375	16.337	17.842	e. Lost
Non Performing Loan (Nominal)	37.813	30.803	23.148	17.594	18.828	18.612	18.018	19.291	23.051	17.982	20.145	20.907	20.643	21.378	24.004	23.427	24.177	24.837	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	14,75	10,70	6,50	3,74	3,46	3,09	2,97	3,16	3,71	2,80	3,20	3,28	3,14	3,21	3,52	3,30	3,37	3,39	Non Performing Loan Ratio (%)

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Aktiva Produktif	500.822	596.214	700.622	821.136	899.511	1.030.428	1.042.711	1.070.666	1.078.370	1.107.162	1.114.192	1.124.217	1.135.701	1.128.159	1.136.020	1.150.292	1.167.051	1.176.304	Earning Assets
a. Lancar	474.357	565.801	670.749	774.507	851.445	976.403	988.087	1.016.435	1.023.901	1.056.635	1.060.517	1.065.179	1.083.105	1.073.616	1.082.101	1.094.834	1.111.116	1.117.312	a. Current
b. DPK	17.070	18.274	19.016	27.134	27.546	31.612	32.181	31.821	32.251	29.682	32.356	37.267	29.599	31.050	30.634	33.444	33.656	36.634	b. Special Mention
c. Kurang Lancar	3.737	3.341	2.068	2.570	4.004	4.232	4.291	4.628	4.389	3.596	3.508	3.875	4.289	4.454	4.204	3.340	3.505	3.881	c. Sub-Standard
d. Diragukan	1.406	2.203	1.432	2.269	3.256	3.498	3.742	3.554	3.538	3.497	3.923	4.042	3.868	3.484	3.473	3.633	3.667	3.467	d. Doubtful
e. Macet	4.253	6.595	7.356	14.656	13.261	14.682	14.411	14.228	14.291	13.751	13.888	13.854	14.840	15.556	15.604	15.002	15.066	14.969	e. Lost
Non Performing Earning Asset (Nominal)	9.396	12.139	10.856	19.495	20.520	22.412	22.444	22.410	22.219	20.845	21.319	21.771	22.997	23.494	23.281	21.974	22.238	22.317	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	1,88	2,04	1,55	2,37	2,28	2,18	2,15	2,09	2,06	1,88	1,91	1,94	2,02	2,08	2,05	1,91	1,91	1,90	Non Performing Earning Asset Ratio (%)
Kredit	277.591	315.256	407.742	524.295	555.617	653.864	660.785	668.876	686.115	718.639	708.824	728.002	741.401	756.128	774.382	798.019	804.203	830.444	Credit
a. Lancar	251.811	285.540	378.247	484.022	512.733	604.231	610.444	618.927	635.815	672.422	659.506	673.201	692.462	705.298	724.044	745.946	751.900	775.026	a. Current
b. DPK	16.846	18.087	18.860	25.975	26.910	31.211	31.817	31.473	31.957	29.314	31.905	36.829	29.374	30.742	30.394	33.278	33.258	36.180	b. Special Mention
c. Kurang Lancar	3.617	3.069	1.981	2.514	3.208	4.112	4.201	4.385	4.195	3.513	3.448	3.811	4.225	4.399	4.149	3.286	3.450	3.825	c. Sub-Standard
d. Diragukan	1.383	2.198	1.416	2.223	2.972	3.352	3.578	3.402	3.364	3.346	3.768	3.885	3.842	3.468	3.453	3.606	3.651	3.459	d. Doubtful
e. Macet	3.934	6.363	7.237	9.560	9.795	10.958	10.744	10.688	10.783	10.045	10.197	10.275	11.497	12.221	12.336	11.863	11.945	11.953	e. Lost
Non Performing Loan (Nominal)	8.934	11.629	10.635	14.298	15.974	18.422	18.523	18.475	18.342	16.904	17.413	17.971	19.564	20.089	19.938	18.755	19.046	19.237	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	3,22	3,69	2,61	2,73	2,88	2,82	2,80	2,76	2,67	2,35	2,46	2,47	2,64	2,66	2,57	2,35	2,37	2,32	Non Performing Loan Ratio (%)

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

Indikator	2005	2006	2007	2008	2009	2010					2011								Indikator
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aktiva Produktif	18.404	26.141	34.610	37.729	50.318	61.006	63.793	64.989	64.658	69.067	67.774	67.697	70.504	71.246	72.430	76.571	77.594	81.065	Earning Assets
a. Lancar	17.069	24.650	33.177	36.296	48.063	57.927	60.648	61.805	61.484	66.013	64.557	64.181	67.479	68.092	69.236	73.406	74.416	77.813	a. Current
b. DPK	688	867	935	964	1.463	1.914	1.912	1.857	1.918	1.766	1.877	2.184	1.840	1.940	1.939	1.874	1.877	1.984	b. Special Mention
c. Kurang Lancar	154	122	75	145	217	196	238	294	249	301	299	292	245	259	287	313	292	251	c. Sub-Standard
d. Diragukan	83	94	65	116	128	217	207	235	256	227	236	246	226	221	221	240	233	243	d. Doubtful
e. Macet	411	409	357	208	448	753	788	799	753	760	804	794	714	734	748	738	776	773	e. Lost
Non Performing Earning Asset (Nominal)	647	625	497	468	792	1.166	1.233	1.328	1.257	1.288	1.339	1.332	1.185	1.215	1.256	1.291	1.301	1.268	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	3,52	2,39	1,44	1,24	1,57	1,91	1,93	2,04	1,94	1,86	1,98	1,97	1,68	1,70	1,73	1,69	1,68	1,56	Non Performing Earning Asset Ratio (%)
Kredit	16.842	19.114	23.863	27.122	35.700	44.815	45.936	46.318	47.313	48.757	49.619	50.450	51.873	53.050	54.607	56.380	57.909	60.615	Credit
a. Lancar	15.323	17.653	22.468	25.690	33.451	41.739	42.819	43.193	44.145	45.765	46.419	46.945	48.855	49.901	51.418	53.221	54.736	57.368	a. Current
b. DPK	787	867	935	964	1.462	1.913	1.912	1.850	1.912	1.731	1.872	2.177	1.834	1.936	1.934	1.870	1.872	1.980	b. Special Mention
c. Kurang Lancar	167	122	75	145	212	196	211	242	249	300	297	288	245	259	287	313	292	251	c. Sub-Standard
d. Diragukan	95	93	65	116	128	216	207	234	255	201	236	245	226	221	221	240	233	243	d. Doubtful
e. Macet	469	379	320	207	448	750	788	799	753	760	794	794	713	734	747	737	775	773	e. Lost
Non Performing Loan (Nominal)	732	594	460	468	787	1.162	1.206	1.275	1.256	1.261	1.327	1.328	1.184	1.214	1.255	1.290	1.300	1.267	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	4,34	3,11	1,93	1,73	2,20	2,59	2,62	2,75	2,65	2,59	2,67	2,63	2,28	2,29	2,30	2,29	2,25	2,09	Non Performing Loan Ratio (%)

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Aktiva Produktif	85.078	131.845	140.981	166.823	181.225	215.478	227.690	230.879	213.326	209.002	212.005	225.126	231.845	229.956	240.024	244.817	246.205	241.131	Earning Assets
a. Lancar	83.286	129.815	138.560	163.857	176.715	207.853	219.984	223.462	205.779	203.275	204.635	217.103	224.241	221.696	231.965	237.410	238.139	232.533	a. Current
b. DPK	943	1.121	1.195	1.581	2.313	4.415	4.348	3.849	4.037	2.715	3.952	4.644	3.996	4.503	4.033	3.513	4.066	4.464	b. Special Mention
c. Kurang Lancar	140	160	178	168	350	409	413	575	450	266	497	378	360	377	500	305	386	350	c. Sub-Standard
d. Diragukan	122	141	174	143	319	435	465	436	497	365	314	358	326	341	408	417	368	409	d. Doubtful
e. Macet	587	609	874	1.075	1.528	2.368	2.373	2.557	2.563	2.381	2.608	2.643	2.923	3.039	3.117	3.171	3.247	3.376	e. Lost
Non Performing Earning Asset (Nominal)	849	909	1.227	1.385	2.197	3.211	3.250	3.568	3.509	3.012	3.418	3.379	3.609	3.757	4.026	3.893	4.000	4.135	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	1,00	0,69	0,87	0,83	1,21	1,49	1,43	1,55	1,65	1,44	1,61	1,50	1,56	1,63	1,68	1,59	1,62	1,71	Non Performing Earning Asset Ratio (%)
Kredit	44.931	55.955	71.881	96.385	120.754	138.023	139.450	142.040	143.956	143.707	143.395	145.945	149.427	152.882	156.810	161.654	164.753	167.632	Credit
a. Lancar	43.147	53.942	69.477	93.449	116.386	130.543	131.901	134.741	136.530	138.072	136.107	137.989	141.907	144.703	148.858	154.325	156.786	159.176	a. Current
b. DPK	949	1.121	1.194	1.579	2.308	4.324	4.259	3.755	3.943	2.669	3.928	4.626	3.982	4.486	4.014	3.496	4.033	4.432	b. Special Mention
c. Kurang Lancar	139	155	172	160	332	401	407	570	445	261	490	374	356	373	496	303	383	349	c. Sub-Standard
d. Diragukan	122	140	174	142	236	406	420	434	490	362	297	349	318	340	383	417	362	358	d. Doubtful
e. Macet	573	598	864	1.056	1.492	2.350	2.354	2.540	2.547	2.343	2.573	2.607	2.865	2.980	3.060	3.112	3.188	3.317	e. Lost
Non Performing Loan (Nominal)	834	892	1.209	1.358	2.060	3.157	3.181	3.544	3.482	2.966	3.360	3.330	3.539	3.693	3.938	3.832	3.933	4.024	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	1,86	1,59	1,68	1,41	1,71	2,29	2,28	2,49	2,42	2,06	2,34	2,28	2,37	2,42	2,51	2,37	2,39	2,40	Non Performing Loan Ratio (%)

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Aktiva Produktif	63.588	68.277	94.740	125.190	139.962	144.478	150.267	149.728	153.927	154.045	153.521	148.714	152.012	149.761	153.364	156.500	158.631	162.609	Earning Assets
a. Lancar	58.153	62.684	89.164	119.252	133.713	138.391	143.846	143.489	147.674	148.116	147.451	142.428	146.194	143.763	147.090	150.197	152.320	156.030	a. Current
b. DPK	3.751	3.788	4.150	4.323	3.697	3.545	3.831	3.625	3.624	3.207	3.402	3.771	3.175	3.371	3.730	3.841	3.909	4.109	b. Special Mention
c. Kurang Lancar	561	1.158	700	790	958	1.085	950	929	968	892	871	782	899	872	828	715	704	762	c. Sub-Standard
d. Diragukan	296	214	234	233	483	312	496	546	425	365	358	383	421	424	416	457	421	364	d. Doubtful
e. Macet	827	432	491	592	1.111	1.145	1.144	1.139	1.235	1.464	1.438	1.350	1.323	1.332	1.300	1.289	1.278	1.344	e. Lost
Non Performing Earning Asset (Nominal)	1.684	1.804	1.425	1.615	2.552	2.541	2.589	2.614	2.629	2.721	2.668	2.515	2.643	2.628	2.544	2.461	2.402	2.470	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	2,65	2,64	1,50	1,29	1,82	1,76	1,72	1,75	1,71	1,77	1,74	1,69	1,74	1,75	1,66	1,57	1,51	1,52	Non Performing Earning Asset Ratio (%)
Kredit	36.937	40.833	58.520	75.849	80.977	92.476	95.106	96.567	96.378	99.020	98.845	94.606	96.821	97.360	100.362	103.579	104.378	109.307	Credit
a. Lancar	32.099	36.100	54.044	70.679	75.273	86.992	89.304	90.973	90.861	93.866	93.525	89.055	91.770	92.122	94.860	98.030	98.828	103.388	a. Current
b. DPK	3.392	3.259	3.550	3.630	3.209	3.105	3.369	3.109	2.979	2.570	2.792	3.135	2.505	2.719	2.997	3.123	3.188	3.491	b. Special Mention
c. Kurang Lancar	371	835	218	726	949	955	819	817	894	814	789	713	830	804	822	711	702	759	c. Sub-Standard
d. Diragukan	277	209	228	228	453	296	480	530	409	365	342	383	421	424	416	456	421	364	d. Doubtful
e. Macet	797	430	481	587	1.094	1.129	1.134	1.139	1.235	1.404	1.397	1.320	1.295	1.290	1.267	1.258	1.240	1.305	e. Lost
Non Performing Loan (Nominal)	1.446	1.474	926	1.540	2.496	2.379	2.433	2.486	2.538	2.583	2.528	2.416	2.547	2.518	2.505	2.426	2.362	2.428	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	3,91	3,61	1,58	2,03	3,08	2,57	2,56	2,57	2,63	2,61	2,56	2,55	2,63	2,59	2,50	2,34	2,26	2,22	Non Performing Loan Ratio (%)

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Aktiva Produktif	133.870	161.035	197.690	267.897	234.787	242.349	238.919	245.368	247.683	243.313	246.159	245.506	250.090	250.470	259.172	258.826	255.167	261.885	Earning Assets
a. Lancar	120.465	149.174	184.305	248.037	217.322	228.284	225.168	231.099	235.815	231.689	234.594	234.499	239.309	238.898	247.999	247.616	245.392	252.032	a. Current
b. DPK	9.732	8.784	8.549	10.059	7.873	6.170	5.701	6.049	6.152	6.071	6.076	5.627	5.332	6.012	5.600	5.535	4.655	3.886	b. Special Mention
c. Kurang Lancar	1.842	1.026	1.157	4.766	2.685	1.962	2.002	1.935	1.995	1.797	1.722	1.666	1.619	1.724	1.608	1.635	1.100	1.857	c. Sub-Standard
d. Diragukan	305	405	380	455	1.615	1.308	1.225	1.357	1.364	1.365	1.364	1.184	1.238	1.217	1.229	1.233	1.215	1.214	d. Doubtful
e. Macet	1.525	1.647	3.300	4.580	5.292	4.624	4.824	4.929	2.357	2.391	2.404	2.530	2.591	2.619	2.736	2.808	2.805	2.897	e. Lost
Non Performing Earning Asset (Nominal)	3.672	3.077	4.837	9.801	9.592	7.895	8.050	8.220	5.716	5.553	5.489	5.379	5.449	5.560	5.573	5.676	5.120	5.968	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	2,74	1,91	2,45	3,66	4,09	3,26	3,37	3,35	2,31	2,28	2,23	2,19	2,18	2,22	2,15	2,19	2,01	2,28	Non Performing Earning Asset Ratio (%)
Kredit	62.935	73.230	83.856	113.372	100.011	109.387	112.073	111.449	110.950	113.004	115.700	117.054	118.427	118.757	121.557	120.327	125.194	130.156	Credit
a. Lancar	51.871	62.991	72.166	98.403	86.254	98.432	101.293	100.083	101.991	104.180	106.940	108.715	110.505	110.087	113.145	111.778	117.560	122.273	a. Current
b. DPK	8.234	7.575	7.301	8.355	6.354	5.354	4.955	5.307	5.423	5.279	5.228	4.931	4.429	5.064	4.808	4.820	3.963	3.417	b. Special Mention
c. Kurang Lancar	1.080	628	727	1.659	1.662	832	937	934	985	961	919	852	831	908	756	795	747	1.455	c. Sub-Standard
d. Diragukan	297	389	369	422	588	362	271	409	412	415	415	238	292	271	285	288	271	269	d. Doubtful
e. Macet	1.453	1.647	3.292	4.533	5.153	4.406	4.617	4.716	2.139	2.169	2.198	2.318	2.370	2.427	2.563	2.645	2.653	2.742	e. Lost
Non Performing Loan (Nominal)	2.830	2.664	4.389	6.614	7.403	5.600	5.824	6.059	3.536	3.545	3.532	3.409	3.493	3.606	3.604	3.728	3.671	4.467	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	4,50	3,64	5,23	5,83	7,40	5,12	5,20	5,44	3,19	3,14	3,05	2,91	2,95	3,04	2,96	3,10	2,93	3,43	Non Performing Loan Ratio (%)

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

Kelompok Bank	Jumlah Bank (Total Banks)														Group of Bank
	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Agustus 2010		Desember 2010		Agustus 2011		
	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	3	2	3	2	3	2	4	0	4	0	4	0	4	0	State Owned Banks
BUSN Devisa	25	10	30	5	30	5	30	4	33	3	33	3	33	3	Foreign Exchange Commercial Banks
BUSN Non Devisa	27	9	29	7	30	3	28	3	27	4	26	5	28	2	Non-Foreign Exchange Commercial Banks
BPD	25	1	25	1	24	2	25	1	24	2	23	3	24	2	Regional Development Banks
Bank Campuran	10	7	15	2	13	2	14	2	13	2	13	2	13	1	Joint Venture Banks
Bank Asing	10	1	6	5	5	5	6	4	7	3	8	2	8	2	Foreign Owned Banks
Total	100	30	108	22	105	19	107	14	108	14	107	15	110	10	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana pertanian	3.188	3.165	2.121	1.857	2.494	2.214	2.230	2.256	2.535	1.659	1.764	1.812	1.876	1.709	1.741	1.717	1.835	1.972	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	1.192	1.101	737	911	774	574	517	1.139	1.234	269	307	259	382	365	1.110	1.081	953	343	2. Mining
3. Perindustrian	26.734	19.383	14.593	14.674	12.411	11.042	11.047	11.081	11.940	10.238	10.892	10.548	11.615	11.912	12.242	11.276	11.538	12.886	3. Manufacturing
4. Listrik, gas dan air	390	266	96	22	18	21	116	148	336	193	190	198	143	192	181	175	177	178	4. Electricity, gas and water
5. Konstruksi	2.860	1.698	1.642	1.856	2.316	2.571	2.453	2.775	2.884	2.237	2.569	2.566	2.514	2.528	2.899	2.956	2.991	3.051	5. Construction
6. Perdagangan, restoran dan hotel	7.433	10.200	8.940	8.040	12.254	12.293	11.907	12.116	14.034	12.665	13.190	13.488	14.035	14.292	15.175	14.554	14.889	16.108	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	1.971	2.131	841	1.565	1.762	2.662	2.791	3.073	3.109	2.816	3.070	3.989	3.784	3.866	3.736	3.636	3.614	3.342	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	3.378	3.057	2.798	3.226	3.373	3.261	3.345	3.292	3.002	3.100	3.260	2.968	2.845	2.900	3.042	2.806	2.783	2.744	8. Business Services
9. Jasa sosial/masyarakat	739	393	263	291	756	2.065	1.864	2.048	1.850	1.761	1.795	1.828	1.834	1.909	1.770	1.729	1.785	1.716	9. Social Services
10. Lain-lain	4.704	6.663	8.735	9.430	11.388	12.631	12.917	13.202	11.282	10.303	11.267	11.706	11.942	12.822	13.348	13.529	13.924	13.918	10. Others

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011								Economic Sector
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pertanian, perburuan dan sarana pertanian	2.177	2.004	1.133	855	1.200	842	899	950	1.270	712	732	781	849	657	671	655	799	919	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	669	923	346	367	89	71	49	898	952	104	108	108	124	128	895	841	773	90	2. Mining
3. Perindustrian	21.458	14.042	10.301	7.950	5.659	4.606	4.381	4.262	5.110	3.794	4.086	3.931	4.042	4.201	4.790	4.579	4.932	5.053	3. Manufacturing
4. Listrik, gas dan air	170	261	78	15	12	7	7	38	46	60	60	59	8	1	1	1	1	1	4. Electricity, gas and water
5. Konstruksi	2.463	1.221	1.027	919	1.152	904	854	934	1.068	752	959	1.067	954	1.020	1.227	1.357	1.183	1.232	5. Construction
6. Perdagangan, restoran dan hotel	5.354	7.101	5.576	3.900	6.189	5.652	5.287	5.468	7.504	6.079	6.669	6.763	6.763	6.832	7.707	7.267	7.510	8.564	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	1.205	961	373	473	522	873	705	710	721	615	972	1.458	1.186	1.211	1.117	1.080	1.056	1.156	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.814	1.577	1.216	476	656	447	546	600	650	881	912	679	583	627	643	640	666	699	8. Business Services
9. Jasa sosial/masyarakat	588	230	41	66	262	548	533	553	577	699	717	721	677	738	587	582	615	653	9. Social Services
10. Lain-lain	1.914	2.484	3.055	2.574	3.088	4.662	4.758	4.877	5.152	4.285	4.929	5.341	5.457	5.962	6.366	6.426	6.642	6.469	10. Others

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana pertanian	727	952	730	756	1.031	1.002	939	918	905	680	755	750	731	754	763	743	703	713	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	128	106	131	249	343	402	277	144	199	91	100	122	156	157	150	182	122	195	2. Mining
3. Perindustrian	2.720	3.384	2.654	3.392	3.249	3.554	3.700	3.590	3.517	3.180	3.670	3.651	4.481	4.562	4.504	3.857	3.907	4.400	3. Manufacturing
4. Listrik, gas dan air	220	1	17	5	2	7	100	101	276	118	115	124	122	174	160	153	156	158	4. Electricity, gas and water
5. Konstruksi	212	311	404	626	611	877	830	899	919	758	759	753	766	742	720	716	923	896	5. Construction
6. Perdagangan, restoran dan hotel	1.434	2.499	2.653	3.405	4.737	4.889	4.849	4.922	4.815	4.984	4.825	4.901	5.513	5.666	5.536	5.365	5.389	5.552	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	728	808	431	1.047	559	962	1.251	1.539	1.560	1.365	1.242	1.681	1.753	1.834	1.801	1.733	1.743	1.374	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.267	1.321	1.379	2.328	2.236	2.468	2.439	2.302	1.953	1.847	1.922	1.895	1.898	1.945	2.000	1.656	1.634	1.579	8. Business Services
9. Jasa sosial/masyarakat	106	122	177	188	430	1.086	911	842	847	677	694	730	772	789	779	785	824	694	9. Social Services
10. Lain-lain	1.392	2.125	2.058	2.301	2.777	3.174	3.227	3.217	3.351	3.203	3.329	3.365	3.373	3.466	3.526	3.567	3.646	3.676	10. Others

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)
 Miliar Rp (Billion Rp)

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana pertanian	57	8	5	1	6	28	30	33	30	28	29	29	22	23	21	19	19	19	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	2	3	3	0	1	7	16	15	22	12	6	3	10	1	8	7	7	8	2. Mining
3. Perindustrian	78	65	67	37	91	149	208	245	193	187	186	174	161	139	133	137	139	132	3. Manufacturing
4. Listrik, gas dan air	-	-	-	0	-	0	0	0	0	-	0	-	-	0	2	2	1	1	4. Electricity, gas and water
5. Konstruksi	34	41	7	20	36	133	128	127	130	109	115	113	89	22	47	93	94	94	5. Construction
6. Perdagangan, restoran dan hotel	183	149	151	134	169	307	314	316	315	316	341	343	296	296	407	328	333	312	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	19	16	12	12	45	41	39	41	49	98	103	104	97	75	85	93	95	92	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	103	67	72	93	196	202	193	206	213	202	207	206	180	132	193	238	242	236	8. Business Services
9. Jasa sosial/masyarakat	25	25	14	19	29	48	52	53	57	48	53	58	51	43	44	55	55	56	9. Social Services
10. Lain-lain	231	219	129	151	213	248	224	240	248	263	286	298	277	483	313	318	317	317	10. Others

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana pertanian	97	108	145	188	217	315	342	334	314	221	229	234	257	259	268	284	297	304	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	3	6	4	3	3	63	62	58	60	60	91	25	90	76	54	48	50	50	2. Mining
3. Perindustrian	19	26	34	87	84	286	277	275	381	362	366	383	397	443	429	406	415	409	3. Manufacturing
4. Listrik, gas dan air	-	1	-	2	4	7	9	8	14	15	15	16	12	17	18	19	19	18	4. Electricity, gas and water
5. Konstruksi	130	105	191	266	494	635	616	795	751	604	721	620	693	733	893	779	782	818	5. Construction
6. Perdagangan, restoran dan hotel	278	285	407	423	667	954	937	886	984	856	938	1.078	1.071	1.115	1.150	1.221	1.322	1.338	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	19	36	21	22	79	102	116	101	106	67	79	78	83	85	71	68	67	63	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	98	65	100	86	176	53	75	76	73	71	134	134	123	138	150	169	138	132	8. Business Services
9. Jasa sosial/masyarakat	20	16	19	14	18	257	242	472	252	221	215	199	225	224	241	187	171	197	9. Social Services
10. Lain-lain	172	245	287	268	319	484	509	538	548	490	572	562	587	603	665	652	672	695	10. Others

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
1. Pertanian, perburuan dan sarana pertanian	94	28	67	53	38	23	16	16	16	18	18	18	17	17	17	17	17	17	17	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	-	-	-	-	86	24	23	23	-	-	-	-	-	-	-	-	-	-	0	2. Mining
3. Perindustrian	1.067	838	593	953	1.232	1.066	1.077	1.113	1.131	1.161	1.119	1.031	1.213	1.192	1.171	1.067	1.019	1.074	3. Manufacturing	
4. Listrik, gas dan air	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Electricity, gas and water
5. Konstruksi	1	1	3	13	13	14	18	14	14	14	14	13	12	12	12	11	9	11	5. Construction	
6. Perdagangan, restoran dan hotel	154	137	94	124	318	254	285	281	304	320	312	308	290	281	274	246	237	235	6. Trade, restaurants and hotels	
7. Pengangkutan, pergudangan dan komunikasi	0	309	-	6	414	519	518	518	520	519	520	518	518	517	518	520	512	512	7. Transportation, warehousing and communications	
8. Jasa Dunia usaha	52	19	7	197	64	61	61	77	87	74	60	43	39	40	38	85	84	79	8. Business Services	
9. Jasa sosial/masyarakat	-	-	8	-	16	13	13	13	14	14	12	12	2	9	12	12	12	8	9. Social Services	
10. Lain-lain	78	141	153	194	314	406	423	430	454	463	473	473	455	452	463	468	471	492	10. Others	

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
1. Pertanian, perburuan dan sarana pertanian	38	65	41	5	2	4	5	5	0	0	0	0	0	0	0	0	0	0	0	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	1.927	64	252	291	252	7	88	0	1	1	1	1	1	3	2	3	1	-	2. Mining	
3. Perindustrian	1.392	1.028	943	2.255	2.097	1.380	1.405	1.595	1.609	1.554	1.465	1.379	1.320	1.375	1.215	1.230	1.126	1.818	3. Manufacturing	
4. Listrik, gas dan air	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Electricity, gas and water
5. Konstruksi	20	19	11	12	10	7	7	6	2	0	0	0	0	0	0	1	1	0	5. Construction	
6. Perdagangan, restoran dan hotel	30	29	59	55	173	236	235	242	112	110	106	95	101	102	101	126	99	108	6. Trade, restaurants and hotels	
7. Pengangkutan, pergudangan dan komunikasi	-	1	3	5	144	165	163	164	153	153	153	150	147	144	144	142	141	144	7. Transportation, warehousing and communications	
8. Jasa Dunia usaha	44	8	24	46	46	31	31	32	26	25	24	10	22	18	18	18	19	18	8. Business Services	
9. Jasa sosial/masyarakat	-	-	3	4	1	113	114	114	104	103	105	106	107	107	108	109	109	108	9. Social Services	
10. Lain-lain	916	1.450	3.053	3.942	4.678	3.657	3.776	3.900	1.530	1.599	1.678	1.667	1.793	1.856	2.015	2.099	2.175	2.269	10. Others	

Tabel 1.49 Non Performing Loan Bank Umum Berdasarkan Sektor Ekonomi Per Lokasi Bank Penyalur - Agustus 2011
 (Non Performing Loan of Commercial Banks Based on Economic Sector by Banks Location - August 2011)
 Miliar Rp (Billion Rp)

Lokasi	Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	Pertambangan (Mining)	Perindustrian (Manufacturing)	Listrik, gas dan air (Electricity, gas and Water)	Konstruksi (Construction)	Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	Pengangkutan, pergudangan dan komunikasi (Transportation, cargo storage and communications)	Jasa Dunia usaha (Business Services)	Jasa sosial/masyarakat (Social Services)	Lain-lain (Others)	Location
Jawa Barat	68	35	555	1	221	1.703	43	182	322	1.716	Jawa Barat
Banten	5	5	44	10	93	401	9	41	34	597	Banten
DKI Jakarta	790	117	7.418	139	1.176	5.166	2.624	1.612	773	5.631	DKI Jakarta
D.I Yogyakarta	11	0	20	0	13	135	2	24	14	183	D.I Yogyakarta
Jawa Tengah	50	8	661	1	108	1.269	32	81	66	816	Jawa Tengah
Jawa Timur	244	13	2.287	3	118	2.027	256	118	96	1.229	Jawa Timur
Bengkulu	6	2	2	-	8	98	1	2	5	36	Bengkulu
Jambi	65	0	13	-	7	144	1	10	7	112	Jambi
Nanggroe Aceh Darussalam	37	7	176	0	118	469	9	28	31	284	Nanggroe Aceh Darussalam
Sumatera Utara	160	2	789	15	218	864	29	74	36	609	Sumatera Utara
Sumatera Barat	109	2	10	0	21	222	19	11	5	119	Sumatera Barat
Riau	71	1	23	0	67	349	7	32	14	273	Riau
Kepulauan Riau	30	1	74	1	46	246	8	28	10	308	Kepulauan Riau
Sumatera Selatan	19	-	82	-	16	100	47	20	10	170	Sumatera Selatan
Bangka Belitung	0	0	2	-	2	15	0	0	0	22	Bangka Belitung
Lampung	79	17	87	3	32	364	8	21	8	176	Lampung
Kalimantan Selatan	24	51	143	1	72	143	75	30	9	101	Kalimantan Selatan
Kalimantan Barat	13	-	15	-	9	86	5	16	6	76	Kalimantan Barat
Kalimantan Timur	29	51	15	0	162	287	76	111	89	252	Kalimantan Timur
Kalimantan Tengah	4	-	1	-	42	46	8	5	2	31	Kalimantan Tengah
Sulawesi Tengah	24	1	36	-	34	167	1	2	18	91	Sulawesi Tengah
Sulawesi Selatan	65	6	269	0	163	624	46	154	52	426	Sulawesi Selatan
Sulawesi Utara	19	2	34	-	41	229	10	10	13	192	Sulawesi Utara
Sulawesi Tenggara	6	-	1	-	38	50	0	2	7	12	Sulawesi Tenggara
Sulawesi Barat	2	0	3	-	30	62	1	1	6	42	Sulawesi Barat
Gorontalo	5	9	13	0	24	60	0	7	5	40	Gorontalo
Nusa Tenggara Barat	16	0	4	-	5	119	1	3	6	75	Nusa Tenggara Barat
Bali	12	1	11	-	77	245	7	79	33	104	Bali
Nusa Tenggara Timur	3	-	1	0	14	98	2	1	23	61	Nusa Tenggara Timur
Maluku	1	2	1	0	36	27	1	2	3	38	Maluku
Papua	3	1	10	4	29	54	1	5	10	54	Papua
Maluku Utara	0	-	2	-	8	17	1	5	2	21	Maluku Utara
Irian Jaya Barat	0	-	5	-	2	22	1	1	1	22	Irian Jaya Barat
Lainnya	-	10	78	-	-	202	10	25	-	0	Others
Total	1.972	343	12.886	178	3.051	16.108	3.342	2.744	1.716	13.918	Total

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	27.519	25.979	19.892	22.953	26.630	28.032	27.965	29.603	32.816	27.456	29.059	29.158	30.296	31.015	33.168	31.675	32.275	33.251	Total Working Capital
Total Investasi	20.467	15.509	12.230	9.607	9.719	9.732	9.325	9.355	9.421	8.436	9.080	9.713	10.057	10.153	10.484	10.050	10.187	10.854	Total Investment
Total Konsumsi	4.603	6.569	8.645	9.313	11.199	11.569	11.897	12.172	9.969	9.348	10.165	10.490	10.616	11.330	11.594	11.734	12.027	12.155	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	20.363	17.868	11.951	11.028	12.042	12.604	11.892	13.208	16.862	12.277	13.414	13.789	13.690	14.057	16.440	15.871	16.471	17.129	Total Working Capital
Total Investasi	15.630	10.535	8.221	4.092	3.858	2.282	2.270	2.160	2.280	2.319	2.821	2.933	2.765	2.782	2.888	2.864	2.889	2.934	Total Investment
Total Konsumsi	1.820	2.400	2.976	2.474	2.928	3.726	3.856	3.923	3.908	3.385	3.910	4.185	4.188	4.538	4.677	4.692	4.816	4.774	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	3.446	5.385	5.311	7.512	9.288	9.793	10.238	10.191	10.013	9.580	9.971	9.938	11.041	11.323	11.027	10.088	10.194	10.380	Total Working Capital
Total Investasi	4.099	4.127	3.274	4.496	3.937	5.565	5.167	5.130	5.038	4.166	4.162	4.717	5.192	5.345	5.431	5.144	5.250	5.226	Total Investment
Total Konsumsi	1.388	2.118	2.050	2.290	2.750	3.064	3.118	3.155	3.291	3.158	3.280	3.316	3.331	3.421	3.481	3.523	3.602	3.632	Total Consumption

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)
 Miliar Rp (Billion Rp)

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	431	316	277	248	356	611	667	723	674	681	697	697	631	515	575	698	711	687	Total Working Capital
Total Investasi	70	60	55	69	219	305	315	313	338	321	345	336	280	216	367	274	273	264	Total Investment
Total Konsumsi	230	219	129	151	212	246	223	238	244	259	285	294	273	483	313	318	316	317	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	421	446	670	776	1.394	2.184	2.170	2.363	2.253	1.934	2.112	2.072	2.244	2.394	2.581	2.529	2.574	2.626	Total Working Capital
Total Investasi	244	204	256	320	349	503	512	650	687	547	703	704	715	714	708	664	704	718	Total Investment
Total Konsumsi	169	242	284	262	317	470	501	530	541	485	544	553	580	585	649	639	656	680	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	1.008	877	657	1.148	1.399	1.279	1.320	1.316	1.344	1.368	1.307	1.224	1.301	1.281	1.260	1.183	1.127	1.170	Total Working Capital
Total Investasi	359	456	116	198	783	695	690	740	741	752	747	719	791	786	782	775	764	766	Total Investment
Total Konsumsi	78	141	153	194	314	406	423	430	454	463	473	473	455	452	463	468	471	492	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	1.850	1.088	1.027	2.240	2.153	1.562	1.678	1.803	1.670	1.617	1.557	1.436	1.390	1.444	1.286	1.305	1.198	1.259	Total Working Capital
Total Investasi	65	127	309	432	573	381	370	361	336	330	302	305	315	311	308	330	307	947	Total Investment
Total Konsumsi	916	1.450	3.053	3.942	4.678	3.657	3.776	3.895	1.530	1.598	1.673	1.667	1.788	1.851	2.010	2.094	2.166	2.261	Total Consumption

Tabel 1.57 Non Performing Loan Bank Umum Berdasarkan Jenis Penggunaan Per Lokasi Bank Penyalur - Agustus 2011
 (Non Performing Loan of Commercial Banks Based on Type of Use by Banks Location - August 2011)
 Miliar Rp (Billion Rp)

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Location
Jawa Barat	2.748	607	1.493	Jawa Barat
Banten	590	103	545	Banten
DKI Jakarta	13.549	6.579	5.318	DKI Jakarta
D.I Yogyakarta	222	51	129	D.I Yogyakarta
Jawa Tengah	2.197	322	572	Jawa Tengah
Jawa Timur	4.708	722	960	Jawa Timur
Bengkulu	104	23	33	Bengkulu
Jambi	258	25	74	Jambi
Aceh	755	163	241	Aceh
Sumatera Utara	1.815	456	525	Sumatera Utara
Sumatera Barat	305	118	96	Sumatera Barat
Riau	474	111	252	Riau
Kepulauan Riau	497	81	175	Kepulauan Riau
Sumatera Selatan	214	85	164	Sumatera Selatan
Bangka Belitung	24	0	18	Bangka Belitung
Lampung	566	108	121	Lampung
Kalimantan Selatan	393	163	92	Kalimantan Selatan
Kalimantan Barat	122	43	62	Kalimantan Barat
Kalimantan Timur	589	243	239	Kalimantan Timur
Kalimantan Tengah	100	13	26	Kalimantan Tengah
Sulawesi Tengah	270	40	63	Sulawesi Tengah
Sulawesi Selatan	1.047	365	394	Sulawesi Selatan
Sulawesi Utara	334	53	162	Sulawesi Utara
Sulawesi Tenggara	96	10	9	Sulawesi Tenggara
Sulawesi Barat	68	45	34	Sulawesi Barat
Gorontalo	108	20	37	Gorontalo
Nusa Tenggara Barat	144	24	62	Nusa Tenggara Barat
Bali	290	189	90	Bali
Nusa Tenggara Timur	135	20	48	Nusa Tenggara Timur
Maluku	68	11	33	Maluku
Papua	103	17	50	Papua
Maluku Utara	32	7	17	Maluku Utara
Papua Barat	26	10	19	Papua Barat
Lainnya	300	25	0	Others
Total	33.251	10.854	12.155	Total

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

Lokasi	2005	2006	2007	2008	2009	2010					2011							Location	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Jawa Barat	2.603	2.589	2.672	3.345	3.707	4.542	4.560	4.648	4.973	4.223	4.537	4.537	4.300	4.512	4.719	4.564	4.700	4.847	Jawa Barat
Banten	375	656	715	605	919	1.104	1.028	1.049	1.208	1.019	1.095	1.126	1.064	1.143	1.208	1.173	1.213	1.239	Banten
DKI Jakarta	32.432	26.535	20.907	25.773	26.701	24.859	24.406	25.786	24.467	21.033	21.894	22.176	24.107	24.630	25.307	24.179	24.180	25.445	DKI Jakarta
D.I Yogyakarta	152	244	391	181	290	349	355	314	393	341	358	423	368	375	400	383	396	402	D.I Yogyakarta
Jawa Tengah	1.669	2.332	1.706	1.742	1.934	2.225	2.144	2.195	2.593	2.253	2.457	2.500	2.775	2.952	3.063	3.074	3.147	3.092	Jawa Tengah
Jawa Timur	3.737	4.796	4.065	2.771	3.964	4.376	4.452	4.464	4.886	4.516	5.027	5.287	5.408	5.461	6.315	6.085	6.429	6.391	Jawa Timur
Bengkulu	44	64	73	65	86	118	121	124	148	101	122	134	132	123	137	144	153	160	Bengkulu
Jambi	338	341	260	214	300	250	247	254	375	291	308	325	334	348	363	364	366	357	Jambi
Aceh	104	55	88	177	300	591	654	777	869	769	822	917	946	977	1.050	1.074	1.124	1.159	Aceh
Sumatera Utara	3.265	3.836	3.308	1.799	2.536	3.016	3.057	3.076	3.307	2.710	2.861	2.766	2.660	2.668	2.754	2.717	2.792	2.797	Sumatera Utara
Sumatera Barat	281	301	289	244	368	455	517	471	464	379	411	428	444	461	476	487	506	519	Sumatera Barat
Riau	1.493	1.002	444	438	585	786	885	729	798	683	731	703	665	709	711	700	739	837	Riau
Kepulauan Riau	-	-	231	312	528	474	528	520	550	496	528	582	540	610	690	682	737	753	Kepulauan Riau
Sumatera Selatan	236	199	208	276	327	397	397	453	453	416	444	449	415	384	403	396	410	464	Sumatera Selatan
Bangka Belitung	24	31	33	26	89	25	26	26	24	21	25	26	32	32	36	37	41	42	Bangka Belitung
Lampung	128	186	272	439	504	628	615	641	809	577	594	615	655	718	783	791	777	795	Lampung
Kalimantan Selatan	701	511	379	433	300	317	318	366	515	388	444	598	589	604	617	614	616	648	Kalimantan Selatan
Kalimantan Barat	205	178	207	202	228	233	239	246	216	170	190	203	204	214	229	221	226	227	Kalimantan Barat
Kalimantan Timur	316	410	490	450	532	737	766	930	822	723	924	732	876	902	1.080	906	981	1.071	Kalimantan Timur
Kalimantan Tengah	77	48	43	47	63	76	78	79	87	75	81	88	82	92	97	101	135	139	Kalimantan Tengah
Sulawesi Tengah	148	243	290	262	355	268	284	295	318	303	319	328	294	313	343	347	360	373	Sulawesi Tengah
Sulawesi Selatan	1.820	1.815	1.683	716	1.114	1.219	1.291	1.340	1.469	1.271	1.461	1.613	1.581	1.650	1.772	1.740	1.743	1.805	Sulawesi Selatan
Sulawesi Utara	205	245	250	257	299	439	429	442	441	441	492	515	508	533	538	533	546	550	Sulawesi Utara
Sulawesi Tenggara	119	93	81	93	81	83	77	92	101	90	93	96	100	102	107	108	111	116	Sulawesi Tenggara
Sulawesi Barat	-	-	73	45	61	75	71	78	108	79	116	122	121	128	133	135	141	146	Sulawesi Barat
Gorontalo	47	51	117	105	112	144	138	147	158	139	152	161	162	178	178	181	178	164	Gorontalo
Nusa Tenggara Barat	65	71	139	141	164	162	163	165	202	166	179	188	191	202	211	217	224	230	Nusa Tenggara Barat
Bali	272	465	409	245	527	586	578	553	554	475	505	550	545	579	584	587	583	569	Bali
Nusa Tenggara Timur	210	59	65	75	140	152	151	161	177	154	168	202	192	195	204	209	202	203	Nusa Tenggara Timur
Maluku	33	34	30	47	58	109	116	117	113	92	102	98	102	109	118	105	111	112	Maluku
Papua	43	55	72	72	112	143	158	160	168	104	106	122	131	136	158	160	170	171	Papua
Maluku Utara	7	16	19	47	38	35	38	37	41	37	42	43	49	52	54	47	55	56	Maluku Utara
Papua Barat	-	-	15	22	27	37	36	42	46	31	40	39	42	53	54	51	53	55	Papua Barat
Lainnya	1.441	598	743	205	195	325	325	353	353	676	676	669	356	354	352	344	343	325	Others
Total	52.589	48.057	40.767	41.872	47.548	49.333	49.248	51.130	52.205	45.241	48.304	49.361	50.969	52.497	55.245	53.458	54.489	56.260	Total

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

Kelompok Bank	2005	2006	2007	2008	2009	2010					2011							Group of Bank	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Bank Persero	-	-	-	270	196	139	131	143	144	146	155	158	154	157	139	154	161	143	1. State Owned Banks
2. BUSN Devisa	-	-	-	273	457	434	449	477	483	489	516	474	461	450	440	454	460	434	2. Foreign Exchange Commercial Banks
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
4. BPD	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4. Regional Development Banks
5. Bank Campuran	-	-	-	157	226	156	172	219	240	241	231	228	219	212	214	219	211	221	5. Joint Venture Banks
6. Bank Asing	-	-	-	2.505	3.029	1.441	1.437	1.516	603	668	663	660	677	694	741	761	776	791	6. Foreign Owned Banks
7. Bank Umum	-	-	-	3.205	3.908	2.171	2.189	2.356	1.470	1.543	1.565	1.520	1.511	1.514	1.534	1.589	1.608	1.589	7. Commercial Banks

Tabel 1.60 Non Performing Loan MKM dan UMKM Menurut Kelompok Bank
(NPL of Micro, Small, and Medium & NPL of Micro, Small and Medium Enterprises based on Group Bank)
Miliar Rp (Billion Rp)

Kelompok Bank	2005	2006	2007	2008	2009	2010 ¹⁾					2011							Group of Bank	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr ²⁾	Mei	Jun	Jul		Ags
MKM																			
1. Bank Persero	-	-	8.178	7.812	9.784	9.716	9.474	9.890	11.770	10.459	11.987	12.578	12.374	12.945	14.082	13.722	14.224	14.602	1. State Owned Banks
2. Bank Pemerintah Daerah	-	-	1.130	1.195	1.661	2.666	2.676	2.863	2.863	2.362	2.604	2.743	2.879	3.039	3.178	3.176	3.290	3.337	2. Regional Development Banks
3. Bank Swasta Nasional	-	-	6.942	7.440	8.467	9.626	9.841	9.840	9.921	9.505	10.110	10.507	10.327	10.658	10.932	10.935	10.974	11.081	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	-	-	1.331	2.356	2.809	3.024	3.453	3.111	2.069	1.749	1.466	1.361	1.814	1.970	1.914	1.916	1.800	1.803	4. Joint Venture Banks and Foreign Owned Banks
Jumlah	-	-	17.581	18.803	22.720	25.032	25.443	25.704	26.623	24.075	26.167	27.189	27.394	28.612	30.106	29.749	30.289	30.823	Total
UMKM³⁾																			
1. Bank Persero	-	-	-	-	-	-	-	-	-	-	8.842	9.345	9.799	10.225	11.339	10.939	11.376	11.871	1. State Owned Banks
2. Bank Pemerintah Daerah	-	-	-	-	-	-	-	-	-	-	1.966	1.853	2.021	2.062	2.242	2.033	2.065	2.079	2. Regional Development Banks
3. Bank Swasta Nasional	-	-	-	-	-	-	-	-	-	-	5.018	5.100	5.160	5.140	5.229	5.244	5.292	5.230	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	-	-	-	-	-	-	-	-	-	-	295	273	261	260	254	262	255	230	4. Joint Venture Banks and Foreign Owned Banks
Jumlah	-	-	-	-	-	-	-	-	-	-	16.122	16.571	17.241	17.687	19.064	18.478	18.987	19.411	Total

Ket: Lihat penjelasan hal. iv

¹⁾ Angka Sementara

²⁾ Revisi

³⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: See the explanation page iv

²⁾ Provisional

³⁾ Revised

¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

Tabel 1.61 Non Performing Loan Rincian Kredit MKM dan UMKM Menurut Kelompok Bank
(NPL Detail of Micro, Small and medium & NPL Detail of Micro, Small and Medium Enterprises based on group of bank)
Miliar Rp (Billion Rp)

Kelompok Bank	2005	2006	2007	2008	2009	2010 ¹⁾						2011						Group of Bank	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr ²⁾	Mei	Jun	Jul		Ags
MKM																			
1. Bank Persero	-	-	-	7.812	9.784	9.716	9.474	9.890	11.770	10.459	11.987	12.578	12.374	12.945	14.082	13.722	14.224	14.602	1. State Owned Banks
Mikro	-	-	-	4.137	4.941	3.455	3.456	3.546	3.652	3.491	3.941	4.136	3.862	4.077	4.084	3.847	3.867	3.941	Micro
Kecil	-	-	-	1.490	2.085	2.794	2.764	2.842	3.401	3.005	3.456	3.642	3.673	3.979	4.433	4.378	4.642	4.753	Small
Menengah	-	-	-	2.185	2.758	3.467	3.254	3.501	4.717	3.963	4.589	4.800	4.838	4.890	5.565	5.497	5.715	5.908	Medium
2. BPD	-	-	-	1.195	1.661	2.666	2.676	2.863	2.863	2.362	2.604	2.743	2.879	3.039	3.178	3.176	3.290	3.337	2. Regional Development Banks
Mikro	-	-	-	494	540	744	738	764	762	501	505	566	547	588	602	602	625	636	Micro
Kecil	-	-	-	482	697	1.084	1.083	1.127	1.100	961	1.053	1.116	1.150	1.227	1.303	1.313	1.362	1.392	Small
Menengah	-	-	-	219	424	839	856	972	1.001	900	1.046	1.061	1.181	1.224	1.273	1.261	1.304	1.310	Medium
3. Bank Swasta Nasional	-	-	-	7.440	8.467	9.626	9.841	9.840	9.921	9.505	10.110	10.507	10.327	10.658	10.932	10.935	10.974	11.081	3. Commercial Banks
Mikro	-	-	-	1.829	2.132	2.072	2.136	2.137	2.218	2.665	2.732	2.950	2.883	2.896	2.971	3.015	2.927	2.943	Micro
Kecil	-	-	-	2.313	2.399	2.968	3.054	3.069	3.125	2.851	3.066	3.209	3.138	3.310	3.475	3.528	3.604	3.685	Small
Menengah	-	-	-	3.299	3.936	4.586	4.650	4.635	4.578	3.989	4.311	4.349	4.307	4.452	4.485	4.392	4.443	4.453	Medium
4. Bank Asing dan Campuran	-	-	-	2.356	2.809	3.024	3.453	3.111	2.069	1.748	1.466	1.361	1.814	1.970	1.914	1.916	1.800	1.803	4. Foreign Owned Banks and Joint Venture Banks
Mikro	-	-	-	1.567	1.888	2.044	2.439	2.061	1.143	832	642	687	1.147	1.267	1.197	1.213	1.098	1.082	Micro
Kecil	-	-	-	151	211	543	564	577	451	457	448	418	442	450	465	481	484	495	Small
Menengah	-	-	-	638	711	437	450	473	475	459	377	256	225	253	252	222	219	226	Medium
Jumlah	-	-	-	18.803	22.720	25.032	25.443	25.704	26.623	24.075	26.167	27.189	27.394	28.612	30.106	29.749	30.289	30.823	Total
UMKM³⁾																			
1. Bank Persero	-	-	-	-	-	-	-	-	-	-	8.842	9.345	9.799	10.225	11.339	10.939	11.376	11.871	1. State Owned Banks
Mikro	-	-	-	-	-	-	-	-	-	-	1.251	1.361	1.448	1.507	1.550	1.574	1.641	1.761	Micro
Kecil	-	-	-	-	-	-	-	-	-	-	4.799	4.952	5.512	5.637	6.523	6.364	6.616	6.014	Small
Menengah	-	-	-	-	-	-	-	-	-	-	2.793	3.032	2.839	3.081	3.266	3.001	3.119	4.096	Medium
2. BPD	-	-	-	-	-	-	-	-	-	-	1.966	1.853	2.021	2.062	2.242	2.033	2.065	2.079	2. Regional Development Banks
Mikro	-	-	-	-	-	-	-	-	-	-	190	194	204	206	207	219	246	222	Micro
Kecil	-	-	-	-	-	-	-	-	-	-	1.206	1.302	1.298	1.298	1.314	1.310	1.332	1.366	Small
Menengah	-	-	-	-	-	-	-	-	-	-	570	357	519	558	720	504	487	492	Medium
3. Bank Swasta Nasional	-	-	-	-	-	-	-	-	-	-	5.018	5.100	5.160	5.140	5.229	5.244	5.292	5.230	3. Commercial Banks
Mikro	-	-	-	-	-	-	-	-	-	-	661	727	734	731	736	755	771	721	Micro
Kecil	-	-	-	-	-	-	-	-	-	-	1.556	1.593	1.592	1.636	1.648	1.700	1.680	1.736	Small
Menengah	-	-	-	-	-	-	-	-	-	-	2.801	2.780	2.834	2.773	2.845	2.789	2.841	2.774	Medium
4. Bank Asing dan Campuran	-	-	-	-	-	-	-	-	-	-	295	273	261	260	254	262	255	230	4. Foreign Owned Banks and Joint Venture Banks
Mikro	-	-	-	-	-	-	-	-	-	-	42	36	37	34	32	34	34	31	Micro
Kecil	-	-	-	-	-	-	-	-	-	-	22	17	20	20	20	25	24	21	Small
Menengah	-	-	-	-	-	-	-	-	-	-	231	220	204	205	201	203	197	178	Medium
Jumlah	-	-	-	-	-	-	-	-	-	-	16.122	16.571	17.241	17.687	19.064	18.478	18.987	19.411	Total

Ket: ¹⁾ Angka Sementara
²⁾ Revisi
³⁾ Sejak Februari 2011 menggunakan angka berdasarkan nilai wajar

Note: ¹⁾ Provisional
²⁾ Revised
³⁾ since January 2011, micro, small & medium credit are presented according to the fair value

Tabel 1.62 Non Performing Loan MKM dan UMKM Berdasarkan Jenis Penggunaan
(NPL of Micro, small and Medium & NPL of Micro, Small and Medium Enterprises based in type of Use)
Miliar Rp (Billion Rp)

Jenis Penggunaan	2005	2006	2007	2008	2009	2010 ¹⁾					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr ²⁾	Mei	Jun	Jul		Ags
MKM																			
Modal Kerja	-	-	-	10.393	12.667	13.329	13.450	13.729	15.265	14.009	15.088	15.740	15.536	16.089	17.068	16.802	16.967	17.353	Working Capital
- Properti	-	-	-	171	264	1.132	1.093	1.296	1.426	1.142	-	-	-	-	-	-	-	-	-
- Agrobisnis	-	-	-	271	285	20	21	20	20	16	-	-	-	-	-	-	-	-	-
- Lainnya	-	-	-	9.951	12.119	12.177	12.335	12.413	13.819	12.851	-	-	-	-	-	-	-	-	-
Investasi	-	-	-	2.365	2.841	3.051	2.797	2.949	2.983	2.682	3.046	3.146	3.069	3.207	3.407	3.294	3.437	3.504	Investment
- Properti	-	-	-	70	64	251	243	217	237	216	-	-	-	-	-	-	-	-	-
- Agrobisnis	-	-	-	518	597	37	33	37	36	30	-	-	-	-	-	-	-	-	-
- Lainnya	-	-	-	1.777	2.181	2.763	2.520	2.695	2.710	2.436	-	-	-	-	-	-	-	-	-
Konsumsi	-	-	-	6.046	7.212	8.653	9.197	9.027	8.375	7.384	8.032	8.303	8.788	9.316	9.631	9.653	9.884	9.966	Consumption
- KPR dan Apartemen s.d Tipe 70	-	-	-	1.430	1.631	2.448	2.517	2.663	2.631	2.120	-	-	-	-	-	-	-	-	-
- KPR dan Apartemen > Tipe 70	-	-	-	1.052	1.301	866	901	800	856	848	-	-	-	-	-	-	-	-	-
- Ruko dan Rukan	-	-	-	161	207	181	173	174	174	174	-	-	-	-	-	-	-	-	-
- Lainnya	-	-	-	3.403	4.073	5.159	5.605	5.390	4.714	4.242	-	-	-	-	-	-	-	-	-
Jumlah	-	-	-	18.803	22.720	25.032	25.443	25.704	26.623	24.075	26.167	27.189	27.394	28.612	30.106	29.749	30.289	30.823	Total
UMKM¹⁾																			
Modal Kerja	-	-	-	-	-	-	-	-	-	-	13.232	13.594	14.249	14.645	15.767	15.388	15.780	16.195	Working Capital
Investasi	-	-	-	-	-	-	-	-	-	-	2.890	2.976	2.992	3.042	3.297	3.090	3.207	3.215	Investment
Tidak Teridentifikasi	-	-	-	-	-	-	-	-	-	-	0	1	0	0	0	0	0	0	Un-identified
Jumlah	-	-	-	-	-	-	-	-	-	-	16.122	16.571	17.241	17.687	19.064	18.478	18.987	19.411	Total

Ket: ¹⁾ Angka Sementara

²⁾ Revisi

¹⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: ¹⁾ Provisional

²⁾ Revised

¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

Tabel 1.63 Non Performing Loan MKM dan UMKM Berdasarkan Sektor Ekonomi
(NPL of Micro, Small and Medium and NPL of Micro, Small and Medium Enterprises based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2005	2006	2007	2008	2009	2010 ¹⁾					2011							Economic Sector		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr ²⁾	Mei	Jun	Jul		Ags	
MKM																				
1. Pertanian, perburuan dan sarana pertanian	-	-	-	1.134	1.441	866	865	861	918	702	735	812	826	812	833	827	812	832	1. Agriculture, hunting and agricultural facilities	
2. Pertambangan	-	-	-	100	93	125	195	104	110	124	137	130	131	128	124	134	144	148	2. Mining	
3. Perindustrian	-	-	-	3.774	2.603	2.606	2.598	2.637	2.681	2.454	2.662	2.857	2.665	2.819	2.843	2.740	2.654	2.742	3. Manufacturing	
4. Listrik, gas dan air	-	-	-	8	18	21	20	21	28	30	30	32	27	43	43	38	42	43	4. Electricity, gas and water	
5. Konstruksi	-	-	-	888	1.183	1.307	1.251	1.421	1.573	1.270	1.347	1.400	1.429	1.514	1.558	1.583	1.615	1.624	5. Construction	
6. Perdagangan, restoran dan hotel	-	-	-	6.301	7.879	8.280	8.192	8.250	9.503	8.758	9.406	9.604	9.747	9.894	10.724	10.492	10.679	11.017	6. Trade, restaurants and hotels	
7. Pengangkutan, pergudangan dan komunikasi	-	-	-	394	414	565	586	599	563	458	567	1.000	670	716	607	603	601	618	7. Transportation, warehousing and communications	
8. Jasa Dunia usaha	-	-	-	1.108	1.396	941	1.044	1.106	1.125	1.335	932	593	584	592	678	590	597	597	8. Business Services	
9. Jasa sosial/masyarakat	-	-	-	270	292	1.072	994	1.185	1.015	929	1.749	1.854	1.929	2.166	2.402	2.404	2.536	2.523	9. Social Services	
10. Lain-lain	-	-	-	6.736	7.401	9.249	9.698	9.520	9.107	8.015	8.603	8.906	9.386	9.929	10.294	10.338	10.609	10.679	10. Others	
Jumlah	-	-	-	20.712	22.720	25.032	25.443	25.704	26.623	24.075	26.167	27.189	27.394	28.612	30.106	29.750	30.289	30.823	Total	
UMKM¹⁾																				
1. Pertanian, Perburuhan, dan Kehutanan	-	-	-	-	-	-	-	-	-	-	788	809	870	833	842	831	866	914	1. Agriculture, hunting, and forestry	
2. Perikanan	-	-	-	-	-	-	-	-	-	-	92	84	76	74	79	88	137	184	2. Fishery	
3. Pertambangan dan Penggalian	-	-	-	-	-	-	-	-	-	-	159	112	162	162	180	112	119	113	3. Mining and quarrying	
4. Industri Pengolahan	-	-	-	-	-	-	-	-	-	-	2.316	2.478	2.520	2.605	2.596	2.526	2.620	2.559	4. Processing industry	
5. Listrik, Gas dan Air	-	-	-	-	-	-	-	-	-	-	41	51	28	23	13	12	13	13	5. Electricity, gas and water	
6. Konstruksi	-	-	-	-	-	-	-	-	-	-	1.403	1.308	1.363	1.392	1.574	1.458	1.474	1.501	6. Construction	
7. Perdagangan Besar dan Eceran	-	-	-	-	-	-	-	-	-	-	7.905	8.179	8.509	8.599	9.590	9.126	9.302	9.637	7. Wholesale and retail trade	
8. Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-	-	-	-	351	363	384	378	376	369	389	412	8. Provision of accommodation and the provision of eating and drinking	
9. Transportasi, Pergudangan dan Komunikasi	-	-	-	-	-	-	-	-	-	-	432	428	427	451	471	511	469	540	9. Transportation, warehousing and communications	
10. Perantara Keuangan	-	-	-	-	-	-	-	-	-	-	93	103	82	98	123	114	118	127	10. Financial intermediaries	
11. Real Estate, Usaha Persewaan, dan jasa perusahaan	-	-	-	-	-	-	-	-	-	-	542	295	511	533	553	579	608	632	11. Real estate, Business Ownership, and Business Services	
12. Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	5	5	7	7	11	11	14	16	12. Government administration, defense and compulsory social security	
13. Jasa Pendidikan	-	-	-	-	-	-	-	-	-	-	18	20	27	29	29	29	31	31	13. Education services	
14. Jasa Kesehatan dan Kegiatan Sosial	-	-	-	-	-	-	-	-	-	-	237	233	251	260	104	250	244	247	14. Health services and social activities	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	-	-	-	-	-	-	-	-	-	-	564	576	615	617	640	596	618	641	15. Social services, social, cultural, entertainment and other individual	
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	82	86	91	103	90	37	32	32	16. Individual services which serve households	
17. Kegiatan Usaha yang Belum Jelas Batasannya	-	-	-	-	-	-	-	-	-	-	3	4	5	46	54	52	56	65	17. Business activities are not clearly defined	
18. Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	1.085	1.207	1.313	1.477	1.739	1.777	1.879	1.746	18. Not the business field - households	
19. Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	19. Not the business field - other	
20. Tidak Teridentifikasi	-	-	-	-	-	-	-	-	-	-	3	229	0	0	0	0	0	0	0	20. Un-identified
Total	-	-	-	-	-	-	-	-	-	-	16.122	16.571	17.241	17.687	19.064	18.478	18.987	19.411	Total	

Ket: ¹⁾ Angka sementara
²⁾ Revisi

Note: ¹⁾ Provisional
²⁾ Revised

¹⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

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

Kelompok Bank	2005	2006	2007	2008	2009	2010					2011								Group of Bank	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		
Bank Persero																				State Owned Banks
- Non Performing Penerusan Kredit	5.549	7.244	4.844	5.780	4.895	4.761	4.742	4.728	5.428	4.717	4.698	4.680	5.624	4.925	4.924	4.926	5.545	4.865	- Non Performing Channelling Credit	
- Total Penerusan Kredit	29.670	35.766	38.318	40.613	27.403	27.189	27.074	27.162	26.672	26.939	26.831	26.454	26.110	26.053	25.831	26.017	25.840	25.987	- Total Channelling Credit	
- Rasio Non Performing (%)	18,70	20,26	12,64	14,23	17,86	17,51	17,52	17,41	20,35	17,51	17,51	17,69	21,54	18,90	19,06	18,93	21,46	18,72	- Non Performing Ratio (%)	
BUSN Devisa																				Foreign Exchange Commercial Banks
- Non Performing Penerusan Kredit	1.295	1.628	1.742	1.850	1.945	460	478	479	435	434	435	435	434	434	439	440	439	439	- Non Performing Channelling Credit	
- Total Penerusan Kredit	2.822	2.869	2.883	2.854	2.879	692	704	710	679	679	674	669	666	662	655	648	644	643	- Total Channelling Credit	
- Rasio Non Performing (%)	45,89	56,73	60,42	64,81	67,55	66,36	67,92	67,51	64,14	63,92	64,49	65,00	65,24	65,54	67,08	67,98	68,15	68,29	- Non Performing Ratio (%)	
BUSN Non Devisa																				Non-Foreign Exchange Commercial Banks
- Non Performing Penerusan Kredit	15	12	12	11	4	21	21	21	21	21	21	21	34	34	34	34	34	34	- Non Performing Channelling Credit	
- Total Penerusan Kredit	42	41	41	39	18	62	62	62	62	62	50	63	63	63	63	63	63	63	- Total Channelling Credit	
- Rasio Non Performing (%)	34,52	30,03	29,95	28,89	23,66	34,05	34,15	34,18	34,19	33,27	41,23	32,53	54,16	54,08	54,14	54,26	54,33	54,27	- Non Performing Ratio (%)	
BPD																				Regional Development Banks
- Non Performing Penerusan Kredit	1.150	1.196	1.202	1.359	1.404	1.461	1.461	1.449	1.453	1.456	1.446	1.475	1.444	1.454	1.561	1.417	1.446	1.415	- Non Performing Channelling Credit	
- Total Penerusan Kredit	1.982	2.035	2.280	2.389	2.593	2.253	2.243	2.212	2.308	2.479	2.492	2.835	2.527	2.276	2.611	2.217	2.172	2.534	- Total Channelling Credit	
- Rasio Non Performing (%)	58,04	58,80	52,73	56,88	54,14	64,82	65,15	65,50	62,97	58,73	58,02	52,04	57,14	63,88	59,79	63,92	66,57	55,83	- Non Performing Ratio (%)	
Bank Campuran																				Joint Venture Banks
- Non Performing Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Channelling Credit	
- Total Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Total Channelling Credit	
- Rasio Non Performing (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Ratio (%)	
Bank Asing																				Foreign Owned Banks
- Non Performing Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Channelling Credit	
- Total Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Total Channelling Credit	
- Rasio Non Performing (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Ratio (%)	
Bank Umum																				Commercial Banks
- Non Performing Penerusan Kredit	8.009	10.081	7.801	9.000	8.247	6.702	6.703	6.677	7.337	6.628	6.599	6.611	7.537	6.847	6.959	6.818	7.464	6.753	- Non Performing Channelling Credit	
- Total Penerusan Kredit	34.517	40.710	43.675	45.962	32.893	30.197	30.083	30.145	29.720	30.160	30.048	30.021	29.367	29.054	29.161	28.945	28.720	29.228	- Total Channelling Credit	
- Rasio Non Performing (%)	23,20	24,76	17,86	19,58	25,07	22,19	22,28	22,15	24,69	21,98	21,96	22,02	25,67	23,57	23,86	23,56	25,99	23,11	- Non Performing Ratio (%)	

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Agustus 2010		Desember 2010		Agustus 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	338.011	26,26	405.551	26,84	430.000	24,53	465.222	23,85	496.368	23,72	535.855	22,91	524.204	21,31	Demand Deposits
Rupiah	249.564	19,39	309.335	20,47	307.743	17,55	332.198	17,03	347.920	16,62	383.808	16,41	378.855	15,40	Rupiah
Valas	88.447	6,87	96.216	6,37	122.257	6,97	133.024	6,82	148.448	7,09	152.047	6,50	145.349	5,91	Foreign Exchange
Deposito	615.163	47,79	666.708	44,13	824.704	47,04	899.783	46,13	963.176	46,02	1.069.811	45,74	1.150.007	46,75	Time Deposits
Rupiah	510.008	39,62	540.982	35,81	675.983	38,56	761.844	39,05	820.089	39,19	928.089	39,68	1.005.374	40,87	Rupiah
Valas	105.155	8,17	125.726	8,32	148.722	8,48	137.939	7,07	143.087	6,84	141.723	6,06	144.633	5,88	Foreign Exchange
Tabungan	333.928	25,94	438.574	29,03	498.587	28,44	585.707	30,03	633.235	30,26	733.157	31,35	785.687	31,94	Savings Deposits
Rupiah	333.873	25,94	434.480	28,76	476.717	27,19	544.411	27,91	581.529	27,79	678.621	29,02	729.020	29,64	Rupiah
Valas	55	0,00	4.095	0,27	21.870	1,25	41.295	2,12	51.706	2,47	54.536	2,33	56.666	2,30	Foreign Exchange
Total DPK	1.287.102	100	1.510.834	100	1.753.292	100	1.950.712	100	2.092.779	100	2.338.824	100	2.459.898	100	Total Third Party Funds
Rupiah	1.093.445	84,95	1.284.797	85,04	1.460.443	83,30	1.638.454	83,99	1.749.539	83,60	1.990.518	85,11	2.113.250	85,91	Rupiah
Valas	193.657	15,05	226.037	14,96	292.849	16,70	312.258	16,01	343.240	16,40	348.306	14,89	346.648	14,09	Foreign Exchange

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Agustus 2010		Desember 2010		Agustus 2011		Indikator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	112.324	23,38	146.613	25,68	151.767	22,66	172.602	22,03	155.209	20,42	194.533	21,65	162.583	18,66	Demand Deposits
Rupiah	88.947	18,52	121.749	21,32	123.438	18,43	136.512	17,43	111.199	14,63	152.770	17,00	121.017	13,89	Rupiah
Valas	23.377	4,87	24.865	4,35	28.329	4,23	36.090	4,61	44.009	5,79	41.763	4,65	41.566	4,77	Foreign Exchange
Deposito	207.536	43,20	215.871	37,81	280.614	41,89	332.201	42,41	329.916	43,40	380.106	42,31	367.775	42,22	Time Deposits
Rupiah	176.718	36,79	179.313	31,40	235.219	35,12	274.965	35,10	277.120	36,46	328.677	36,58	321.405	36,89	Rupiah
Valas	30.818	6,42	36.559	6,40	45.395	6,78	57.236	7,31	52.796	6,95	51.429	5,72	46.370	5,32	Foreign Exchange
Tabungan	160.534	33,42	208.524	36,52	237.446	35,45	278.581	35,56	274.989	36,18	323.767	36,04	340.828	39,12	Savings Deposits
Rupiah	160.496	33,41	208.490	36,51	230.047	34,34	268.894	34,32	264.029	34,74	311.891	34,72	328.558	37,71	Rupiah
Valas	38	0,01	33	0,01	7.399	1,10	9.687	1,24	10.960	1,44	11.876	1,32	12.270	1,41	Foreign Exchange
Total DPK	480.394	100	571.008	100	669.827	100	783.384	100	760.114	100	898.405	100	871.186	100	Total Third Party Funds
Rupiah	426.160	88,71	509.552	89,24	588.704	87,89	680.371	86,85	652.348	85,82	793.338	88,31	770.980	88,50	Rupiah
Valas	54.234	11,29	61.456	10,76	81.123	12,11	103.013	13,15	107.766	14,18	105.067	11,69	100.206	11,50	Foreign Exchange

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Agustus 2010		Desember 2010		Agustus 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	104.100	19,82	128.178	21,12	137.481	19,59	153.929	19,71	180.084	20,71	195.216	20,02	201.778	18,93	Demand Deposits
Rupiah	68.884	13,12	91.502	15,08	89.607	12,77	104.102	13,33	122.729	14,12	133.895	13,73	144.942	13,59	Rupiah
Valas	35.216	6,71	36.676	6,04	47.875	6,82	49.827	6,38	57.355	6,60	61.322	6,29	56.836	5,33	Foreign Exchange
Deposito	279.736	53,27	294.304	48,49	361.058	51,45	372.792	47,73	408.450	46,98	464.038	47,58	515.358	48,34	Time Deposits
Rupiah	244.890	46,63	252.222	41,56	309.732	44,14	326.063	41,75	350.676	40,34	407.603	41,79	454.530	42,63	Rupiah
Valas	34.845	6,63	42.082	6,93	51.326	7,31	46.729	5,98	57.774	6,65	56.435	5,79	60.828	5,71	Foreign Exchange
Tabungan	141.341	26,91	184.450	30,39	203.171	28,95	254.350	32,56	280.837	32,30	316.054	32,41	349.011	32,74	Savings Deposits
Rupiah	141.324	26,91	184.429	30,39	198.120	28,23	238.632	30,55	259.739	29,88	294.034	30,15	325.533	30,53	Rupiah
Valas	17	0,00	21	0,00	5.051	0,72	15.718	2,01	21.099	2,43	22.020	2,26	23.478	2,20	Foreign Exchange
Total DPK	525.177	100	606.932	100	701.710	100	781.072	100	869.372	100	975.308	100	1.066.147	100	Total Third Party Funds
Rupiah	455.098	86,66	528.154	87,02	597.459	85,14	668.798	85,63	733.144	84,33	835.532	85,67	925.005	86,76	Rupiah
Valas	70.079	13,34	78.778	12,98	104.251	14,86	112.274	14,37	136.228	15,67	139.777	14,33	141.142	13,24	Foreign Exchange

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Agustus 2010		Desember 2010		Agustus 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	1.811	7,41	2.195	7,20	1.779	5,36	2.184	4,96	2.192	4,21	2.745	4,66	2.867	4,08	Demand Deposits
Rupiah	1.811	7,41	2.195	7,20	1.779	5,36	2.183	4,96	2.192	4,21	2.745	4,66	2.867	4,08	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito	20.234	82,85	25.103	82,33	28.059	84,48	37.635	85,57	44.706	85,92	50.026	84,86	59.171	84,31	Time Deposits
Rupiah	20.234	82,85	25.103	82,33	28.059	84,48	37.635	85,57	44.706	85,92	50.026	84,86	59.171	84,31	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	2.379	9,74	3.194	10,48	3.375	10,16	4.161	9,46	5.135	9,87	6.178	10,48	8.146	11,61	Savings Deposits
Rupiah	2.379	9,74	3.194	10,48	3.375	10,16	4.161	9,46	5.135	9,87	6.178	10,48	8.146	11,61	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	24.423	100	30.491	100	33.213	100	43.980	100	52.033	100	58.950	100	70.184	100	Total Third Party Funds
Rupiah	24.423	100	30.491	100	33.213	100	43.979	100	52.033	100	58.950	100	70.184	100	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Agustus 2010		Desember 2010		Agustus 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	74.723	57,86	69.289	51,60	70.746	49,38	63.848	41,94	81.893	42,13	62.196	33,87	76.462	34,31	Demand Deposits
Rupiah	74.692	57,84	69.123	51,47	70.653	49,32	63.553	41,74	81.182	41,77	61.725	33,61	76.146	34,17	Rupiah
Valas	31	0,02	167	0,12	93	0,07	294	0,19	711	0,37	471	0,26	316	0,14	Foreign Exchange
Deposito	29.409	22,77	31.792	23,67	35.015	24,44	44.673	29,34	73.130	37,62	67.815	36,93	93.475	41,94	Time Deposits
Rupiah	29.365	22,74	31.750	23,64	34.877	24,34	44.148	29,00	72.593	37,35	67.365	36,69	92.521	41,52	Rupiah
Valas	44	0,03	42	0,03	138	0,10	525	0,34	537	0,28	450	0,24	954	0,43	Foreign Exchange
Tabungan	25.008	19,37	33.205	24,73	37.498	26,17	43.728	28,72	39.347	20,24	53.614	29,20	52.920	23,75	Savings Deposits
Rupiah	25.008	19,37	33.205	24,73	37.497	26,17	43.724	28,72	39.334	20,24	53.595	29,19	52.904	23,74	Rupiah
Valas	-	-	-	-	1	0,00	4	0,00	13	0,01	19	0,01	16	0,01	Foreign Exchange
Total DPK	129.141	100	134.287	100	143.262	100	152.251	100	194.370	100	183.624	100	222.857	100	Total Third Party Funds
Rupiah	129.065	99,94	134.077	99,84	143.027	99,84	151.425	99,46	193.109	99,35	182.685	99,49	221.571	99,42	Rupiah
Valas	75	0,06	209	0,16	235	0,16	826	0,54	1.261	0,65	939	0,51	1.286	0,58	Foreign Exchange

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Agustus 2010		Desember 2010		Agustus 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	10.125	28,18	13.267	24,15	18.872	24,54	21.472	22,66	22.189	23,84	22.280	22,70	21.512	21,65	Demand Deposits
Rupiah	2.715	7,56	4.112	7,48	4.976	6,47	7.136	7,53	8.557	9,19	7.984	8,13	8.278	8,33	Rupiah
Valas	7.410	20,62	9.155	16,67	13.896	18,07	14.336	15,13	13.632	14,65	14.295	14,56	13.235	13,32	Foreign Exchange
Deposito	24.577	68,41	40.196	73,17	55.007	71,53	65.871	69,51	57.003	61,24	61.374	62,52	61.598	61,98	Time Deposits
Rupiah	12.173	33,88	21.197	38,59	29.691	38,61	43.203	45,59	37.585	40,38	40.151	40,90	39.945	40,19	Rupiah
Valas	12.405	34,53	18.999	34,59	25.315	32,92	22.668	23,92	19.418	20,86	21.223	21,62	21.654	21,79	Foreign Exchange
Tabungan	1.224	3,41	1.471	2,68	3.023	3,93	7.418	7,83	13.886	14,92	14.507	14,78	16.273	16,37	Savings Deposits
Rupiah	1.224	3,41	1.471	2,68	3.023	3,93	3.983	4,20	6.250	6,72	6.156	6,27	7.012	7,05	Rupiah
Valas	-	-	-	-	-	-	3.436	3,63	7.636	8,20	8.351	8,51	9.262	9,32	Foreign Exchange
Total DPK	35.927	100	54.934	100	76.902	100	94.761	100	93.078	100	98.161	100	99.384	100	Total Third Party Funds
Rupiah	16.112	44,85	26.779	48,75	37.691	49,01	54.321	57,32	52.392	56,29	54.292	55,31	55.234	55,58	Rupiah
Valas	19.815	55,15	28.154	51,25	39.211	50,99	40.440	42,68	40.686	43,71	43.869	44,69	44.150	44,42	Foreign Exchange

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Agustus 2010		Desember 2010		Agustus 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	34.927	37,95	46.009	40,65	49.354	38,44	51.854	44,10	54.801	44,26	58.886	47,35	59.001	45,34	Demand Deposits
Rupiah	12.515	13,60	20.655	18,25	17.290	13,47	19.242	16,36	22.062	17,82	24.689	19,85	25.605	19,68	Rupiah
Valas	22.412	24,35	25.353	22,40	32.064	24,98	32.612	27,73	32.739	26,44	34.197	27,49	33.395	25,66	Foreign Exchange
Deposito	53.671	58,31	59.443	52,52	64.952	50,59	48.537	41,28	49.971	40,36	46.452	37,35	52.630	40,44	Time Deposits
Rupiah	26.629	28,93	31.398	27,74	38.405	29,92	32.267	27,44	37.409	30,21	34.265	27,55	37.803	29,05	Rupiah
Valas	27.042	29,38	28.045	24,78	26.547	20,68	16.270	13,84	12.561	10,15	12.187	9,80	14.827	11,39	Foreign Exchange
Tabungan	3.442	3,74	7.730	6,83	14.071	10,96	17.203	14,63	19.041	15,38	19.038	15,31	18.509	14,22	Savings Deposits
Rupiah	3.442	3,74	3.690	3,26	4.654	3,63	6.222	5,29	7.042	5,69	6.768	5,44	6.868	5,28	Rupiah
Valas	-	-	4.040	3,57	9.417	7,34	10.982	9,34	11.999	9,69	12.270	9,87	11.641	8,94	Foreign Exchange
Total DPK	92.040	100	113.182	100	128.377	100	117.594	100	123.813	100	124.376	100	130.140	100	Total Third Party Funds
Rupiah	42.586	46,27	55.743	49,25	60.349	47,01	57.731	49,09	66.513	53,72	65.722	52,84	70.276	54,00	Rupiah
Valas	49.455	53,73	57.438	50,75	68.028	52,99	59.864	50,91	57.300	46,28	58.653	47,16	59.864	46,00	Foreign Exchange

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

Peringkat	Desember 2006			Desember 2007			Desember 2008			Desember 2009			Agustus 2010			Desember 2010			Agustus 2011			Rating
	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	197.438	15,34	PT Bank Mandiri	235.802	15,61	PT Bank Mandiri	273.566	15,60	PT Bank Mandiri (Persero) Tbk	299.722	15,36	PT Bank Mandiri (Persero) Tbk	294.142	14,06	PT Bank Mandiri (Persero) Tbk	332.728	14,23	PT Bank Mandiri (Persero) Tbk	333.619	13,56	1
2	PT Bank Central Asia Tbk	152.737	11,87	PT Bank Central Asia Tbk	189.178	12,52	PT Bank Central Asia Tbk	209.535	11,95	PT BRI (Persero) Tbk	254.790	13,06	PT Bank Central Asia Tbk	260.272	12,44	PT BRI (Persero) Tbk	328.779	14,06	PT BRI (Persero) Tbk	296.611	12,06	2
3	PT BNI Tbk	135.912	10,56	PT BRI	164.997	10,92	PT BRI	201.093	11,47	PT Bank Central Asia Tbk	244.666	12,54	PT BRI (Persero) Tbk	245.941	11,75	PT Bank Central Asia Tbk	277.534	11,87	PT Bank Central Asia Tbk	292.909	11,91	3
4	PT BRI	124.674	9,69	PT BNI Tbk	145.567	9,63	PT BNI Tbk	162.775	9,28	PT BNI (Persero) Tbk	188.656	9,67	PT BNI (Persero) Tbk	177.702	8,49	PT BNI (Persero) Tbk	189.351	8,10	PT BNI (Persero) Tbk	192.408	7,82	4
5	PT Bank Danamon Indonesia Tbk	54.378	4,22	PT Bank Danamon Indonesia Tbk	58.047	3,84	PT Bank Danamon Indonesia Tbk	74.492	4,25	PT Bank CIMB Niaga, Tbk	86.258	4,42	PT Bank CIMB Niaga, Tbk	105.486	5,04	PT Bank CIMB Niaga, Tbk	117.820	5,04	PT Bank CIMB Niaga, Tbk	125.913	5,12	5
6	PT Bank Niaga Tbk	39.148	3,04	PT Bank Niaga Tbk	45.108	2,99	PT Bank CIMB Niaga Tbk	51.560	2,94	PT Bank Danamon Indonesia Tbk	67.782	3,47	PT Bank Danamon Indonesia Tbk	68.233	3,26	PT Bank Danamon Indonesia Tbk	80.225	3,43	PT Bank Danamon Indonesia Tbk	85.125	3,46	6
7	PT BNI Tbk	37.033	2,88	PT BI Tbk	37.006	2,45	PT Pan Indonesia Bank Tbk	46.254	2,64	PT Pan Indonesia Bank, Tbk	56.307	2,89	PT Pan Indonesia Bank, Tbk	67.303	3,22	PT Pan Indonesia Bank, Tbk	75.055	3,21	PT Pan Indonesia Bank, Tbk	77.426	3,15	7
8	PT Bank Permata Tbk	28.660	2,23	Citibank N.A	31.828	2,11	PT BI Tbk	43.712	2,49	PT BI Tbk	47.515	2,44	PT Bank Permata Tbk	52.418	2,50	PT BI Tbk	59.979	2,56	PT Bank Permata Tbk	71.933	2,92	8
9	Citibank N.A	27.062	2,10	PT Pan Indonesia Bank Tbk	31.364	2,08	PT Bank Permata Tbk	42.803	2,44	PT Bank Permata Tbk	45.751	2,35	PT BI Tbk	51.694	2,47	PT Bank Permata Tbk	59.512	2,54	PT BI Tbk	66.181	2,69	9
10	PT Lippo Bank Tbk	26.693	2,07	PT Lippo Bank Tbk	30.366	2,01	Citibank N.A	34.289	1,96	PT BTN (Persero)	40.216	2,06	PT BTN (Persero) Tbk	42.329	2,02	PT BTN (Persero) Tbk	47.547	2,03	PT BTN (Persero) Tbk	52.250	2,12	10
	Total	823.735	64,00	Total	989.264	64,15	Total	1.140.078	65,03	Total	1.231.664	68,27	Total	1.365.520	65,25	Total	1.588.529	67,06	Total	1.594.375	64,81	

Tabel 1.73 Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan - Agustus 2011
(Composition of Third Party Funds of Commercial Banks Based on Location - August 2011)
Miliar Rp (Billion Rp)

Lokasi	Giro (Demand Deposits)		Tabungan (Savings Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%))	Location
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total		
Jawa Barat	26.159	5.497	78.667	3.789	75.545	7.423	180.371	16.709	197.080	8,01	Jawa Barat
Banten	8.797	2.488	21.544	856	25.264	4.638	55.605	7.981	63.586	2,58	Banten
DKI Jakarta	195.992	107.661	196.338	32.201	588.841	109.523	981.171	249.385	1.230.557	50,02	DKI Jakarta
D.I Yogyakarta	2.823	357	12.446	316	8.403	431	23.672	1.104	24.776	1,01	D.I Yogyakarta
Jawa Tengah	12.178	2.293	54.229	2.140	38.270	2.210	104.677	6.644	111.322	4,53	Jawa Tengah
Jawa Timur	29.315	6.491	89.722	6.155	85.924	7.989	204.962	20.635	225.597	9,17	Jawa Timur
Bengkulu	1.086	50	3.350	22	1.121	11	5.557	83	5.640	0,23	Bengkulu
Jambi	2.590	296	8.112	153	4.111	73	14.813	522	15.335	0,62	Jambi
Aceh	4.936	87	8.634	66	4.104	129	17.675	283	17.958	0,73	Aceh
Sumatera Utara	15.548	3.523	45.535	2.881	43.369	4.722	104.452	11.125	115.577	4,70	Sumatera Utara
Sumatera Barat	3.643	433	10.085	122	6.280	140	20.008	696	20.704	0,84	Sumatera Barat
Riau	7.908	1.038	19.782	414	11.875	399	39.564	1.851	41.415	1,68	Riau
Sumatera Selatan	5.635	1.320	18.579	494	20.296	563	44.509	2.377	46.887	1,91	Sumatera Selatan
Kepulauan Riau	4.173	3.327	8.230	1.051	4.800	592	17.203	4.970	22.173	0,90	Kepulauan Riau
Bangka Belitung	1.294	370	5.394	54	3.034	88	9.723	512	10.235	0,42	Bangka Belitung
Lampung	3.077	404	9.712	213	4.732	216	17.521	833	18.354	0,75	Lampung
Kalimantan Selatan	4.566	758	13.290	338	5.245	178	23.101	1.273	24.374	0,99	Kalimantan Selatan
Kalimantan Barat	4.312	450	13.597	387	6.610	125	24.519	962	25.481	1,04	Kalimantan Barat
Kalimantan Timur	10.130	2.488	22.977	1.679	18.166	1.718	51.273	5.885	57.158	2,32	Kalimantan Timur
Kalimantan Tengah	3.068	110	5.585	30	2.643	21	11.296	160	11.456	0,47	Kalimantan Tengah
Sulawesi Tengah	1.296	59	4.498	61	1.828	25	7.622	145	7.767	0,32	Sulawesi Tengah
Sulawesi Selatan	4.776	778	21.870	519	11.525	619	38.172	1.916	40.088	1,63	Sulawesi Selatan
Sulawesi Utara	1.773	210	5.917	320	4.381	201	12.071	731	12.802	0,52	Sulawesi Utara
Sulawesi Barat	441	1	1.210	0	120	0	1.771	1	1.773	0,07	Sulawesi Barat
Gorontalo	307	8	1.322	12	732	9	2.360	28	2.389	0,10	Gorontalo
Sulawesi Tenggara	1.398	113	4.187	137	1.630	14	7.215	264	7.479	0,30	Sulawesi Tenggara
Nusa Tenggara Barat	1.515	91	5.178	69	2.400	46	9.093	205	9.298	0,38	Nusa Tenggara Barat
Bali	6.174	1.779	17.870	1.346	13.249	706	37.293	3.831	41.124	1,67	Bali
Nusa Tenggara Timur	2.604	51	5.501	56	3.281	28	11.387	135	11.522	0,47	Nusa Tenggara Timur
Maluku	1.159	33	2.970	36	1.889	38	6.018	108	6.126	0,25	Maluku
Papua	6.697	1.471	8.072	102	3.857	364	18.627	1.937	20.564	0,84	Papua
Maluku Utara	669	24	1.827	7	659	8	3.154	39	3.194	0,13	Maluku Utara
Papua Barat	2.814	22	2.786	54	1.183	50	6.784	126	6.910	0,28	Papua Barat
Lainnya	2	1.268	6	586	5	1.335	12	3.189	3.201	0,13	Others
Total	378.855	145.349	729.020	56.666	1.005.374	144.633	2.113.250	346.648	2.459.898	100	Total

Tabel 1.74 Penghimpunan DPK Bank Umum Berdasarkan Lokasi Penghimpunan
(Deposits of Third Party Funds of Commercial Bank Based on Location of Deposits)
Miliar Rp (Billion Rp)

Lokasi	2005	2006	2007	2008	2009	2010					2011							Location	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Jawa Barat	87.899	104.431	119.504	135.580	154.212	166.682	170.138	175.575	177.719	186.368	183.904	183.688	186.128	185.745	188.931	196.846	196.230	197.080	Jawa Barat
Banten	21.706	27.317	28.310	33.011	39.103	45.994	46.631	49.655	54.273	56.531	55.391	56.882	59.183	58.921	60.305	62.217	63.126	63.586	Banten
DKI Jakarta	586.432	620.919	751.466	868.803	995.417	1.054.018	1.075.943	1.094.360	1.115.796	1.197.604	1.166.975	1.141.149	1.180.064	1.164.689	1.197.538	1.202.544	1.225.583	1.230.557	DKI Jakarta
D.I Yogyakarta	11.453	13.908	15.323	16.834	19.679	21.224	21.464	21.734	22.309	22.919	23.186	23.005	23.276	23.577	23.981	24.323	24.840	24.776	D.I Yogyakarta
Jawa Tengah	52.950	62.701	70.139	80.782	91.223	97.428	100.554	100.552	101.166	105.605	104.892	105.040	109.545	110.668	112.896	115.121	116.897	111.322	Jawa Tengah
Jawa Timur	111.909	127.851	143.778	171.426	193.720	199.006	202.293	203.256	207.935	214.993	213.054	213.282	216.775	217.690	221.755	226.753	228.094	225.597	Jawa Timur
Bengkulu	2.066	2.760	3.482	4.143	3.967	4.614	4.643	4.688	4.718	4.691	4.944	5.035	5.188	5.316	5.482	5.686	5.752	5.640	Bengkulu
Jambi	5.707	7.535	9.321	10.069	10.843	11.696	12.440	12.439	12.550	13.254	13.606	14.338	14.478	14.699	14.897	15.437	15.440	15.335	Jambi
Aceh	13.511	21.956	18.341	20.464	19.215	17.134	18.952	18.129	17.716	18.851	18.030	18.106	17.922	17.887	19.276	19.295	18.554	17.958	Aceh
Sumatera Utara	51.589	60.126	71.021	83.941	94.458	100.365	102.485	103.951	105.506	108.612	109.493	110.086	112.139	112.630	114.365	115.920	117.380	115.577	Sumatera Utara
Sumatera Barat	9.109	11.490	13.974	15.349	17.728	17.986	18.569	18.711	18.952	20.829	20.503	20.204	20.206	20.461	20.836	20.960	21.164	20.704	Sumatera Barat
Riau	28.558	40.074	30.155	31.760	30.892	33.106	35.424	34.960	34.598	37.142	36.322	39.149	40.188	39.073	40.114	42.534	41.856	41.415	Riau
Sumatera Selatan	17.848	21.068	24.867	30.058	34.119	36.875	37.835	38.218	38.779	40.559	40.373	41.651	42.744	43.609	44.695	46.538	45.517	46.887	Sumatera Selatan
Kepulauan Riau ¹	-	-	13.587	16.341	17.088	17.539	19.293	19.085	18.838	20.228	19.801	20.518	20.659	21.172	21.380	22.303	22.143	22.173	Kepulauan Riau ¹
Bangka Belitung	3.497	4.728	6.384	6.828	7.469	8.142	8.293	8.294	8.538	8.645	8.759	9.004	9.523	9.448	9.727	10.277	10.458	10.235	Bangka Belitung
Lampung	7.419	9.496	14.789	21.559	14.836	15.893	16.122	15.861	16.143	16.748	16.706	16.801	17.454	17.563	17.988	18.599	18.568	18.354	Lampung
Kalimantan Selatan	8.122	10.813	12.798	16.026	18.164	19.549	20.327	20.248	20.695	21.572	21.550	21.579	22.383	22.447	23.158	24.285	24.442	24.374	Kalimantan Selatan
Kalimantan Barat	10.291	12.793	14.965	17.570	18.995	21.002	21.562	21.728	22.287	23.071	23.435	23.720	24.264	24.641	25.089	25.524	25.538	25.481	Kalimantan Barat
Kalimantan Timur	23.281	30.596	34.316	41.518	43.719	46.103	49.366	48.690	47.573	49.911	49.294	52.444	53.331	51.586	53.126	56.831	56.446	57.158	Kalimantan Timur
Kalimantan Tengah	4.109	5.510	6.530	6.909	7.708	8.768	9.139	9.005	8.935	8.889	9.233	9.463	9.862	10.631	11.090	11.505	11.394	11.456	Kalimantan Tengah
Sulawesi Tengah	3.313	4.448	5.171	5.721	6.301	6.884	7.018	7.018	7.154	7.460	7.465	7.430	7.464	7.425	7.685	8.003	7.818	7.767	Sulawesi Tengah
Sulawesi Selatan	17.239	21.952	24.794	29.013	34.271	34.486	35.081	35.219	36.028	38.038	37.519	37.432	38.224	38.170	38.688	39.908	40.205	40.088	Sulawesi Selatan
Sulawesi Utara	4.862	6.057	7.133	8.941	10.082	11.065	11.218	11.038	11.347	11.554	11.702	11.659	11.929	12.059	12.341	12.738	12.805	12.802	Sulawesi Utara
Sulawesi Barat ¹	-	-	1.076	1.451	1.440	1.552	1.594	1.696	1.658	1.622	1.698	1.691	1.672	1.746	1.825	1.854	1.816	1.773	Sulawesi Barat ¹
Gorontalo	1.011	1.392	1.641	1.833	1.909	2.077	2.183	2.171	2.154	2.191	2.278	2.305	2.343	2.353	2.416	2.426	2.411	2.389	Gorontalo
Sulawesi Tenggara	2.202	3.218	3.977	4.563	5.207	5.627	5.769	5.935	5.958	5.972	6.369	6.407	6.583	6.787	7.006	7.165	7.170	7.479	Sulawesi Tenggara
Nusa Tenggara Barat	3.770	4.441	5.402	6.363	7.101	7.800	7.904	8.110	8.087	8.473	8.584	8.445	8.664	8.872	9.176	9.379	9.574	9.298	Nusa Tenggara Barat
Bali	17.186	19.030	23.522	28.524	32.247	35.029	35.734	36.500	36.962	37.848	38.356	38.213	38.536	38.864	39.542	40.340	40.965	41.124	Bali
Nusa Tenggara Timur	4.910	6.628	7.296	8.005	9.119	9.772	9.829	9.737	10.373	10.208	10.651	10.684	10.791	11.021	11.292	11.423	11.537	11.522	Nusa Tenggara Timur
Maluku	3.248	3.993	4.413	4.671	5.101	5.360	5.440	5.403	5.406	5.710	5.690	5.777	5.909	6.008	6.096	6.219	6.131	6.126	Maluku
Papua	8.857	15.096	13.276	14.227	16.344	18.417	18.761	19.885	19.548	19.534	19.902	20.004	21.515	21.584	21.174	21.704	21.391	20.564	Papua
Maluku Utara	1.025	2.184	2.576	2.800	2.673	2.649	2.765	2.773	2.720	2.750	2.978	3.002	3.123	3.187	3.184	3.274	3.258	3.194	Maluku Utara
Papua Barat ¹	-	-	4.506	5.084	5.334	5.527	5.513	5.279	5.752	5.747	5.741	5.908	5.912	6.366	6.449	6.523	6.249	6.910	Papua Barat ¹
Lainnya	2.860	2.596	3.000	3.126	3.358	3.412	3.780	3.983	4.043	4.694	3.673	3.741	3.382	3.316	3.674	3.559	3.331	3.201	Others
Total	1.127.937	1.287.102	1.510.834	1.753.292	1.973.042	2.092.779	2.144.064	2.173.884	2.212.215	2.338.824	2.302.056	2.287.844	2.351.357	2.340.213	2.397.179	2.438.011	2.464.083	2.459.898	Total

Ket: ¹ Data tersedia mulai Januari 2007

Note: ¹ Data available since January 2007

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
Giro																				Demand Deposits
Rupiah	-	-	-	2,90	2,39	2,30	2,28	2,24	2,19	2,23	2,52	2,24	2,19	2,24	2,28	2,21	2,16	2,22	Rupiah	
Valas	-	-	-	1,05	0,41	0,25	0,25	0,24	0,22	0,23	0,22	0,23	0,21	0,21	0,21	0,21	0,21	0,21	Foreign Exchange	
Deposito																			Time Deposits	
Deposito 1 Bulan																			1 month deposit	
Rupiah	-	-	-	10,71	6,77	6,60	6,61	6,59	6,58	6,64	6,67	6,65	6,77	6,77	6,78	6,77	6,77	6,75	Rupiah	
Valas	-	-	-	3,40	1,74	1,32	1,28	1,27	1,22	1,22	1,18	1,14	1,19	1,16	1,21	1,24	1,29	1,32	Foreign Exchange	
Deposito 3 Bulan																			3 month deposit	
Rupiah	-	-	-	11,17	7,45	6,90	6,95	6,86	6,90	6,94	6,95	6,97	7,05	7,07	7,09	7,06	7,05	7,06	Rupiah	
Valas	-	-	-	4,18	2,14	1,35	1,28	1,22	1,24	1,29	1,27	1,27	1,32	1,35	1,41	1,40	1,45	1,52	Foreign Exchange	
Deposito 6 Bulan																			6 month deposit	
Rupiah	-	-	-	10,32	7,89	6,88	6,96	6,93	6,96	7,07	6,97	7,07	7,14	7,15	7,16	7,18	7,07	7,04	Rupiah	
Valas	-	-	-	3,94	2,32	1,60	1,51	1,45	1,50	1,47	1,44	1,48	1,55	1,55	1,54	1,57	1,62	1,61	Foreign Exchange	
Deposito 12 Bulan																			12 month deposit	
Rupiah	-	-	-	10,34	9,54	7,38	7,38	7,25	7,22	7,65	7,11	7,13	7,08	7,04	7,01	7,00	6,96	6,94	Rupiah	
Valas	-	-	-	3,08	2,72	1,93	1,94	1,98	1,94	1,86	1,92	1,88	1,80	1,77	1,34	1,47	1,53	1,47	Foreign Exchange	
Tabungan																			Savings Deposits	
Rupiah	-	-	-	3,11	2,79	2,50	2,54	2,55	2,56	2,92	2,55	2,60	2,51	2,46	2,46	2,56	2,47	2,46	Rupiah	
Valas	-	-	-	1,21	0,50	0,28	0,26	0,26	0,24	0,34	0,24	0,27	0,19	0,18	0,19	0,37	0,25	0,28	Foreign Exchange	

Ket.: Data tersedia mulai Januari 2008
¹⁾ Revisi

Note: Data available since January 2008
¹⁾ Revised

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
Giro																				Demand Deposits
Rupiah	-	-	-	3,23	2,52	2,13	2,16	2,14	2,12	2,22	2,92	2,22	2,17	2,12	2,10	2,01	1,97	2,09	Rupiah	
Valas	-	-	-	1,24	0,42	0,15	0,15	0,14	0,42	0,11	0,11	0,15	0,11	0,11	0,09	0,11	0,11	0,11	Foreign Exchange	
Deposito																				Time Deposits
Deposito 1 Bulan																				1 month deposit
Rupiah	-	-	-	10,07	6,49	6,40	6,34	6,37	6,66	6,43	6,40	6,47	6,55	6,54	6,54	6,51	6,48	6,53	Rupiah	
Valas	-	-	-	3,99	2,44	1,45	1,44	1,44	1,32	1,36	1,29	1,22	1,26	1,17	1,25	1,29	1,33	1,30	Foreign Exchange	
Deposito 3 Bulan																				3 month deposit
Rupiah	-	-	-	10,44	7,34	6,73	6,70	6,66	6,71	6,74	6,71	6,77	6,84	6,82	6,90	6,90	6,87	6,89	Rupiah	
Valas	-	-	-	5,28	3,20	1,65	1,64	1,61	1,52	1,66	1,67	1,64	1,68	1,63	1,65	1,65	1,62	1,61	Foreign Exchange	
Deposito 6 Bulan																				6 month deposit
Rupiah	-	-	-	10,59	7,70	6,59	6,60	6,56	6,71	6,55	6,51	6,55	6,56	6,57	6,58	6,59	6,60	6,62	Rupiah	
Valas	-	-	-	3,99	2,95	1,77	1,68	1,68	1,57	1,64	1,63	1,73	1,74	1,69	1,68	1,66	1,67	1,60	Foreign Exchange	
Deposito 12 Bulan																				12 month deposit
Rupiah	-	-	-	11,32	9,35	7,27	7,10	7,09	6,52	6,93	6,89	6,98	7,01	6,98	6,97	6,97	6,98	6,96	Rupiah	
Valas	-	-	-	3,59	2,74	2,34	2,29	2,28	1,71	2,16	1,96	2,07	1,82	1,76	1,11	1,31	1,41	1,38	Foreign Exchange	
Tabungan																				Savings Deposits
Rupiah	-	-	-	2,79	2,62	2,30	2,33	2,33	2,68	2,37	2,30	2,42	2,25	2,23	2,23	2,48	2,28	2,27	Rupiah	
Valas	-	-	-	2,80	0,53	0,23	0,23	0,23	0,39	0,23	0,23	0,36	0,02	0,00	0,00	0,76	0,23	0,23	Foreign Exchange	

Ket.: Data tersedia mulai Januari 2008

Note: Data available since January 2008

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
Giro																				Demand Deposits
Rupiah	-	-	-	2,61	2,09	2,03	2,03	2,11	2,12	2,11	2,11	2,06	2,00	2,11	2,26	2,07	2,16	2,11	Rupiah	
Valas	-	-	-	1,80	0,68	0,46	0,47	0,45	0,42	0,44	0,44	0,44	0,40	0,40	0,41	0,40	0,39	Foreign Exchange		
Deposito																			Time Deposits	
Deposito 1 Bulan																			1 month deposit	
Rupiah	-	-	-	11,20	6,85	6,56	6,60	6,66	6,66	6,75	6,69	6,69	6,78	6,76	6,78	6,78	6,79	6,76	Rupiah	
Valas	-	-	-	4,18	1,71	1,39	1,35	1,35	1,32	1,32	1,26	1,25	1,28	1,22	1,27	1,27	1,38	1,39	Foreign Exchange	
Deposito 3 Bulan																			3 month deposit	
Rupiah	-	-	-	11,55	7,31	6,56	6,66	6,72	6,71	6,78	6,79	6,82	6,89	6,92	6,91	6,85	6,79	6,79	Rupiah	
Valas	-	-	-	4,82	1,85	1,60	1,46	1,39	1,52	1,53	1,44	1,40	1,43	1,41	1,50	1,51	1,62	1,71	Foreign Exchange	
Deposito 6 Bulan																			6 month deposit	
Rupiah	-	-	-	9,86	7,68	6,51	6,73	6,74	6,71	6,72	6,71	6,77	6,79	6,85	6,86	6,91	6,73	6,68	Rupiah	
Valas	-	-	-	4,26	2,06	1,74	1,61	1,60	1,57	1,53	1,44	1,40	1,42	1,39	1,36	1,53	1,66	1,79	Foreign Exchange	
Deposito 12 Bulan																			12 month deposit	
Rupiah	-	-	-	9,56	9,09	6,45	6,61	6,51	6,52	6,39	6,40	6,47	6,55	6,55	6,55	6,54	6,55	6,63	Rupiah	
Valas	-	-	-	3,10	3,04	1,38	1,45	1,74	1,71	1,71	1,65	1,62	1,62	1,63	1,61	1,67	1,62	1,66	Foreign Exchange	
Tabungan																			Savings Deposits	
Rupiah	-	-	-	3,32	2,88	2,58	2,65	2,67	2,68	2,70	2,71	2,70	2,69	2,59	2,59	2,55	2,53	2,50	Rupiah	
Valas	-	-	-	0,82	0,79	0,45	0,43	0,43	0,39	0,37	0,37	0,37	0,37	0,36	0,37	0,38	0,39	0,42	Foreign Exchange	

Ket.:Data tersedia mulai Januari 2008

Note:Data available since January 2008

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

Indikator	2005	2006	2007	2008	2009	2010					2011					Indikator			
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
Giro																			Demand Deposits
Rupiah	-	-	-	4,68	3,59	3,61	3,48	3,52	3,83	3,60	3,76	3,70	4,02	3,73	3,64	3,91	4,09	3,93	Rupiah
Valas	-	-	-	-	0,94	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 Bulan																			1 month deposit
Rupiah	-	-	-	11,64	8,65	7,74	7,87	8,19	8,16	8,17	8,00	6,92	8,15	8,19	8,13	8,09	8,11	8,05	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito 3 Bulan																			3 month deposit
Rupiah	-	-	-	11,77	9,00	8,73	8,77	8,82	8,87	8,90	8,71	8,36	8,62	8,59	8,52	8,46	8,49	8,48	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito 6 Bulan																			6 month deposit
Rupiah	-	-	-	11,35	9,44	8,87	8,95	9,01	9,08	9,11	9,06	8,89	9,00	8,94	8,89	8,82	8,78	8,73	Rupiah
Valas	-	-	-	-	2,00	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito 12 Bulan																			12 month deposit
Rupiah	-	-	-	11,52	10,49	9,34	9,26	9,22	9,23	9,22	9,19	8,95	9,16	9,18	9,13	8,98	8,89	8,79	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan																			Savings Deposits
Rupiah	-	-	-	4,28	3,33	3,21	3,28	3,23	3,43	3,56	3,61	3,69	3,73	3,63	3,66	3,78	3,72	3,86	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket.:Data tersedia mulai Januari 2008

Note:Data available since January 2008

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
Giro																				Demand Deposits
Rupiah	-	-	-	3,16	3,02	3,23	3,11	2,96	2,79	3,01	3,11	2,85	2,73	2,81	2,81	2,91	2,80	2,94	Rupiah	
Valas	-	-	-	1,33	0,79	0,64	0,63	0,63	0,63	0,65	0,67	0,62	0,63	0,63	0,61	0,54	0,65	0,62	Foreign Exchange	
Deposito																				Time Deposits
Deposito 1 Bulan																				1 month deposit
Rupiah	-	-	-	10,07	7,69	7,74	7,66	7,59	7,69	7,93	7,85	7,73	7,54	7,56	7,58	7,54	7,52	7,45	Rupiah	
Valas	-	-	-	4,03	3,22	1,97	1,88	1,77	1,88	1,79	2,96	2,84	1,83	1,39	3,42	4,02	2,68	2,41	Foreign Exchange	
Deposito 3 Bulan																				3 month deposit
Rupiah	-	-	-	9,41	8,28	8,18	8,14	8,09	8,22	8,57	8,35	8,25	8,19	8,03	8,13	8,11	8,07	8,02	Rupiah	
Valas	-	-	-	3,27	3,96	1,98	1,93	2,04	1,92	1,88	1,84	1,77	1,49	1,92	1,04	1,08	1,87	1,87	Foreign Exchange	
Deposito 6 Bulan																				6 month deposit
Rupiah	-	-	-	10,18	9,16	8,75	8,75	8,69	8,85	9,69	8,45	8,68	8,74	8,71	8,59	8,54	8,42	8,31	Rupiah	
Valas	-	-	-	4,47	4,18	2,69	2,68	2,51	1,58	1,41	1,33	1,26	1,25	1,15	1,15	1,09	1,01	1,10	Foreign Exchange	
Deposito 12 Bulan																				12 month deposit
Rupiah	-	-	-	8,74	11,33	9,26	9,27	8,77	8,97	11,89	8,99	8,86	8,47	8,36	8,27	8,29	8,00	7,75	Rupiah	
Valas	-	-	-	3,25	4,48	3,90	2,35	1,29	1,30	1,30	1,28 ¹⁾	1,31	1,30	1,32	1,32	1,31	1,30	1,30	Foreign Exchange	
Tabungan																				Savings Deposits
Rupiah	-	-	-	3,62	3,37	3,26	3,12	3,08	3,10	3,08	2,95	2,99	2,86	2,92	2,87	3,02	3,02	3,06	Rupiah	
Valas	-	-	-	1,88	2,11	1,42	1,04	0,99	0,98	0,98	0,88	0,91	0,91	0,92	0,90	0,77	0,76	0,80	Foreign Exchange	

Ket.:Data tersedia mulai Januari 2008
¹⁾revisi

Note:Data available since January 2008
¹⁾Revised

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Giro																			Demand Deposits
Rupiah	-	-	-	1,46	2,62	1,79	1,81	1,86	1,50	1,37	1,31	1,66	1,85	1,80	1,65	1,60	1,59	1,59	Rupiah
Valas	-	-	-	0,33	0,20	0,14	0,15	0,13	0,11	0,13	0,12	0,14	0,14	0,15	0,11	0,14	0,16	0,21	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 Bulan																			1 month deposit
Rupiah	-	-	-	11,06	6,44	6,40	6,44	6,40	6,28	6,30	6,35	6,44	6,46	6,40	6,41	6,56	6,57	6,47	Rupiah
Valas	-	-	-	2,91	1,01	1,19	1,15	1,11	1,08	1,13	1,13	1,11	1,26	1,43	1,45	1,39	1,38	1,55	Foreign Exchange
Deposito 3 Bulan																			3 month deposit
Rupiah	-	-	-	12,63	7,06	6,83	6,85	6,89	6,97	6,95	6,94	6,96	7,03	7,02	6,98	7,03	7,10	6,96	Rupiah
Valas	-	-	-	3,93	1,55	1,14	1,06	1,07	1,07	1,05	1,02	1,08	1,10	1,27	1,31	1,29	1,30	1,52	Foreign Exchange
Deposito 6 Bulan																			6 month deposit
Rupiah	-	-	-	11,14	7,78	6,89	6,96	6,99	7,03	7,12	7,12	7,12	7,09	7,05	6,93	7,01	6,99	6,89	Rupiah
Valas	-	-	-	4,07	1,40	1,61	1,53	1,56	1,54	1,51	1,33	1,27	1,78	1,92	1,93	2,00	2,03	1,77	Foreign Exchange
Deposito 12 Bulan																			12 month deposit
Rupiah	-	-	-	10,76	8,97	6,79	6,84	6,84	6,83	7,01	7,01	7,00	6,92	7,01	7,04	7,07	7,12	6,88	Rupiah
Valas	-	-	-	2,49	1,83	1,41	1,68	1,82	1,69	1,64	1,86	1,74	0,97	1,00	0,98	1,56	1,26	1,19	Foreign Exchange
Tabungan																			Savings Deposits
Rupiah	-	-	-	5,04	2,83	2,46	2,44	2,51	2,63	2,87	2,75	2,78	2,38	2,55	2,63	3,09	3,16	3,15	Rupiah
Valas	-	-	-	0,75	0,41	0,24	0,18	0,20	0,19	0,15	0,21	0,19	0,14	0,14	0,16	0,19	0,14	0,28	Foreign Exchange

Ket.:Data tersedia mulai Januari 2008

Note:Data available since January 2008

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
Giro																				Demand Deposits
Rupiah	-	-	-	1,16	0,86	1,28	1,20	0,90	1,18	1,17	1,22	1,14	1,29	1,41	1,54	1,47	0,81	1,30	Rupiah	
Valas	-	-	-	0,10	0,09	0,03	0,03	0,02	0,03	0,04	0,03	0,03	0,04	0,04	0,06	0,03	0,03	0,03	Foreign Exchange	
Deposito																				Time Deposits
Deposito 1 Bulan																				1 month deposit
Rupiah	-	-	-	10,03	5,85	5,56	5,44	3,80	3,69	3,76	5,26	5,41	5,65	5,63	5,70	5,56	5,61	5,42	Rupiah	
Valas	-	-	-	1,23	0,28	0,37	0,29	0,17	0,17	0,19	0,29	0,29	0,35	0,35	0,37	0,44	0,45	0,71	Foreign Exchange	
Deposito 3 Bulan																				3 month deposit
Rupiah	-	-	-	11,65	6,57	6,37	6,33	4,68	4,68	4,70	6,10	6,21	6,39	6,48	6,54	6,62	6,69	6,68	Rupiah	
Valas	-	-	-	2,39	0,66	0,66	0,62	0,42	0,37	0,38	0,55	0,60	0,63	0,70	0,90	0,91	0,92	0,93	Foreign Exchange	
Deposito 6 Bulan																				6 month deposit
Rupiah	-	-	-	10,64	7,18	6,47	6,45	5,51	5,56	5,46	6,42	6,43	6,49	6,53	6,62	6,66	6,71	6,75	Rupiah	
Valas	-	-	-	2,63	0,77	0,79	0,79	0,37	0,38	0,43	0,70	0,67	0,66	0,64	0,63	0,63	0,61	0,60	Foreign Exchange	
Deposito 12 Bulan																				12 month deposit
Rupiah	-	-	-	9,87	9,67	6,82	6,70	4,98	4,35	4,46	5,94	6,25	6,25	6,28	6,30	6,32	6,59	6,73	Rupiah	
Valas	-	-	-	3,45	2,42	1,91	2,09	1,13	1,21	0,88	1,43	0,77	1,54	1,54	1,32	1,08	1,76	1,77	Foreign Exchange	
Tabungan																				Savings Deposits
Rupiah	-	-	-	3,98	2,67	2,54	2,52	2,54	2,36	2,67	2,40	2,22	2,27	2,27	2,26	2,23	2,14	2,01	Rupiah	
Valas	-	-	-	0,17	0,08	0,04	0,03	0,04	0,02	0,02	0,04	0,04	0,03	0,03	0,04	0,04	0,03	0,05	Foreign Exchange	

Ket.:Data tersedia mulai Januari 2008

Note:Data available since January 2008

Tabel 1.82 Peringkat Bank Berdasarkan Kredit
(Bank Rating Based on Credit)
Miliar Rp (Billion Rp)

Peringkat	Desember 2006			Desember 2007			Desember 2008			Desember 2009			Agustus 2010			Desember 2010			Agustus 2011			Rating
	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	
1	PT Bank Mandiri Tbk	108.492	13,69	PT Bank Mandiri Tbk	125.280	12,50	PT BRI	161.130	12,32	PT BRI (Persero) Tbk.	206.117	14,53	PT BRI (Persero) Tbk.	229.287	13,98	PT BRI (Persero) Tbk.	241.020	13,65	PT BRI (Persero) Tbk.	272.140	13,40	1
2	PT BRI	90.295	11,40	PT BRI	114.361	11,41	PT Bank Mandiri Tbk	156.900	12,00	PT Bank Mandiri (Persero) Tbk	178.043	12,55	PT Bank Mandiri (Persero) Tbk	202.190	12,33	PT Bank Mandiri (Persero) Tbk	217.809	12,33	PT Bank Mandiri (Persero) Tbk	250.300	12,32	2
3	PT BNI Tbk	66.494	8,39	PT BNI Tbk	87.774	8,76	PT Bank Central Asia Tbk	112.686	8,62	PT Bank Central Asia Tbk	122.991	8,67	PT Bank Central Asia Tbk	138.499	8,44	PT Bank Central Asia Tbk	153.116	8,67	PT Bank Central Asia Tbk	168.670	8,30	3
4	PT Bank Central Asia Tbk	61.549	7,77	PT Bank Central Asia Tbk	82.503	8,23	PT BNI Tbk	111.044	8,49	PT BNI (Persero) Tbk	119.991	8,46	PT BNI (Persero) Tbk	121.846	7,43	PT BNI (Persero) Tbk	132.431	7,50	PT BNI (Persero) Tbk	152.287	7,50	4
5	PT Bank Danamon Indonesia Tbk	41.062	5,18	PT Bank Danamon Indonesia Tbk	51.107	5,10	PT Bank Danamon Indonesia Tbk	64.376	4,92	PT Bank CIMB Niaga Tbk	82.158	5,79	PT Bank CIMB Niaga Tbk	93.397	5,69	PT Bank CIMB Niaga Tbk	102.715	5,82	PT Bank CIMB Niaga Tbk	116.232	5,72	5
6	PT Bank Niaga Tbk	33.208	4,19	PT Bank Niaga Tbk	41.843	4,18	PT Bank CIMB Niaga Tbk	50.117	3,83	PT Bank Danamon Indonesia Tbk	60.162	4,24	PT Bank Danamon Indonesia Tbk	70.914	4,32	PT Bank Danamon Indonesia Tbk	75.264	4,26	PT Bank Danamon Indonesia Tbk	83.673	4,12	6
7	PT Bank Permata Tbk	23.825	3,01	PT Pan Indonesia Bank Tbk	29.026	2,90	PT Pan Indonesia Bank Tbk	36.588	2,80	PT Pan Indonesia Bank, Tbk	41.284	2,91	PT Pan Indonesia Bank, Tbk	50.069	3,05	PT Pan Indonesia Bank, Tbk	55.705	3,15	PT Pan Indonesia Bank, Tbk	63.927	3,15	7
8	PT BII	21.190	2,67	PT BII	28.189	2,81	PT Bank Permata Tbk	34.880	2,67	PT Bank Permata Tbk	41.243	2,91	PT BTN (Persero)	48.541	2,96	PT Bank Permata Tbk	51.529	2,92	PT Bank Permata Tbk	61.602	3,03	8
9	Citibank N.A	20.849	2,63	PT Bank Permata Tbk	25.989	2,59	PT BII	34.757	2,66	PT BTN (Persero)	40.719	2,87	PT BII Tbk	45.912	2,80	PT BTN (Persero)	51.458	2,91	PT BTN (Persero)	58.733	2,89	9
10	PT Pan Indonesia Bank Tbk	19.164	2,42	PT BTN	22.352	2,23	PT BTN	32.022	2,45	PT BII Tbk	37.114	2,62	PT Bank Permata Tbk	45.706	2,79	PT BII Tbk	50.065	2,84	PT BII Tbk	54.971	2,71	10
	Total	486.126	61,36	Total	608.424	60,72	Total	794.500	60,76	Total	929.822	65,53	Total	1.046.362	63,79	Total	1.131.112	64,06	Total	1.282.534	63,13	

Tabel 1.83 Suku Bunga Rata-rata Kredit Bank Umum Berdasarkan Sektor Ekonomi
(Average of Credit Interest Rates Commercial Bank Based on Economic Sector)
Persen (Percent)

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
1. Pertanian, perburuan dan sarana pertanian																				1. Agriculture, hunting and agricultural facilities
- Rupiah	-	-	-	14,38	13,10	11,74	11,66	11,60	11,55	11,46	11,49	11,43	11,31	11,29	11,31	10,02	11,46	11,52	- Rupiah	
- Valas	-	-	-	7,73	5,60	5,13	4,69	4,65	4,59	4,58	4,59	4,58	4,36	4,19	4,41	4,35	4,50	4,47	- Foreign Exchange	
2. Pertambangan																				2. Mining
- Rupiah	-	-	-	14,83	10,95	10,40	10,27	10,43	10,34	10,57	10,76	11,36	10,01	10,28	10,31	10,21	11,49	11,44	- Rupiah	
- Valas	-	-	-	5,44	4,47	4,09	4,06	4,16	4,10	3,76	3,81	3,64	3,42	3,40	3,32	3,43	3,61	3,52	- Foreign Exchange	
3. Perindustrian																				3. Manufacturing
- Rupiah	-	-	-	13,92	11,81	10,77	10,87	10,84	10,83	10,75	10,74	10,70	10,42	10,43	10,38	10,30	10,64	10,52	- Rupiah	
- Valas	-	-	-	6,62	5,43	4,32	4,47	4,22	4,24	4,34	4,34	4,29	4,07	4,07	4,03	3,96	4,05	4,08	- Foreign Exchange	
4. Listrik, gas dan air																				4. Water, gas and electricity
- Rupiah	-	-	-	11,27	9,42	9,88	8,55	8,53	8,44	8,48	8,43	8,22	6,05	6,19	6,23	5,87	7,27	6,74	- Rupiah	
- Valas	-	-	-	6,28	4,29	4,20	3,85	3,71	3,63	3,87	3,83	3,70	4,13	4,05	4,10	3,45	3,91	3,93	- Foreign Exchange	
5. Konstruksi																				5. Construction
- Rupiah	-	-	-	14,18	13,30	12,01	11,97	12,04	12,01	12,19	12,08	12,07	11,65	11,62	11,63	11,52	11,93	11,92	- Rupiah	
- Valas	-	-	-	6,89	6,07	5,71	5,51	5,24	5,38	5,43	5,50	5,63	5,49	5,21	5,25	5,21	6,02	5,92	- Foreign Exchange	
6. Perdagangan, restoran dan hotel																				6. Trade, restaurants and hotels
- Rupiah	-	-	-	15,69	14,67	14,01	13,95	13,87	13,78	13,63	13,67	13,64	12,42	12,49	12,49	11,50	13,55	13,54	- Rupiah	
- Valas	-	-	-	7,58	6,20	5,21	5,14	5,02	4,84	4,86	4,89	4,75	4,52	4,59	4,55	4,67	4,77	4,66	- Foreign Exchange	
7. Pengangkutan, pergudangan dan komunikasi																				7. Transportation, warehousing and communications
- Rupiah	-	-	-	12,72	10,45	10,20	10,27	10,29	10,19	10,29	10,39	10,41	10,02	10,07	10,10	9,88	10,45	10,38	- Rupiah	
- Valas	-	-	-	6,49	5,76	5,77	5,68	5,68	5,59	5,92	5,58	5,47	5,34	5,41	5,34	5,15	5,31	5,05	- Foreign Exchange	
8. Jasa Dunia usaha																				8. Business Services
- Rupiah	-	-	-	14,22	13,01	12,20	12,11	12,07	12,02	12,07	11,99	11,96	11,95	11,90	11,96	11,97	12,02	11,92	- Rupiah	
- Valas	-	-	-	6,52	4,94	3,37	3,33	3,35	3,55	3,44	3,33	3,26	3,26	3,38	3,26	3,23	3,18	3,10	- Foreign Exchange	
9. Jasa sosial/masyarakat																				9. Social Services
- Rupiah	-	-	-	14,67	14,59	13,99	14,51	14,55	14,42	14,50	14,32	14,28	14,21	13,98	13,87	13,28	13,67	13,61	- Rupiah	
- Valas	-	-	-	5,02	5,49	4,42	3,39	4,10	4,20	4,46	4,65	5,23	4,19	4,15	3,98	4,44	4,47	4,45	- Foreign Exchange	
10. Lain-lain																				10. Others
- Rupiah	-	-	-	15,71	15,74	13,80	13,89	13,83	13,84	13,73	13,56	13,55	14,77	14,85	14,82	10,37	13,63	13,66	- Rupiah	
- Valas	-	-	-	3,85	0,67	3,27	3,03	2,54	2,82	2,20	1,98	1,93	1,05	0,75	0,68	0,21	2,49	1,56	- Foreign Exchange	

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Modal Kerja																			Working Capital
- Rupiah	-	-	-	14,63	13,27	12,65	12,58	12,57	12,51	12,39	12,45	12,44	11,69	11,81	11,79	11,77	12,29	12,22	- Rupiah
- Valas	-	-	-	6,44	5,02	4,11	4,16	4,01	4,02	4,00	3,98	3,87	3,52	3,54	3,48	3,57	3,71	3,67	- Foreign Exchange
Investasi																			Investment
- Rupiah	-	-	-	13,99	12,55	11,87	11,93	11,91	11,87	11,86	11,85	11,79	11,81	11,80	11,81	11,75	11,75	11,74	- Rupiah
- Valas	-	-	-	7,01	5,88	5,24	5,03	5,02	5,10	5,02	5,04	4,96	5,04	4,99	4,96	4,88	4,77	4,70	- Foreign Exchange
Konsumsi																			Consumption
- Rupiah	-	-	-	15,82	15,81	13,80	13,88	13,81	13,80	13,79	13,50	13,48	14,77	14,74	14,72	14,63	13,57	13,50	- Rupiah
- Valas	-	-	-	3,85	0,67	1,93	1,68	1,31	0,43	0,43	0,44	0,42	0,42	0,35	0,34	0,26	1,07	0,97	- Foreign Exchange

Tabel 1.85 Perkembangan Jumlah Bank dan Kantor Bank Umum
(Growth of Total Banks and Bank Offices)

Kelompok Bank	2005	2006	2007	2008	2009	2010					2011							Group of Bank	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Bank Persero																			State Owned Banks
Jumlah Bank	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	2.171	2.548	2.765	3.134	3.854	4.047	4.058	4.082	4.122	4.189	4.205	4.210	4.214	4.216	4.236	4.245	4.246	4.248	Total Bank Offices
BUSN Devisa																			Foreign Exchange Commercial Banks
Jumlah Bank	34	35	35	32	34	36	36	36	36	36	36	36	36	36	36	36	36	36	Total Banks
Jumlah Kantor	4.113	4.395	4.694	5.196	6.181	6.358	6.383	6.424	6.507	6.608	6.698	6.730	6.771	6.832	6.918	6.956	6.994	7.024	Total Bank Offices
BUSN Non Devisa																			Non-Foreign Exchange Commercial Banks
Jumlah Bank	37	36	36	36	31	31	31	31	31	31	31	31	31	31	31	31	30	30	Total Banks
Jumlah Kantor	709	759	778	875	976	1.026	1.052	1.059	1.103	1.131	1.151	1.153	1.187	1.194	1.206	1.215	1.213	1.228	Total Bank Offices
BPD																			Regional Development Banks
Jumlah Bank	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	Total Banks
Jumlah Kantor	1.107	1.217	1.205	1.310	1.358	1.398	1.399	1.404	1.409	1.413	1.434	1.434	1.437	1.438	1.440	1.444	1.444	1.447	Total Bank Offices
Bank Campuran																			Joint Venture Banks
Jumlah Bank	18	17	17	15	16	15	15	15	15	15	14	14	14	14	14	14	14	14	Total Banks
Jumlah Kantor	64	77	96	168	238	260	260	260	262	263	260	244	245	245	245	247	246	246	Total Bank Offices
Bank Asing																			Foreign Owned Banks
Jumlah Bank	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	Total Banks
Jumlah Kantor	72	114	142	185	230	229	227	227	230	233	222	222	215	215	214	214	204	201	Total Bank Offices
Total																			Total
Jumlah Bank	131	130	130	124	121	122	122	122	122	122	121 ³⁾	121	121	121	121	121	120 ⁴⁾	120	Total Banks
Jumlah Kantor	8.236	9.110	9.680	10.868	12.837	13.318	13.379	13.456	13.633	13.837	13.970	13.993	14.069	14.140	14.259	14.321	14.347	14.394	Total Bank Offices

Ket.:¹⁾ termasuk BNI Syariah yang mulai beroperasi pada bulan Juni 2010

²⁾Merger PT. Bank UOB Indonesia ke dalam PT. Bank UOB Buana

³⁾Merger PT. Bank OCBC Indonesia ke dalam PT. Bank OCBC NISP, Tbk

⁴⁾Pencabutan izin usaha atas permintaan pemilik atau pemegang saham PT. Bank Barclays Indonesia

Note: ¹⁾ including BNI Syariah which began operating in June 2010

²⁾Merger PT. Bank UOB Indonesia to PT. Bank UOB Buana

³⁾Merger PT. Bank OCBC Indonesia to PT. Bank OCBC NISP, Tbk

⁴⁾ Self liquidation of PT. Bank Barclays Indonesia

Tabel 1.86 Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank - Juli 2011
(Growth of Total Branch Offices Based on Banks Location - July 2011)

Lokasi	2005	2006	2007	2008	2009	2010					2011							Location	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Jawa Barat	282	292	309	324	337	350	360	353	353	354	357	357	357	359	362	364	361	362	Jawa Barat
Banten	53	57	59	61	66	71	71	72	73	73	73	74	75	76	79	76	76	76	Banten
DKI Jakarta	428	435	442	464	506	528	532	530	529	534	538	539	541	543	543	543	532	532	DKI Jakarta
D.I Yogyakarta	41	42	44	47	51	53	53	53	53	53	53	53	54	55	54	54	54	54	D.I Yogyakarta
Jawa Tengah	232	247	258	263	271	284	286	284	285	285	287	289	289	290	290	292	291	295	Jawa Tengah
Jawa Timur	334	339	350	355	365	383	386	385	385	390	392	393	391	391	391	392	392	392	Jawa Timur
Bengkulu	17	18	19	21	21	22	22	22	22	22	22	22	22	22	22	22	22	22	Bengkulu
Jambi	36	39	39	41	44	45	45	45	45	45	45	45	46	46	46	47	48	48	Jambi
Aceh	48	50	53	57	65	67	67	70	70	70	70	70	70	71	71	71	71	71	Aceh
Sumatera Utara	130	135	141	146	161	170	171	172	173	174	174	173	173	174	174	174	173	174	Sumatera Utara
Sumatera Barat	65	66	67	70	71	72	73	73	74	74	74	74	75	75	75	75	75	75	Sumatera Barat
Riau	60	62	65	69	76	82	83	83	83	84	84	84	84	85	86	85	85	85	Riau
Sumatera Selatan	58	60	63	64	67	73	73	73	74	76	76	76	78	78	78	78	77	77	Sumatera Selatan
Kepulauan Riau	33	40	45	47	49	51	51	51	52	52	52	52	51	51	51	51	51	51	Kepulauan Riau
Bangka Belitung	11	12	13	17	20	21	21	21	21	22	22	22	22	22	22	22	22	22	Bangka Belitung
Lampung	39	43	43	45	45	47	49	48	48	48	49	49	48	48	49	49	49	49	Lampung
Kalimantan Selatan	52	53	54	55	63	65	66	66	67	69	69	69	69	69	69	68	69	69	Kalimantan Selatan
Kalimantan Barat	49	49	51	58	62	64	64	65	65	66	66	66	66	66	66	67	67	68	Kalimantan Barat
Kalimantan Timur	72	79	84	87	98	100	101	100	100	100	102	102	103	104	104	103	102	102	Kalimantan Timur
Kalimantan Tengah	23	26	27	33	36	38	38	38	38	40	40	40	42	42	42	42	42	42	Kalimantan Tengah
Sulawesi Tengah	24	25	28	29	32	34	34	34	34	35	36	36	36	36	36	37	36	36	Sulawesi Tengah
Sulawesi Selatan	92	92	100	111	111	114	114	114	114	116	116	116	117	118	117	119	120	119	Sulawesi Selatan
Sulawesi Utara	44	48	48	49	52	53	53	53	53	54	54	54	54	53	53	53	53	53	Sulawesi Utara
Sulawesi Barat	8	8	8	9	11	12	12	12	12	12	12	12	12	12	12	13	13	13	Sulawesi Barat
Gorontalo	15	13	10	11	12	13	13	13	13	13	13	13	13	14	14	14	14	14	Gorontalo
Sulawesi Tenggara	20	21	22	23	25	25	25	25	27	27	28	28	29	29	29	29	29	29	Sulawesi Tenggara
Nusa Tenggara Barat	31	32	33	36	35	37	37	37	37	39	39	39	39	39	40	40	41	41	Nusa Tenggara Barat
Bali	70	70	72	73	72	73	73	73	74	74	74	74	75	76	77	80	80	80	Bali
Nusa Tenggara Timur	35	39	39	40	43	46	46	46	46	46	46	46	46	47	49	49	49	49	Nusa Tenggara Timur
Maluku	20	22	23	24	25	28	30	29	29	32	32	32	32	32	32	32	31	31	Maluku
Papua	31	32	35	38	41	46	46	46	46	47	48	48	48	48	49	50	50	50	Papua
Maluku Utara	11	11	12	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	Maluku Utara
PapuaBarat	14	14	15	18	19	22	22	22	22	22	22	22	22	22	22	22	22	22	Papua Barat
Di Luar Indonesia	17	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17	17	17	Outside Indonesia
Total	2.495	2.589	2.689	2.816	2.982	3.120	3.148	3.139	3.148	3.179	3.196	3.200	3.210	3.222	3.229	3.246	3.228	3.235	Total

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DATA BANK SYARIAH

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

Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Penyaluran Dana	20.222	25.927	32.304	48.264	64.355	77.505	80.954	83.815	88.010	94.884	92.965	93.285	98.442	98.428	101.516	106.736	109.583	113.079	Fund Disbursements
a. Pembiayaan	15.232	20.445	26.149	38.199	46.886	60.275	60.970	62.995	65.942	68.181	69.724	71.449	74.253	75.771	78.619	82.616	84.556	90.540	a. Financing
Rupiah	14.458	19.530	24.878	35.879	44.938	57.497	58.241	60.101	62.941	64.817	66.383	68.134	70.764	72.419	74.976	78.727	80.506	86.322	Rupiah
Valas	774	915	1.270	2.320	1.948	2.779	2.729	2.894	3.000	3.364	3.341	3.315	3.488	3.352	3.643	3.889	4.051	4.217	Foreign Exchange
b. Antar Bank	1.054	991	1.437	1.978	3.036	3.495	3.609	3.640	4.001	4.138	3.580	3.617	3.793	3.283	3.379	3.506	3.435	4.313	b. Inter-Bank
c. Penempatan di BI	3.180	3.641	3.238	5.189	10.393	7.507	9.852	11.191	12.164	16.393	13.430	11.396	13.689	11.897	12.930	14.203	15.242	12.068	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	730	829	1.302	2.683	3.786	5.889	5.975	5.665	5.559	5.733	5.801	6.364	6.224	6.988	6.048	5.986	5.963	5.823	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	6	6	41	79	83	88	88	88	88	88	88	88	88	88	90	90	90	47	e. Equity participation
f. Tagihan Lainnya	21	15	138	136	171	251	460	236	256	351	342	371	395	401	450	335	296	288	f. Other claims
Sumber Dana	17.296	22.337	27.948	40.591	57.762	66.752	70.360	72.221	75.531	83.184	82.143	82.023	86.588	85.895	89.173	93.633	96.196	99.769	Sources of Funds
a. DPK	15.581	20.672	25.473	36.852	52.271	60.972	63.912	66.478	69.086	76.036	75.814	75.085	79.651	79.862	82.861	87.025	89.786	92.021	a. Third Party Funds
Rupiah	14.752	19.818	24.324	35.449	50.266	58.492	61.269	63.810	66.207	72.807	72.752	71.718	76.467	76.907	79.642	83.494	86.291	88.471	Rupiah
Giro Wadiah	1.836	3.180	2.925	3.741	5.403	6.188	6.418	6.264	7.342	7.914	8.006	6.748	7.736	7.127	7.191	8.413	8.377	7.872	Wadiah Demand Deposit
Deposito Mudharabah	8.546	10.208	12.919	19.273	28.484	33.993	35.589	37.621	38.281	42.206	42.567	42.636	45.909	46.116	48.296	49.906	52.223	53.854	Mudharabah Time Deposits
Tabungan Mudharabah	4.370	6.430	8.480	12.436	16.379	18.311	19.262	19.925	20.583	22.688	22.179	22.334	22.821	23.665	24.155	25.175	25.691	26.744	Mudharabah Savings Accounts
Valas	829	854	1.149	1.403	2.006	2.479	2.643	2.667	2.879	3.229	3.063	3.367	3.184	2.955	3.219	3.531	1.964	3.550	Foreign Exchange
Giro Wadiah	209	236	424	498	798	1.103	989	852	881	1.142	1.236	1.267	1.411	1.320	1.373	1.047	1.535	1.360	Wadiah Demand Deposit
Deposito Mudharabah	620	618	726	870	1.111	1.167	1.455	1.607	1.773	1.869	1.626	1.862	1.528	1.500	1.558	2.217	1.674	1.914	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	-	35	96	210	199	208	225	218	200	238	245	135	288	267	286	277	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	32	32	32	68	6	4	4	4	3	3	3	3	3	2	2	2	2	1	b. Liabilities at BI
c. Antar Bank	980	874	1.499	2.419	3.717	4.151	4.765	4.016	4.642	4.924	3.963	4.515	4.300	3.712	3.704	4.072	3.760	5.053	c. Inter-Bank
d. Surat Berharga	265	268	350	311	340	340	340	340	325	325	440	440	440	340	540	540	540	540	d. Money Instruments
e. Pinjaman yang Diterima	207	181	161	150	512	298	290	289	287	483	482	482	482	283	481	481	481	-	e. Loans received
Rupiah	204	181	161	150	512	298	290	289	287	483	482	482	482	283	481	481	481	481	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	209	285	401	727	845	929	989	1.020	1.109	1.321	1.350	1.419	1.633	1.580	1.500	1.435	1.535	1.581	f. Other Liabilities
g. Setoran Jaminan	25	25	32	64	69	58	60	75	79	90	91	79	79	116	84	78	92	92	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	951	991	1.017	1.752	1.946	4.592	5.092	5.911	5.911	5.965	5.965	5.965	6.165	6.265	6.265	6.265	6.311	6.311	a. Paid-In Capital
b. Cadangan	230	268	275	335	449	464	464	490	490	491	491	491	468	470	471	576	579	579	b. Reserves
c. L/R tahun berjalan	239	355	481	432	790	680	852	978	1.112	1.051	148	239	400	582	626	777	927	1.051	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	-76	27	149	152	315	527	527	527	527	527	1.438	1.401	1.408	1.337	1.286	1.114	1.068	1.068	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	132	142	132	466	468	1.073	573	572	572	516	516	516	516	516	545	823	816	816	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	2.395	2.358	1.761	2.824	3.076	1.882	2.310	2.783	3.287	5.408	3.968	3.659	5.870	4.150	3.879	5.011	5.214	3.647	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset	20.880	26.722	33.016	49.555	66.090	79.641	83.454	85.881	90.387	97.519	95.743	95.987	101.189	100.568	104.333	109.750	112.864	116.807	Total Assets
Jaringan Kantor																			Office Network
Jumlah Bank	22	23	29	32	31	33	33	34	34	34	34	34	34	34	34	34	34	34	Total Banks
Jumlah Kantor ¹⁾	436	509	568	790	998	1.347	1.388	1.391	1.410	1.477	1.506	1.533	1.575	1.591	1.578	1.640	1.603	1.632	Total Bank Offices ¹⁾

Ket : ¹⁾ Tidak Termasuk Gera! Muamalat

Note : ¹⁾ Not including Muamalat Outlets

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Penyaluran Dana	16.132	19.839	25.663	33.026	46.386	62.670	65.298	68.035	71.216	76.602	75.505	75.573	80.486	79.402	82.222	85.921	88.000	90.752	Fund Disbursements
a. Pembiayaan	12.405	16.113	20.717	26.109	34.452	49.679	50.190	51.988	54.666	56.357	58.062	59.480	61.904	62.916	65.086	68.147	69.262	74.413	a. Financing
Rupiah	11.652	15.224	19.602	24.422	33.190	47.706	48.285	49.903	52.499	53.864	55.307	56.744	59.020	60.015	62.150	65.032	66.056	71.085	Rupiah
Valas	753	889	1.115	1.688	1.261	1.974	1.906	2.085	2.168	2.493	2.755	2.736	2.884	2.901	2.937	3.114	3.206	3.328	Foreign Exchange
b. Antar Bank	373	535	672	1.016	1.415	1.693	1.771	1.972	2.131	1.968	1.682	1.787	1.777	1.540	1.604	1.638	1.639	2.316	b. Inter-Bank
c. Penempatan di BI	2.986	2.715	3.286	3.827	7.345	5.590	7.344	8.620	9.054	12.642	10.059	8.127	10.741	8.983	9.590	10.341	11.365	8.486	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	341	457	766	1.859	2.922	5.376	5.450	5.140	5.040	5.203	5.272	5.730	5.580	5.485	5.401	5.380	5.356	5.211	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	6	6	41	79	83	88	88	88	88	88	88	88	88	88	90	90	90	47	e. Equity participation
f. Tagihan Lainnya	21	14	182	136	169	244	455	226	237	344	342	361	395	391	450	326	287	279	f. Other claims
Sumber Dana	15.041	18.509	23.663	30.546	43.858	57.046	59.798	61.170	63.744	69.992	68.918	68.787	73.485	72.261	75.171	78.601	80.636	83.753	Sources of Funds
a. DPK	13.667	17.216	21.966	27.734	39.624	52.139	54.721	56.440	58.467	64.335	64.022	63.018	67.982	67.446	70.105	73.381	75.647	77.518	a. Third Party Funds
Rupiah	12.843	16.380	20.880	26.498	37.881	49.916	52.337	54.054	55.872	61.404	61.406	60.216	65.209	64.746	67.287	70.313	72.623	74.458	Rupiah
Giro Wadiah	1.609	2.523	2.624	2.250	3.612	4.904	5.170	5.119	5.921	6.620	6.673	5.316	6.675	5.816	5.888	6.876	6.908	6.193	Wadiah Demand Deposit
Deposito Mudharabah	7.539	8.456	10.555	14.588	21.510	29.092	30.398	31.679	32.168	35.350	35.689	35.736	38.871	39.020	40.821	41.953	43.957	45.717	Mudharabah Time Deposits
Tabungan Mudharabah	3.695	5.401	7.702	9.659	12.759	15.920	16.769	17.256	17.783	19.435	19.044	19.164	19.664	19.911	20.578	21.484	21.757	22.547	Mudharabah Savings Accounts
Valas	825	836	1.085	1.237	1.743	2.223	2.384	2.386	2.595	2.931	2.616	2.802	2.773	2.700	2.818	3.068	1.494	3.060	Foreign Exchange
Giro Wadiah	207	232	262	465	683	1.076	952	819	853	1.095	1.193	1.228	1.362	1.235	1.329	1.002	1.493	1.301	Wadiah Demand Deposit
Deposito Mudharabah	617	604	823	772	1.060	1.145	1.431	1.566	1.740	1.834	1.421	1.572	1.410	1.463	1.487	2.064	1.529	1.755	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	-	-	-	1	1	1	2	2	2	2	2	2	2	2	3	3	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	32	32	32	68	6	4	4	4	3	3	3	3	3	2	2	2	2	1	b. Liabilities at BI
c. Antar Bank	684	603	1.049	1.736	3.005	3.575	3.717	3.306	3.788	3.944	3.143	3.980	3.494	2.974	3.187	3.434	3.105	4.342	c. Inter-Bank
d. Surat Berharga	244	247	329	311	340	340	340	340	325	325	340	340	340	340	340	340	340	340	d. Money Instruments
e. Pinjaman yang Diterima	205	179	154	150	112	95	87	86	85	81	81	80	80	80	80	80	80	80	e. Loans received
Rupiah	201	179	154	150	112	95	87	86	85	81	81	80	80	80	80	80	80	80	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	186	215	400	513	735	853	888	942	1.018	1.236	1.257	1.306	1.523	1.343	1.385	1.297	1.391	1.399	f. Other Liabilities
g. Setoran Jaminan	23	17	31	35	36	40	42	53	58	69	72	60	63	75	72	66	71	72	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	951	991	1.001	1.701	1.946	4.592	5.092	5.911	5.911	5.965	5.965	5.965	6.165	6.265	6.265	6.265	6.311	6.311	a. Paid-In Capital
b. Cadangan	230	268	275	335	449	464	464	490	490	491	491	491	468	470	471	576	579	579	b. Reserves
c. L/R tahun berjalan	266	310	459	499	499	464	607	703	803	776	108	167	298	388	474	567	667	759	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	(43)	24	143	138	295	499	499	499	499	499	1.305	1.316	1.343	1.254	1.270	1.099	1.052	1.052	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	132	142	132	466	468	1.073	573	572	572	516	516	516	516	516	545	823	816	816	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	2.395	2.358	2.599	2.824	3.076	1.882	2.310	2.783	3.287	5.408	3.968	3.659	5.870	4.150	3.879	5.011	5.214	3.647	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset	17.111	21.151	27.286	34.036	48.014	64.804	67.783	70.108	73.532	79.186	78.203	78.126	83.198	81.981	85.040	88.834	90.734	94.325	Total Assets
Jaringan Kantor																			Office Network
Jumlah Bank	3	3	3	5	6	10	10	11	11	11	11	11	11	11	11	11	11	11	Total Banks
Jumlah Kantor ¹⁾	301	346	398	576	711	1.111	1.151	1.154	1.171	1.215	1.242	1.253	1.268	1.276	1.280	1.319	1.304	1.332	Total Bank Offices ¹⁾

Ket : ¹⁾ Tidak Termasuk Gerai Muamalat

Note : ¹⁾ Not including Muamalat Outlets

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Penyaluran Dana	4.090	6.087	10.099	15.238	17.969	14.836	15.656	15.780	16.793	18.282	17.461	17.712	17.956	19.027	19.294	20.815	21.582	22.327	Fund Disbursements
a. Pembiayaan	2.827	4.332	7.227	12.090	12.435	10.596	10.780	11.006	11.275	11.824	11.662	11.970	12.349	12.856	13.533	14.469	15.294	16.127	a. Financing
Rupiah	2.807	4.305	6.910	11.457	11.748	9.791	9.956	10.198	10.443	10.953	11.076	11.390	11.744	12.405	12.827	13.695	14.449	15.237	Rupiah
Valas	20	26	318	632	687	805	823	809	833	871	586	580	605	451	706	774	845	890	Foreign Exchange
b. Antar Bank	681	457	996	962	1.621	1.802	1.838	1.668	1.870	2.170	1.898	1.831	2.016	1.743	1.774	1.868	1.795	1.997	b. Inter-Bank
c. Penempatan di BI	194	926	1.254	1.362	3.048	1.917	2.509	2.570	3.109	3.751	3.371	3.269	2.948	2.914	3.339	3.862	3.877	3.582	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	389	372	622	824	864	513	524	525	519	530	529	634	644	1.503	648	606	607	613	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Equity participation
f. Tagihan Lainnya	-	1	-	-	1	8	5	10	19	7	0	10	0	10	0	9	9	9	f. Other claims
Sumber Dana	2.258	3.828	7.061	10.044	13.903	9.706	10.561	11.050	11.787	13.191	13.225	13.236	13.103	13.634	14.002	15.032	15.560	16.016	Sources of Funds
a. DPK	1.914	3.456	6.045	9.118	12.648	8.833	9.191	10.038	10.619	11.702	11.792	12.067	11.669	12.416	12.756	13.644	14.138	14.503	a. Third Party Funds
Rupiah	1.909	3.438	6.003	8.952	12.385	8.576	8.932	9.756	10.335	11.403	11.346	11.502	11.258	12.161	12.355	13.181	13.668	14.013	Rupiah
Giro Wadiah	228	657	836	1.490	1.791	1.284	1.248	1.144	1.422	1.294	1.333	1.432	1.062	1.311	1.303	1.537	1.470	1.679	Wadiah Demand Deposit
Deposito Mudharabah	1.007	1.752	3.416	4.684	6.974	4.900	5.191	5.942	6.113	6.856	6.878	6.901	7.039	7.096	7.475	7.953	8.265	8.137	Mudharabah Time Deposits
Tabungan Mudharabah	675	1.030	1.751	2.777	3.620	2.392	2.493	2.669	2.801	3.253	3.135	3.170	3.158	3.754	3.577	3.691	3.933	4.197	Mudharabah Savings Accounts
Valas	5	18	42	166	263	256	259	282	284	298	447	565	411	255	401	463	470	490	Foreign Exchange
Giro Wadiah	2	4	29	33	116	26	37	33	28	47	43	38	49	86	45	45	42	59	Wadiah Demand Deposit
Deposito Mudharabah	3	14	13	98	51	21	24	41	33	35	205	290	119	36	70	152	145	158	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	-	35	96	209	198	207	223	217	198	236	243	133	286	265	283	273	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities at BI
c. Antar Bank	296	271	902	684	712	576	1.048	710	854	981	819	535	806	738	518	638	655	711	c. Inter-Bank
d. Surat Berharga	21	21	21	-	-	-	-	-	-	-	100	100	100	-	200	200	200	200	d. Money Instruments
e. Pinjaman yang Diterima	3	1	1	0	400	203	203	203	202	402	401	401	401	203	401	401	401	401	e. Loans received
Rupiah	2	1	1	0	400	203	203	203	202	402	401	401	401	203	401	401	401	401	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	23	70	73	214	111	76	101	78	91	86	93	114	111	236	116	138	144	182	f. Other Liabilities
g. Setoran Jaminan	2	8	19	29	33	19	19	22	21	21	20	20	16	41	12	12	22	20	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	-	-	16	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Paid-In Capital
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R tahun berjalan	(28)	45	81	(66)	291	216	244	274	309	275	40	71	102	195	151	210	260	292	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	(33)	3	6	14	20	28	28	28	28	28	133	85	64	83	15	15	15	15	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	2.395	2.358	2.599	2.824	3.076	1.882	2.310	2.783	3.287	5.408	3.968	3.659	5.870	4.150	3.879	5.011	5.214	3.647	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset	3.596	5.571	9.252	15.519	18.076	14.837	15.671	15.773	16.856	18.333	17.540	17.861	17.991	18.587	19.293	20.916	22.130	22.482	Total Assets
Jaringan Kantor																			Office Network
Jumlah Bank	19	20	26	27	25	23	23	23	23	23	23	23	23	23	23	23	23	23	Total Banks
Jumlah Kantor ¹⁾	133	163	170	214	287	236	237	237	239	262	264	280	307	315	298	321	299	300	Total Bank Offices ¹⁾

Ket : ¹⁾ Tidak Termasuk Gerai Muamalat

Note : ¹⁾ Not including Muamalat Outlets

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Jul		Ags
Bank Umum Syariah	17.111	21.151	27.286	34.036	48.014	64.804	67.783	70.108	73.532	79.186	78.203	78.126	83.198	81.981	85.040	88.834	90.734	94.325	Syariah Commercial Banks
Unit Usaha Syariah	3.769	5.571	9.252	15.519	18.076	14.837	15.671	15.773	16.856	18.333	17.540	17.861	17.991	18.587	19.293	20.916	22.130	22.482	Syariah Business Units

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Pembiayaan	15.232	20.445	27.944	38.195	46.886	60.275	60.970	62.995	65.942	68.181	69.724	71.449	74.253	75.727	78.619	82.616	84.556	90.540	Financing
a. Lancar	14.027	18.583	25.494	35.076	41.931	52.845	54.240	56.237	59.092	63.006	63.600	64.694	68.148	69.252	71.928	75.572	77.029	82.573	a. Current
b. Dalam Perhatian Khusus	776	891	1.319	1.610	3.074	4.960	4.324	4.271	4.222	3.114	3.835	4.141	3.429	3.606	3.737	4.108	4.360	4.768	b. Special Mention
c. Kurang Lancar	201	353	321	525	435	865	833	1.098	1.230	677	797	1.020	1.064	1.072	1.051	1.030	1.116	1.078	c. Sub-Standard
d. Diragukan	73	236	267	224	582	380	352	328	330	332	361	382	359	419	424	396	463	465	d. Doubtful
e. Macet	155	383	543	759	865	1.226	1.221	1.060	1.068	1.052	1.130	1.213	1.252	1.377	1.480	1.510	1.589	1.655	e. Lost
Non Performing Financing (Nominal)	429	971	1.131	1.509	1.882	2.470	2.406	2.486	2.628	2.061	2.288	2.615	2.675	2.869	2.955	2.937	3.168	3.198	Non Performing Financing (Nominal)
Rasio Non Performing Financing (%)	2,82	4,75	4,05	3,95	4,01	4,10	3,95	3,95	3,99	3,02	3,28	3,66	3,60	3,79	3,76	3,55	3,75	3,53	Non Performing Financing Ratio (%)

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Agustus 2010		Desember 2010		Agustus 2011		Indicators
	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	2.847	14,71	3.750	13,39	4.238	11,50	6.202	11,86	7.291	59,0%	9.056	11,91	9.233	10,03	Wadiah Current
Rupiah	2.562	13,24	3.459	12,35	3.741	10,15	5.403	10,34	6.188	16,1%	7.914	10,41	1.360	1,48	Rupiah
Valas	285	1,47	291	1,04	498	1,35	798	1,53	1.103	42,9%	1.142	1,50	7.872	8,55	Foreign Exchange
Deposito Mudharabah	10.656	55,08	14.807	52,86	20.143	54,66	29.595	56,62	35.159	101,7%	44.075	57,97	55.768	60,60	Mudharabah Deposits
Rupiah	10.109	52,25	13.971	49,88	19.273	52,30	28.484	54,49	33.993	52,5%	42.206	55,51	1.914	2,08	Rupiah
Valas	546	2,82	836	2,98	870	2,36	1.111	2,13	1.167	49,2%	1.869	2,46	53.854	58,52	Foreign Exchange
Tabungan Mudharabah	5.845	30,21	9.453	33,75	12.471	33,84	16.475	31,52	18.521	39,3%	22.906	30,13	27.021	29,36	Mudharabah savings
Rupiah	5.845	30,21	9.453	33,75	12.436	33,74	16.379	31,33	18.311	31,4%	22.688	29,84	277	0,30	Rupiah
Valas	-	0,00	-	0,00	35	0,10	96	0,18	210	7,9%	218	0,29	26.744	29,06	Foreign Exchange
Total DPK	19.347	100	28.011	100	36.852	100	52.271	100	60.972	100,0%	76.036	100	92.021	100	Total Third Party Funds
Rupiah	18.516	95,70	26.884	95,98	35.449	96,19	50.266	96,16	58.492	96,3%	72.807	95,75	3.550	3,86	Rupiah
Valas	831	4,30	1.127	4,02	1.403	3,81	2.006	3,84	2.479	3,7%	3.229	4,25	88.471	96,14	Foreign Exchange

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator		
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ¹⁾	Apr	Mei	Jun	Jul		Ags	
Giro Wadiah																				Wadiah Current
Rupiah	1,13	1,28	1,07	1,21	1,04	1,04	0,99	1,34	1,21	1,26	1,19	1,16	1,19	1,32	1,33	1,47	1,42	0,97		Rupiah
Valas	1,47	1,12	1,08	0,95	0,38	0,36	0,37	1,59	0,43	0,77	0,89	0,75	0,65	0,51	1,01	1,60	0,97	0,34		Foreign Exchange
Deposito Mudharabah																				Mudharabah Deposits
Rupiah	8,66	9,75	7,97	8,61	7,48	7,04	6,85	1,34	6,68	7,03	6,53	5,79	6,65	6,77	6,71	6,72	6,51	6,28		Rupiah
Valas	3,68	3,87	5,71	2,69	3,18	3,90	2,48	1,59	3,82	4,35	4,36	4,16	4,27	3,22	3,41	3,34	3,48	2,77		Foreign Exchange
Tabungan Mudharabah																				Mudharabah savings
Rupiah	3,96	3,72	3,32	3,61	2,76	2,53	2,95	3,04	3,32	3,08	2,85	2,89	2,84	2,90	3,06	3,09	2,77	2,92		Rupiah
Valas	-	-	0,63	0,92	1,01	0,86	0,87	0,86	0,95	0,92	0,92	0,74	0,77	0,91	0,89	0,89	0,86	0,89		Foreign Exchange

Ket : ¹⁾ Revisi

Note : ¹⁾ Revised

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana pertanian	10,35	11,34	15,97	16,34	17,78	14,50	14,78	14,54	15,23	14,91	14,38	14,45	14,59	14,57	14,72	14,70	14,69	14,70	1. Agriculture, hunting and agricultural facilities
- Rupiah	10,46	11,50	15,97	16,36	17,78	14,50	14,78	14,59	15,48	14,97	15,05	15,11	15,25	15,20	15,36	15,32	15,12	15,14	- Rupiah
- Valas	-	-	-	-	-	-	-	12,05	0,12	12,11	9,15	9,16	9,13	9,10	9,08	9,07	9,96	9,95	- Foreign Exchange
2. Pertambangan	8,16	12,58	12,59	15,57	15,44	10,82	10,56	11,61	11,42	16,29	13,21	13,24	13,17	12,70	12,98	12,88	12,76	12,35	2. Mining
- Rupiah	11,41	15,49	13,96	10,39	14,20	8,49	8,07	9,17	8,61	14,32	14,42	14,39	14,52	14,59	15,05	15,32	15,38	14,77	- Rupiah
- Valas	2,67	1,52	10,33	22,74	18,51	13,85	13,93	14,79	15,12	19,03	11,54	11,68	11,55	10,56	10,51	10,10	9,86	9,09	- Foreign Exchange
3. Perindustrian	11,92	12,17	15,01	14,68	15,48	14,05	13,89	13,02	12,95	13,99	13,60	13,42	13,95	14,30	14,54	14,44	14,59	14,62	3. Manufacturing
- Rupiah	12,20	12,33	16,33	15,58	15,34	14,05	13,90	13,98	13,95	14,32	13,96	13,73	14,33	14,73	14,90	14,81	14,97	15,00	- Rupiah
- Valas	3,79	4,98	6,40	2,49	39,77	-	-	0,96	0,23	10,04	9,68	9,95	9,92	9,76	10,10	9,88	10,04	10,10	- Foreign Exchange
4. Listrik, gas dan air	15,77	15,17	15,40	13,90	15,30	14,93	14,79	15,70	15,47	15,34	15,18	15,14	14,44	14,50	14,59	14,51	14,46	14,45	4. Electricity, gas and water
- Rupiah	15,86	15,17	15,80	18,97	16,18	15,68	15,44	16,55	16,40	16,31	16,22	16,15	15,16	15,21	15,28	15,03	14,97	14,92	- Rupiah
- Valas	12,00	-	9,27	10,42	10,76	7,92	7,89	6,21	6,67	7,86	6,85	6,89	7,64	7,57	7,52	8,58	8,64	8,63	- Foreign Exchange
5. Konstruksi	10,74	10,47	15,51	13,67	13,49	11,88	11,94	12,18	12,57	14,32	13,75	13,92	14,23	13,93	14,08	14,50	14,39	14,13	5. Construction
- Rupiah	11,48	11,29	16,03	13,90	14,15	12,18	12,31	12,76	12,92	14,63	13,99	14,19	14,51	14,25	14,39	14,77	14,62	14,32	- Rupiah
- Valas	1,54	-	3,20	8,85	4,60	8,51	8,22	6,16	8,33	9,91	11,65	11,58	11,69	9,70	10,37	12,03	12,32	12,29	- Foreign Exchange
6. Perdagangan, restoran dan hotel	12,63	8,71	15,78	17,00	19,34	19,90	19,74	19,50	19,49	19,64	20,11	20,04	20,03	19,58	19,92	19,85	19,77	19,77	6. Trading, restaurants and hotels
- Rupiah	13,30	8,73	15,75	17,08	19,49	20,07	19,90	19,84	19,83	20,18	20,44	20,39	20,45	20,00	20,36	20,23	20,14	20,17	- Rupiah
- Valas	2,90	7,01	16,40	15,00	12,04	11,08	11,08	7,85	7,84	9,32	10,44	10,14	9,57	11,83	11,76	9,44	9,36	9,10	- Foreign Exchange
7. Pengangkutan, pergudangan dan komunikasi	14,46	16,09	14,28	16,00	15,24	14,12	14,27	14,45	14,24	15,49	15,43	15,52	15,47	15,49	15,65	15,30	15,60	15,36	7. Transportation, warehousing and communications
- Rupiah	14,83	16,55	15,54	16,85	15,80	15,30	15,44	15,46	15,24	16,38	16,31	16,41	16,29	16,29	16,44	16,20	16,57	16,57	- Rupiah
- Valas	8,05	10,50	6,75	9,49	8,12	4,91	4,95	5,76	5,86	9,60	9,59	9,59	9,60	9,60	9,60	9,25	9,21	8,46	- Foreign Exchange
8. Jasa Dunia usaha	13,30	15,09	15,19	15,97	15,26	14,36	14,26	14,43	14,42	15,03	15,09	15,06	15,17	15,00	15,01	15,05	14,70	14,68	8. Business Services
- Rupiah	13,78	15,31	15,85	16,82	15,54	14,73	14,58	14,71	14,77	15,38	15,24	15,20	15,28	15,12	15,17	15,19	14,87	14,83	- Rupiah
- Valas	4,06	4,63	6,57	3,93	8,22	5,19	5,43	5,96	4,77	5,88	8,23	8,37	9,45	9,20	8,51	8,79	7,71	7,84	- Foreign Exchange
9. Jasa sosial/masyarakat	10,75	10,66	12,95	14,04	16,89	17,11	17,01	17,69	17,11	17,91	17,25	16,88	16,75	16,56	16,31	15,76	15,87	15,71	9. Social Services
- Rupiah	11,06	11,15	12,95	14,04	16,89	17,11	17,01	17,69	17,11	17,91	17,25	16,89	16,75	16,56	16,31	15,90	16,02	15,84	- Rupiah
- Valas	0,01	-	-	-	-	-	-	8,00	8,00	8,00	8,00	8,00	8,00	8,00	8,00	8,00	7,95	8,00	- Foreign Exchange
10. Lain-lain	12,45	11,01	11,49	11,60	11,04	10,32	10,44	10,51	10,46	10,17	10,05	10,06	11,55	11,55	11,55	10,34	10,20	9,85	10. Others
- Rupiah	12,51	11,12	11,58	11,82	11,41	10,66	10,78	10,81	10,75	10,47	10,36	10,35	11,55	11,55	11,55	10,65	10,53	10,17	- Rupiah
- Valas	0,65	8,69	0,47	0,09	0,13	1,02	0,83	0,96	0,79	0,70	0,69	0,75	0,65	0,70	0,12	0,14	0,25	0,25	- Foreign Exchange

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Modal Kerja	12,22	11,71	15,51	16,49	16,99	15,85	15,74	15,77	15,73	16,55	16,36	16,33	16,39	16,15	16,26	16,21	15,99	15,86	Working Capital
Rupiah	12,63	11,97	15,92	19,34	17,15	16,30	16,16	16,28	16,24	16,96	16,74	16,69	16,74	16,51	16,63	16,59	16,37	16,25	Rupiah
Valas	4,53	1,45	8,51	4,26	12,55	8,20	8,30	7,59	7,44	10,56	10,35	10,40	10,62	10,29	10,20	10,21	10,04	9,61	Foreign Exchange
Investasi	12,51	13,34	13,87	13,67	13,75	13,31	13,45	13,81	13,82	14,54	14,51	14,42	14,63	14,59	14,60	14,53	14,52	14,57	Investment
Rupiah	13,36	13,80	14,59	18,04	14,22	13,57	13,71	14,08	14,11	14,82	14,84	14,73	14,95	14,91	14,92	14,86	14,85	14,87	Rupiah
Valas	2,13	6,01	7,41	2,23	7,65	7,73	7,75	7,77	7,15	8,88	8,89	8,90	8,93	8,92	8,93	8,65	8,69	8,77	Foreign Exchange
Konsumsi	12,33	10,99	11,48	11,58	11,03	10,31	11,08	10,51	10,45	10,16	10,04	10,06	11,55	11,55	10,30	10,34	10,19	9,85	Consumption
Rupiah	12,37	11,10	11,56	14,32	11,40	10,65	11,15	10,80	10,74	10,47	10,35	10,34	11,55	11,55	10,61	10,65	10,53	10,17	Rupiah
Valas	0,91	8,69	0,47	0,01	0,13	1,02	3,53	0,96	0,79	0,70	0,69	0,75	0,65	0,70	0,12	0,14	0,25	0,25	Foreign Exchange

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Penyaluran dana	-	-	1.107	1.591	1.995	2.278	2.372	2.470	2.465	2.586	2.614	2.655	2.676	2.715	2.806	2.899	2.951	3.028	Distribution of funds
Pembiayaan	-	-	877	1.257	1.587	1.954	1.980	2.042	2.041	2.060	2.084	2.140	2.164	2.217	2.311	2.432	2.486	2.577	Financing
Antar Bank Aktiva	-	-	230	334	408	324	392	428	424	525	530	515	512	499	496	467	465	451	Interbank Assets
Sumber Dana																			Source of Funds
Dana Pihak Ketiga	-	-	708	570	1.251	1.396	1.458	1.531	1.518	1.604	1.641	1.668	1.672	1.700	1.747	1.786	1.811	1.846	Third Party Funds
Tabungan Wadiah	-	-	87	10	234	250	261	272	263	285	292	298	297	298	310	326	343	347	Wadiah Savings
Tabungan Mudharabah	-	-	204	280	319	307	336	359	358	374	387	391	394	402	413	404	409	392	Mudharabah Savings
Deposito Mudharabah	-	-	417	280	697	839	861	900	897	945	962	979	981	1.000	1.024	1.055	1.059	1.107	Deposit Mudharabah
Antar Bank Pasiva	-	-	174	-	353	464	490	493	503	521	522	529	545	547	586	623	634	685	Interbank Liabilities
Pinjaman yang diterima	-	-	52	8	57	56	51	55	54	52	51	52	62	68	64	67	72	70	Loan received
Kewajiban lainnya	-	-	3	271	18	22	20	18	18	19	20	21	26	22	22	23	24	27	Other Liabilities
Beberapa komponen modal																			Some Components of Capital
Modal disetor	-	-	176	222	751	795	802	806	782	806	819	849	839	843	884	891	875	388	Paid-In Capital
Cadangan	-	-	21	28	456	468	469	469	448	459	472	492	484	485	514	514	507	58	Reserves
L/R Tahun Berjalan	-	-	27	30	55	47	52	63	69	70	7	14	19	27	37	45	53	59	Current Earnings (Profit/Loss)
L/R Tahun lalu	-	-	-9	-15	-22	-24	-23	-25	-25	-25	42	37	13	2	-17	-20	-19	-27	Retained Earnings (Profit/Loss)

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Aset	-	-	1.203	1.693	2.126	2.429	2.522	2.619	2.615	2.739	2.777	2.825	2.844	2.887	2.980	3.082	3.133	3.212	Assets
Pembiayaan	-	-	882	1.257	1.587	1.954	1.980	2.042	2.041	2.060	2.084	2.140	2.164	2.217	2.311	2.432	2.486	2.577	Financing
Lancar	-	-	807	1.151	1.475	1.814	1.833	1.889	1.888	1.927	1.943	1.989	2.009	2.061	2.151	2.260	2.312	2.395	Current
Kurang Lancar	-	-	22	35	31	43	44	47	46	39	42	48	51	56	55	54	55	63	Sub Standard
Diragukan	-	-	22	21	31	33	34	34	33	30	35	33	34	33	33	37	42	42	Doubtful
Macet	-	-	31	49	50	64	69	73	75	65	65	70	69	67	71	81	77	77	Lost
Non Performing Financing (Nominal)	-	-	75	105	112	140	147	153	154	134	141	151	155	156	159	172	174	182	Non Performing Financing (Nominal)
Non Performing Financing (%)	-	-	8,56	8,38	7,03	7,18	7,42	7,48	7,53	6,50	6,79	7,04	7,15	7,02	6,90	7,09	7,00	7,05	Non Performing Financing (%)

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

Indikator	2005	2006	2007	2008	2009	2010					2011								Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		
Bank Umum Syariah (BUS)																				Sharia Commercial Banks
Jumlah Bank	3	3	3	5	6	10	10	11	11	11	11	11	11	11	11	11	11	11	11	Total Banks
Jumlah Kantor	301	346	398	576	711	1.111	1.151	1.154	1.171	1.215	1.242	1.253	1.268	1.276	1.280	1.319	1.304	1.332	1.332	Total Bank Offices
Unit Usaha Syariah (UUS)																				Sharia Business Units
Jumlah Bank	19	20	26	27	25	23	23	23	23	23	23	23	23	23	23	23	23	23	23	Total Banks
Jumlah Kantor	133	163	170	214	287	236	237	237	239	262	264	280	307	315	298	321	299	300	300	Total Bank Offices
BPR Syariah																				Sharia Rural Bank
Jumlah Bank	-	-	114	131	139	146	146	148	149	150	151	151	153	153	154	154	154	154	154	Total Banks
Jumlah Kantor	-	-	185	202	223	277	278	282	283	286	290	291	293	293	300	300	300	300	300	Total Bank Offices

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

Indikator	2005	2006	2007	2008	2009	2010					2011								Indicator
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
CAR (%)	-	-	-	-	-	14,23	14,58	15,74	15,49	16,76	20,23	15,17	16,17	16,61	19,58	16,59	15,83	15,43	CAR (%)
- Modal	-	-	-	-	-	7.622	7.692	8.605	8.710	9.578	9.033	9.295	9.489	9.398	9.497	9.965	10.050	10.170	- Capital
- ATMR	-	-	-	-	-	53.570	52.752	54.672	56.246	57.156	44.643	61.265	58.684	56.586	48.511	60.051	63.509	65.888	- Risk Weighted Assets
KAP																			Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	-	-	-	-	-	95,29	95,75	96,12	96,07	96,84	96,93	96,37	96,70	96,46	96,39	96,43	96,27	96,25	Classified Earning assets to Earning assets (%)
- APYD	-	-	-	-	-	2.755	2.525	2.385	2.511	2.121	1.569	2.535	2.457	2.567	2.674	2.787	2.968	3.122	- Classified Earning Assets
- Total Aktiva Produktif	-	-	-	-	-	58.466	59.355	61.431	63.905	67.230	51.108	69.941	74.364	72.454	74.017	77.974	79.513	83.314	- Total Earning assets
Rentabilitas																			Profitability
NOM (%)	-	-	-	-	-	1,76	1,76	1,70	1,89^d	1,77	1,54	1,71	1,85	1,55	1,62	1,79	1,50	1,59	NOM (%)
- Pendapatan Operasional bersih	-	-	-	-	-	794	826	833	963 ^d	936	832	962	1.087	948	1.038	1.181	1.018	1.109	- Net Operations Income
- Rata-rata Aktiva produktif	-	-	-	-	-	45.162	46.993	48.952	50.880 ^d	53.024	54.100	56.320	58.843	61.131	63.921	65.812	67.681	69.752	- Average Earning Assets
ROA (%)	-	-	-	-	-	1,54	1,64	1,77	1,74	1,59	2,09	1,65	1,89	1,98	1,71	1,65	1,65	1,63	ROA (%)
- Laba	-	-	-	-	-	844	919	999	1.021	960	1.632	1.289	1.505	1.582	1.390	1.361	1.379	1.360	- Profit
- Rata-Rata total aset	-	-	-	-	-	54.730	56.133	56.608	58.722	60.268	78.203	78.165	79.843	79.998	81.081	82.564	83.731	83.337	- Average Assets
BOPO (%)	-	-	-	-	-	82,62	81,83	80,62	80,14	82,38	78,89	81,98	78,85	79,92	80,35	80,41	80,20	80,60	(Operations Expenses / Operations Income (%)
- Biaya Operasional	-	-	-	-	-	2.600	2.978	3.395	3.835	4.368	453	893	1.335	1.840	2.302	2.782	3.262	3.794	- Operations Expenses
- Pendapatan Operasional	-	-	-	-	-	3.147	3.640	4.211	4.785	5.302	574	1.089	1.694	2.302	2.865	3.459	4.067	4.707	- Operations Income
Likuiditas																			Likuidity
Short Term Mismatch (%)	-	-	-	-	-	19,01	19,55	20,61	19,81	16,76	19,95	21,19	20,40	17,92	18,90	18,74	18,55	21,50	Short Term Mismatch (%)
- Aktiva Jangka Pendek	-	-	-	-	-	8.817	9.643	10.323	10.269	9.578	11.267	11.921	12.481	10.829	11.867	12.386	12.555	15.206	- Short-Term Assets
- Kewajiban Jangka Pendek	-	-	-	-	-	46.383	49.315	50.077	51.839	57.156	56.478	56.263	61.169	60.435	62.793	66.091	67.681	70.711	- Short-Term Liabilities
FDR (%)	-	-	-	-	-	95,28	91,72	92,11	93,50	87,60	90,69	94,39	93,28	93,28	92,84	92,87	91,56	95,99	FDR (%)
- Pembiayaan	-	-	-	-	-	49.679	50.190	51.988	54.666	56.357	58.062	59.480	62.916	62.916	65.086	68.147	69.262	74.413	- Financing
- Dana Pihak Ketiga	-	-	-	-	-	52.139	54.721	56.440	58.467	64.335	64.022	63.018	67.446	67.446	70.105	73.381	75.647	77.518	- Third Party Funds

Ket : Data tersedia mulai posisi Maret 2010

Note : Data Available on March 2010

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

Indikator	2005	2006	2007	2008	2009	2010					2011					Indicator				
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags	
Modal Inti																				Tier One Capital
<100 miliar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<100 billion
≥100 miliar	-	-	-	-	-	10	10	11	11	11	11	11	11	11	11	11	11	11	11	≥100 billion
CAR																				Capital Adequacy Ratio
<12%	-	-	-	-	-	3	3	3	3	3	-	1	2	1	-	1	1	1	1	<12%
≥12%	-	-	-	-	-	7	7	8	8	8	11	10	9	10	11	10	10	10	10	≥12%
NPL																				Non Performing Loan Ratio
<5%	-	-	-	-	-	9	9	11	11	11	11	11	11	11	11	11	11	11	10	<5%
≥5%	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	1	≥5%
ROA																				Return on Asset Ratio
<1,5%	-	-	-	-	-	7	6	6	6	6	6	5	4	4	5	5	5	5	5	<1,5%
≥1,5%	-	-	-	-	-	3	4	5	5	5	5	6	7	7	6	6	6	6	6	≥1,5%
LDR																				Loan to Deposit Ratio
<50%	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	<50%
≥50%	-	-	-	-	-	9	9	10	10	10	10	10	10	10	10	10	10	10	10	≥50%

Ket : Data tersedia mulai posisi Januari 2010

Note : Data Available on January 2010

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DATA BPR

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

Indikator	2005	2006	2007	2008	2009	2010					2011								Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		
Penyaluran Dana																				Fund Disbursements
a. Kredit	14.654	16.948	20.540	25.472	28.001	32.835	32.834	33.284	33.580	33.844	34.158	34.860	35.669	36.365	37.204	38.089	38.910	39.732	a. Credits	
b. Antar Bank Aktiva	3.442	4.956	6.009	5.841	8.075	7.115	8.215	8.788	9.238	10.033	10.200	9.961	10.014	9.694	9.752	9.444	9.419	9.094	b. Inter-Bank Assets	
Sumber Dana																				Source of Funds
a. DPK																				a. Third Party Funds
Deposito	9.421	11.190	12.701	14.204	17.280	19.751	20.299	20.768	21.060	21.455	21.979	22.223	22.644	22.975	23.321	23.476	23.839	24.345	Time Deposits	
Tabungan	3.757	4.581	6.018	7.135	8.272	8.698	9.047	9.292	9.482	9.857	10.053	10.136	10.330	10.447	10.671	10.525	10.762	10.394	Savings Deposits	
b. Antar Bank Pasiva	1.761	2.401	3.240	4.214	3.947	4.492	4.569	4.437	4.572	4.739	4.487	4.598	4.744	4.743	4.967	5.375	5.410	5.544	b. Inter-Bank Liabilities	
c. Pinjaman yang Diterima	406	416	482	542	541	490	486	640	621	610	640	620	633	630	562	553	604	606	c. Loans received	
d. Kewajiban Segera	107	145	189	250	328	296	274	303	304	373	369	390	396	383	395	406	389	488	d. Immediate Liabilities	
Beberapa Komponen Modal																				Several Components of Capital
a. Modal Disetor	1.908	2.333	2.776	3.241	4.072	4.538	4.573	4.635	4.690	4.757	4.799	4.869	4.938	4.991	5.051	5.188	5.269	5.320	a. Paid-In Capital	
b. Cadangan	484	697	828	1.098	1.033	1.296	1.304	1.276	1.283	1.272	1.345	1.359	1.381	1.415	1.447	1.449	1.451	1.452	b. Reserves	
c. L/R Tahun Berjalan	604	509	663	849	1.158	1.021	1.112	1.179	1.382	1.447	155	295	466	631	799	949	1.109	1.234	c. Current Earnings (Profit/Loss)	
d. L/R Tahun Lalu	131	129	38	(100)	(118)	(107)	(124)	(126)	(141)	(157)	1.035	916	576	187	22	(15)	(43)	(53)	d. Retained Earnings (Profit/Loss)	

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

Indikator	2005	2006	2007	2008	2009	2010					2011								Indicator
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
LDR (%)	82,00	87,37	80,03	82,54	79,61	83,95	81,79	82,05	80,86	79,02	78,47	79,39	80,00	81,10	81,57	82,69	83,16	84,26	LDR (%)
- Total Kredit	14.654	16.953	20.684	25.480	28.012	32.864	32.863	33.314	33.609	33.878	34.190	34.894	35.704	36.399	37.240	38.131	38.953	39.777	- Total Credit
- Penghimpunan Dana	15.345	17.879	21.696	25.944	29.496	32.803	33.748	34.360	35.209	36.420	36.676	36.961	37.644	38.031	38.731	39.133	39.790	40.052	- Funds collected
- Modal Inti	2.525	1.525	4.149	4.926	5.691	6.345	6.430	6.239	6.356	6.450	6.893	6.990	6.988	6.851	6.921	6.980	7.050	7.153	- Core Capital
NPL (%)	7,97	9,73	7,98	9,88	6,90	6,64	6,78	6,79	6,78	6,12	6,45	6,52	6,41	6,44	6,29	6,21	6,17	6,09	NPL (%)
- Kredit Non Lancar	1.169	1.649	1.639	2.516	1.932	2.181	2.226	2.259	2.277	2.070	2.202	2.274	2.286	2.342	2.341	2.367	2.401	2.419	- Non Current Credits
- Total Kredit	14.654	16.948	20.540	25.472	28.001	32.835	32.834	33.284	33.580	33.844	34.158	34.860	35.669	36.365	37.204	38.089	38.910	39.732	- Total Credit
ROA (%)	2,96	2,21	2,39	2,61	3,08	3,67	3,46	3,20	3,37	3,16	4,03	3,77	3,92	3,95	3,92	3,83	3,77	3,63	ROA (%)
- L/R Tahun Berjalan	604	509	663	849	1.158	1.021	1.112	1.179	1.382	1.447	155	295	466	631	799	949	1.109	1.234	- Current Earnings (Profit/Loss)
- Total Aktiva	20.393	23.045	27.741	32.533	37.554	41.714	42.832	44.165	44.726	45.742	46.291	46.819	47.627	48.001	48.940	49.580	50.476	51.016	- Total Aktiva
ROE (%)	25,23	19,25	20,98	22,67	25,08	29,44	28,32	26,72	28,14	26,71	34,08	31,84	33,02	33,04	33,07	31,98	31,54	30,43	ROE (%)
- L/R Tahun Berjalan	604	509	663	849	1.158	1.021	1.112	1.179	1.382	1.447	155	295	466	631	799	949	1.109	1.234	- Current Earnings (Profit/Loss)
- Modal Disetor	1.908	2.333	2.776	3.241	4.072	4.538	4.573	4.635	4.690	4.757	4.799	4.869	4.938	4.991	5.051	5.188	5.269	5.320	- Paid-In Capital
- Cadangan Umum	484	312	384	506	546	666	665	661	667	661	671	681	712	741	750	750	760	762	- General Reserve

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

Lokasi	2005	2006	2007	2008	2009	2010					2011							Location	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Jawa Barat	4.098	4.354	4.818	5.868	7.061	7.825	8.071	8.557	8.405	8.511	8.539	8.602	8.727	8.885	8.989	8.941	9.014	9.079	Jawa Barat
Banten	372	388	512	632	737	836	850	860	877	907	928	929	945	956	978	993	1.013	1.032	Banten
DKI Jakarta	228	350	489	571	708	850	822	841	859	922	965	984	1.004	1.002	1.061	1.108	1.137	1.162	DKI Jakarta
D.I. Yogyakarta	997	1.101	1.409	1.634	1.848	2.081	2.121	2.158	2.194	2.250	2.245	2.254	2.292	2.313	2.343	2.410	2.447	2.487	D.I. Yogyakarta
Jawa Tengah	5.069	5.665	6.723	7.790	9.190	9.940	10.218	10.505	10.704	10.899	11.014	11.055	11.208	11.277	11.483	11.612	11.748	11.754	Jawa Tengah
Jawa Timur	2.788	3.145	3.616	4.030	4.739	5.227	5.354	5.460	5.516	5.607	5.630	5.672	5.743	5.793	5.895	5.969	6.098	6.129	Jawa Timur
Bengkulu	15	15	18	23	25	27	27	28	28	30	29	30	30	30	30	30	31	32	Bengkulu
Jambi	62	140	216	205	244	296	305	312	317	323	328	334	346	349	355	358	365	370	Jambi
Nanggroe Aceh Darussalam	36	38	54	110	121	98	100	100	101	104	106	105	106	107	108	111	110	113	Nanggroe Aceh Darussalam
Sumatera Utara	341	376	419	495	580	629	639	658	671	677	686	699	702	702	704	701	712	714	Sumatera Utara
Sumatera Barat	413	537	733	901	1.025	1.007	1.052	1.073	1.107	1.157	1.157	1.170	1.185	1.190	1.210	1.218	1.208	1.183	Sumatera Barat
Riau	231	247	392	491	601	673	688	711	738	735	753	770	790	800	811	824	844	820	Riau
Kep. Riau	241	428	620	855	1.349	1.847	1.927	2.025	2.077	2.161	2.231	2.301	2.367	2.398	2.449	2.536	2.626	2.685	Kep. Riau
Sumatera Selatan	134	206	336	394	520	605	626	632	629	645	676	689	691	686	725	738	772	767	Sumatera Selatan
Bangka-Belitung	9	10	8	9	20	22	21	22	24	25	26	25	27	27	31	33	43	43	Bangka-Belitung
Lampung	2.975	3.038	3.516	3.563	3.037	3.278	3.345	3.444	3.500	3.539	3.600	3.665	3.689	3.651	3.713	3.779	3.827	3.945	Lampung
Kalimantan Selatan	94	107	167	260	250	276	292	298	327	348	327	364	395	399	415	433	436	414	Kalimantan Selatan
Kalimantan Barat	180	307	403	511	577	631	674	673	681	670	692	737	741	714	722	723	736	749	Kalimantan Barat
Kalimantan Timur	72	99	154	193	233	247	251	253	250	272	265	260	255	251	256	260	260	252	Kalimantan Timur
Kalimantan Tengah	1	3	7	10	28	40	45	45	46	46	48	46	49	51	65	52	55	61	Kalimantan Tengah
Sulawesi Tengah	61	89	134	209	254	274	289	288	290	309	328	308	339	342	330	333	351	393	Sulawesi Tengah
Sulawesi Selatan	76	119	194	272	336	371	379	388	423	457	461	472	492	500	525	550	578	597	Sulawesi Selatan
Sulawesi Utara	113	131	171	194	241	310	326	336	354	395	398	415	423	424	453	474	495	519	Sulawesi Utara
Sulawesi Tenggara	19	31	47	57	65	65	66	67	67	68	66	62	71	71	73	73	76	74	Sulawesi Tenggara
Sulawesi Barat	-	-	-	3	2	2	3	3	3	3	3	3	3	3	3	4	4	4	Sulawesi Barat
Gorontalo	13	22	23	21	26	28	28	29	29	29	27	27	28	28	28	29	28	28	Gorontalo
Nusa Tenggara Barat	260	321	375	456	535	551	562	551	581	585	591	592	601	614	623	614	616	628	Nusa Tenggara Barat
Bali	1.236	1.467	1.851	2.318	2.663	3.075	3.142	3.234	3.310	3.431	3.520	3.583	3.722	3.778	3.886	3.956	4.083	4.160	Bali
Nusa Tenggara Timur	20	23	35	64	109	137	137	141	147	153	153	155	159	158	161	163	171	176	Nusa Tenggara Timur
Maluku	84	127	160	210	210	219	215	212	214	217	213	222	207	201	207	232	261	293	Maluku
Papua	165	162	137	184	215	229	237	238	226	231	244	248	249	250	254	265	268	288	Papua
Maluku Utara	1	1	1	1	2	4	5	5	5	8	7	8	8	8	10	10	13	13	Maluku Utara
Irian Jaya Barat	-	-	-	-	-	14	16	21	24	29	32	34	36	40	43	46	49	53	Irian Jaya Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Total	20.402	23.045	27.741	32.533	37.554	41.714	42.832	44.165	44.726	45.742	46.291	46.819	47.627	48.001	48.940	49.580	50.476	51.016	Total

Ket : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note : Change location accordance region expansion since June 2010

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

Total Aset	2005	2006	2007	2008	2009	2010					2011							Total Asset	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Aset BPR < 1 Miliar	147	111	85	56	46	32	34	33	29	25	21	23	22	23	24	21	23	23	Total Asset Rural bank < 1 Billion
Total Aset BPR 1 s.d 5 Miliar	1.010	835	651	536	429	370	367	352	347	341	336	316	314	312	302	307	302	303	Total Asset Rural bank 1 up to 5 Billion
Total Aset BPR 5 s.d 10 Miliar	491	479	527	511	479	453	437	427	417	433	412	405	398	394	396	393	386	382	Total Asset Rural bank 5 up to 10 Billion
Total Aset BPR > 10 m	361	455	554	669	779	862	877	895	913	907	931	927	945	951	958	961	971	973	Total Asset Rural bank > 10 Billion
Total	2.009	1.880	1.817	1.772	1.733	1.717	1.715	1.707	1.706	1.706	1.700	1.671	1.679	1.680	1.680	1.682	1.682	1.681	Total

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

Kolektibilitas	2005	2006	2007	2008	2009	2010					2011							Collektibility	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Kredit	14.654	16.948	20.540	25.472	28.001	32.835	32.834	33.284	33.580	33.844	34.158	34.860	35.669	36.365	37.204	38.089	38.910	39.732	Credit
a. Lancar	13.485	15.299	18.901	22.956	26.068	30.654	30.609	31.025	31.303	31.775	31.956	32.586	33.383	34.023	34.864	35.722	36.509	37.312	a. Current
b. Kurang Lancar	404	473	407	1.039	457	605	623	635	624	514	610	647	633	646	644	622	617	640	b. Sub-Standard
c. Diragukan	494	482	319	342	335	401	410	413	423	398	418	434	437	476	458	477	484	477	c. Doubtful
d. Macet	271	694	913	1.135	1.140	1.175	1.192	1.211	1.230	1.158	1.173	1.193	1.217	1.220	1.239	1.268	1.299	1.302	d. Lost
Non Performing Loan (Nominal)	1.169	1.649	1.639	2.516	1.932	2.181	2.226	2.259	2.277	2.070	2.202	2.274	2.286	2.342	2.341	2.367	2.401	2.419	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	7,98	9,73	7,98	9,88	6,90	6,64	6,78	6,79	6,78	6,12	6,45	6,52	6,41	6,44	6,29	6,21	6,17	6,09	Non Performing Ratio (%)

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

Lokasi	2005	2006	2007	2008	2009	2010					2011							Location	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Jawa Barat	280	413	379	408	417	443	459	456	461	427	434	447	446	449	446	476	481	483	Jawa Barat
Banten	33	36	42	43	70	74	76	94	86	81	84	88	91	90	92	96	96	99	Banten
DKI Jakarta	4	11	17	26	36	50	37	37	43	46	50	55	57	62	62	62	62	51	DKI Jakarta
D.I. Yogyakarta	71	93	83	80	80	109	110	116	119	103	116	121	124	129	134	133	133	129	D.I. Yogyakarta
Jawa Tengah	403	607	614	591	618	708	729	735	741	658	705	704	707	753	750	750	750	764	Jawa Tengah
Jawa Timur	151	184	170	157	155	206	210	207	203	176	203	215	215	221	224	227	225	230	Jawa Timur
Bengkulu	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Bengkulu
Jambi	1	4	9	11	14	14	14	14	14	14	14	14	15	14	14	14	14	14	Jambi
Nanggroe Aceh Darussalam	5	6	6	7	33	13	14	13	11	10	11	9	9	9	10	10	9	9	Nanggroe Aceh Darussalam
Sumatera Utara	22	33	27	29	35	36	38	40	41	39	37	36	37	41	40	41	41	45	Sumatera Utara
Sumatera Barat	27	33	32	40	67	89	90	97	96	87	91	96	94	86	83	84	85	83	Sumatera Barat
Riau	11	12	14	18	27	41	45	46	45	40	44	47	44	47	47	45	49	50	Riau
Kep. Riau	1	3	5	9	9	18	22	23	26	22	26	33	31	36	41	39	46	50	Kep. Riau
Sumatera Selatan	9	16	16	20	24	29	32	32	33	31	31	34	33	34	30	29	32	28	Sumatera Selatan
Bangka-Belitung	1	2	2	1	1	2	2	2	2	2	2	2	1	1	1	1	1	1	Bangka-Belitung
Lampung	33	45	58	909	84	59	59	59	58	52	55	63	59	48	47	45	53	54	Lampung
Kalimantan Selatan	8	5	5	5	9	10	10	9	10	8	9	10	10	9	12	28	23	23	Kalimantan Selatan
Kalimantan Barat	8	13	13	17	19	17	18	18	18	17	17	18	18	17	17	18	17	17	Kalimantan Barat
Kalimantan Timur	3	4	8	10	27	29	30	27	30	30	30	30	30	29	30	29	29	29	Kalimantan Timur
Kalimantan Tengah	0	0	0	0	1	1	2	2	2	2	2	2	3	3	2	2	2	2	Kalimantan Tengah
Sulawesi Tengah	1	3	2	4	4	5	5	5	5	4	4	4	4	4	4	6	5	6	Sulawesi Tengah
Sulawesi Selatan	7	9	11	11	13	21	20	21	20	19	18	18	17	17	16	17	16	18	Sulawesi Selatan
Sulawesi Utara	6	5	4	5	6	11	11	13	13	12	13	14	15	15	17	15	16	17	Sulawesi Utara
Sulawesi Tenggara	1	1	1	3	2	4	4	5	5	6	6	6	7	7	8	8	7	8	Sulawesi Tenggara
Sulawesi Barat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Sulawesi Barat
Gorontalo	2	3	4	3	4	5	5	5	5	5	4	4	4	3	4	3	4	4	Gorontalo
Nusa Tenggara Barat	24	27	30	33	40	60	61	62	69	64	67	67	71	73	73	72	71	71	Nusa Tenggara Barat
Bali	55	74	78	71	126	107	105	104	104	98	111	121	127	130	122	114	111	116	Bali
Nusa Tenggara Timur	2	2	1	1	4	5	4	5	5	5	6	6	6	6	7	7	7	6	Nusa Tenggara Timur
Maluku	1	1	1	1	2	3	4	4	5	6	5	5	5	6	7	6	6	6	Maluku
Papua	3	3	4	5	6	8	8	8	9	6	7	6	6	6	6	6	5	5	Papua
Maluku Utara	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Maluku Utara
Irian Jaya Barat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Irian Jaya Barat
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Others
Total	1.170	1.649	1.639	2.516	1.932	2.181	2.226	2.259	2.277	2.070	2.202	2.274	2.286	2.342	2.341	2.367	2.401	2.419	Total

Ket. : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note : Change location accordance region expansion since June 2010

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

Jenis	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Agustus 2010		Desember 2010		Agustus 2011		Jenis
	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	11.190	70,95	12.701	67,85	14.204	66,56	17.280	67,63	19.751	69,43	21.455	68,52	24.345	70,08	Time Deposits
Tabungan	4.581	29,05	6.018	32,15	7.135	33,44	8.272	32,37	8.698	30,57	9.857	31,48	10.394	29,92	Savings Deposits
Total DPK	15.771	100	18.719	100	21.339	100	25.552	100	28.449	100	31.312	100	34.739	100	Total Third Party Funds

Tabel 3.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Agustus 2011
(Composition of Third Party Funds of Rural Banks Based on Location - August 2011)

Lokasi	Tabungan (Saving Deposits)	Deposito (Demand Deposit)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion of Total Third Party Funds (%))	Location
	Miliar Rp (Billion Rp)				
Jawa Barat	1.417	4.941	6.358	18,30	Jawa Barat
Banten	120	445	565	1,63	Banten
DKI Jakarta	150	607	757	2,18	DKI Jakarta
D.I. Yogyakarta	474	1.195	1.669	4,80	D.I. Yogyakarta
Jawa Tengah	3.184	4.853	8.037	23,14	Jawa Tengah
Jawa Timur	1.118	2.642	3.759	10,82	Jawa Timur
Bengkulu	10	9	19	0,05	Bengkulu
Jambi	57	217	274	0,79	Jambi
Nanggroe Aceh Darussalam	20	27	47	0,14	Nanggroe Aceh Darussalam
Sumatera Utara	237	274	511	1,47	Sumatera Utara
Sumatera Barat	490	342	832	2,40	Sumatera Barat
Riau	281	318	599	1,72	Riau
Kep. Riau	277	1.952	2.229	6,42	Kep. Riau
Sumatera Selatan	244	290	534	1,54	Sumatera Selatan
Bangka-Belitung	7	32	38	0,11	Bangka-Belitung
Lampung	420	2.234	2.654	7,64	Lampung
Kalimantan Selatan	72	183	255	0,73	Kalimantan Selatan
Kalimantan Barat	284	321	605	1,74	Kalimantan Barat
Kalimantan Timur	63	97	160	0,46	Kalimantan Timur
Kalimantan Tengah	21	19	40	0,11	Kalimantan Tengah
Sulawesi Tengah	60	158	217	0,63	Sulawesi Tengah
Sulawesi Selatan	105	244	350	1,01	Sulawesi Selatan
Sulawesi Utara	79	295	374	1,08	Sulawesi Utara
Sulawesi Tenggara	28	23	51	0,15	Sulawesi Tenggara
Sulawesi Barat	1	1	2	0,01	Sulawesi Barat
Gorontalo	6	8	14	0,04	Gorontalo
Nusa Tenggara Barat	203	189	391	1,13	Nusa Tenggara Barat
Bali	824	2.007	2.831	8,15	Bali
Nusa Tenggara Timur	49	78	127	0,37	Nusa Tenggara Timur
Maluku	37	139	176	0,51	Maluku
Papua	40	173	213	0,61	Papua
Maluku Utara	3	3	6	0,02	Maluku Utara
Irian Jaya Barat	16	28	45	0,13	Irian Jaya Barat
Lainnya	0	0	0	-	Others
Total	10.394	24.345	34.739	100	Total

Ket : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note : Change location accordance region expansion since June 2010

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

Lokasi	2005	2006	2007	2008	2009	2010					2011							Location	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Jawa Barat	2.806	2.995	3.305	4.035	5.072	5.618	5.784	5.925	6.008	6.061	6.106	6.145	6.274	6.392	6.471	6.341	6.353	6.358	Jawa Barat
Banten	210	214	274	308	382	455	466	481	489	509	522	532	545	559	570	553	563	565	Banten
DKI Jakarta	143	218	288	305	420	522	518	530	545	600	646	642	640	637	673	697	735	757	DKI Jakarta
D.I. Yogyakarta	712	805	1.043	1.142	1.290	1.413	1.438	1.459	1.473	1.511	1.520	1.528	1.548	1.576	1.584	1.621	1.653	1.669	D.I. Yogyakarta
Jawa Tengah	3.446	4.041	4.712	5.395	6.449	6.825	7.070	7.252	7.377	7.529	7.701	7.729	7.812	7.940	8.045	8.004	8.119	8.037	Jawa Tengah
Jawa Timur	1.740	2.077	2.349	2.476	2.964	3.246	3.353	3.414	3.444	3.497	3.545	3.564	3.596	3.670	3.736	3.724	3.788	3.759	Jawa Timur
Bengkulu	7	9	11	15	17	16	16	16	17	18	18	18	18	18	18	18	18	19	Bengkulu
Jambi	34	101	161	146	186	228	236	239	241	244	248	249	256	264	270	267	272	274	Jambi
Aceh	23	26	34	57	37	38	40	39	40	41	43	43	43	44	45	46	44	47	Aceh
Sumatera Utara	242	273	307	357	426	458	470	484	488	493	499	507	517	517	517	508	515	511	Sumatera Utara
Sumatera Barat	270	330	475	580	715	690	734	757	784	829	850	864	887	889	891	881	867	832	Sumatera Barat
Riau	126	183	293	350	417	479	494	507	519	525	543	559	580	595	605	610	626	599	Riau
Kep. Riau	203	357	476	657	1.071	1.489	1.558	1.637	1.673	1.758	1.827	1.884	1.942	1.966	2.018	2.090	2.169	2.229	Kep. Riau
Sumatera Selatan	97	156	258	308	386	453	460	464	459	471	492	504	501	497	505	513	540	534	Sumatera Selatan
Bangka-Belitung	6	7	8	8	17	19	18	18	21	21	23	22	23	24	27	29	38	38	Bangka-Belitung
Lampung	1.663	2.045	2.287	2.140	1.945	2.239	2.298	2.341	2.363	2.427	2.520	2.535	2.547	2.535	2.560	2.597	2.615	2.654	Lampung
Kalimantan Selatan	56	65	97	144	154	130	139	156	161	177	183	195	217	232	250	266	265	255	Kalimantan Selatan
Kalimantan Barat	138	247	319	399	470	515	559	558	562	547	567	607	619	586	592	585	599	605	Kalimantan Barat
Kalimantan Timur	49	64	89	114	152	159	161	162	159	177	170	163	157	155	160	164	163	160	Kalimantan Timur
Kalimantan Tengah	1	2	6	6	15	25	29	28	29	28	30	27	30	31	46	32	34	40	Kalimantan Tengah
Sulawesi Tengah	39	40	54	93	99	110	116	111	114	130	143	145	181	188	174	172	185	217	Sulawesi Tengah
Sulawesi Selatan	44	72	122	128	185	216	216	221	242	259	266	268	272	278	303	318	330	350	Sulawesi Selatan
Sulawesi Utara	69	97	126	145	171	240	255	258	265	282	289	303	308	308	330	349	353	374	Sulawesi Utara
Sulawesi Tenggara	16	28	42	50	55	53	55	55	55	56	54	50	50	50	52	53	52	51	Sulawesi Tenggara
Sulawesi Barat	-	-	-	2	1	1	2	2	2	2	2	2	2	2	2	2	2	2	Sulawesi Barat
Gorontalo	5	7	9	7	10	13	13	13	14	14	14	14	15	15	14	15	14	14	Gorontalo
Nusa Tenggara Barat	139	172	209	260	319	320	328	330	359	366	372	371	379	390	397	384	387	391	Nusa Tenggara Barat
Bali	787	949	1.179	1.455	1.803	2.088	2.133	2.210	2.259	2.331	2.420	2.455	2.559	2.610	2.673	2.670	2.782	2.831	Bali
Nusa Tenggara Timur	7	9	17	38	71	96	95	98	103	108	108	111	114	116	116	118	123	127	Nusa Tenggara Timur
Maluku	50	64	71	100	99	110	101	95	93	105	101	111	116	110	111	132	151	176	Maluku
Papua	56	119	95	119	152	169	174	174	160	166	179	180	187	188	190	198	198	213	Papua
Maluku Utara	0	0	0	0	1	3	3	3	4	4	5	5	5	5	6	6	6	6	Maluku Utara
Papua Barat	-	-	-	-	-	12	14	19	22	26	29	30	32	37	38	39	41	45	Papua Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Total	13.184	15.771	18.719	21.339	25.552	28.449	29.346	30.060	30.542	31.312	32.032	32.360	32.974	33.422	33.992	34.001	34.600	34.739	Total

Ket) : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note) : Change location accordance region expansion since June 2010

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Tabungan	-	-	-	7,16	6,32	5,94	5,95	5,77	5,68	5,53	5,53	5,45	5,51	5,43	5,40	5,43	5,33	5,31	Saving Deposits
Deposito	-	-	-	12,43	10,81	10,33	10,34	10,23	10,20	10,25	10,09	10,18	9,60	10,27	10,10	10,11	10,10	10,05	Time Deposits

Ket. Data tersedia mulai Desember 2008

Note : Data available on December 2008

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

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

Ket.: Data tersedia mulai Desember 2008

¹⁾ Data bulan Oktober 2010 bersambung di halaman 119 karena terdapat perubahan sektor ekonomi dalam laporan bulanan BPR

Note : Data available on December 2008

¹⁾ October 2010 data continued on page 119 because there are changes economic sector in the rural bank's monthly report

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

Sektor Ekonomi	2010 ¹⁾			2011								Economic Sector
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Pertanian, Perburuhan, dan Kehutanan	38,42	36,76	38,29	37,94	38,05	37,61	37,89	37,74	37,31	37,26	37,36	1. Agriculture, hunting, and forestry
2 Perikanan	38,25	32,65	33,39	33,10	33,01	31,83	31,88	32,73	32,28	32,16	31,75	2. Fishery
3 Pertambangan dan Penggalian	29,21	27,89	28,29	29,02	27,01	29,95	27,71	28,68	28,61	29,60	28,32	3. Mining and quarrying
4 Industri Pengolahan	32,60	31,18	30,67	30,01	29,89	29,21	30,16	29,63	29,29	29,26	29,53	4. Processing industry
5 Listrik, Gas dan Air	36,65	32,00	34,43	31,71	33,19	30,13	33,95	33,47	33,01	33,53	33,31	5. Electricity, gas and water
6 Konstruksi	32,28	32,09	31,41	30,19	30,80	30,60	30,83	30,92	30,52	30,15	30,04	6. Construction
7 Perdagangan Besar dan Eceran	32,85	33,03	33,14	32,78	32,84	32,72	32,63	32,58	32,48	32,46	32,55	7. Wholesale and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	26,75	27,76	27,99	27,02	26,58	26,58	27,13	27,77	27,91	28,39	28,37	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	32,61	30,15	30,12	29,46	29,17	29,51	29,13	29,01	31,03	27,81	28,17	9. Transportation, warehousing and communications
10 Perantara Keuangan	26,42	24,36	25,28	24,61	24,58	24,48	23,39	24,53	25,29	23,75	23,79	10. Financial intermediaries
11 Real Estate	27,99	27,31	27,26	25,47	25,86	25,80	25,98	26,69	26,27	26,51	26,04	11. Real estate
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	29,68	34,99	35,78	34,70	34,68	36,12	38,80	38,56	38,97	38,78	38,29	12. Government administration, land and compulsory social security
13 Jasa Pendidikan	33,11	31,29	31,61	30,24	31,74	28,97	30,24	29,74	30,01	29,64	30,28	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	31,00	30,40	30,51	29,86	29,97	29,72	29,87	30,73	31,35	31,11	31,26	14. Health services and social activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	30,64	29,41	29,05	28,65	27,90	28,31	28,29	27,85	27,14	28,64	28,66	15. Social services, social, cultural, entertainment and other individual
16 Jasa Perorangan yang Melayani Rumah Tangga	32,82	33,62	31,07	30,50	30,65	30,60	30,60	30,14	30,56	30,71	34,15	16. Individual services which serve households
17 Kegiatan Usaha yang Belum Jelas Batasannya	29,26	29,49	29,35	30,33	30,54	29,11	30,16	29,81	29,34	29,70	29,20	17. Business activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	28,74	28,44	28,12	28,30	27,95	24,97	28,18	28,20	27,90	27,96	27,88	18. Not the business field - households
19 Bukan Lapangan Usaha - Lainnya	28,94	28,09	27,71	27,31	27,57	27,57	27,08	27,46	27,55	27,46	27,30	19. Not the business field - other

¹⁾ Merupakan sambungan halaman 118

¹⁾ Continue from page 118

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Modal Kerja	-	-	-	34,43	34,83	33,86	33,66	33,31	33,35	33,21	32,90	32,85	32,65	32,78	32,67	32,54	32,58	32,67	Total Working Capital
Investasi	-	-	-	27,67	30,37	29,32	29,26	29,95	27,81	29,01	28,78	28,85	28,78	28,88	28,75	28,60	28,48	28,70	Total Investment
Konsumsi	-	-	-	29,57	29,14	28,12	27,98	28,82	28,18	27,81	27,55	27,67	26,97	27,33	27,63	27,63	21,53	27,43	Total Consumption

Ket. Data tersedia mulai Desember 2008

Note : Data available on December 2008

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

Keterangan	2005	2006	2007	2008	2009	2010					2011							Information	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Jumlah BPR	2.009	1.880	1.817	1.772	1.733	1.717	1.715	1.707	1.706	1.706	1.700	1.671	1.679	1.680	1.680	1.682	1.682	1.681	Total Rural Banks
Jumlah Kantor	3.110	3.173	3.250	3.367	3.644	3.857	3.816	3.833	3.880	3.910	3.922	3.928	3.970	3.996	4.021	4.043	4.074	4.102	Total Bank Offices

Tabel 3.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Agustus 2011
(Growth of Total Rural Bank and Rural Bank Offices Based on Location - August 2011)

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
Jawa Barat	343	217	155	715	Jawa Barat
Banten	71	27	34	132	Banten
DKI Jakarta	26	9	27	62	DKI Jakarta
D.I. Yogyakarta	54	20	114	188	D.I. Yogyakarta
Jawa Tengah	263	458	289	1.010	Jawa Tengah
Jawa Timur	332	167	464	963	Jawa Timur
Bengkulu	3	4	4	11	Bengkulu
Jambi	13	5	3	21	Jambi
Aceh	5	13	-	18	Aceh
Sumatera Utara	53	27	11	91	Sumatera Utara
Sumatera Barat	101	33	21	155	Sumatera Barat
Riau	31	6	9	46	Riau
Kep. Riau	38	16	2	56	Kep. Riau
Sumatera Selatan	18	9	7	34	Sumatera Selatan
Bangka-Belitung	1	2	-	3	Bangka-Belitung
Lampung	24	27	6	57	Lampung
Kalimantan Selatan	22	3	1	26	Kalimantan Selatan
Kalimantan Barat	18	4	4	26	Kalimantan Barat
Kalimantan Timur	13	7	5	25	Kalimantan Timur
Kalimantan Tengah	2	-	-	2	Kalimantan Tengah
Sulawesi Tengah	9	9	5	23	Sulawesi Tengah
Sulawesi Selatan	22	4	4	30	Sulawesi Selatan
Sulawesi Utara	17	18	9	44	Sulawesi Utara
Sulawesi Tenggara	12	4	2	18	Sulawesi Tenggara
Sulawesi Barat	1	-	-	1	Sulawesi Barat
Gorontalo	4	2	-	6	Gorontalo
Nusa Tenggara Barat	28	46	4	78	Nusa Tenggara Barat
Bali	137	27	61	225	Bali
Nusa Tenggara Timur	9	1	1	11	Nusa Tenggara Timur
Maluku	2	4	2	8	Maluku
Papua	6	7	1	14	Papua
Maluku Utara	2	-	-	2	Maluku Utara
Papua Barat	1	-	-	1	Papua Barat
Lainnya	-	-	-	-	Others
Jumlah	1.681	1.176	1.245	4.102	Jumlah

Ket : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note : Change location accordance region expansion since Juni 2010

DATA PERKREDITAN

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010						2011						Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana pertanian	37.178	45.180	56.901	67.202	77.412	87.783	87.522	87.743	89.002	90.999	90.204	90.807	91.660	93.586	95.389	97.050	95.638	99.141	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	8.127	14.086	26.212	32.215	42.894	53.236	53.991	53.124	57.112	61.365	60.052	62.299	65.526	69.335	71.403	70.759	69.053	75.334	2. Mining
3. Perindustrian	171.288	184.023	205.610	271.187	247.440	264.026	261.339	259.112	264.012	275.404	272.820	276.832	278.298	283.210	292.447	300.141	305.394	315.570	3. Manufacturing
4. Listrik, gas dan air	5.367	7.224	7.920	18.475	24.560	24.717	29.146	30.281	31.339	34.116	34.401	34.885	34.123	34.247	34.424	40.584	46.924	54.073	4. Electricity, gas and water
5. Konstruksi	26.986	33.088	44.088	58.753	64.225	63.288	64.259	65.370	66.669	63.500	61.425	62.717	65.045	63.275	65.484	69.107	70.404	71.213	5. Construction
6. Perdagangan, restoran dan hotel	135.837	163.443	216.874	259.632	301.382	316.466	318.569	318.181	325.737	339.639	323.647	326.994	331.782	332.671	343.117	355.555	354.197	367.296	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	19.829	27.068	36.807	62.579	73.213	74.788	74.493	74.409	74.775	75.142	73.756	73.677	78.533	78.815	79.747	84.538	83.730	87.575	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	72.628	78.455	109.748	152.302	150.843	149.543	160.830	162.984	170.330	179.398	179.878	182.433	186.094	193.014	197.053	201.433	203.247	211.753	8. Business Services
9. Jasa sosial/masyarakat	10.029	12.040	13.882	15.747	17.038	53.844	46.897	48.353	46.086	44.232	44.612	45.262	46.974	49.320	49.272	49.953	50.752	53.423	9. Social Services
10. Lain-lain	208.378	227.690	283.970	369.596	438.923	552.736	562.099	576.077	581.340	602.049	605.210	617.984	636.810	646.065	661.129	681.607	694.259	696.237	10. Others
Jumlah	695.648	792.297	1.002.012	1.307.688	1.437.930	1.640.429	1.659.145	1.675.633	1.706.403	1.765.845	1.746.005	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana pertanian	22.407	25.993	31.275	38.451	47.095	51.022	49.914	49.390	49.655	49.474	48.950	49.454	48.433	49.447	50.594	52.079	51.332	53.688	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	3.364	4.961	11.288	15.473	18.124	21.569	21.568	21.076	23.968	26.462	26.114	25.884	26.493	28.773	30.707	31.281	28.982	32.079	2. Mining
3. Perindustrian	67.369	72.736	74.594	98.878	94.201	94.836	94.531	91.884	92.876	94.975	93.140	94.392	94.792	95.968	96.824	99.608	98.284	100.238	3. Manufacturing
4. Listrik, gas dan air	3.880	5.221	4.762	12.702	15.175	11.557	13.979	14.600	15.347	17.816	17.870	18.277	17.603	17.381	17.414	22.388	28.134	34.401	4. Electricity, gas and water
5. Konstruksi	12.572	13.966	17.325	23.178	25.792	21.220	21.242	21.793	22.114	20.541	20.332	20.741	22.155	22.724	23.576	24.472	24.876	25.410	5. Construction
6. Perdagangan, restoran dan hotel	51.530	62.439	86.775	103.680	131.454	118.351	116.940	113.798	113.581	114.607	107.659	107.741	111.022	108.504	111.083	113.865	112.622	119.528	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	5.890	8.113	13.857	22.880	28.517	24.662	25.040	25.534	26.763	27.076	25.563	25.456	28.740	28.508	29.061	30.585	29.565	30.691	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	12.572	12.604	16.340	25.356	23.227	18.020	18.139	19.406	22.397	24.761	24.777	24.745	24.158	24.992	26.253	27.850	28.342	34.124	8. Business Services
9. Jasa sosial/masyarakat	3.219	4.429	4.371	3.345	3.772	9.971	9.851	9.769	9.464	9.341	9.542	9.351	9.759	11.519	11.329	11.722	12.218	13.395	9. Social Services
10. Lain-lain	73.611	77.450	95.564	126.723	157.513	230.657	234.590	243.133	245.525	257.664	255.676	261.790	273.742	277.546	284.912	296.919	302.805	289.907	10. Others
Jumlah	256.413	287.910	356.151	470.665	544.870	601.865	605.795	610.383	621.691	642.718	629.622	637.831	656.897	665.361	681.752	710.769	717.161	733.460	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana pertanian	8.713	11.156	15.212	19.032	20.229	24.446	25.359	26.744	27.313	29.033	28.718	28.482	30.096	30.732	31.568	31.245	30.391	31.242	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	3.232	6.421	10.612	11.069	14.403	19.302	19.277	19.223	19.665	20.649	20.484	22.249	24.005	25.146	24.619	25.140	25.060	26.862	2. Mining
3. Perindustrian	53.980	60.322	72.330	95.520	87.315	98.395	98.245	98.273	102.327	108.878	106.773	111.036	112.837	114.747	120.376	124.371	125.976	129.950	3. Manufacturing
4. Listrik, gas dan air	1.291	1.787	2.770	5.140	7.449	9.442	9.923	10.307	10.491	10.574	10.719	10.897	11.371	11.692	11.790	11.919	12.402	12.989	4. Electricity, gas and water
5. Konstruksi	10.175	12.322	18.167	23.303	25.640	28.160	28.410	28.002	28.537	28.423	27.914	28.821	29.749	27.343	28.293	30.246	30.521	30.097	5. Construction
6. Perdagangan, restoran dan hotel	67.870	81.018	103.927	125.572	131.868	153.090	154.151	156.592	162.463	174.537	166.094	170.657	170.724	173.511	177.823	186.726	186.182	190.685	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	11.027	13.028	17.429	26.323	31.269	35.651	34.500	33.879	33.458	33.630	33.472	34.465	36.148	36.677	37.230	39.245	39.267	40.407	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	37.061	42.303	59.648	79.004	80.482	79.698	88.140	89.071	92.639	97.000	95.815	97.741	98.520	105.047	107.475	108.526	109.812	111.785	8. Business Services
9. Jasa sosial/masyarakat	4.687	5.182	6.487	7.564	7.912	30.872	26.308	26.635	26.244	26.235	26.319	27.196	27.035	28.011	28.002	28.772	28.525	29.369	9. Social Services
10. Lain-lain	79.555	81.717	101.159	131.768	149.051	174.808	176.472	180.149	182.978	189.679	192.515	196.458	200.916	203.222	207.202	211.829	216.068	227.057	10. Others
Jumlah	277.591	315.256	407.742	524.295	555.617	653.864	660.785	668.876	686.115	718.639	708.824	728.002	741.401	756.128	774.377	798.019	804.203	830.444	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana pertanian	829	274	323	153	374	444	457	445	396	418	405	413	404	393	417	463	471	480	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	35	39	75	161	340	312	310	319	328	353	359	360	342	347	324	321	334	358	2. Mining
3. Perindustrian	1.217	1.215	1.529	1.618	2.208	2.770	2.762	2.399	2.406	2.476	2.442	2.664	2.680	2.694	2.721	2.794	2.820	2.916	3. Manufacturing
4. Listrik, gas dan air	4	4	6	11	54	68	69	70	69	84	84	84	86	113	113	97	85	84	4. Electricity, gas and water
5. Konstruksi	247	307	422	442	713	976	981	1.152	1.082	1.112	1.131	1.162	1.118	1.061	1.067	1.172	1.173	1.379	5. Construction
6. Perdagangan, restoran dan hotel	3.229	4.647	4.826	5.083	6.547	7.447	7.378	7.456	7.547	7.710	8.057	8.143	8.422	8.790	9.279	9.315	9.605	9.933	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	633	617	690	817	1.506	1.452	1.312	1.307	1.318	1.387	1.426	1.320	1.283	1.267	1.263	1.462	1.535	1.509	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	2.092	1.921	2.335	2.540	3.938	6.842	7.233	7.197	7.360	7.755	7.571	7.747	8.448	8.694	9.148	9.295	9.792	10.066	8. Business Services
9. Jasa sosial/masyarakat	531	659	929	1.382	1.917	1.336	1.393	1.390	1.401	1.444	1.446	1.453	1.561	1.591	1.675	1.995	2.114	2.261	9. Social Services
10. Lain-lain	8.025	9.430	12.728	14.915	18.103	23.168	24.041	24.582	25.407	26.019	26.699	27.103	27.531	28.100	28.600	29.467	29.979	31.629	10. Others
Jumlah	16.842	19.114	23.863	27.122	35.700	44.815	45.936	46.318	47.313	48.757	49.619	50.450	51.873	53.050	54.607	56.380	57.909	60.615	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana pertanian	1.640	2.030	2.275	3.182	3.721	3.993	4.367	4.210	4.439	4.498	4.495	4.882	4.916	5.155	5.049	5.409	5.450	5.675	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	56	58	43	270	675	740	757	764	801	992	916	903	947	967	857	1.078	1.092	1.138	2. Mining
3. Perindustrian	421	462	631	815	1.146	2.585	2.836	2.812	2.925	2.969	2.903	2.824	2.946	3.015	3.042	3.404	3.553	3.582	3. Manufacturing
4. Listrik, gas dan air	11	11	29	213	787	1.247	1.243	1.285	1.378	1.409	1.442	1.448	1.548	1.588	1.607	1.689	1.734	1.757	4. Electricity, gas and water
5. Konstruksi	2.503	3.790	5.140	6.458	7.704	9.484	10.010	10.398	10.837	9.179	7.762	7.963	8.304	8.538	8.918	9.612	10.402	10.877	5. Construction
6. Perdagangan, restoran dan hotel	7.539	8.242	9.619	12.060	15.280	16.340	16.366	16.048	17.147	17.426	17.271	17.468	18.041	18.565	19.407	19.814	20.457	20.995	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	375	400	463	1.655	1.887	1.718	1.664	1.649	1.803	1.806	1.853	1.855	1.898	2.018	2.176	2.267	2.434	2.449	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.774	1.802	2.198	3.401	5.264	2.357	2.868	2.871	3.035	3.114	3.045	3.067	3.470	3.437	3.124	3.527	3.293	3.023	8. Business Services
9. Jasa sosial/masyarakat	925	862	967	1.528	1.951	8.312	5.451	6.452	5.168	5.164	5.097	5.083	4.970	5.006	5.039	4.697	4.476	4.556	9. Social Services
10. Lain-lain	29.686	38.299	50.515	66.803	82.340	91.249	93.888	95.550	96.424	97.150	98.611	100.454	102.387	104.592	107.591	110.156	111.861	113.579	10. Others
Jumlah	44.931	55.955	71.881	96.385	120.754	138.023	139.450	142.040	143.956	143.707	143.395	145.945	149.427	152.882	156.810	161.654	164.753	167.633	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana pertanian	1.908	2.331	4.597	4.018	4.143	5.022	4.777	4.621	4.737	5.108	5.115	5.107	5.020	5.037	5.066	5.493	5.457	5.593	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	477	755	1.753	2.196	3.899	3.879	3.946	4.132	4.246	4.299	4.328	4.245	4.498	4.540	4.739	5.120	5.203	5.819	2. Mining
3. Perindustrian	18.989	17.451	23.774	30.568	29.258	29.579	29.552	30.636	30.157	32.155	31.922	30.090	29.860	30.510	31.819	32.569	33.327	35.597	3. Manufacturing
4. Listrik, gas dan air	56	186	313	256	286	185	534	554	561	584	633	618	590	575	610	591	667	697	4. Electricity, gas and water
5. Konstruksi	954	1.520	1.167	1.487	1.900	1.695	1.767	1.871	1.880	2.051	2.006	1.808	1.741	1.714	1.735	1.873	1.909	1.964	5. Construction
6. Perdagangan, restoran dan hotel	3.631	4.467	6.691	7.108	9.808	12.818	13.818	14.049	15.152	15.370	14.955	13.520	13.996	13.925	14.881	15.243	15.159	15.501	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	1.043	2.588	2.330	5.147	6.815	8.012	8.093	8.138	7.416	7.049	6.727	5.930	5.830	5.878	5.796	6.139	5.982	6.199	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	6.989	7.823	13.516	18.200	16.329	18.314	19.047	18.841	18.451	20.165	20.603	20.573	22.116	21.613	21.869	22.683	22.630	23.555	8. Business Services
9. Jasa sosial/masyarakat	376	396	461	602	973	2.108	2.649	2.740	2.585	872	959	942	1.249	1.234	1.278	1.184	1.345	1.353	9. Social Services
10. Lain-lain	2.513	3.315	3.917	6.267	7.565	10.865	10.922	10.986	11.194	11.367	11.597	11.772	11.921	12.334	12.568	12.683	12.701	13.030	10. Others
Jumlah	36.937	40.833	58.520	75.849	80.977	92.476	95.106	96.567	96.378	99.019	98.845	94.606	96.821	97.360	100.362	103.579	104.378	109.307	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana pertanian	1.681	3.397	3.220	2.366	1.850	2.857	2.647	2.334	2.462	2.468	2.520	2.468	2.791	2.822	2.694	2.360	2.537	2.462	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	963	1.852	2.440	3.047	5.453	7.434	8.134	7.610	8.104	8.609	7.851	8.657	9.241	9.562	10.157	7.819	8.382	9.079	2. Mining
3. Perindustrian	29.311	31.837	32.753	43.788	33.312	35.861	33.413	33.107	33.321	33.950	35.640	35.826	35.184	36.277	37.665	37.395	41.434	43.288	3. Manufacturing
4. Listrik, gas dan air	125	15	40	153	809	2.219	3.398	3.464	3.493	3.649	3.652	3.561	2.925	2.898	2.891	3.899	3.901	4.144	4. Electricity, gas and water
5. Konstruksi	536	1.183	1.866	3.885	2.478	1.754	1.849	2.154	2.220	2.195	2.280	2.222	1.977	1.895	1.896	1.732	1.524	1.485	5. Construction
6. Perdagangan, restoran dan hotel	2.038	2.631	5.035	6.130	6.426	8.421	9.915	10.237	9.849	9.990	9.611	9.465	9.578	9.376	10.644	10.592	10.172	10.655	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	862	2.322	2.039	5.756	3.218	3.294	3.884	3.901	4.017	4.194	4.716	4.651	4.634	4.468	4.221	4.840	4.946	6.319	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	12.139	12.002	15.711	23.801	21.603	24.313	25.402	25.598	26.449	26.602	28.067	28.561	29.384	29.232	29.184	29.552	29.377	29.199	8. Business Services
9. Jasa sosial/masyarakat	291	512	666	1.326	512	1.244	1.246	1.368	1.223	1.177	1.249	1.237	2.399	1.959	1.949	1.584	2.074	2.489	9. Social Services
10. Lain-lain	14.989	17.479	20.086	23.120	24.351	21.989	22.185	21.678	19.813	20.169	20.113	20.407	20.313	20.270	20.257	20.553	20.845	21.035	10. Others
Jumlah	62.935	73.230	83.856	113.372	100.011	109.387	112.073	111.449	110.950	113.004	115.700	117.054	118.427	118.757	121.557	120.327	125.194	130.156	Total

Tabel 4.8 Kredit Bank Umum Berdasarkan Sektor Ekonomi per Lokasi Bank Penyalur - Agustus 2011
 (Credit of Commercial Banks Based on Economic Sector by Region - August 2011)
 Miliar Rp (Billion Rp)

Lokasi	Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	Pertambangan (Mining)	Perindustrian (Manufacturing)	Listrik, Gas dan Air (Electricity, Gas and Water)	Konstruksi (Construction)	Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	Pengangkutan, pergudangan dan komunikasi (Transportation, warehousing and communications)	Jasa Dunia usaha (Business Services)	Jasa sosial/masyarakat (Social Services)	Lain-lain (Others)	Location
Jawa Barat	2.188	755	22.943	213	4.556	30.773	6.345	7.652	3.845	79.525	Jawa Barat
Banten	135	272	4.616	16	1.555	5.367	219	5.276	1.314	29.359	Banten
DKI Jakarta	48.538	65.877	177.275	50.956	36.993	131.817	61.818	160.823	27.844	234.838	DKI Jakarta
D.I Yogyakarta	240	15	810	47	207	3.418	162	1.018	490	7.569	D.I Yogyakarta
Jawa Tengah	1.627	196	19.126	91	2.000	30.343	1.430	4.840	2.041	49.711	Jawa Tengah
Jawa Timur	3.736	929	45.916	605	5.328	41.453	4.781	7.867	3.727	60.136	Jawa Timur
Bengkulu	227	113	278	12	168	1.682	71	190	107	4.023	Bengkulu
Jambi	1.212	58	988	31	426	3.231	149	599	181	7.350	Jambi
Nanggroe Aceh Darussalam	148	94	1.034	12	880	3.531	33	413	337	11.965	Nanggroe Aceh Darussalam
Sumatera Utara	12.414	322	21.517	833	2.988	22.348	2.011	2.861	1.374	31.387	Sumatera Utara
Sumatera Barat	2.496	240	1.267	6	286	5.284	364	985	329	11.936	Sumatera Barat
Riau	5.309	337	1.624	76	1.025	6.973	963	2.073	715	14.464	Riau
Kepulauan Riau	3.910	104	1.898	51	2.156	7.062	395	1.367	453	15.244	Kepulauan Riau
Sumatera Selatan	149	194	2.913	155	1.039	2.870	1.047	1.150	315	6.817	Sumatera Selatan
Bangka Belitung	101	525	322	24	334	798	20	41	70	2.254	Bangka Belitung
Lampung	2.423	67	2.354	10	424	6.362	722	768	795	7.858	Lampung
Kalimantan Selatan	1.959	652	1.244	143	835	4.135	935	1.357	362	8.015	Kalimantan Selatan
Kalimantan Barat	2.372	92	904	132	412	3.832	726	816	211	8.392	Kalimantan Barat
Kalimantan Timur	1.647	2.041	1.154	133	2.761	7.334	2.656	3.710	2.522	14.145	Kalimantan Timur
Kalimantan Tengah	4.334	25	239	6	307	1.579	71	130	106	4.349	Kalimantan Tengah
Sulawesi Tengah	204	41	215	3	235	3.032	95	207	170	6.278	Sulawesi Tengah
Sulawesi Selatan	779	245	2.764	102	2.096	13.401	1.188	2.793	1.698	23.563	Sulawesi Selatan
Sulawesi Utara	327	38	333	18	488	4.226	94	553	168	8.778	Sulawesi Utara
Sulawesi Tenggara	125	1	23	0	46	822	13	30	134	1.454	Sulawesi Tenggara
Sulawesi Barat	56	1	25	0	115	1.254	89	21	160	2.529	Sulawesi Barat
Gorontalo	209	13	65	1	276	1.950	46	208	122	4.543	Gorontalo
Nusa Tenggara Barat	64	9	71	2	289	2.420	50	208	145	8.062	Nusa Tenggara Barat
Bali	574	95	1.001	33	625	9.720	172	1.614	1.006	12.672	Bali
Nusa Tenggara Timur	24	7	23	7	342	1.664	40	99	322	6.888	Nusa Tenggara Timur
Maluku	43	2	23	9	279	1.038	40	70	107	3.136	Maluku
Papua	108	45	508	16	899	2.727	97	270	574	4.989	Papua
Maluku Utara	25	0	24	0	152	582	16	73	111	1.805	Maluku Utara
Irian Jaya Barat	18	3	82	0	438	1.136	59	126	62	1.630	Irian Jaya Barat
Lainnya	1.421	1.925	1.992	329	253	3.132	657	1.548	1.504	571	Others
Total	99.141	75.334	315.570	54.073	71.213	367.296	87.575	211.753	53.423	696.237	Total

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	354.557	414.749	533.240	684.672	703.002	813.406	818.168	819.581	853.121	880.208	855.120	857.854	870.605	882.824	906.284	940.339	950.041	982.210	Total Working Capital
Total Investasi	134.400	151.209	186.218	255.900	297.939	325.780	327.658	332.986	330.066	348.518	342.131	357.049	375.849	383.425	394.351	407.063	413.450	423.877	Total Investment
Total Konsumsi	206.691	226.339	282.553	367.117	436.989	501.243	513.319	523.066	523.216	537.118	548.754	558.986	568.392	577.289	588.830	603.325	610.108	625.527	Total Consumption
Total	695.648	792.297	1.002.012	1.307.688	1.437.930	1.640.429	1.659.145	1.675.633	1.706.403	1.765.844	1.746.005	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	Total

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	122.724	148.675	188.052	249.782	269.867	312.044	309.786	309.259	322.530	333.006	313.665	318.136	332.867	336.217	346.205	365.311	371.391	384.215	Total Working Capital
Total Investasi	61.413	62.928	73.733	96.237	118.994	105.928	106.601	108.129	108.555	113.896	113.644	114.149	115.569	117.773	120.395	124.379	124.667	126.687	Total Investment
Total Konsumsi	72.276	76.307	94.366	124.646	156.009	183.893	189.408	192.995	190.606	195.816	202.314	205.547	208.463	211.370	215.152	221.079	221.103	222.558	Total Consumption
Total	256.413	287.910	356.151	470.665	544.870	601.865	605.795	610.383	621.691	642.718	629.622	637.831	656.899	665.361	681.752	710.769	717.161	733.460	Total

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	140.508	165.997	218.715	277.345	282.916	320.847	328.090	329.544	340.177	360.823	348.203	353.793	346.737	355.286	365.179	379.849	379.042	390.046	Total Working Capital
Total Investasi	57.821	67.699	88.028	115.543	123.993	160.773	158.702	161.345	165.054	170.096	170.050	179.418	195.600	199.556	203.886	208.185	210.869	216.023	Total Investment
Total Konsumsi	79.262	81.561	101.000	131.406	148.709	172.244	173.993	177.986	180.884	187.720	190.571	194.791	199.064	201.287	205.311	209.986	214.292	224.375	Total Consumption
Total	277.591	315.256	407.742	524.295	555.617	653.864	660.785	668.876	686.115	718.639	708.824	728.003	741.401	756.128	774.377	798.019	804.203	830.444	Total

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	6.693	7.861	8.952	9.609	12.113	14.658	14.890	14.557	14.881	15.277	15.212	15.443	16.187	16.656	16.928	17.792	18.557	19.256	Total Working Capital
Total Investasi	2.142	1.836	2.208	2.609	5.549	7.021	7.031	7.206	7.051	7.490	7.729	7.927	8.183	8.324	9.112	9.167	9.426	9.794	Total Investment
Total Konsumsi	8.007	9.417	12.704	14.904	18.037	23.136	24.014	24.555	25.382	25.991	26.678	27.080	27.503	28.070	28.566	29.421	29.926	31.566	Total Consumption
Total	16.842	19.114	23.863	27.122	35.700	44.815	45.936	46.318	47.313	48.757	49.619	50.450	51.873	53.050	54.607	56.380	57.909	60.615	Total

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	11.249	13.120	15.709	20.717	25.268	33.374	30.430	30.912	31.172	29.719	27.714	27.866	29.297	30.049	30.964	32.734	33.753	34.716	Total Working Capital
Total Investasi	4.036	4.574	5.690	8.896	13.169	14.596	15.509	15.923	16.719	17.205	17.501	17.946	18.071	18.530	18.534	19.013	19.412	19.599	Total Investment
Total Konsumsi	29.645	38.261	50.481	66.773	82.317	90.053	93.512	95.205	96.064	96.782	98.180	100.133	102.059	104.302	107.312	109.907	111.588	113.317	Total Consumption
Total	44.931	55.955	71.881	96.385	120.754	138.023	139.450	142.040	143.956	143.706	143.396	145.945	149.427	152.882	156.810	161.654	164.753	167.633	Total

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	28.592	29.882	44.477	50.449	51.867	60.164	61.525	62.441	63.071	65.169	64.757	62.665	64.398	64.647	67.034	68.789	68.558	72.240	Total Working Capital
Total Investasi	5.832	7.636	10.126	19.133	21.544	21.680	22.710	23.203	22.195	22.530	22.538	20.214	20.545	20.422	20.804	22.120	23.132	24.050	Total Investment
Total Konsumsi	2.513	3.315	3.917	6.267	7.565	10.632	10.870	10.923	11.113	11.321	11.550	11.727	11.878	12.291	12.524	12.670	12.687	13.018	Total Consumption
Total	36.937	40.833	58.520	75.849	85.471	81.288	80.303	80.977	80.247	94.779	98.845	94.606	96.821	97.360	100.362	103.579	104.378	109.307	Total

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Modal Kerja	44.791	49.214	57.336	76.771	60.971	72.318	73.447	72.868	81.290	76.215	85.569	79.950	81.119	79.969	79.973	75.865	78.740	81.737	Total Working Capital
Total Investasi	3.156	6.536	6.434	13.481	14.690	15.783	17.105	17.180	10.493	17.301	10.670	17.396	17.881	18.819	21.619	24.200	25.943	27.725	Total Investment
Total Konsumsi	14.989	17.479	20.086	23.120	22.871	21.286	21.521	21.402	19.168	19.488	19.471	19.709	19.427	19.969	19.965	20.262	20.511	20.694	Total Consumption
Total	62.935	73.230	83.856	113.372	98.531	109.387	112.073	111.449	110.950	113.004	115.710	117.054	118.427	118.757	121.557	120.327	125.194	130.156	Total

Tabel 4.16 Kredit Bank Umum Berdasarkan Jenis Penggunaan per Lokasi Bank - Agustus 2011
 (Credit of commercial Banks Based on Type of Use by Location of Banks - August 2011)
 Miliar Rp (Billion Rp)

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Location
Jawa Barat	70.097	17.890	70.808	Jawa Barat
Banten	16.157	3.868	28.104	Banten
DKI Jakarta	511.866	265.313	219.598	DKI Jakarta
D.I Yogyakarta	5.481	1.919	6.577	D.I Yogyakarta
Jawa Tengah	60.662	11.210	39.531	Jawa Tengah
Jawa Timur	102.325	22.683	49.470	Jawa Timur
Bengkulu	2.549	668	3.655	Bengkulu
Jambi	5.981	2.270	5.975	Jambi
Aceh	6.460	1.118	10.869	Aceh
Sumatera Utara	49.096	20.670	28.290	Sumatera Utara
Sumatera Barat	8.830	3.598	10.764	Sumatera Barat
Riau	12.000	9.065	12.495	Riau
Kepulauan Riau	13.171	6.364	13.106	Kepulauan Riau
Sumatera Selatan	6.499	3.643	6.506	Sumatera Selatan
Bangka Belitung	2.071	498	1.920	Bangka Belitung
Lampung	10.891	4.495	6.395	Lampung
Kalimantan Selatan	6.825	5.186	7.626	Kalimantan Selatan
Kalimantan Barat	5.939	4.307	7.643	Kalimantan Barat
Kalimantan Timur	14.307	10.455	13.341	Kalimantan Timur
Kalimantan Tengah	2.454	4.621	4.071	Kalimantan Tengah
Sulawesi Tengah	4.532	813	5.136	Sulawesi Tengah
Sulawesi Selatan	18.111	8.511	22.008	Sulawesi Selatan
Sulawesi Utara	4.978	2.063	7.982	Sulawesi Utara
Sulawesi Tenggara	1.064	253	1.332	Sulawesi Tenggara
Sulawesi Barat	1.405	663	2.184	Sulawesi Barat
Gorontalo	2.538	649	4.245	Gorontalo
Nusa Tenggara Barat	3.058	773	7.490	Nusa Tenggara Barat
Bali	10.954	5.266	11.292	Bali
Nusa Tenggara Timur	2.516	479	6.422	Nusa Tenggara Timur
Maluku	1.551	516	2.681	Maluku
Papua	4.544	1.151	4.537	Papua
Maluku Utara	954	223	1.611	Maluku Utara
Papua Barat	1.816	341	1.397	Papua Barat
Lainnya	10.532	2.334	466	Others
Total	982.210	423.877	625.527	Total

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

Lokasi	2005	2006	2007	2008	2009	2010					2011							Location	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Jawa Barat	54.179	63.398	77.007	97.419	113.367	129.452	131.376	133.117	135.657	139.218	138.392	140.285	144.976	146.592	149.838	154.578	155.727	158.795	Jawa Barat
Banten	13.645	17.957	20.754	28.254	31.399	35.569	36.573	37.161	37.742	41.465	41.242	41.735	42.365	42.898	44.077	45.360	45.536	48.129	Banten
DKI Jakarta	355.076	396.230	507.496	674.870	709.804	803.021	812.941	816.583	831.198	864.130	850.589	860.517	874.284	891.357	913.994	943.960	955.448	996.778	DKI Jakarta
D.I Yogyakarta	5.723	6.487	7.843	9.138	10.162	11.640	11.662	11.786	11.939	12.174	12.154	12.363	12.620	12.836	13.082	13.493	13.604	13.977	D.I Yogyakarta
Jawa Tengah	42.105	47.801	56.736	72.972	82.752	93.022	94.026	94.458	96.283	99.042	98.445	100.997	104.697	105.160	106.743	110.515	111.930	111.403	Jawa Tengah
Jawa Timur	67.082	74.028	92.270	115.892	128.479	147.103	148.951	149.391	151.315	155.238	151.883	156.235	161.297	162.442	166.762	171.952	173.035	174.478	Jawa Timur
Bengkulu	1.648	2.086	2.956	4.232	4.747	5.388	5.435	5.539	5.651	5.751	5.722	5.852	6.092	6.289	6.474	6.663	6.763	6.872	Bengkulu
Jambi	3.592	4.347	5.641	7.593	9.117	10.700	10.764	11.080	11.269	11.641	11.750	11.992	12.372	12.715	13.023	13.435	13.782	14.226	Jambi
Nanggroe Aceh Darussalam	3.396	4.610	6.606	9.334	12.496	15.091	14.880	15.343	15.620	16.171	16.161	16.671	17.160	17.459	17.742	18.163	18.296	18.447	Nanggroe Aceh Darussalam
Sumatera Utara	34.047	40.784	53.439	65.643	72.315	81.236	83.141	84.176	85.698	87.117	87.448	89.620	90.119	90.537	93.412	95.743	96.567	98.055	Sumatera Utara
Sumatera Barat	7.614	8.838	11.247	13.553	15.787	18.365	18.536	18.788	19.154	20.052	19.753	20.360	21.198	21.600	22.168	22.739	22.913	23.192	Sumatera Barat
Riau	17.655	20.454	15.787	20.304	24.186	27.667	27.837	28.352	28.926	29.326	29.120	29.440	30.338	30.782	31.416	32.418	32.849	33.560	Riau
Kepulauan Riau	-	-	13.566	17.524	21.987	26.043	26.159	26.733	27.058	27.553	27.548	28.317	29.051	29.510	30.430	31.562	32.318	32.641	Kepulauan Riau
Sumatera Selatan	9.072	10.617	8.136	10.605	11.890	13.021	13.140	13.305	13.598	14.494	14.423	14.432	14.816	15.402	15.558	16.080	16.305	16.648	Sumatera Selatan
Bangka Belitung	968	1.635	1.474	2.359	2.658	3.087	3.180	3.269	3.338	3.737	3.415	3.505	3.633	3.671	3.805	3.959	4.044	4.488	Bangka Belitung
Lampung	6.242	7.919	11.657	14.737	16.089	18.461	18.461	18.596	19.029	19.018	18.926	19.415	20.029	20.177	20.739	21.520	21.679	21.782	Lampung
Kalimantan Selatan	5.765	6.899	9.020	11.803	13.745	16.106	16.170	16.386	16.673	17.180	17.057	17.304	17.898	18.101	18.557	19.111	19.385	19.638	Kalimantan Selatan
Kalimantan Barat	4.836	5.448	6.830	9.182	11.461	13.728	13.790	14.088	14.679	15.287	15.253	15.467	15.633	16.037	16.717	17.261	17.515	17.889	Kalimantan Barat
Kalimantan Timur	11.093	12.458	15.731	20.474	24.976	29.426	30.002	30.846	31.653	32.513	32.252	32.945	34.118	34.681	35.535	36.765	37.288	38.103	Kalimantan Timur
Kalimantan Tengah	2.130	2.576	3.293	4.319	5.689	8.202	8.241	8.336	8.393	8.838	9.073	9.165	9.480	10.213	10.467	10.908	11.014	11.145	Kalimantan Tengah
Sulawesi Tengah	3.036	3.588	4.600	5.936	7.255	8.469	8.597	8.752	8.902	9.109	9.034	9.156	9.566	9.754	9.963	10.237	10.323	10.481	Sulawesi Tengah
Sulawesi Selatan	15.019	17.734	21.478	27.205	32.760	37.965	38.655	39.420	39.983	41.658	41.435	42.276	43.989	44.509	45.551	47.117	47.522	48.631	Sulawesi Selatan
Sulawesi Utara	4.054	5.133	6.650	9.048	10.630	12.025	12.227	12.406	12.671	13.037	12.827	12.996	13.510	13.732	14.067	14.553	14.762	15.023	Sulawesi Utara
Sulawesi Tenggara	1.581	1.993	998	1.693	1.711	2.042	2.057	2.088	2.110	2.171	2.199	2.244	2.360	2.425	2.490	2.559	2.601	2.649	Sulawesi Tenggara
Sulawesi Barat	-	-	1.515	2.065	2.670	3.317	3.355	3.433	3.521	3.638	3.629	3.704	3.866	3.949	4.028	4.134	4.207	4.252	Sulawesi Barat
Gorontalo	952	1.126	2.783	3.788	4.725	5.586	5.527	5.779	5.893	6.095	6.120	6.239	6.522	6.652	6.815	7.073	7.233	7.432	Gorontalo
Nusa Tenggara Barat	3.091	3.677	4.747	5.976	7.272	8.854	8.958	9.144	9.286	9.511	9.505	9.709	10.191	10.344	10.607	10.922	11.112	11.321	Nusa Tenggara Barat
Bali	9.549	10.606	12.592	16.298	19.498	22.151	22.504	22.881	23.487	24.321	24.089	24.493	24.828	25.209	25.691	26.534	26.712	27.512	Bali
Nusa Tenggara Timur	2.580	3.196	4.202	5.404	6.663	8.004	8.129	8.234	8.013	7.877	7.714	7.879	8.213	8.386	8.663	8.888	9.211	9.417	Nusa Tenggara Timur
Maluku	833	1.064	1.427	2.168	2.980	3.613	3.661	3.760	3.851	3.989	3.926	4.004	4.223	4.319	4.470	4.608	4.672	4.748	Maluku
Papua	2.502	3.420	3.536	4.905	6.352	7.838	7.929	8.096	8.228	8.412	8.173	8.403	8.971	9.194	9.466	9.957	10.141	10.232	Papua
Maluku Utara	440	648	837	1.246	1.665	2.056	2.075	2.165	2.224	2.243	2.254	2.315	2.420	2.522	2.583	2.655	2.722	2.787	Maluku Utara
Irian Jaya Barat	-	-	1.196	1.786	2.398	2.787	2.858	2.877	2.928	3.043	2.954	2.991	3.202	3.294	3.379	3.530	3.565	3.554	Irian Jaya Barat
Lainnya	6.143	5.541	7.959	9.964	8.242	9.396	9.007	9.267	10.431	10.795	11.540	10.862	10.809	10.790	11.155	11.648	12.819	13.331	Others
Total	695.648	792.297	1.002.012	1.307.688	1.437.930	1.640.429	1.660.801	1.675.633	1.706.403	1.765.845	1.746.005	1.773.889	1.814.846	1.843.538	1.889.465	1.950.600	1.973.599	2.031.614	Total

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Kredit Kepada Pihak Tidak Terkait	681.214	779.716	987.064	1.298.182	1.419.711	1.622.075	1.640.214	1.657.723	1.687.962	1.742.472	1.726.711	1.753.922	1.798.440	1.826.093	1.869.530	1.930.364	1.952.922	2.010.037	Loan for non connected parties
a. Lancar	570.781	669.203	885.304	1.181.095	1.290.058	1.479.835	1.497.021	1.513.434	1.542.865	1.613.938	1.585.586	1.601.139	1.660.752	1.684.812	1.728.565	1.787.652	1.810.169	1.858.706	a. Current
b. DPK	59.346	62.683	61.070	75.304	82.184	92.978	94.073	93.226	93.038	83.538	93.065	103.721	87.025	89.069	86.033	89.557	88.503	95.384	b. Special Mention
c. Kurang Lancar	15.395	9.181	5.866	8.119	9.738	10.024	10.699	11.890	11.004	8.983	10.560	9.929	10.194	10.000	11.196	9.578	9.281	10.142	c. Sub-Standard
d. Diragukan	11.066	5.868	3.487	5.402	8.127	7.639	8.074	8.218	9.060	7.657	7.919	8.735	9.176	8.502	8.955	8.794	9.040	8.082	d. Doubtful
e. Macet	24.626	32.781	31.337	28.262	29.605	31.600	30.347	30.955	31.995	28.356	29.581	30.398	31.294	33.710	34.781	34.783	35.930	37.723	e. Lost
Non Performing Loan Pihak Tidak Terkait	51.087	47.829	40.690	41.784	47.469	49.263	49.120	51.063	52.060	44.996	48.061	49.062	50.664	52.212	54.932	53.155	54.250	55.947	Non Performing Loan of non connected parties
Rasio Non Performing Loan Pihak Tidak Terkait (%)	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	0,00	0,00	Non Performing Loan of non connected parties ratio (%)
Kredit Kepada Pihak Terkait	12.912	12.582	14.948	9.506	18.219	18.354	18.931	17.910	18.440	23.373	19.293	19.968	16.405	17.445	19.935	20.323	20.677	21.577	Loan for connected parties
a. Lancar	11.710	11.601	14.791	9.150	17.925	18.028	18.241	17.408	17.945	22.916	18.891	19.504	15.963	16.946	19.477	19.864	20.267	21.017	a. Current
b. DPK	913	753	80	267	215	257	623	435	350	213	159	164	137	194	146	155	171	247	b. Special Mention
c. Kurang Lancar	43	2	8	57	34	32	29	31	97	197	200	253	81	82	82	79	20	93	c. Sub-Standard
d. Diragukan	15	1	1	4	5	19	21	7	8	8	5	8	182	182	20	16	11	10	d. Doubtful
e. Macet	232	224	68	28	40	19	18	30	41	40	39	39	43	41	210	208	209	209	e. Lost
Non Performing Loan Pihak Terkait	289	228	77	89	79	70	68	68	146	245	243	300	305	306	312	303	240	312	Non Performing Loan of non connected parties
Rasio Non Performing Loan Pihak Terkait (%)	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	0,00	0,00	Non Performing Loan of non connected parties ratio (%)

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Bank Persero	-	-	-	4.652	6.143	5.928	5.761	6.000	6.045	6.228	6.741	6.366	6.312	6.613	6.261	6.944	6.931	6.885	1. State Owned Banks
2. BUSN Devisa	-	-	-	9.501	12.055	10.691	11.276	11.126	11.284	11.548	11.562	11.216	10.884	11.546	11.357	11.870	11.905	12.556	2. Foreign Exchange Commercial Banks
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
4. BPD	-	-	-	3	2	1	3	3	1	3	1	2	1	3	3	3	3	3	4. Regional Development Banks
5. Bank Campuran	-	-	-	2.259	2.851	3.046	3.122	3.382	3.400	3.353	3.370	3.366	3.281	3.267	3.280	3.345	3.317	3.312	5. Joint Venture Banks
6. Bank Asing	-	-	-	13.287	15.000	12.467	12.810	12.539	11.761	12.212	12.054	12.256	11.982	12.133	12.283	12.461	12.659	12.690	6. Foreign Owned Banks
7. Bank Umum	-	-	-	29.701	36.051	32.134	32.972	33.051	32.492	33.345	33.728	33.206	32.461	33.561	33.184	34.623	34.814	35.446	7. Commercial Bank

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana Pertanian	6.874	7.707	7.680	7.694	7.585	1.839	2.144	2.136	2.135	2.039	2.034	2.092	2.100	1.693	1.831	1.716	1.717	1.728	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	1.173	1.536	1.461	884	618	576	231	227	208	208	200	153	151	1.027	441	149	148	296	2. Mining
3. Perindustrian	1.603	1.188	1.193	1.363	1.205	2.512	2.493	2.493	2.464	2.480	2.487	2.504	2.476	2.507	2.476	2.353	2.297	2.309	3. Manufacturing
4. Listrik, gas dan air	10.144	9.668	10.995	12.550	7.588	6.076	6.025	5.892	5.704	5.699	5.698	5.608	5.536	5.551	5.471	5.859	5.679	10.492	4. Electricity, gas and water
5. Konstruksi	2.878	11.946	13.204	15.957	8.940	6.247	6.204	6.344	6.208	6.339	6.338	6.210	6.038	5.467	5.979	6.053	6.135	794	5. Construction
6. Perdagangan, restoran dan hotel	379	908	1.217	766	630	4.097	4.075	4.162	4.111	4.168	4.154	4.083	4.007	3.983	3.972	3.964	4.043	4.065	6. Trade, restaurants and hotels
7. Perdagangan, restoran dan hotel	2.626	2.105	2.684	2.873	2.472	2.347	2.341	2.371	2.318	2.343	2.264	2.230	2.202	2.218	2.190	2.204	2.147	2.740	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	575	541	684	580	370	196	217	201	207	198	243	234	241	239	229	229	230	231	8. Business Services
9. Jasa sosial/masyarakat	153	192	301	213	281	808	808	810	917	960	768	801	800	795	785	937	924	920	9. Social Services
10. Lain-lain	8.112	4.919	4.258	3.083	3.204	5.498	5.544	5.510	5.449	5.726	5.861	6.105	5.816	5.574	5.787	5.480	5.401	5.653	10. Others
Total	34.517	40.710	43.675	45.962	32.893	30.197	30.083	30.145	29.720	30.160	30.048	30.021	29.367	29.054	29.161	28.945	28.720	29.228	Total

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

Indikator	2005	2006	2007	2008	2009	2010					2011							Indikator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Berdasarkan Jenis Kredit																			Based on the type of credit
1. Kredit Usaha Kecil																			1. Small business loans
a. Dalam rangka penerusan kredit dari BI	2.915	3.034	3.043	2.972	2.839	1.096	1.097	1.092	1.101	1.101	1.099	1.098	1.110	1.110	1.112	1.108	1.120	1.121	a. within the framework of channelling credit from BI
b. Lainnya	8.624	9.976	11.359	13.386	6.203	6.092	6.056	6.060	5.930	6.001	5.992	6.131	5.836	5.835	5.796	5.660	5.636	5.691	b. Other
2. Bukan KUK																			2. Not KUK
a. Kredit Kelolaan	21.031	26.328	27.797	28.434	23.355	13.993	13.927	13.906	13.631	13.834	13.693	13.567	13.396	13.196	13.152	13.258	13.092	13.131	a. Loans
b. Dalam rangka penerusan kredit dari BI	297	405	424	261	331	120	73	73	72	72	71	71	71	71	71	71	71	71	b. natural order channelling credit from BI
c. Bantuan Proyek	800	240	310	306	83	58	57	94	57	57	57	57	57	65	65	66	24	24	c. Aid Project
d. Kredit kelolaan di luar bantuan proyek	534	365	221	200	199	9	10	24	10	17	44	8	8	8	8	14	8	8	d. Credit Channelling outside assistance project
3. Mudharabah Muqayaddah	316	362	522	403	346	8.828	8.864	8.897	8.918	9.078	9.090	9.088	8.888	8.769	8.956	8.768	8.769	9.181	3. Mudharabah Muqayaddah
Berdasarkan Golongan Penyalur																			Based Distribution Group
1. Koperasi	4.552	5.505	5.496	5.519	5.615	830	799	772	772	771	803	803	801	801	930	854	806	805	1. Cooperation
2. Lembaga Swadaya Masyarakat	493	649	641	597	599	8.220	8.231	8.308	8.234	8.300	8.300	8.214	8.148	8.134	8.103	8.148	8.182	8.225	2. Non-Governmental Organization
3. Swasta Lainnya	29.471	34.555	37.538	39.846	27.142	21.147	21.053	21.065	20.714	21.090	20.945	21.004	20.418	20.119	20.128	19.942	19.732	20.197	3. Other Private
Total	34.517	40.710	43.675	45.962	33.356	30.197	30.083	30.145	29.720	30.160	30.048	30.021	29.367	29.054	29.161	28.945	28.720	29.228	Total

Tabel 4.22 Kredit Berdasarkan Nilai
(Credit Based on Value)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Nilai Nominal Kredit																			Nominal Value of Credit
1. Bank Persero	-	-	-	-	-	602.376	549.619	611.650	623.121	644.093	628.071	639.834	651.772	660.338	676.230	706.066	711.494	723.766	1. State Owned Banks
2. BUSN Devisa	-	-	-	-	-	652.886	518.552	654.605	686.775	719.285	619.014	764.117	742.180	758.617	775.998	822.498	805.732	765.558	2. Foreign Exchange Commercial Banks)
3. BUSN Non Devisa	-	-	-	-	-	44.838	38.803	44.139	46.989	48.417	40.214	50.273	51.752	52.984	54.622	56.536	58.152	49.290	3. Non-Foreign Exchange Commercial Banks)
4. BPD	-	-	-	-	-	137.217	128.398	139.505	142.180	141.904	137.934	143.862	147.381	151.920	154.632	159.609	162.494	160.980	4. Development Banks
5. Bank Campuran	-	-	-	-	-	92.499	76.154	95.981	96.459	99.082	99.573	96.150	96.918	97.432	100.403	103.623	104.425	108.627	5. Joint Venture Banks
6. Bank Asing	-	-	-	-	-	109.433	92.706	111.537	111.431	113.503	115.887	117.253	118.641	118.966	121.937	120.556	125.412	130.364	6. Foreign Owned Banks
7. Bank Umum	-	-	-	-	-	1.639.249	1.404.232	1.657.417	1.706.955	1.766.284	1.640.693	1.811.489	1.808.644	1.840.257	1.883.822	1.968.888	1.967.709	1.938.584	7. Commercial Banks
Nilai Wajar Kredit																		Fair Value of Credit	
1. Bank Persero	-	-	-	-	-	601.628	548.177	610.383	621.691	642.718	629.622	637.831	656.897	665.361	681.752	710.769	717.161	733.460	1. State Owned Banks
2. BUSN Devisa	-	-	-	-	-	653.864	518.200	653.939	686.108	718.566	708.824	728.002	741.401	756.127	774.382	798.019	804.203	830.444	2. Foreign Exchange Commercial Banks)
3. BUSN Non Devisa	-	-	-	-	-	44.815	39.134	44.464	47.313	48.700	49.619	50.450	51.873	53.050	54.607	56.380	57.909	60.615	3. Non-Foreign Exchange Commercial Banks)
4. BPD	-	-	-	-	-	138.323	129.858	141.073	143.956	143.687	143.395	145.945	149.427	152.882	156.810	161.654	164.753	167.632	4. Development Banks
5. Bank Campuran	-	-	-	-	-	92.476	76.130	95.937	96.378	99.020	98.845	94.606	96.821	97.360	100.362	103.579	104.378	109.307	5. Joint Venture Banks
6. Bank Asing	-	-	-	-	-	109.387	92.668	111.449	110.950	113.004	115.700	117.054	118.427	118.757	121.557	120.327	125.194	130.156	6. Foreign Owned Banks
7. Bank Umum	-	-	-	-	-	1.640.430	1.659.145	1.675.633	1.706.403	1.765.845	1.746.005	1.773.889	1.814.846	1.843.537	1.889.470	1.950.727	1.973.599	2.031.614	7. Commercial Banks

¹⁾ Data Revisi

¹⁾ Revised

Tabel 4.23 Pembiayaan Perbankan Syariah
(Financing of Syariah Banks)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010					2011							Indicator	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Pembiayaan Musyarakah	3.124	2.335	4.406	7.411	10.412	13.323	13.305	13.943	14.353	14.624	14.600	14.677	14.988	15.057	15.396	16.295	16.421	17.131	Musyarakah Financing
Pembiayaan Mudharabah	1.898	4.062	5.578	6.205	6.597	8.207	8.292	8.411	8.895	8.631	8.560	8.606	8.767	8.843	9.077	9.549	9.766	9.989	Mudharabah Financing
Piutang Murabahah	9.487	12.624	16.553	22.486	26.321	33.310	33.967	34.831	36.214	37.508	37.855	38.983	40.877	42.453	44.118	46.161	47.453	49.455	Murabahah Accounts Receivable
Piutang Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam Accounts Receivable
Piutang Istishna'	282	337	351	369	423	389	380	391	395	347	351	360	328	315	317	322	319	319	Istishna' Accounts Receivable
Lainnya	441	1.087	1.056	1.724	3.134	5.046	5.025	5.418	6.084	7.071	8.358	8.824	9.293	9.058	9.710	10.289	10.597	13.645	Others
Total	15.232	20.445	27.944	38.195	46.886	60.275	60.970	62.995	65.942	68.181	69.724	71.449	74.253	75.726	78.619	82.616	84.556	90.540	Total

Tabel 4.24 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi
(Financing of Syariah Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2005	2006	2007	2008	2009	2010					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pertanian, perburuan dan sarana pertanian	687	701	837	1.177	1.331	1.675	1.671	1.707	1.992	1.762	1.959	1.946	1.981	1.986	2.005	2.063	1.979	1.948	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	395	375	511	965	1.047	1.090	1.096	1.051	1.057	1.120	955	968	1.015	1.026	1.063	1.130	1.227	1.323	2. Mining
3. Perindustrian	933	940	1.371	1.340	1.579	2.168	2.126	2.158	2.282	2.337	2.336	2.633	2.549	2.472	2.596	2.783	2.869	2.906	3. Manufacturing
4. Listrik, gas dan air	66	17	166	248	698	1.040	1.134	1.234	1.317	1.354	1.376	1.401	1.857	1.944	1.970	1.954	1.988	2.044	4. Electricity, gas and water
5. Konstruksi	1.548	1.637	2.371	3.368	3.516	4.319	4.015	4.322	4.202	4.194	4.541	4.563	4.680	4.664	4.831	5.163	5.234	5.637	5. Construction
6. Perdagangan, restoran dan hotel	1.716	3.041	4.152	4.426	5.000	7.062	7.136	7.404	7.422	7.609	7.306	7.305	7.689	7.837	7.929	8.143	8.250	8.482	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	1.261	1.165	1.569	2.759	3.349	3.519	3.435	3.433	3.545	3.696	3.718	3.558	3.768	3.793	3.882	3.693	3.683	3.595	7. Transport, cargo storage and communications
8. Jasa Dunia usaha	4.504	5.458	8.425	11.757	13.664	18.016	18.517	18.848	19.880	20.233	19.844	20.204	20.210	20.660	21.228	22.440	23.272	24.263	8. Business Services
9. Jasa sosial/masyarakat	1.208	1.456	1.904	2.463	2.661	2.613	2.694	2.862	2.910	2.975	3.069	3.135	3.407	3.551	3.645	4.031	3.852	4.015	9. Social Services
10. Lain-lain	2.952	5.655	6.639	9.693	14.042	18.771	19.146	19.975	21.335	22.902	24.620	25.737	27.098	27.792	29.470	31.215	32.204	36.328	10. Others
Total	15.270	20.445	27.944	38.195	46.886	60.275	60.970	62.995	65.942	68.181	69.724	71.449	74.253	75.726	78.619	82.616	84.556	90.540	Total

Tabel 4.25 Pembiayaan Perbankan Syariah Berdasarkan Lokasi Bank Penyalur
(Financing of Syariah Banks Based on Banks Location)
Miliar Rp (Billion Rp)

Lokasi	2005	2006	2007	2008	2009	2010					2011							Location	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
DI Aceh	-	-	279	538	849	1.356	1.368	1.455	1.535	1.617	1.734	1.844	1.937	1.979	2.037	2.101	2.138	2.235	DI Aceh
Sumatera Utara	-	-	1.668	2.369	2.840	3.365	3.402	3.403	4.479	3.133	3.549	3.627	3.714	3.800	3.678	4.097	4.175	4.525	Sumatera Utara
Sumatera Barat	-	-	398	602	833	1.233	1.272	1.327	1.387	1.833	1.549	1.639	1.725	1.744	1.867	1.993	2.026	2.205	Sumatera Barat
Sumatera Selatan	-	-	509	761	1.052	1.437	1.453	1.481	1.523	1.566	1.614	1.647	1.712	1.740	1.815	1.894	1.928	2.031	Sumatera Selatan
Bangka Belitung	-	-	39	41	37	98	101	124	129	135	145	158	180	193	206	219	228	239	Bangka Belitung
Jambi	-	-	145	275	411	572	591	615	647	712	737	782	817	854	886	924	960	1.023	Jambi
Bengkulu	-	-	175	201	235	284	289	297	309	311	311	314	319	332	340	357	369	386	Bengkulu
Riau	-	-	696	893	1.047	1.431	1.417	1.463	1.519	1.589	1.642	1.703	1.772	1.832	1.890	1.972	2.039	2.180	Riau
Kepulauan Riau	-	-	297	337	401	708	732	760	815	852	877	911	977	1.021	1.073	1.136	1.178	1.251	Kepulauan Riau
Lampung	-	-	235	368	515	771	789	833	865	922	910	951	1.011	1.037	1.094	1.159	1.177	1.294	Lampung
DKI Jakarta	-	-	12.959	18.172	21.158	24.514	24.447	25.214	25.711	26.900	27.220	27.735	28.272	30.062	30.909	32.386	33.087	34.926	DKI Jakarta
Jawa Barat	-	-	3.065	3.766	4.666	6.827	6.959	7.293	7.575	8.029	8.106	8.295	8.621	8.408	8.761	9.237	9.531	10.269	Jawa Barat
Banten	-	-	962	841	1.111	1.786	1.827	1.868	1.969	2.086	2.207	2.321	2.857	2.918	2.877	2.750	2.810	3.118	Banten
Jawa Tengah	-	-	1.240	1.958	2.611	3.542	3.640	3.770	3.900	4.170	4.332	4.469	4.622	4.189	4.341	4.551	4.664	5.198	Jawa Tengah
DI Yogyakarta	-	-	318	508	629	803	808	822	831	868	899	913	950	955	997	1.047	1.076	1.213	DI Yogyakarta
Jawa Timur	-	-	1.774	2.566	3.519	4.731	4.811	4.984	5.215	5.627	5.960	6.030	6.267	6.323	6.661	7.096	7.218	7.894	Jawa Timur
Bali	-	-	44	73	115	235	248	263	281	298	304	319	333	337	368	431	401	434	Bali
Kalimantan Barat	-	-	364	476	588	682	688	702	714	720	746	759	800	806	832	877	921	952	Kalimantan Barat
Kalimantan Tengah	-	-	21	25	37	66	69	74	103	772	113	117	126	130	136	140	150	158	Kalimantan Tengah
Kalimantan Timur	-	-	575	706	1.048	1.402	1.490	1.533	1.578	924	1.578	1.589	1.632	1.667	1.720	1.861	1.900	2.031	Kalimantan Timur
Kalimantan Selatan	-	-	570	795	847	1.102	1.113	1.115	1.134	1.156	1.174	1.192	1.244	1.254	1.294	1.305	1.341	1.411	Kalimantan Selatan
Sulawesi Utara	-	-	73	114	145	205	218	226	235	240	237	242	246	257	271	285	302	320	Sulawesi Utara
Gorontalo	-	-	71	63	86	140	148	152	160	168	168	172	176	182	188	195	201	210	Gorontalo
Sulawesi Barat	-	-	-	-	7	35	38	44	48	53	56	62	67	69	75	81	85	62	Sulawesi Barat
Sulawesi Tengah	-	-	98	136	163	308	324	341	363	390	403	413	453	469	493	515	535	563	Sulawesi Tengah
Sulawesi Tenggara	-	-	161	180	157	183	181	182	182	187	187	191	202	209	218	220	223	231	Sulawesi Tenggara
Sulawesi Selatan	-	-	858	978	1.098	1.499	1.575	1.636	1.653	1.672	1.689	1.736	1.823	1.920	2.040	2.131	2.180	2.480	Sulawesi Selatan
Maluku	-	-	14	16	13	13	13	18	22	28	28	29	33	35	38	43	46	50	Maluku
Maluku Utara	-	-	33	36	35	54	57	73	83	87	88	90	94	98	101	107	112	116	Maluku Utara
NTB	-	-	200	261	396	518	511	523	541	556	570	599	631	663	695	721	753	781	NTB
NTT	-	-	15	24	33	50	56	65	70	75	78	80	91	106	121	131	131	135	NTT
Irian Jaya Barat	-	-	35	42	62	79	82	84	86	89	87	89	93	97	102	104	107	110	Irian Jaya Barat
Papua	-	-	53	77	140	243	251	254	262	272	276	286	312	315	323	381	369	312	Papua
Di Luar Indonesia	-	-	-	-	3	2	2	2	17	145	148	145	142	140	171	169	195	197	Outside Indonesia
Total	-	-	27.944	38.195	46.886	60.275	60.970	62.995	65.942	68.181	69.724	71.449	74.253	76.142	78.619	82.616	84.556	90.540	Total

Ket : Data tersedia mulai 2007

Note : Data available since 2007

Tabel 4.26 Kredit Bank Perkreditan Rakyat Berdasarkan Sektor Ekonomi
(Credit of Rural Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

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

Ket : ¹⁾ Revisi

¹⁾ Data bulan Oktober 2010 bersambung di halaman 150 karena terdapat perubahan sektor ekonomi dalam laporan bulanan BPR

Note : ¹⁾ Revised

¹⁾ October 2010 data continued on page 150 because there are changes economic sector in the rural bank's monthly report

Tabel 4.26 Kredit Bank Perkreditan Rakyat Berdasarkan Sektor Ekonomi
(Credit of Rural Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2010			2011								Economic Sector
	Okt ¹⁾	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Pertanian, Perburuhan, dan Kehutanan	2.526	2.701	2.565	2.574	2.588	2.664	2.728	2.825	2.908	2.975	3.069	1. Agriculture, hunting, and forestry
2 Perikanan	27	37	40	41	45	55	55	58	61	62	66	2. Fishery
3 Pertambangan dan Penggalian	30	37	37	35	42	39	50	47	48	47	46	3. Mining and quarrying
4 Industri Pengolahan	505	550	478	495	500	517	583	531	561	567	581	4. Processing industry
5 Listrik, Gas dan Air	16	15	14	16	16	18	19	19	20	21	22	5. Electricity, gas and water
6 Konstruksi	227	257	259	286	307	345	375	388	417	440	454	6. Construction
7 Perdagangan Besar dan Eceran	10.869	10.591	10.342	10.428	10.572	10.911	11.139	11.312	11.567	11.888	12.013	7. Wholesale and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	286	284	288	282	325	307	310	297	285	282	294	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	439	568	577	601	611	680	676	688	707	922	899	9. Transportation, warehousing and communications
10 Perantara Keuangan	29	31	32	34	32	34	35	37	37	39	40	10. Financial intermediaries
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan	60	69	66	97	111	128	115	120	129	137	137	11. Real estate, Business ownership, and Business Services
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	88	130	120	128	119	145	109	109	109	111	113	12. Government administration, defense and compulsory social security
13 Jasa Pendidikan	51	60	56	63	59	69	66	68	74	74	77	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	82	81	81	89	91	95	100	100	100	98	96	14. Health services and social activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.899	1.845	1.807	1.751	1.841	1.731	1.736	1.764	1.786	1.560	1.563	15. Social services, social, cultural, entertainment and other individual
16 Jasa Perorangan yang Melayani Rumah Tangga	275	290	275	302	324	320	348	348	363	378	411	16. Individual services which serve households
17 Kegiatan Usaha yang Belum Jelas Batasannya	1.639	1.631	1.683	1.643	1.654	1.667	1.615	1.841	1.754	1.824	1.921	17. Business activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	4.038	3.833	3.785	3.639	3.816	3.704	3.700	3.849	4.032	4.087	3.992	18. Not the business field - households
19 Bukan Lapangan Usaha - Lainnya	10.199	10.571	11.341	11.651	11.807	12.242	12.607	12.802	13.131	13.398	13.937	19. Not the business field - other
Total	33.284	33.580	33.844	34.158	34.860	35.669	36.365	37.204	38.089	38.910	39.732	Total

¹⁾ Merupakan sambungan halaman 149 karena terdapat perubahan sektor ekonomi dalam laporan bulanan BPR

¹⁾ Continue from page 149 because there are changes economic sector in the rural bank's monthly report

Tabel 4.27 Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan
(Credit of Rural Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Jenis Penggunaan	2005	2006	2007	2008	2009	2010									Type of Use
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Modal Kerja															Working Capital
- Pertanian	845	969	1.198	1.514	1.763	1.791	1.837	1.871	1.949	1.994	2.030	2.084	2.122	2.113	- Agriculture
- Perindustrian	215	239	311	396	400	398	403	420	422	421	424	430	450	460	- Manufacturing
- Perdagangan, rumah makan, dan penginapan	5.877	6.326	7.049	8.523	8.892	8.951	9.151	9.318	9.458	9.647	9.837	10.020	10.253	10.128	- Trading, restaurants and hotels
- Jasa-jasa	1.176	1.452	1.678	2.053	2.19	2.286	2.266	2.326	2.398	2.490	2.551	2.611	2.707	2.741	- Social Services
- Lain-lain	516	508	540	521	918	932	930	976	1.047	1.066	1.030	1.082	1.113	1.140	- Others
Total Modal Kerja	8.630	9.494	10.776	13.007	14.169	14.359	14.587	14.912	15.274	15.618	15.872	16.227	16.645	16.582	Total Working Capital
Investasi															Investments
- Pertanian	41	89	142	231	226	225	233	238	248	247	255	259	257	258	- Agriculture
- Perindustrian	7	19	22	31	29	27	29	30	33	33	32	34	31	31	- Manufacturing
- Perdagangan, rumah makan, dan penginapan	165	389	667	805	512	505	516	514	532	532	573	584	605	602	- Trading, restaurants and hotels
- Jasa-jasa	282	317	418	623	594	517	595	597	633	631	649	670	658	649	- Social Services
- Lain-lain	78	88	129	156	210	218	228	237	235	240	257	274	268	276	- Others
Total Investasi	572	902	1.379	1.846	1.571	1.491	1.601	1.616	1.680	1.682	1.766	1.821	1.819	1.816	Total Investments
Konsumsi															Consumption
- Kredit pemilikan rumah (KPR) yang dijamin dgn hak tanggungan pertama dgn tujuan untuk dihuni	-	75	127	168	237	246	242	239	263	279	281	309	324	327	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilikan kendaraan bermotor	-	310	456	615	880	905	916	932	978	954	872	817	828	848	- Vehicle Loans
- Kredit konsumsi lainnya	5.452	6.167	7.802	9.836	11.143	11.331	11.547	11.782	12.000	12.326	12.703	12.891	13.220	13.261	- Other consumer credit
Total Konsumsi	5.452	6.553	8.386	10.619	12.261	12.482	12.706	12.954	13.241	13.559	13.856	14.018	14.371	14.437	Total Consumption
Total	14.654	16.948	20.540	25.472	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835	32.834	Total

Tabel 4.27 Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan
(Credit of Rural Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2010			2011								Economic Sector	
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		
Modal Kerja													Working Capital
- Pertanian, Perburuhan, dan Kehutanan	2.273	2.260	2.277	2.292	2.286	2.355	2.400	2.486	2.554	2.613	2.686	- Agriculture, hunting, and forestry	
- Perikanan	25	36	38	39	43	52	52	56	58	58	61	- Fishery	
- Pertambangan dan Penggalian	26	32	32	31	36	33	43	40	41	39	39	- Mining and quarrying	
- Industri Pengolahan	446	455	451	468	473	489	548	499	519	528	534	- Processing industry	
- Listrik, Gas dan Air	14	14	13	15	15	17	17	16	18	19	19	- Electricity, gas and water	
- Konstruksi	207	230	238	265	286	325	347	355	382	402	409	- Construction	
- Perdagangan Besar dan Eceran	10.160	9.790	9.679	9.783	9.898	10.232	10.454	10.616	10.876	11.180	11.310	- Wholesale and retail trade	
- Penyediaan Akomodasi dan Penyediaan Makan Minum	238	243	249	244	287	266	267	253	241	237	247	- Provision of accommodation and the provision of eating and drinking	
- Transportasi, Pergudangan dan Komunikasi	310	380	387	400	402	453	441	441	455	462	471	- Transportation, warehousing and communications	
- Perantara Keuangan	26	26	27	31	29	31	33	33	33	36	36	- Financial intermediaries	
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	56	64	59	88	99	116	101	104	113	120	121	- Real estate, Business Ownership, and Business Services	
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	82	122	111	119	110	131	101	102	102	103	105	- Government administration, defense and compulsory social security	
- Jasa Pendidikan	41	47	44	53	46	56	52	54	58	57	60	- Education services	
- Jasa Kesehatan dan Kegiatan Sosial	58	62	62	70	71	74	80	80	78	76	75	- Health services and social activities	
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.431	1.329	1.437	1.376	1.444	1.319	1.318	1.338	1.359	1.342	1.347	- Social services, social, cultural, entertainment and other individual	
- Jasa Perorangan yang Melayani Rumah Tangga	217	253	241	279	300	297	320	321	332	344	373	- Individual services which serve households	
- Kegiatan Usaha yang Belum Jelas Batasannya	1.391	1.382	1.446	1.400	1.400	1.417	1.364	1.592	1.491	1.573	1.660	- Business activities are not clearly defined	
- Bukan Lapangan Usaha - Rumah Tangga	0	0	0	0	0	0	0	-	-	-	-	- Not the business field - households	
- Bukan Lapangan Usaha - Lainnya	22	0	0	0	0	0	0	0	0	0	0	- Not the business field - other	
Total Modal Kerja	17.021	16.724	16.790	16.954	17.227	17.663	17.937	18.385	18.710	19.189	19.555	Total Working Capital	
Investasi												Investment	
- Pertanian, Perburuhan, dan Kehutanan	253	441	288	282	302	309	328	339	354	361	382	- Agriculture, hunting, and forestry	
- Perikanan	2	2	2	2	2	2	3	3	3	4	5	- Fishery	
- Pertambangan dan Penggalian	4	5	5	5	6	6	7	8	8	8	7	- Mining and quarrying	
- Industri Pengolahan	59	95	28	28	27	29	35	32	42	40	47	- Processing industry	
- Listrik, Gas dan Air	2	1	1	1	1	1	3	2	3	3	3	- Electricity, gas and water	
- Konstruksi	20	27	22	22	21	19	28	32	35	39	45	- Construction	
- Perdagangan Besar dan Eceran	709	801	663	645	674	679	685	697	691	708	703	- Wholesale and retail trade	
- Penyediaan Akomodasi dan Penyediaan Makan Minum	48	42	39	38	38	41	43	45	45	45	46	- Provision of accommodation and the provision of eating and drinking	
- Transportasi, Pergudangan dan Komunikasi	129	188	190	201	209	227	235	247	252	459	429	- Transportation, warehousing and communications	
- Perantara Keuangan	3	5	5	3	3	2	3	3	3	3	4	- Financial intermediaries	
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	4	5	7	9	12	12	13	16	15	17	16	- Real estate, Business Ownership, and Business Services	
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	7	8	9	9	9	14	7	8	8	8	9	- Government administration, defense and compulsory social security	
- Jasa Pendidikan	10	13	12	11	13	13	15	14	16	17	16	- Education services	
- Jasa Kesehatan dan Kegiatan Sosial	24	19	19	19	20	21	20	21	22	22	21	- Health services and social activities	
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	468	515	370	375	397	412	417	426	427	218	216	- Social services, social, cultural, entertainment and other individual	
- Jasa Perorangan yang Melayani Rumah Tangga	58	37	33	23	23	23	28	27	31	34	38	- Individual services which serve households	
- Kegiatan Usaha yang Belum Jelas Batasannya	249	250	237	242	254	249	251	248	263	250	261	- Business activities are not clearly defined	
- Bukan Lapangan Usaha - Rumah Tangga	0	0	0	0	0	0	0	0	0	0	-	- Not the business field - households	
- Bukan Lapangan Usaha - Lainnya	13	0	0	0	0	0	0	0	0	0	-	- Not the business field - other	
Total Investasi	2.061	2.453	1.929	1.914	2.011	2.061	2.121	2.168	2.217	2.235	2.248	Total Investment	
Konsumsi												Consumption	
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	361	373	382	396	404	423	435	458	474	478	497	- Housing Loan (mortgage) secured by first mortgage in order to live	
- Kredit pemilikan kendaraan bermotor	677	651	1.072	1.106	1.174	1.126	1.167	1.180	1.192	1.229	1.283	- Vehicle Loans	
- Kredit konsumsi lainnya	13.164	13.380	13.672	13.788	14.045	14.396	14.704	15.014	15.496	15.778	16.148	- Other consumer credit	
Total Konsumsi	14.201	14.403	15.126	15.290	15.623	15.945	16.306	16.651	17.162	17.485	17.929	Total consumption	
Total	33.284	33.580	33.844	34.158	34.860	35.669	36.365	37.204	38.089	38.910	39.732	Total	

Tabel 4.28 Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur
(Credit of Rural Banks Based on Banks Location)
Miliar Rp (Billion Rp)

Lokasi	2005	2006	2007	2008	2009	2010					2011							Location	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Jawa Barat	2.769	3.096	3.515	4.401	4.803	5.602	5.645	5.782	5.783	5.862	5.923	6.080	6.243	6.397	6.522	6.670	6.824	6.959	Jawa Barat
Banten	282	301	402	480	575	679	676	684	692	697	704	717	736	764	774	794	814	831	Banten
DKI Jakarta	141	254	365	423	473	581	560	577	590	592	633	658	657	657	674	677	680	677	DKI Jakarta
D.I. Yogyakarta	819	852	1.047	1.289	1.481	1.731	1.730	1.750	1.758	1.766	1.761	1.782	1.818	1.851	1.887	1.936	1.974	2.002	D.I. Yogyakarta
Jawa Tengah	3.901	4.399	5.280	6.355	7.399	8.451	8.381	8.441	8.479	8.516	8.540	8.609	8.775	8.946	9.131	9.350	9.526	9.699	Jawa Tengah
Jawa Timur	2.059	2.274	2.557	2.977	3.564	4.219	4.181	4.170	4.157	4.150	4.130	4.202	4.301	4.387	4.502	4.618	4.755	4.876	Jawa Timur
Bengkulu	10	11	12	17	19	21	21	21	21	21	21	21	22	22	22	22	22	23	Bengkulu
Jambi	45	95	144	161	183	209	210	212	214	214	217	219	222	227	235	241	246	254	Jambi
Nanggroe Aceh Darussalam	26	26	26	64	99	83	81	81	78	76	77	79	82	85	88	90	91	90	Nanggroe Aceh Darussalam
Sumatera Utara	257	283	319	382	438	485	480	487	488	493	489	492	499	507	513	511	527	532	Sumatera Utara
Sumatera Barat	287	372	514	660	757	823	824	829	829	829	833	848	864	872	889	915	944	949	Sumatera Barat
Riau	118	163	222	316	385	484	483	491	497	501	508	514	524	534	546	564	579	587	Riau
Kep. Riau	118	232	376	554	828	1.232	1.272	1.311	1.350	1.376	1.415	1.445	1.498	1.541	1.587	1.638	1.690	1.729	Kep. Riau
Sumatera Selatan	97	136	204	280	345	422	423	429	434	449	448	467	480	500	516	529	556	547	Sumatera Selatan
Bangka-Belitung	5	7	5	7	12	15	15	15	15	15	16	17	18	19	20	21	22	24	Bangka-Belitung
Lampung	1.951	2.247	2.787	3.398	2.281	2.784	2.799	2.877	2.930	2.899	2.953	3.023	3.075	3.026	3.117	3.138	3.166	3.272	Lampung
Kalimantan Selatan	78	76	105	180	196	225	219	219	239	250	250	292	306	320	333	340	334	303	Kalimantan Selatan
Kalimantan Barat	117	173	219	281	309	332	335	335	340	347	354	357	369	381	400	423	435	458	Kalimantan Barat
Kalimantan Timur	50	71	96	132	155	173	175	178	177	178	171	178	178	181	185	186	188	185	Kalimantan Timur
Kalimantan Tengah	1	3	4	9	19	38	38	36	35	34	36	37	41	39	42	39	42	48	Kalimantan Tengah
Sulawesi Tengah	54	75	113	180	188	208	210	213	206	221	239	245	277	284	266	273	265	303	Sulawesi Tengah
Sulawesi Selatan	58	89	142	218	263	315	319	334	349	364	379	394	414	429	448	469	487	501	Sulawesi Selatan
Sulawesi Utara	84	106	131	158	203	242	247	261	281	288	295	308	322	344	366	384	393	407	Sulawesi Utara
Sulawesi Tenggara	13	20	32	42	51	51	51	51	52	51	50	50	49	50	52	53	54	54	Sulawesi Tenggara
Sulawesi Barat	-	-	-	3	2	2	3	3	3	3	3	3	3	3	3	3	3	3	Sulawesi Barat
Gorontalo	8	13	14	15	20	21	21	21	21	20	18	19	19	19	19	19	19	20	Gorontalo
Nusa Tenggara Barat	197	237	283	341	424	453	449	437	457	464	469	479	486	495	501	514	522	529	Nusa Tenggara Barat
Bali	949	1.091	1.347	1.777	2.092	2.466	2.487	2.542	2.616	2.666	2.714	2.791	2.862	2.953	3.038	3.103	3.153	3.223	Bali
Nusa Tenggara Timur	17	17	25	50	88	115	116	118	123	122	117	119	124	126	127	131	134	141	Nusa Tenggara Timur
Maluku	73	111	137	167	167	164	166	158	155	161	171	181	162	157	149	172	195	218	Maluku
Papua	75	118	115	154	182	195	201	201	189	193	197	204	209	211	210	221	221	237	Papua
Maluku Utara	1	1	1	1	1	3	3	3	4	5	5	6	7	7	7	7	7	9	Maluku Utara
Irian Jaya Barat	-	-	-	-	-	11	13	16	18	20	22	25	29	32	35	37	39	42	Irian Jaya Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Lainnya
Total	14.659	16.948	20.540	25.472	28.001	32.835	32.834	33.284	33.580	33.844	34.158	34.860	35.669	36.365	37.204	38.089	38.910	39.732	Total

Ket :) Lokasi disesuaikan dgn daerah pemekaran mulai Juni 2010

Note : Change location accordance region expansion since Juni 2010

Tabel 4.29 Kredit MKM dan UMKM Menurut Sektor Ekonomi
(Micro, Small, and Medium Credit & Micro, Small, and Medium Enterprises credit based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2005	2006	2007	2008	2009	2010 ¹⁾					2011							Economic Sector	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
MKM																			
1. Pertanian	12.642	13.924	16.114	19.424	22.592	18.007	17.640	17.057	16.844	17.128	16.940	17.106	17.920	17.716	17.879	18.560	18.733	20.191	1. Agriculture
2. Pertambangan	971	1.311	1.527	1.823	4.261	6.096	6.317	6.585	6.617	7.041	5.875	6.648	6.538	7.946	8.294	7.200	5.499	8.629	2. Mining
3. Perindustrian	32.480	36.647	37.796	46.045	44.083	53.992	53.771	53.388	53.733	55.434	53.184	55.988	56.780	58.598	59.111	61.102	63.632	63.924	3. Manufacturing
4. Listrik	245	1.483	286	560	705	945	968	1.866	1.358	964	908	1.047	1.047	1.049	935	980	1.008	1.090	4. Electricity
5. Konstruksi	7.709	10.123	13.241	17.114	19.291	21.438	21.845	22.854	23.205	21.655	20.008	20.676	21.420	22.132	22.946	23.690	24.579	24.975	5. Construction
6. Perdagangan	87.515	107.288	134.574	157.132	187.980	194.145	192.389	190.067	193.706	195.489	190.509	190.898	196.560	197.086	201.217	206.320	206.609	214.868	6. Trading
7. Pengangkutan	6.485	6.605	7.200	8.639	9.306	11.964	12.068	12.325	12.395	12.398	13.548	14.309	14.834	15.598	14.974	16.117	16.277	17.096	7. Transportation
8. Jasa Dunia Usaha	20.657	23.514	30.519	40.851	44.128	46.986	52.817	53.461	53.764	56.679	35.860	38.518	39.255	39.971	41.464	42.840	42.811	44.680	8. Business Services
9. Jasa Sosial	5.292	6.020	6.670	7.586	8.746	35.316	29.150	30.194	28.292	28.299	68.768	71.223	78.933	81.410	83.704	86.466	88.538	86.806	9. Social Services
10. Lain-lain	180.912	203.528	254.870	334.773	396.293	481.023	492.767	505.628	516.631	531.695	514.438	521.952	541.875	548.683	559.430	571.837	582.589	594.210	10. Others
Total	354.908	410.442	502.796	633.945	737.385	869.913	879.731	893.425	906.545	926.782	920.038	938.365	975.161	990.190	1.009.954	1.035.111	1.050.275	1.076.469	Total
UMKM¹⁾																			
1. Pertanian, Perburuan dan Kehutanan	-	-	-	-	-	-	-	-	-	-	16.447	16.922	18.417	17.183	18.046	19.174	18.486	19.823	1. Agriculture, hunting, and forestry
2. Perikanan	-	-	-	-	-	-	-	-	-	-	2.086	2.088	2.216	2.160	2.240	2.360	2.300	2.438	2. Fishery
3. Pertambangan dan Penggalian	-	-	-	-	-	-	-	-	-	-	3.117	3.219	3.563	3.200	3.467	3.616	3.764	3.617	3. Mining and quarrying
4. Industri Pengolahan	-	-	-	-	-	-	-	-	-	-	41.421	42.166	44.186	43.332	45.991	47.333	48.086	48.610	4. Processing industry
5. Listrik, Gas dan Air	-	-	-	-	-	-	-	-	-	-	1.156	1.173	1.083	1.027	1.106	1.050	1.081	1.061	5. Electricity, gas and water
6. Konstruksi	-	-	-	-	-	-	-	-	-	-	19.299	20.095	20.746	20.364	21.375	21.618	22.385	22.721	6. Construction
7. Perdagangan Besar dan Eceran	-	-	-	-	-	-	-	-	-	-	160.407	162.038	170.695	164.366	173.181	178.294	176.227	183.757	7. Wholesale and retail trade
8. Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-	-	-	-	7.005	7.128	7.681	7.504	8.368	8.184	8.414	8.681	8. Provision of accommodation and the provision of eating and drinking
9. Transportasi, Pergudangan dan Komunikasi	-	-	-	-	-	-	-	-	-	-	12.733	12.845	13.703	13.132	16.046	16.482	16.249	17.078	9. Transportation, warehousing and communications
10. Perantara Keuangan	-	-	-	-	-	-	-	-	-	-	6.254	7.053	7.661	7.598	8.335	8.925	8.999	9.542	10. Financial intermediaries
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	-	-	-	-	-	-	-	-	-	-	20.256	12.217	20.416	19.495	20.403	20.890	21.035	21.450	11. Real estate, Business Ownership, and Business Services
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	195	178	260	254	316	410	345	323	12. Government administration, defense and compulsory social security
13. Jasa Pendidikan	-	-	-	-	-	-	-	-	-	-	1.214	1.225	1.277	1.182	1.307	1.426	1.391	1.384	13. Education services
14. Jasa Kesehatan dan Kegiatan Sosial	-	-	-	-	-	-	-	-	-	-	2.555	2.535	2.643	2.600	2.434	2.596	2.635	2.782	14. Health services and social activities
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	-	-	-	-	-	-	-	-	-	-	19.983	20.368	20.490	20.929	20.977	21.015	21.221	22.071	15. Social services, social, cultural, entertainment and other individual
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	1.209	1.267	1.278	1.217	1.209	1.049	838	776	16. Individual services which serve households
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	88	95	130	1.300	1.365	1.384	1.464	1.716	17. International agencies and other international extra institutions
18. Kegiatan yang Belum Jelas Batasannya	-	-	-	-	-	-	-	-	-	-	44.923	47.225	55.311	56.314	59.006	61.813	64.496	60.705	18. Business activities are not clearly defined
19. Penerima Kredit Bukan Lapangan Usaha	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	19. Debtor is not the business field - other
20. Tidak Teridentifikasi	-	-	-	-	-	-	-	-	-	-	324	7.953	3	4	1	1	0	0	20. Un-identified
Jumlah	-	-	-	-	-	-	-	-	-	-	360.673	367.790	391.759	383.161	405.172	417.621	419.417	428.536	Total

Ket: lihat penjelasan hal. iv

* Sementara

¹⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: see explanation page iv

* Provisional

¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

Tabel 4.30 Kredit MKM dan UMKM Menurut Jenis Penggunaan
(MKM Credit and SMEs Credit Based on Type of Use)
Miliar Rp (Billion Rp)

Jenis Penggunaan	2005	2006	2007	2008	2009	2010 ¹⁾					2011							Type of Use	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jun		Ags
MKM																			
Total Modal Kerja	142.633	171.118	204.765	247.442	279.264	341.675	337.936	340.147	346.006	353.218	340.589	349.389	363.729	368.724	375.801	386.096	388.654	400.366	Total Working Capital
Total Investasi	33.049	37.147	44.578	54.209	63.762	79.803	79.795	82.027	82.627	84.590	87.257	89.079	92.262	94.959	96.897	100.149	102.876	106.206	Total Investment
Total Konsumsi	179.225	202.177	253.453	332.294	394.359	448.435	462.001	471.250	477.912	488.974	492.191	499.897	519.170	526.507	537.255	548.867	558.745	569.897	Total Consumption
Jumlah	354.908	410.442	502.796	633.945	737.385	869.913	879.731	893.425	906.545	926.782	920.038	938.365	975.161	990.190	1.009.954	1.035.113	1.050.275	1.076.469	Total
UMKM¹⁾																			
Total Modal Kerja	-	-	-	-	-	-	-	-	-	-	282.705	287.275	306.949	299.448	316.218	327.509	328.161	335.098	Total Working Capital
Total Investasi	-	-	-	-	-	-	-	-	-	-	77.960	80.342	84.808	83.713	88.953	90.110	91.256	93.437	Total Investment
Total Konsumsi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total Consumption
Tidak Teridentifikasi	-	-	-	-	-	-	-	-	-	-	8	173	3	0	1	1	0	0	Un-identified
Jumlah	-	-	-	-	-	-	-	-	-	-	360.673	367.790	391.759	383.161	405.172	417.621	419.417	428.536	Total

Ket: lihat penjelasan hal. iv

* Sementara

¹⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: see explanation page iv

* Provisional

¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

Tabel 4.31 Kredit MKM dan UMKM Menurut Kelompok Bank
(MKM Credit & SMEs Credit Based on Group of Bank)
Miliar Rp (Billion Rp)

Kelompok Bank	2005	2006	2007	2008	2009	2010 ¹⁾					2011							Category of Bank	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
MKM																			
1. Bank Persero						318.488	321.090	324.973	334.095	343.990	334.667	337.020	360.995	365.643	372.923	381.938	384.967	393.444	1. State Owned Banks
2. BPD						123.565	123.957	125.957	127.218	126.561	128.710	131.144	133.920	136.960	140.631	144.567	147.466	149.963	2. Regional Development Banks
3. Bank Swasta Nasional						376.032	382.406	388.718	395.918	404.986	410.820	420.946	430.063	435.475	445.033	455.860	463.384	475.761	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran						51.828	52.278	53.777	49.314	51.246	45.841	49.254	50.184	52.113	51.366	52.747	54.459	57.300	4. Joint Venture Banks and Foreign Owned Banks
Jumlah	354.908	410.442	502.796	633.945	737.385	869.913	879.731	893.425	906.545	926.782	920.038	938.365	975.161	990.190	1009.954	1035.112	1050.275	1076.469	Total
UMKM¹⁾																			
1. Bank Persero	-	-	-	-	-	-	-	-	-	-	163.252	164.829	186.447	175.768	193.791	202.232	201.448	208.081	1. State Owned Banks
2. BPD	-	-	-	-	-	-	-	-	-	-	30.143	31.330	31.771	31.832	32.546	30.244	31.105	31.116	2. Regional Development Banks
3. Bank Swasta Nasional	-	-	-	-	-	-	-	-	-	-	159.151	163.871	166.331	167.136	170.108	176.237	179.215	182.039	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	-	-	-	-	-	-	-	-	-	-	8.127	7.760	7.210	8.426	8.727	8.908	7.649	7.300	4. Joint Venture Banks and Foreign Owned Banks
Jumlah	-	-	-	-	-	-	-	-	-	-	360.673	367.790	391.759	383.161	405.172	417.621	419.417	428.536	Total

Ket: Lihat penjelasan hal. iv
* Sementara
¹⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: see explanation page iv
* Provisional
¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

Tabel 4.32 Kredit MKM dan UMKM Menurut Lokasi Proyek Per Daerah Tingkat I
(MKM Credit and SMEs Credit based on Project Location)
Miliar Rp (Billion Rp)

Lokasi	2005	2006	2007	2008	2009	2010					2011							Location	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
MKM																			
Jawa Barat	71.749	81.153	77.588	97.334	112.595	128.879	131.181	131.630	128.613	129.981	128.291	140.166	144.889	147.848	150.827	154.421	156.736	161.619	Jawa Barat
Banten	-	-	21.447	29.250	30.899	38.171	38.846	39.453	39.364	43.277	42.405	42.424	43.386	42.581	43.486	44.219	45.027	47.079	Banten
DKI Jakarta	85.170	97.807	114.979	136.823	155.459	211.389	205.189	216.763	255.696	266.146	262.550	195.403	200.516	201.703	206.532	210.988	212.175	215.897	DKI Jakarta
D.I. Yogyakarta	4.729	5.345	6.421	7.843	8.956	9.824	10.121	10.147	9.732	9.837	9.959	10.930	11.289	11.550	11.789	11.949	12.085	12.484	D.I. Yogyakarta
Jawa Tengah	33.047	38.186	46.220	56.964	64.538	70.310	72.773	72.751	68.040	68.762	68.205	77.976	81.557	83.535	84.916	86.886	88.031	90.031	Jawa Tengah
Jawa Timur	44.009	49.836	60.790	74.109	85.526	95.413	97.381	97.338	93.595	95.098	94.515	105.552	109.624	113.590	114.295	116.309	117.831	119.717	Jawa Timur
Bengkulu	1.623	2.080	2.956	4.312	5.291	5.780	5.931	5.940	5.596	5.633	5.657	6.632	6.977	7.349	7.534	7.751	7.882	8.147	Bengkulu
Jambi	3.250	3.904	5.409	7.604	9.018	9.544	9.866	9.875	9.393	9.483	9.439	11.016	11.555	12.035	12.317	12.687	13.007	13.479	Jambi
Aceh	3.338	4.438	6.249	9.080	12.045	13.810	14.026	14.156	13.731	14.069	14.298	16.086	16.938	17.494	17.789	18.109	18.318	18.498	Aceh
Sumatera Utara	18.564	21.270	26.192	34.076	39.380	43.974	44.728	44.648	43.665	43.171	43.566	47.681	49.239	50.385	51.396	52.518	53.462	54.620	Sumatera Utara
Sumatera Barat	5.948	6.920	8.899	11.593	13.629	15.865	16.257	16.201	15.652	15.858	16.009	18.091	18.981	19.680	20.230	20.717	21.072	21.497	Sumatera Barat
Riau	11.736	14.449	12.171	16.681	19.799	22.643	22.265	22.951	22.626	22.881	23.055	24.801	25.725	26.466	27.104	27.873	28.401	29.269	Riau
Kep. Riau	7.616	9.386	10.234	14.006	17.995	21.186	21.569	21.823	21.299	20.834	20.772	23.534	24.526	25.233	25.892	26.744	27.452	28.086	Kep. Riau
Sumatera Selatan	-	-	6.041	7.566	8.419	9.062	9.985	9.451	9.107	9.258	9.274	10.171	10.458	10.691	11.031	11.277	11.400	11.685	Sumatera Selatan
Bangka-Belitung	-	-	1.229	1.740	2.247	2.608	2.710	2.749	2.654	2.695	2.675	2.962	3.080	2.938	3.031	3.106	3.451	3.425	Bangka-Belitung
Lampung	5.269	6.552	8.315	10.759	13.052	14.622	14.929	14.825	14.325	14.583	14.831	16.460	17.106	17.774	17.858	18.197	18.512	18.919	Lampung
Kalimantan Selatan	4.635	5.257	6.589	8.795	10.434	11.930	12.199	12.208	11.867	11.881	11.879	13.290	14.122	14.338	14.661	15.029	15.234	15.761	Kalimantan Selatan
Kalimantan Barat	4.232	4.961	6.149	7.669	9.440	10.945	11.202	11.292	11.085	11.391	11.332	12.417	12.944	13.364	13.786	14.251	14.479	14.798	Kalimantan Barat
Kalimantan Timur	7.671	9.003	11.194	13.959	16.303	19.602	19.827	19.859	19.553	19.660	19.309	21.133	21.938	22.421	23.003	23.620	24.020	24.797	Kalimantan Timur
Kalimantan Tengah	1.525	1.818	2.544	3.522	4.731	5.525	5.707	5.727	5.331	5.418	5.374	6.223	6.609	6.790	6.962	7.160	7.311	7.691	Kalimantan Tengah
Sulawesi Tengah	2.958	3.415	4.356	5.609	6.795	7.424	7.961	7.911	6.961	6.969	6.850	8.813	9.426	9.639	9.856	10.102	10.268	10.471	Sulawesi Tengah
Sulawesi Selatan	12.156	14.467	17.186	22.143	26.785	30.152	30.749	31.034	28.419	29.859	29.754	33.698	35.500	36.612	37.324	38.216	38.754	39.823	Sulawesi Selatan
Sulawesi Utara	4.785	5.565	5.950	8.214	9.676	12.720	13.109	13.186	12.362	12.510	10.681	12.820	13.526	13.897	14.258	14.681	14.930	15.241	Sulawesi Utara
Sulawesi Tenggara	-	-	1.061	1.780	1.805	1.561	2.035	2.086	2.473	1.350	1.387	2.408	2.570	2.702	2.774	2.844	2.895	2.956	Sulawesi Tenggara
Sulawesi Barat	-	-	1.380	2.022	3.002	1.171	1.298	1.284	1.087	1.078	2.872	3.585	3.728	3.656	3.688	3.796	3.875	4.003	Sulawesi Barat
Gorontalo	1.590	1.965	2.755	3.873	4.716	5.084	5.367	5.429	4.801	4.859	4.772	6.149	6.595	6.816	6.999	7.236	7.425	7.689	Gorontalo
Nusa Tenggara Barat	3.259	3.912	4.892	6.310	7.664	8.919	9.173	9.128	8.489	8.520	8.519	10.012	10.623	10.894	11.098	11.376	11.537	11.857	Nusa Tenggara Barat
Bali	8.797	9.708	11.537	14.532	17.115	18.969	19.527	19.643	19.231	19.595	19.656	21.452	22.373	22.829	23.369	24.036	24.242	24.757	Bali
Nusa Tenggara Timur	2.479	3.271	4.282	5.558	6.808	7.472	7.815	7.826	6.959	6.865	6.782	8.079	8.556	8.757	9.031	9.303	9.539	9.735	Nusa Tenggara Timur
Maluku	824	1.080	1.457	2.161	2.857	3.310	3.464	3.601	3.273	3.250	3.231	3.888	4.201	4.241	4.255	4.365	4.426	4.583	Maluku
Papua	2.407	3.127	3.149	4.376	5.620	6.537	6.738	6.818	6.377	6.330	6.160	7.486	7.892	8.004	8.202	8.592	8.810	8.916	Papua
Maluku Utara	497	647	818	1.228	1.646	1.682	1.771	1.852	1.749	1.773	1.801	2.069	2.340	2.454	2.549	2.626	2.695	2.777	Maluku Utara
Papua Barat	-	-	1.129	1.486	2.043	2.075	2.294	2.333	1.552	1.548	1.491	2.385	2.767	2.871	2.976	3.132	3.180	3.174	Papua Barat
Lainnya	1.046	920	1.227	967	1.097	1.755	1.737	1.509	1.886	2.362	2.687	12.572	13.605	9.051	9.133	10.997	11.812	12.988	Others
Total	354.908	410.442	502.796	633.945	737.385	869.913	879.731	893.425	906.545	926.782	920.038	938.365	975.161	990.190	1.009.954	1.035.112	1.050.275	1.076.469	Total

Ket: lihat penjelasan hal. iv
* Sementara

Note: see explanation page iv
* Provisional

Tabel 4.32 Kredit MKM dan UMKM Menurut Lokasi Proyek Per Daerah Tingkat I
(MKM Credit and SMEs Credit based on Project Location)

Miliar Rp (Billion Rp)

Lokasi	2005	2006	2007	2008	2009	2010 ¹⁾					2011							Location	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
UMKM¹⁾																			
Jawa Barat	-	-	-	-	-	-	-	-	-	-	37.990	43.679	46.794	46.316	51.190	52.985	52.985	54.566	Jawa Barat
Banten	-	-	-	-	-	-	-	-	-	-	12.434	12.932	13.450	12.910	13.086	13.202	13.165	13.352	Banten
DKI Jakarta	-	-	-	-	-	-	-	-	-	-	100.015	72.737	75.277	72.485	75.537	78.729	77.966	78.101	DKI Jakarta
D.I. Yogyakarta	-	-	-	-	-	-	-	-	-	-	3.465	4.065	4.431	4.497	5.011	5.056	5.134	5.190	D.I. Yogyakarta
Jawa Tengah	-	-	-	-	-	-	-	-	-	-	27.550	33.363	36.277	36.637	38.703	40.256	41.070	42.112	Jawa Tengah
Jawa Timur	-	-	-	-	-	-	-	-	-	-	47.791	53.387	56.271	55.131	57.470	59.072	60.297	61.393	Jawa Timur
Bengkulu	-	-	-	-	-	-	-	-	-	-	1.872	2.118	2.274	2.262	2.441	2.539	2.576	2.638	Bengkulu
Jambi	-	-	-	-	-	-	-	-	-	-	4.089	4.578	4.970	5.412	5.756	6.027	5.501	5.664	Jambi
Nanggroe Aceh Darussalam	-	-	-	-	-	-	-	-	-	-	4.017	4.630	5.004	5.080	5.842	6.000	6.072	6.067	Nanggroe Aceh Darussalam
Sumatera Utara	-	-	-	-	-	-	-	-	-	-	18.632	21.113	22.598	22.432	23.204	23.955	23.865	24.381	Sumatera Utara
Sumatera Barat	-	-	-	-	-	-	-	-	-	-	5.643	6.466	7.009	7.086	7.574	7.861	7.803	7.975	Sumatera Barat
Riau	-	-	-	-	-	-	-	-	-	-	9.571	10.548	11.290	11.316	11.926	12.531	12.674	12.919	Riau
Kep. Riau	-	-	-	-	-	-	-	-	-	-	7.675	8.904	9.377	9.361	10.029	10.983	10.817	10.993	Kep. Riau
Sumatera Selatan	-	-	-	-	-	-	-	-	-	-	3.244	3.540	3.713	3.553	3.693	3.787	3.847	3.997	Sumatera Selatan
Bangka-Belitung	-	-	-	-	-	-	-	-	-	-	1.292	1.448	1.532	1.398	1.435	1.492	1.518	1.767	Bangka-Belitung
Lampung	-	-	-	-	-	-	-	-	-	-	6.397	7.052	7.438	7.389	7.851	7.917	8.103	8.109	Lampung
Kalimantan Selatan	-	-	-	-	-	-	-	-	-	-	4.046	4.665	5.155	5.332	5.582	5.837	5.925	6.147	Kalimantan Selatan
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	3.904	4.502	4.990	4.770	5.224	5.729	5.637	5.769	Kalimantan Barat
Kalimantan Timur	-	-	-	-	-	-	-	-	-	-	13.348	14.223	15.208	15.085	15.709	13.489	13.496	13.892	Kalimantan Timur
Kalimantan Tengah	-	-	-	-	-	-	-	-	-	-	1.920	2.308	2.571	2.579	2.857	2.995	2.961	3.296	Kalimantan Tengah
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	3.230	3.661	3.917	3.760	4.168	4.367	4.434	4.664	Sulawesi Tengah
Sulawesi Selatan	-	-	-	-	-	-	-	-	-	-	12.623	14.125	14.877	14.600	15.101	15.683	15.961	16.537	Sulawesi Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	3.726	4.319	4.978	4.959	5.318	5.531	5.506	5.738	Sulawesi Utara
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	536	961	1.048	1.075	1.134	1.185	1.227	1.260	Sulawesi Tenggara
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	1.050	1.199	1.156	1.136	1.186	1.241	1.286	1.374	Sulawesi Barat
Gorontalo	-	-	-	-	-	-	-	-	-	-	1.479	1.726	2.081	2.093	2.419	2.533	2.601	2.692	Gorontalo
Nusa Tenggara Barat	-	-	-	-	-	-	-	-	-	-	2.197	2.505	2.729	2.760	2.867	2.941	2.981	3.132	Nusa Tenggara Barat
Bali	-	-	-	-	-	-	-	-	-	-	8.886	9.787	10.584	10.817	11.395	11.761	11.774	12.085	Bali
Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	1.858	2.047	2.159	2.172	2.271	2.327	2.456	2.513	Nusa Tenggara Timur
Maluku	-	-	-	-	-	-	-	-	-	-	1.117	1.244	1.408	1.452	1.559	1.652	1.676	1.724	Maluku
Papua	-	-	-	-	-	-	-	-	-	-	2.630	3.151	3.538	3.557	3.814	4.004	4.089	4.398	Papua
Maluku Utara	-	-	-	-	-	-	-	-	-	-	629	729	809	885	965	1.001	1.028	1.066	Maluku Utara
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	849	1.243	1.471	1.427	1.460	1.588	1.603	1.666	Irian Jaya Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	185	169	183	167	175	170	214	190	Others
Tidak Teridentifikasi	-	-	-	-	-	-	-	-	-	-	4.786	4.665	5.194	1.270	1.222	1.192	1.172	1.168	Un-identified
Total	-	-	-	-	-	-	-	-	-	-	360.673	367.790	391.759	383.161	405.172	417.621	419.417	428.536	Total

Ket: lihat penjelasan hal. iv

* Sementara

¹⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: see explanation page iv

* Provisional

¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

Tabel 4.33 Rincian Kredit MKM dan UMKM Menurut Kelompok Bank
(Detail of MKM Credit and Detail of SMEs Credit based on Group of Bank)
Miliar Rp (Billion Rp)

Kelompok Bank	2005	2006	2007	2008	2009	2010 ¹⁾					2011							Category of Bank	
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
MKM																			MKM
1. Bank Persero	-	-	-	230.152	285.134	318.488	321.090	324.973	334.095	343.990	334.667	337.020	360.995	365.643	372.923	381.938	384.967	393.444	1. State Owned Banks
Mikro	-	-	-	99.483	114.355	107.636	107.306	107.537	109.321	110.715	107.130	105.935	115.709	116.152	117.163	117.023	116.616	119.877	Micro
Kecil	-	-	-	71.190	98.306	129.926	131.839	135.149	139.642	144.647	141.985	144.489	155.302	158.897	162.746	167.757	171.547	175.737	Small
Menengah	-	-	-	59.479	72.474	80.926	81.945	82.287	85.133	88.629	85.552	86.597	89.984	90.594	93.014	97.158	96.804	97.830	Medium
2. BPD	-	-	-	87.655	107.675	123.565	123.957	125.957	127.218	126.561	128.710	131.144	133.920	136.960	140.631	144.567	147.466	149.963	2. Regional Development Banks
Mikro	-	-	-	39.019	38.657	38.855	38.420	38.281	38.183	37.484	37.384	37.242	37.255	36.775	36.494	36.289	36.406	35.933	Micro
Kecil	-	-	-	43.377	61.922	76.092	76.823	78.696	79.905	80.667	83.494	85.930	88.301	91.617	95.103	98.651	100.957	103.404	Small
Menengah	-	-	-	5.258	7.095	8.618	8.715	8.980	9.130	8.409	7.832	7.972	8.363	8.568	9.035	9.627	10.103	10.627	Medium
3. Bank Swasta Nasional	-	-	-	290.731	315.369	376.032	382.406	388.718	395.918	404.986	410.820	420.946	430.063	435.475	445.033	455.860	463.384	475.761	3. Commercial Banks
Mikro	-	-	-	65.411	70.346	77.270	80.014	80.811	81.014	83.332	83.960	86.565	87.715	86.870	87.987	89.418	90.721	92.506	Micro
Kecil	-	-	-	96.410	110.221	139.762	141.933	145.435	148.436	150.890	154.666	157.835	161.377	164.039	167.807	171.368	175.375	181.419	Small
Menengah	-	-	-	128.911	134.802	159.000	160.458	162.472	166.468	170.764	172.194	176.547	180.970	184.565	189.240	195.074	197.287	201.836	Medium
4. Bank Asing dan Campuran	-	-	-	25.406	29.208	51.828	52.278	53.777	49.314	51.246	45.841	49.254	50.184	52.113	51.366	52.747	54.459	57.300	4. Foreign Owned Banks and Joint Venture Banks
Mikro	-	-	-	12.211	12.004	34.207	34.780	36.086	31.031	32.644	30.099	34.407	34.927	36.086	34.934	36.351	37.716	40.144	Micro
Kecil	-	-	-	3.227	4.857	6.002	6.031	6.101	6.225	6.248	5.929	5.464	5.612	5.846	5.841	5.883	5.904	6.017	Small
Menengah	-	-	-	9.968	12.347	11.619	11.466	11.590	12.058	12.354	9.813	9.383	9.645	10.181	10.591	10.513	10.840	11.139	Medium
Jumlah	-	-	-	633.945	737.385	869.913	879.731	893.425	906.545	926.782	920.038	938.365	975.161	990.190	1.009.954	1.035.112	1.050.275	1.076.469	Total
UMKM¹⁾																			UMKM¹⁾
1. Bank Persero	-	-	-	-	-	-	-	-	-	-	163.252	164.829	186.447	175.768	193.791	202.232	201.448	208.081	1. State Owned Banks
Mikro	-	-	-	-	-	-	-	-	-	-	41.010	41.429	50.034	48.314	51.956	53.366	54.924	58.618	Micro
Kecil	-	-	-	-	-	-	-	-	-	-	80.448	81.084	92.499	86.415	92.268	97.689	97.227	80.389	Small
Menengah	-	-	-	-	-	-	-	-	-	-	41.794	42.316	43.914	41.038	49.567	51.177	49.297	69.074	Medium
2. BPD	-	-	-	-	-	-	-	-	-	-	30.143	31.330	31.771	31.832	32.546	30.244	31.105	31.116	2. Regional Development Banks
Mikro	-	-	-	-	-	-	-	-	-	-	3.466	3.508	3.759	3.872	4.044	4.210	4.749	4.532	Micro
Kecil	-	-	-	-	-	-	-	-	-	-	17.545	18.216	18.237	17.960	18.204	18.590	18.879	19.180	Small
Menengah	-	-	-	-	-	-	-	-	-	-	9.133	9.606	9.775	10.000	10.298	7.444	7.476	7.404	Medium
3. Bank Swasta Nasional	-	-	-	-	-	-	-	-	-	-	159.151	163.871	166.331	167.136	170.108	176.237	179.215	182.039	3. Commercial Banks
Mikro	-	-	-	-	-	-	-	-	-	-	22.790	23.958	23.612	24.214	24.625	25.461	25.198	25.770	Micro
Kecil	-	-	-	-	-	-	-	-	-	-	29.986	31.227	32.049	32.492	33.348	35.296	36.994	39.406	Small
Menengah	-	-	-	-	-	-	-	-	-	-	106.375	108.685	110.669	110.430	112.136	115.480	117.024	116.863	Medium
4. Bank Asing dan Campuran	-	-	-	-	-	-	-	-	-	-	8.127	7.760	7.210	8.426	8.727	8.908	7.649	7.300	4. Foreign Owned Banks and Joint Venture Banks
Mikro	-	-	-	-	-	-	-	-	-	-	506	383	380	379	378	371	217	208	Micro
Kecil	-	-	-	-	-	-	-	-	-	-	899	692	671	650	664	636	611	469	Small
Menengah	-	-	-	-	-	-	-	-	-	-	6.723	6.685	6.159	7.397	7.685	7.901	6.820	6.623	Medium
Jumlah	-	-	-	-	-	-	-	-	-	-	360.673	367.790	391.759	383.161	405.172	417.621	419.417	428.536	Total

Ket: lihat penjelasan hal. iv

Note: see explanation page iv

* Sementara

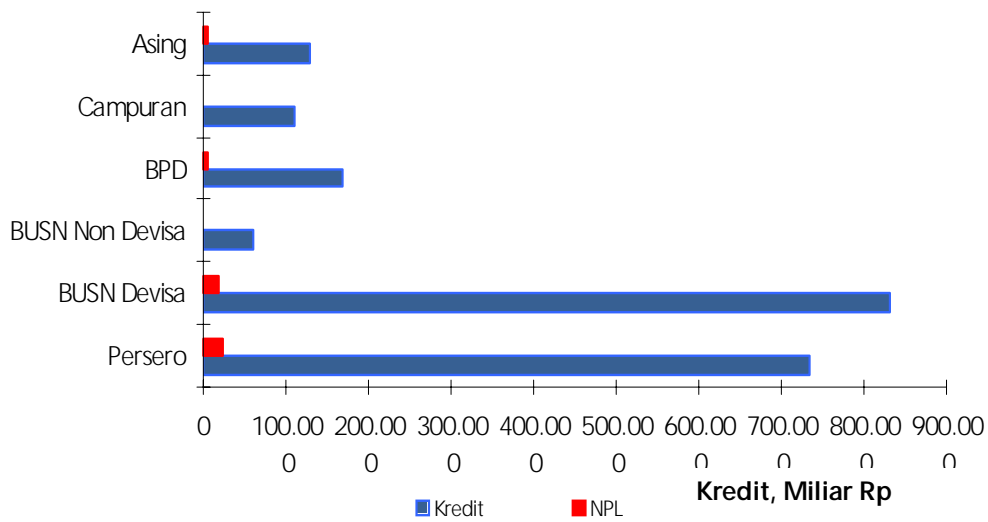
* Provisional

¹⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

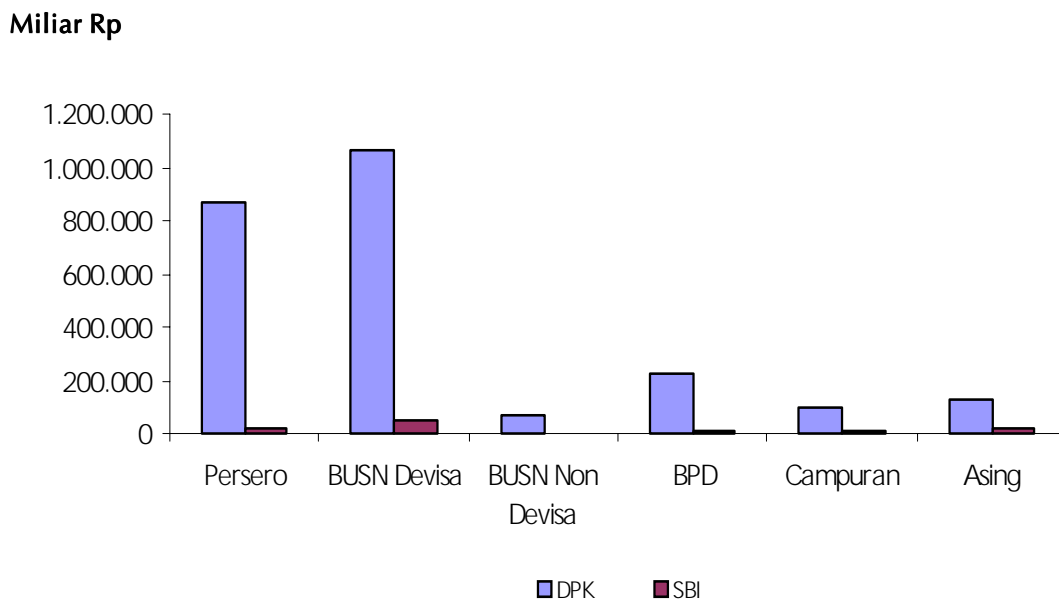
¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

GRAFIK

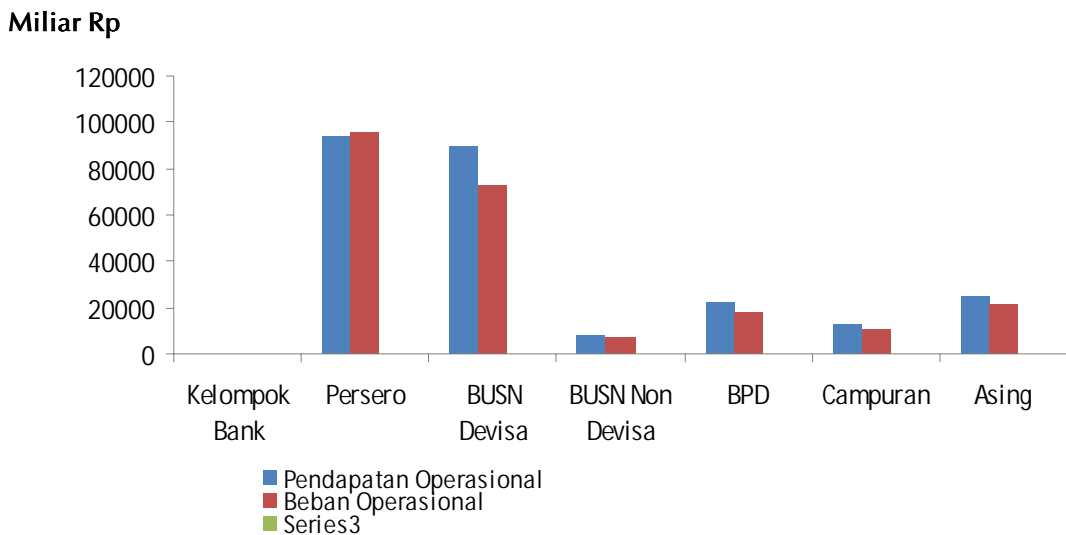
Grafik 1. Kredit dan NPL Kelompok Bank Agustus 2011



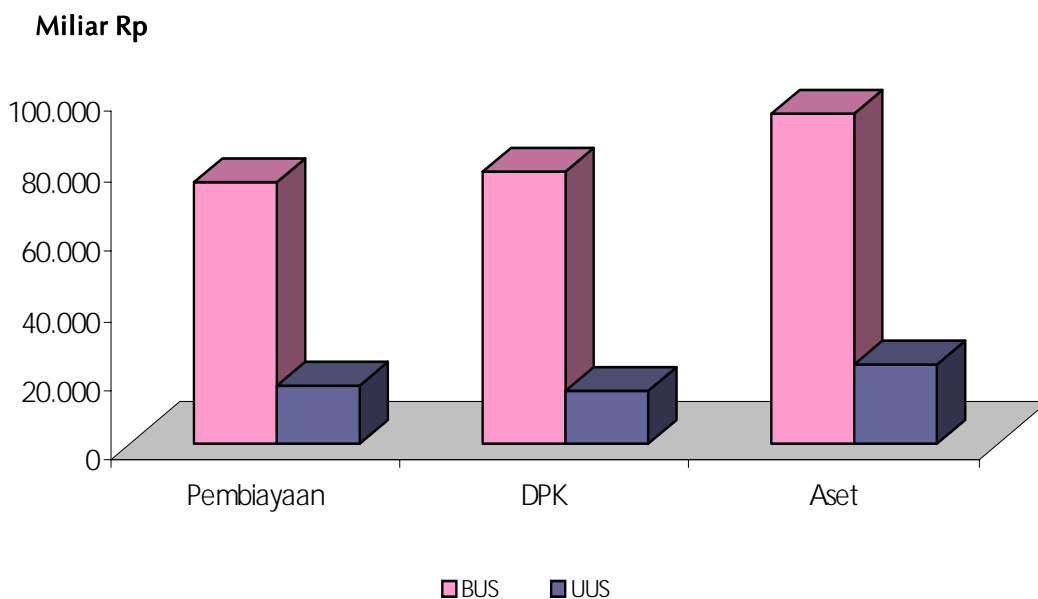
Grafik 2. Dana Pihak Ketiga dan SBI Kelompok Bank Agustus 2011



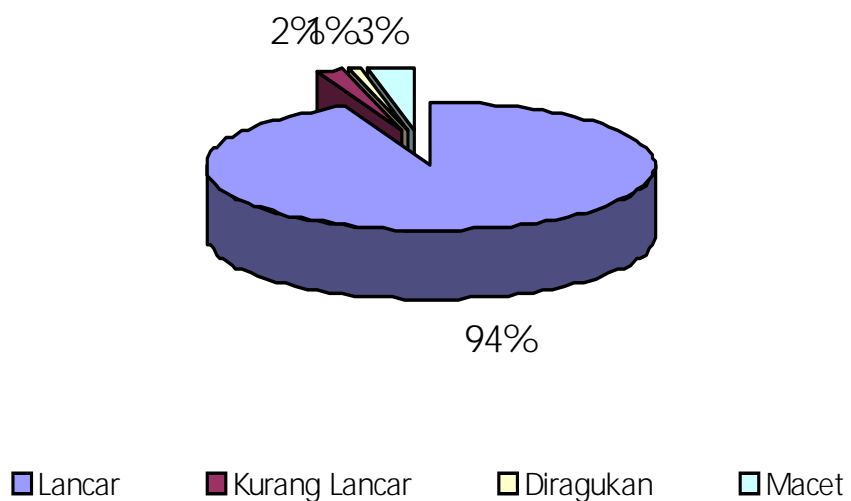
Grafik 3. Pendapatan dan Beban Operasional Kelompok Bank Agustus 2011



Grafik 4. Pembiayaan, DPK dan Aset Perbankan Syariah Agustus 2011



**Grafik 5. Kolektibilitas Kredit BPR
Agustus 2011**



**Grafik 6. Kredit MKM Kelompok Bank
Agustus 2011**

