

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 2010, SPI disempurnakan dengan penambahan data baru yaitu Kredit Berdasarkan Nilai yang menyajikan nilai nominal kredit dan nilai wajar kredit

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

Jakarta, Oktober 2010
BANK INDONESIA
Direktorat Perizinan dan Informasi Perbankan

FOREWORD

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

Starting January 2010 edition , SPI enhanced with the addition of new data that is credit based on the value, consist of the nominal of credit and fair value of credit.

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

Jakarta, October 2010
BANK INDONESIA
Directorate of Bank Licensing and Information

DAFTAR ISI

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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 telah mencakup data Bank Umum yang melakukan kegiatan usaha berdasarkan prinsip syariah dan Unit Usaha Syariah dari Bank Umum konvensional. Pemisahan data perbankan syariah dari kelompok data bank umum belum dapat dilakukan, karena selama ini proses pelaporan perbankan syariah masuk ke dalam Sistem Perbankan sebagai satu kesatuan. Untuk itu disajikan data khusus perbankan syariah secara terpisah.
3. Data kinerja 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

CLARIFICATIONS

1. The data used in the Indonesian Banking Statistics is derive from Commercial Bank Monthly Reports, Sharia Bank Monthly Reports and Rural Bank Monthly Reports.
2. The entire data on Commercial Banks includes data from Commercial Banks that conduct operations based on sharia principles and sharia Business Units from conventional commercial banks. It is not yet possible to obtain separate sharia bank data from commercial banks, because, thus far, reports from sharia banks are entered into the banking system as one unit. For this reason, sharia banking data is presented separately.
3. Data regarding performance before January 2006 based on calculations is still subject to the provisions of Circular Letter No. 30/2/UPPB dated April 30, 1997 and No. 30/23/UPPB dated March 19, 1998, and beginning January 2006 based on calculation subject to the provision of Circular Letter No. 6/23/DPNP dated 31 May 2004.
4. Credit Data
 - 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

yang diukur pada saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih 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.

- Mulai bulan Januari 2010 data kredit MKM sementara disajikan menurut nilai nominal yaitu nilai yang tercantum dalam surat berharga atau kontrak yang diperjanjikan. Cakupan kredit MKM adalah: kredit mikro yakni kredit dengan plafon 0 sampai dengan

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 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.

- Starting in January 2010 Data on Micro, Small, Medium Scale Business credit is presented according to the nominal value of listed securities or the contractual agreement. 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

maksimum Rp50 juta, kredit kecil yakni kredit dengan plafon lebih dari Rp50 juta sampai dengan maksimum Rp500 juta, dan kredit menengah yakni kredit dengan plafon lebih dari Rp500 juta sampai dengan maksimum Rp5 miliar. Data kredit MKM tidak mencakup data kartu kredit dan kredit yang disalurkan oleh BPR. Data yang terkait dengan penjelasan tersebut di atas ditujukan untuk data dalam tabel kredit MKM menurut kelompok bank, kredit MKM menurut jenis penggunaan, kredit MKM berdasarkan lokasi proyek per provinsi, dan kredit MKM berdasarkan sektor ekonomi.

- Yang dimaksud dengan Hubungan Dengan Bank pada tabel Kredit Bank Umum Berdasarkan Hubungan dengan Bank adalah status keterikatan antara bank dengan pihak yang melakukan transaksi dengan bank.
 - Pihak terkait adalah perseorangan atau perusahaan/badan yang mempunyai hubungan dengan pengendalian bank, baik secara langsung maupun tidak langsung, melalui hubungan dengan kepemilikan, kepengurusan dan atau keuangan.
 - Pihak tidak terkait adalah pihak-pihak yang tidak termasuk pada pihak terkait dengan bank sebagaimana tersebut di atas.
 - Yang dimaksud dengan Kredit yang penarikannya menggunakan kartu adalah pemberian fasilitas kredit yang penarikannya dilakukan dengan kartu kredit.
5. Data *Non Performing Loan*
- Data *Non Performing Loan* yang ditampilkan merupakan *Non Performing Loan Gross*, yakni tanpa memperhitungkan penyisihan yang dibentuk untuk mengantisipasi risiko kerugian. Data *Non Performing* ditampilkan dalam nominal dan persentase.

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 information above is presented in the performance data tables Micro Small, Medium Credit based on category of bank, Micro Small, Medium Credit based on type of use, Micro Small, Medium Credit based on project location, Micro Small, Medium Credit based on economic sector.

- Bank Relationship on the table Commercial Bank Credit based on Bank relationship mean status related bank and the party which transaction with bank.
 - Related party is any individual or company/ entity exercising control over the bank, whether directly or indirectly, through ownership, management, and/or financial relation.
 - Not related party is other party excluding related party as mention above.
 - Credit withdrawn by credit card
5. Non-Performing 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

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
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 Manajemen Sektor Perbankan Bank Indonesia (SIMSPBI). Perbedaan waktu download data LBU melalui sistem SIMSPBI 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 2010 untuk Publikasi Statistik Perbankan Indonesia Edisi Agustus 2010 dilakukan pada tanggal 29 September 2010.
12. Publikasi Publikasi Statistik Perbankan Indonesia juga dilakukan melalui website Bank Indonesia (www.bi.go.id).

recapitalization program issued by the Government.

The data mentioned above is displayed in the business operations table.

7. The table displays the weighted-average of interest rates.
8. Estimates of Additional Paid-In Capital
The estimates are derived from the agio account; capital contributions; and adjustments resulting from the conversion of overseas branch office financial reports.
9. 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 commercial banks through the Bank Indonesia Banking Sector Management Information System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to taken into account the downloading time. The processing of the August 2010 monthly reports for the August 2010 edition of the Indonesian Banking Statistics was done on 29 September 2010.
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 Asset
SIMSPBI	: Sistem Informasi Manajemen Sektor Perbankan Bank Indonesia
UKM	: Usaha Kecil Menengah
UMKM	: Usaha Mikro Kecil Menengah
NOM	: Net Operating Margin
FDR	: Financing to Deposit Ratio

LIST OF ABBREVIATIONS

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

DAFTAR ISTILAH

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

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

ATMR : Terdiri dari :

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

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

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

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

LIST OF TERMS

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

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

Risk Weighted Assets : Consists of:

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

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

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

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

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

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

2. Pengambilalihan tagihan dalam rangka kegiatan anjak piutang

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

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

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

2. The transfer of claims involved in factoring activities.

Channelling

Credit

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

DAFTAR RASIO

CAR 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

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

sebagaimana dimaksud dalam pasal 16 ayat (1) huruf d PBI No. 10/15/PBI/2008. 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 = APYD / Total Aktiva Produktif
(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)

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

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

Rasio Aktiva -Pasiva = Aktiva Likuid < 1 bulan / Pasiva Likuid < 1 bulan
Aktiva Likuid < 1 bulan, terdiri dari:

provided for in Article 10 paragraph (1) letter 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 = Classified Earning Assets / Total Earning Assets
(pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)

Return on Assets

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

Operations Expenses /

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

Liquid Asset to liquid Liabilities

Ratio = Liquid Asset < 1 month / Liquid Liabilities < 1 month

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

Pasiva Likuid < 1 bulan, terdiri dari:

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

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

Rasio LDR = Kredit / Dana Pihak Ketiga

Kredit merupakan total kredit yang diberikan kepada pihak ketiga (tidak termasuk antar Bank)

Dana Pihak Ketiga mencakup giro, tabungan, dan deposito (tidak termasuk antar Bank)

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

LDR = Total Kredit / (Penghimpunan Dana + Modal Inti)

Total Kredit, merupakan kredit yang diberikan kepada masyarakat dan bank lain

Penghimpunan Dana, terdiri dari :

1. Simpanan pihak ketiga
2. Bank Indonesia
3. ABP lebih dari 3 bulan
4. Pinjaman yang diterima lainnya lebih dari 3 bulan
5. Modal Pinjaman

(sesuai SK Dir No.30/12/KEP/DIR tanggal 30 April 1997 - untuk BPR)

Liquid Asset < 1 month, consist of:

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

Liquid Liabilities < 1 month, consist of:

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

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

Loan to Deposit

Ratio = Credit / Third Party Funds

Credit is total credit to third party (not including third party bank)

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)

Loan to Deposit

Ratio = Total Credit / (Collection of fund + tier one capital)

Total Credit is total credit to third party and other bank

Collection of fund, consist of :

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

(pursuant to Circular Letter No. 30/12/KEP/DIR dated April 30,1997 - on BPR)

Rasio NPL = (Kredit dalam kualitas Kurang lancar, Diragukan dan Macet) / Total Kredit

Rasio NIM = Pendapatan Bunga Bersih / Rata-Rata 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/Rata-rata AP
(sesuai SE No.9/24/DPbS tanggal 30 Oktober 2007)

Non-Performing

Loan Ratio = Credits that are sub-standard, doubtful and loss) / Total Credits

Net Interest Margin

Ratio = Net Interest Income / Average Earning assets

Net Interest Income = Interest Income - Interest charges
Annual net interest income is used for the calculation of NIM

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

Net Operating Margin

(NOM) = (operating income - DBH) - operational expenses/Average Earning Assets

(pursuant to circular letter No.9/24/DPbS dated October 30, 2007)

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DATA

Miliar Rp (Billion Rp)

Tabel 1 Kegiatan Usaha Perbankan (Bank Industries Operation)

Indikator (Indicator)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Penyaluran Dana (Distribution of Funds)																	
Bank Umum (Commercial Banks)	1.140.278	1.380.373	2.015.221	2.015.221	2.135.083	2.120.583	2.151.440	2.200.646	2.282.179	2.251.588	2.271.026	2.302.989	2.337.705	2.358.101	2.441.199	2.449.093	2.459.283
Bank Perkreditan Rakyat (Rural Banks)	18.096	21.904	26.549	31.313	33.396	33.760	34.640	35.181	36.076	36.397	36.927	37.543	38.057	38.559	39.143	39.742	39.950
SBI dan SBIS¹	54.256	179.045	166.518	166.518	193.171	182.436	190.412	199.442	212.116	241.124	237.447	221.523	255.436	253.599	224.264	190.540	208.727
Sumber Dana (Source of Funds)																	
Bank Umum (Commercial Banks)	1.283.480	1.468.369	1.990.345	1.990.345	2.051.898	2.052.457	2.053.403	2.094.344	2.180.934	2.126.308	2.123.587	2.177.135	2.179.279	2.213.035	2.289.111	2.285.753	2.293.540
Bank Perkreditan Rakyat (Rural Banks)	15.453	18.733	22.629	26.345	28.200	28.528	29.130	29.600	30.367	30.736	31.296	31.828	32.346	32.731	33.130	33.588	33.727
Jumlah Aset (Total Assets)																	
Bank Umum (Commercial Banks)	1.469.827	1.693.850	1.986.501	2.310.557	2.384.626	2.388.616	2.393.983	2.439.731	2.534.106	2.502.016	2.517.014	2.563.662	2.576.235	2.603.352	2.678.265	2.683.461	2.700.183
Bank Perkreditan Rakyat (Rural Banks)	20.393	23.045	27.741	32.533	34.762	35.221	36.055	36.704	37.554	37.891	38.482	39.039	39.489	40.105	40.725	41.409	41.714
Jumlah Bank (Total Banks)																	
Bank Umum (Commercial Banks)	131	130	130	124	122	121	121	121	121	121	121	121	122	123	123	122	122
Bank Perkreditan Rakyat (Rural Banks)	2.009	1.880	1.817	1.772	1.763	1.765	1.744	1.746	1.733	1.735	1.718	1.718	1.712	1.713	1.715	1.716	1.717
Jumlah Kantor (Total Bank Offices)																	
Bank Umum (Commercial Banks)	8.236	9.110	9.680	10.868	12.616	12.652	12.763	12.795	12.837	12.870	12.914	12.933	12.944	12.958	12.972	13.246	13.318
Bank Perkreditan Rakyat (Rural Banks)	3.110	3.173	3.250	3.367	3.446	3.454	3.465	3.617	3.644	3.663	3.671	3.718	3.750	3.789	3.820	3.848	3.857

Ket : ¹ Sertifikat Bank Indonesia Syariah

DATA BANK UMUM

Miliar Rp (Billion Rp)

Tabel 1.1 Kegiatan Usaha Bank Umum (Commercial Banks Operation)

Indikator (Indicator)	Des	Des	Des	Des	2 0 0 9					2 0 1 0								
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana (Distribution of Funds)																		
a. Kredit (Credit) ¹⁾	695.648	792.297	1.002.012	1.307.688	1.365.942	1.366.076	1.377.561	1.397.578	1.437.930	1.405.640	1.428.788	1.456.114	1.486.329	1.531.556	1.586.492	1.597.980	1.640.430	
Rupiah	565.846	638.500	791.605	1.054.289	1.149.193	1.165.757	1.179.103	1.199.840	1.228.656	1.205.660	1.229.309	1.257.292	1.282.638	1.315.558	1.360.502	1.371.209	1.403.466	
Valas (Foreign Exchange)	129.802	153.798	210.407	253.399	216.750	200.319	198.458	197.738	209.273	199.980	199.479	198.822	203.691	215.998	225.990	226.771	236.964	
b. Antar Bank (Inter-Bank)	159.120	156.906	139.777	213.779	236.257	252.866	240.990	262.571	261.474	246.537	255.926	264.922	262.695	246.635	252.919	258.274	265.798	
Giro (Demand Deposit)	11.139	9.051	11.562	40.318	38.058	45.469	37.283	50.351	68.086	37.092	47.539	46.468	49.353	51.990	50.163	45.298	49.309	
Inter Bank (Call Money)	90.425	83.314	58.717	81.435	110.018	117.435	117.104	128.642	110.883	124.783	130.934	130.631	126.804	106.302	112.206	123.302	128.711	
Deposito (Times Deposits)	17.792	20.086	12.435	20.436	22.173	22.171	21.146	21.215	20.746	24.402	24.017	26.939	27.136	26.494	24.452	24.680	24.387	
Lainnya (Others)	39.764	44.455	57.064	71.589	66.008	67.790	65.456	62.363	61.758	60.259	53.436	60.884	59.403	61.849	66.098	64.993	63.392	
c. Penempatan di BI (Placements at BI)	209.578	343.455	418.269	322.333	339.688	319.983	353.491	347.508	397.897	420.821	405.479	403.375	413.164	398.368	424.208	414.492	373.982	
Giro (Demand Deposit)	102.266	125.791	167.566	83.927	89.871	92.752	92.492	97.501	101.364	102.007	110.925	99.370	114.524	97.733	102.947	104.754	99.224	
SBI (BI Notes)	54.256	179.045	203.863	166.518	193.171	182.436	190.412	199.442	212.116	241.124	237.447	221.523	255.436	253.599	224.264	190.540	208.727	
Call Money	39.743	21.216	35.727	49.799	39.948	29.183	50.155	32.334	60.758	67.003	48.163	60.933	35.685	37.091	78.623	100.850	54.258	
Lainnya (Others)	13.312	17.403	11.114	22.090	16.698	15.612	20.432	18.232	23.659	10.686	8.945	21.549	7.518	9.945	18.375	18.348	11.773	
d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds))	44.224	55.988	108.007	113.851	141.604	133.517	130.534	144.062	134.960	128.161	127.333	122.869	119.541	128.186	124.581	122.364	127.029	
e. Penyertaan (Equity Participation)	6.122	5.924	5.620	6.626	9.392	9.573	9.802	9.945	10.010	10.565	10.744	10.968	10.405	10.604	11.427	10.535	10.871	
f. Tagihan Lainnya (Other Claims)	25.586	25.803	28.835	50.944	42.200	38.568	39.063	38.983	39.908	39.865	42.756	44.741	45.571	42.752	41.571	45.448	41.173	
Sumber Dana (Source of Funds)																		
a. DPK (Third Party Funds)	1.127.937	1.287.102	1.510.834	1.753.292	1.847.038	1.857.251	1.864.084	1.896.952	1.973.042	1.948.890	1.931.638	1.982.262	1.980.450	2.013.216	2.096.036	2.082.595	2.092.779	
Rupiah	930.160	1.093.445	1.284.797	1.460.443	1.544.834	1.553.587	1.565.937	1.578.719	1.656.625	1.636.900	1.621.246	1.657.988	1.662.536	1.700.476	1.764.407	1.743.268	1.749.539	
Giro (Demand Deposits)	193.854	249.564	309.335	307.743	332.449	322.254	320.491	324.641	332.729	331.826	317.702	328.774	324.624	337.719	369.940	354.243	347.920	
Deposito (Times Deposits)	455.038	510.008	540.982	675.983	727.176	730.861	741.724	738.416	758.280	760.910	768.730	795.475	802.754	818.060	829.798	817.896	820.089	
Tabungan (Savings Deposits)	281.268	333.873	434.480	476.717	485.210	500.472	503.722	515.662	565.616	544.164	534.814	533.740	535.158	544.696	564.669	571.130	581.529	
Valas (Foreign Exchange)	197.777	193.657	226.037	292.849	302.204	303.665	298.146	318.233	316.417	311.989	310.392	324.273	317.915	312.741	331.629	339.326	343.240	
Giro (Demand Deposits)	87.558	88.447	96.216	122.257	134.657	138.169	127.814	139.738	133.159	132.824	131.621	142.283	137.474	135.961	152.222	152.639	148.448	
Deposito (Times Deposits)	109.995	105.155	125.726	148.722	133.818	129.802	134.609	139.630	143.429	137.870	137.716	139.518	135.083	132.643	133.272	138.289	143.087	
Tabungan (Savings Deposits)	224	55	4.095	21.870	33.729	35.693	35.724	38.865	39.829	41.295	41.055	42.472	45.357	44.137	46.136	48.398	51.706	
b. Kewajiban kpd BI (Liabilities owed to)	11.874	10.807	9.105	11.272	7.755	8.064	7.818	8.304	8.028	7.771	7.593	7.449	7.381	6.949	6.991	6.517	6.642	
c. Antar Bank (Inter-Bank)	99.417	119.454	137.790	158.648	135.848	125.179	123.401	128.881	134.543	113.563	121.948	129.275	139.042	135.337	130.030	140.853	138.110	
d. Surat Berharga (Securities)	13.411	14.942	17.333	14.301	17.327	13.938	14.931	14.934	14.918	13.662	13.639	12.890	12.474	13.513	15.127	14.270	14.469	
e. Pinjaman yang Diterima (Loans received)	11.406	12.883	14.319	12.949	11.918	17.063	15.428	12.766	21.553	22.753	25.272	27.734	22.000	24.583	23.780	23.510	24.226	
Rupiah	8.508	7.023	8.023	8.395	7.801	8.147	8.122	8.094	13.131	13.540	13.630	14.419	14.579	14.512	15.246	15.514	16.908	
Valas (Foreign Exchange)	2.898	5.860	6.296	4.554	4.116	8.916	7.306	4.672	8.422	9.213	11.642	13.315	7.421	10.071	8.534	7.997	7.317	
f. Kewajiban Lainnya (Other Liabilities)	16.192	19.913	24.893	34.663	26.595	25.370	22.484	27.310	22.874	15.076	19.108	13.426	13.641	15.072	12.726	14.119	13.380	
g. Setoran Jaminan (Guarantee Deposits)	3.242	3.267	4.691	5.220	5.417	5.593	5.256	5.197	5.977	4.594	4.389	4.100	4.291	4.365	4.421	3.888	3.935	
Beberapa Komponen Modal (Components of Capital)																		
a. Modal Disetor (Paid-In Capital)	69.548	73.046	78.928	86.283	89.808	93.401	94.245	94.263	96.301	96.668	96.823	97.819	97.914	98.499	99.929	101.930	102.229	
b. Cadangan (Reserves)	10.649	13.997	18.696	21.765	25.424	24.193	24.067	24.067	24.078	24.054	24.078	24.075	23.845	24.358	25.370	27.683	27.747	
c. L/R tahun berjalan (Current Earnings/Loss)	24.897	28.334	35.015	30.606	30.734	34.267	38.323	41.389	45.215	5.063	9.528	15.174	19.438	24.332	29.331	34.279	38.949	
d. L/R tahun lalu (Retained Earnings/Loss)	-18.478	-6.880	1.736	35.346	53.303	53.248	53.245	53.110	52.805	100.023	99.194	96.470	93.088	87.083	78.940	77.391	77.056	
e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital)	37.082	42.248	45.413	37.815	38.722	39.501	39.125	39.659	40.958	41.040	40.720	41.274	42.676	42.246	42.583	45.268	45.377	
f. Modal pinjaman (Loan Capital)	14.464	14.946	14.863	1.047	1.467	1.479	990	1.159	1.454	1.209	1.236	948	1.945	1.928	1.986	2.036	1.778	

¹⁾ Lihat Penjelasan hal iii

Miliar Rp (Billion Rp)

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

Indikator (Indicator)	Des	Des	Des	Des	2009					2010								
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana (Distribution of Funds)																		
a. Kredit (Credit)	256.413	287.910	356.151	470.665	523.875	518.113	524.081	531.249	544.870	529.897	536.471	550.334	557.986	570.164	588.755	589.895	601.865	
Rupiah	204.534	231.582	282.055	396.024	459.823	462.235	468.315	475.346	486.859	474.772	480.957	494.728	502.262	513.082	526.102	528.148	537.838	
Valas (Foreign Exchange)	51.879	56.328	74.095	74.641	64.052	55.878	55.765	55.902	58.011	55.126	55.514	55.606	55.725	57.082	62.653	61.747	64.027	
b. Antar Bank (Inter-Bank)	44.496	47.679	41.287	62.023	85.752	89.142	80.929	94.593	99.401	80.727	82.511	85.039	85.209	81.977	83.601	88.993	89.634	
Giro (Demand Deposit)	2.298	2.706	3.515	12.447	17.458	22.799	19.658	27.878	35.572	15.567	22.808	20.533	24.886	26.241	21.766	22.428	27.571	
Inter Bank (Call Money)	28.756	29.772	15.574	26.395	39.236	36.023	34.307	41.792	39.551	38.737	42.487	38.858	35.915	29.700	36.355	40.906	38.902	
Deposito (Times Deposits)	3.773	3.994	3.187	3.728	4.558	4.724	4.336	4.467	4.228	7.192	4.864	5.576	5.350	7.139	3.751	4.635	3.199	
Lainnya (Others)	9.668	11.207	19.010	19.453	24.499	25.597	22.629	20.456	20.050	19.231	12.352	20.073	19.059	18.897	21.730	21.023	19.962	
c. Penempatan di BI (Placements at BI)	72.469	101.745	151.828	114.991	81.746	73.588	88.335	84.639	135.860	140.724	129.919	96.819	120.273	99.686	116.042	93.213	79.178	
Giro (Demand Deposit)	41.850	52.290	78.113	33.759	32.249	32.074	32.644	32.352	39.818	42.549	50.565	34.604	52.302	35.560	37.524	37.254	36.118	
SBI (BI Notes)	10.121	29.736	46.200	36.763	28.269	26.810	23.879	31.161	42.320	61.160	53.734	40.370	59.783	55.478	43.123	40.108	36.684	
Call Money	14.911	9.649	20.758	34.014	15.472	11.528	24.670	15.629	43.835	35.584	22.156	5.344	6.535	4.134	34.028	11.788	6.375	
Lainnya (Others)	5.587	10.070	6.756	10.455	5.756	3.176	7.141	5.497	9.887	1.430	3.465	16.500	1.652	4.514	1.368	4.063	0	
d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds))	10.920	11.093	29.617	28.742	34.594	30.931	29.657	41.298	35.425	25.709	28.324	28.448	29.781	33.383	31.596	33.449	34.233	
e. Penyertaan (Equity Participation)	3.327	2.872	1.922	1.842	1.896	1.918	1.943	1.958	2.000	2.503	2.514	2.561	2.116	2.109	2.954	2.020	2.126	
f. Tagihan Lainnya (Other Claims)	13.512	10.331	10.372	14.258	14.118	11.756	12.730	12.515	13.796	13.822	15.987	16.483	17.880	15.221	13.470	16.180	13.644	
Sumber Dana (Source of Funds)																		
a. DPK (Third Party Funds)	431.397	480.394	571.008	669.827	696.359	694.161	699.218	720.979	783.384	756.125	731.073	746.188	744.237	745.012	778.439	759.868	760.114	
Rupiah	373.204	426.160	509.552	588.704	601.983	604.474	610.300	619.085	680.371	658.552	632.814	644.621	644.113	647.877	673.192	656.469	652.348	
Giro (Demand Deposits)	70.509	88.947	121.749	123.438	112.458	107.455	108.399	110.569	136.512	129.371	109.630	109.282	111.735	109.220	123.442	115.329	111.199	
Deposito (Times Deposits)	166.542	176.718	179.313	235.219	261.615	260.910	265.130	265.927	274.965	275.632	275.777	285.478	283.427	287.223	288.892	280.481	277.120	
Tabungan (Savings Deposits)	136.153	160.496	208.490	230.047	227.910	236.108	236.771	242.589	268.894	253.549	247.407	249.861	248.952	251.434	260.858	260.659	264.029	
Valas (Foreign Exchange)	58.192	54.234	61.456	81.123	94.376	89.687	88.918	101.894	103.013	97.573	98.260	101.567	100.123	97.135	105.247	103.399	107.766	
Giro (Demand Deposits)	23.813	23.377	24.865	28.329	39.483	37.784	31.472	37.455	36.090	34.205	35.300	36.931	35.442	34.064	46.415	42.389	44.009	
Deposito (Times Deposits)	34.177	30.818	36.559	45.395	46.791	43.219	48.713	55.177	57.236	53.617	53.205	54.688	54.556	53.195	47.967	50.096	52.796	
Tabungan (Savings Deposits)	203	38	33	7.399	8.102	8.685	8.733	9.262	9.687	9.751	9.755	9.948	10.126	9.876	10.865	10.914	10.960	
b. Kewajiban kpd BI (Liabilities owed to)	7.673	6.493	5.881	5.446	4.801	4.645	4.544	4.565	4.409	4.452	4.452	4.453	4.372	4.731	4.330	4.378	4.262	
c. Antar Bank (Inter-Bank)	33.734	33.422	41.998	52.023	49.112	42.740	43.626	45.425	45.539	31.499	34.968	33.764	43.558	38.202	36.811	40.612	37.378	
d. Surat Berharga (Securities)	8.559	9.379	9.259	5.631	8.490	5.059	5.009	5.010	5.043	5.069	5.034	4.982	5.020	4.961	6.585	5.840	5.836	
e. Pinjaman yang Diterima (Loans received)	9.021	6.750	6.714	3.880	5.626	10.825	9.196	6.767	15.886	15.778	18.393	20.008	14.103	16.707	15.648	15.278	14.542	
Rupiah	6.666	4.482	4.118	3.618	2.821	3.166	3.132	3.325	8.629	8.101	8.065	8.013	7.798	7.772	8.237	8.398	8.353	
Valas (Foreign Exchange)	2.354	2.268	2.595	262	2.805	7.659	6.064	3.443	7.257	7.676	10.327	11.995	6.305	8.935	7.411	6.880	6.190	
f. Kewajiban Lainnya (Other Liabilities)	4.993	5.366	7.578	7.174	7.863	7.351	7.165	8.003	7.324	7.110	10.850	6.021	6.218	6.527	5.297	6.273	5.730	
g. Setoran Jaminan (Guarantee Deposits)	1.747	1.645	2.391	2.838	2.667	2.904	2.892	2.901	3.401	2.013	2.000	2.010	2.182	2.224	2.301	1.826	1.794	
Beberapa Komponen Modal (Components of Capital)																		
a. Modal Disetor (Paid-In Capital)	27.439	27.751	28.572	29.965	29.992	26.992	26.993	27.000	28.179	28.179	28.179	28.796	28.796	28.802	28.802	28.802	28.802	
b. Cadangan (Reserves)	5.933	8.097	10.837	12.363	13.734	12.502	12.410	12.410	12.402	12.402	12.402	11.987	11.986	12.617	13.567	13.567	13.567	
c. L/R tahun berjalan (Current Earnings/Loss)	9.185	9.644	13.332	13.159	10.550	11.579	13.361	14.650	18.050	1.691	3.404	5.494	6.977	8.652	10.709	12.836	14.563	
d. L/R tahun lalu (Retained Earnings/Loss)	-13.528	-12.107	-10.772	7.508	14.727	14.704	14.704	14.704	14.300	32.446	31.825	31.010	31.284	27.154	24.428	24.468	24.499	
e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital)	9.815	13.145	15.864	11.961	14.143	14.280	14.089	14.635	15.398	15.135	14.766	15.162	15.089	15.091	15.032	15.031	15.110	
f. Modal pinjaman (Loan Capital)	13.844	13.844	13.908	0	0	0	0	0	-	-	-	-	-	-	25	50	50	

Miliar Rp (Billion Rp)

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

Indikator (Indicator)	Des	Des	Des	Des	2009					2010								
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana (Distribution of Funds)																		
a. Kredit (Credit)	277.591	315.256	407.742	524.295	510.840	518.445	519.464	532.020	555.617	540.737	552.192	561.354	575.659	596.004	621.846	632.629	653.864	
Rupiah	248.996	276.768	351.351	452.613	452.929	462.286	463.016	474.967	492.045	480.342	491.598	501.658	514.357	529.775	553.902	561.730	579.786	
Valas (Foreign Exchange)	28.594	38.488	56.390	71.682	57.911	56.159	56.448	57.053	63.573	60.395	60.594	59.696	61.303	66.229	67.944	70.900	74.078	
b. Antar Bank (Inter-Bank)	48.464	45.908	37.716	57.016	58.736	63.619	59.730	66.340	58.649	69.593	72.954	76.459	77.861	72.339	77.969	79.322	84.371	
Giro (Demand Deposit)	4.965	3.514	3.191	21.825	15.322	16.467	11.252	14.913	23.580	13.953	15.679	16.821	17.141	15.936	20.352	16.141	15.036	
Inter Bank (Call Money)	27.163	23.795	16.692	16.350	26.782	28.047	30.572	32.450	17.242	35.075	35.511	37.472	39.547	35.700	35.997	41.653	48.279	
Deposito (Times Deposits)	4.455	3.887	2.783	5.355	4.879	5.966	5.294	6.266	4.842	6.615	7.491	8.340	7.886	6.531	6.930	6.373	6.894	
Lainnya (Others)	11.882	14.712	15.050	13.486	11.753	13.138	12.612	12.712	12.986	13.950	14.273	13.826	13.287	14.171	14.690	15.156	14.162	
c. Penempatan di BI (Placements at BI)	75.913	133.141	146.616	116.730	151.561	146.950	161.474	166.048	173.090	178.710	175.930	187.129	182.028	183.694	184.085	188.196	173.948	
Giro (Demand Deposit)	43.510	49.313	54.966	32.354	38.929	42.274	41.193	46.731	42.473	41.453	41.591	45.468	42.245	40.714	44.391	45.389	40.931	
SBI (BI Notes)	15.898	79.344	83.476	73.834	98.682	98.247	107.484	111.076	118.589	122.521	123.624	122.440	128.151	130.250	121.209	98.769	107.177	
Call Money	14.788	4.484	8.148	6.909	11.648	3.384	10.355	5.142	6.583	11.472	7.815	16.653	9.226	10.874	16.379	41.852	22.791	
Lainnya (Others)	1.716	-	26	3.633	2.302	3.045	2.443	3.099	5.444	3.266	2.900	2.569	2.407	1.856	2.106	2.185	3.050	
d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds))	23.809	29.702	55.471	59.650	75.192	72.246	70.114	69.578	69.002	68.946	67.551	63.530	62.103	65.215	65.011	66.475	67.831	
e. Penyertaan (Equity Participation)	2.616	2.979	3.613	4.681	7.386	7.544	7.718	7.846	7.888	7.925	8.092	8.266	8.147	8.354	8.329	8.373	8.605	
f. Tagihan Lainnya (Other Claims)	6.427	8.620	10.892	17.401	15.977	15.032	14.534	14.771	14.500	13.525	13.700	14.805	14.220	14.286	14.794	15.311	14.713	
Sumber Dana (Source of Funds)																		
a. DPK (Third Party Funds)	462.747	525.177	606.932	701.710	729.446	738.571	737.653	755.441	781.072	775.102	780.580	789.799	797.254	820.220	846.420	857.872	869.372	
Rupiah	397.939	455.098	528.154	597.459	621.437	625.657	629.160	641.396	668.798	661.899	666.858	667.725	673.315	698.362	716.949	718.473	733.144	
Giro (Demand Deposits)	58.170	68.884	91.502	89.607	103.252	100.042	98.207	105.063	104.102	103.673	106.934	106.323	105.076	117.186	121.744	119.866	122.729	
Deposito (Times Deposits)	217.098	244.890	252.222	309.732	307.462	309.021	312.578	313.639	326.063	323.326	325.582	330.496	335.389	342.157	346.753	346.730	350.676	
Tabungan (Savings Deposits)	122.671	141.324	184.429	198.120	210.723	216.594	218.374	222.693	238.632	234.899	234.342	230.907	232.850	239.019	248.453	251.876	259.739	
Valas (Foreign Exchange)	64.808	70.079	78.778	104.251	108.009	112.913	108.493	114.046	112.274	113.203	113.722	122.073	123.938	121.858	129.471	139.399	136.228	
Giro (Demand Deposits)	32.992	35.216	36.676	47.875	49.537	53.402	48.661	53.000	49.827	50.561	49.376	56.068	56.970	56.003	58.890	63.887	57.355	
Deposito (Times Deposits)	31.794	34.845	42.082	51.326	44.474	44.397	44.682	45.522	46.729	46.592	48.326	49.094	49.850	49.392	53.156	57.048	57.774	
Tabungan (Savings Deposits)	21	17	21	5.051	13.998	15.113	15.150	15.523	15.718	16.050	16.020	16.912	17.118	16.462	17.424	18.464	21.099	
b. Kewajiban kpd BI (Liabilities owed to)	3.739	4.151	3.109	3.910	2.386	3.012	2.622	2.655	2.780	2.826	2.578	2.858	2.877	2.152	2.600	2.082	2.326	
c. Antar Bank (Inter-Bank)	31.276	40.308	49.041	48.388	34.672	38.366	33.977	35.877	37.640	37.073	40.745	43.677	43.879	42.622	44.358	47.689	47.655	
d. Surat Berharga (Securities)	2.721	2.537	4.768	5.383	5.650	5.649	6.457	6.459	6.415	5.132	5.146	4.450	3.834	3.788	3.765	3.742	3.944	
e. Pinjaman yang Diterima (Loans received)	1.419	5.168	6.455	7.683	4.545	4.480	4.471	4.456	3.980	5.469	5.268	6.113	6.233	6.278	6.602	6.577	7.965	
Rupiah	876	1.576	2.754	3.391	3.234	3.223	3.229	3.227	2.815	3.933	3.954	4.792	5.117	5.142	5.480	5.460	6.838	
Valas (Foreign Exchange)	544	3.592	3.701	4.292	1.311	1.257	1.242	1.230	1.165	1.537	1.314	1.321	1.116	1.136	1.123	1.117	1.128	
f. Kewajiban Lainnya (Other Liabilities)	5.499	6.268	6.338	9.834	9.520	10.825	8.793	12.164	7.190	4.404	4.572	4.339	4.529	5.826	4.662	4.781	4.682	
g. Setoran Jaminan (Guarantee Deposits)	558	749	886	794	916	879	894	949	1.022	1.078	1.065	909	940	915	951	1.014	983	
Beberapa Komponen Modal (Components of Capital)																		
a. Modal Disetor (Paid-In Capital)	22.490	24.524	25.523	27.969	29.883	36.798	36.438	36.713	36.846	36.821	36.976	37.180	37.364	37.391	38.394	39.690	39.695	
b. Cadangan (Reserves)	2.462	3.332	4.646	5.186	6.066	6.067	6.047	6.047	6.047	6.123	6.123	6.124	6.142	6.200	7.123	7.077	7.168	
c. L/R tahun berjalan (Current Earnings/Loss)	9.294	9.822	11.735	4.809	9.906	11.491	12.748	13.715	14.205	1.695	3.408	5.301	6.898	8.757	10.463	12.222	14.043	
d. L/R tahun lalu (Retained Earnings/Loss)	-9.096	-925	4.468	14.948	21.348	21.096	21.094	21.065	21.284	35.487	35.485	35.249	34.328	34.049	31.184	30.978	31.303	
e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital)	27.146	28.197	28.848	26.893	24.885	25.331	25.223	25.235	25.660	25.948	26.032	26.032	27.420	27.165	27.365	29.242	29.287	
f. Modal pinjaman (Loan Capital)	155	229	150	0	100	100	0	5	224	205	200	0	0	0	-	-	-	

Miliar Rp (Billion Rp)

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

Indikator (Indicator)	Des	Des	Des	Des	2009					2010								
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana (Distribution of Funds)																		
a. Kredit (Credit)	16.842	19.114	23.863	27.122	31.306	31.917	33.057	34.165	35.700	35.104	36.231	37.570	38.554	40.497	42.323	43.358	44.815	
Rupiah	16.842	19.114	23.863	27.122	31.306	31.917	33.057	34.165	35.700	35.104	36.231	37.570	38.554	40.497	42.323	43.358	44.815	
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Antar Bank (Inter-Bank)	1.136	1.509	1.604	1.238	1.602	1.846	1.538	1.666	2.399	1.697	2.002	2.000	2.098	2.525	3.469	2.503	2.872	
Giro (Demand Deposit)	266	297	440	121	104	131	87	104	92	91	96	84	88	96	105	104	111	
Inter Bank (Call Money)	380	720	556	205	546	792	505	560	1.322	537	892	955	907	1.071	2.115	1.219	1.571	
Deposito (Times Deposits)	49	25	59	28	102	84	67	127	128	123	110	96	120	288	180	170	212	
Lainnya (Others)	440	467	549	884	850	840	878	875	857	946	904	865	983	1.070	1.068	1.010	979	
c. Penempatan di BI (Placements at BI)	4.892	5.558	9.238	8.503	9.339	8.911	9.892	9.178	10.053	9.610	8.786	9.385	9.286	10.005	11.592	12.696	11.700	
Giro (Demand Deposit)	1.502	1.666	2.021	1.678	1.941	1.985	2.109	2.153	2.222	2.222	2.188	2.381	2.339	2.468	2.639	2.672	2.761	
SBI (BI Notes)	2.529	3.172	6.352	5.393	5.974	5.594	6.310	5.683	6.321	6.000	4.890	4.134	4.232	4.829	5.090	4.441	5.348	
Call Money	842	713	621	807	894	779	861	817	975	1.364	1.661	2.805	2.523	2.370	3.265	4.499	2.815	
Lainnya (Others)	18	6	243	625	530	552	612	526	564	24	48	66	192	338	597	1.084	775	
d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds))	902	1.100	1.521	2.812	3.905	4.143	4.031	4.147	4.528	4.263	4.331	4.538	4.084	4.098	3.710	3.956	4.427	
e. Penyertaan (Equity Participation)	1	-	-	0	0	0	0	0	0	5	5	5	5	5	5	4	3	
f. Tagihan Lainnya (Other Claims)	104	52	187	61	38	5	5	23	74	129	59	71	207	167	397	493	451	
Sumber Dana (Source of Funds)																		
a. DPK (Third Party Funds)	21.970	24.423	30.491	33.213	38.856	39.260	39.926	40.500	43.980	42.557	43.049	44.741	45.062	46.560	49.740	50.886	52.033	
Rupiah	21.970	24.423	30.491	33.213	38.843	39.260	39.926	40.500	43.979	42.557	43.049	44.741	45.062	46.560	49.740	50.886	52.033	
Giro (Demand Deposits)	1.798	1.811	2.195	1.779	2.009	2.086	2.079	1.939	2.183	1.742	1.934	2.026	1.903	2.151	2.287	2.079	2.192	
Deposito (Times Deposits)	18.052	20.234	25.103	28.059	32.860	33.235	33.922	34.566	37.635	36.761	37.007	38.536	38.786	39.504	42.504	43.761	44.706	
Tabungan (Savings Deposits)	2.120	2.379	3.194	3.375	3.974	3.939	3.924	3.994	4.161	4.054	4.109	4.179	4.373	4.906	4.949	5.047	5.135	
Valas (Foreign Exchange)	-	-	-	0	13	-	-	-	0	-	-	-	-	-	-	-	-	
Giro (Demand Deposits)	-	-	-	0	0	-	-	-	0	-	-	-	-	-	-	-	-	
Deposito (Times Deposits)	-	-	-	-	13	-	-	-	0	-	-	-	-	-	-	-	-	
Tabungan (Savings Deposits)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Kewajiban kpd BI (Liabilities owed to)	250	20	17	388	82	41	274	82	67	66	130	48	30	29	29	28	28	
c. Antar Bank (Inter-Bank)	309	802	2.017	1.088	1.301	1.626	1.370	1.912	2.272	1.435	1.387	2.069	1.492	1.349	2.159	1.567	1.726	
d. Surat Berharga (Securities)	-	-	309	301	273	283	1.027	1.026	1.021	1.021	1.019	1.019	1.024	2.320	2.338	2.338	2.338	
e. Pinjaman yang Diterima (Loans received)	68	59	62	76	312	310	309	80	128	127	125	123	123	122	147	281	279	
Rupiah	68	59	62	76	312	310	309	80	128	127	125	123	123	122	147	281	279	
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
f. Kewajiban Lainnya (Other Liabilities)	129	161	226	244	355	367	340	365	311	102	111	112	128	130	141	137	170	
g. Setoran Jaminan (Guarantee Deposits)	24	26	6	8	5	5	5	5	6	5	5	5	5	10	9	9	8	
Beberapa Komponen Modal (Components of Capital)																		
a. Modal Disetor (Paid-In Capital)	1.984	2.258	3.042	3.693	3.988	3.872	4.265	4.265	4.295	4.578	4.578	4.618	4.716	5.216	5.216	5.724	6.014	
b. Cadangan (Reserves)	160	194	200	217	258	257	257	257	254	182	182	195	213	212	219	225	225	
c. L/R tahun berjalan (Current Earnings /Loss)	279	399	765	604	348	373	407	417	360	56	115	210	283	385	193	261	301	
d. L/R tahun lalu (Retained Earnings/Loss)	575	677	921	1.332	1.626	1.595	1.594	1.594	1.503	1.843	1.840	1.750	1.687	1.681	1.668	1.653	1.653	
e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital)	-6	46	47	-1	73	123	67	55	89	120	101	151	174	114	172	191	204	
f. Modal pinjaman (Loan Capital)	64	87	256	459	378	628	644	444	444	528	331	331	296	998	1.009	1.062	867	

Miliar Rp (Billion Rp)

Tabel 1.5 Kegiatan Usaha BPD (Regional Development Banks Operation)

Indikator (Indicator)	Des	Des	Des	Des	2009					2010								
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana (Distribution of Funds)																		
a. Kredit (Credit)	44.931	55.955	71.881	96.385	117.396	119.667	121.874	123.260	120.754	120.372	122.361	124.765	127.329	129.472	132.740	135.688	138.023	
Rupiah	44.889	55.919	71.529	95.751	116.824	119.119	121.333	122.732	120.244	119.875	122.082	124.495	127.061	129.200	132.477	135.430	137.763	
Valas (Foreign Exchange)	42	36	351	635	573	549	540	528	510	497	279	270	267	272	263	258	260	
b. Antar Bank (Inter-Bank)	13.785	21.139	14.786	19.517	19.580	19.759	18.665	17.018	22.312	17.726	21.921	23.219	29.512	25.533	24.845	25.555	28.442	
Giro (Demand Deposit)	936	1.191	2.332	734	570	906	1.036	885	970	816	1.324	1.566	1.643	1.541	1.418	1.778	1.759	
Inter Bank (Call Money)	1.923	6.042	4.285	5.923	5.165	6.153	4.893	4.563	8.392	4.944	7.519	6.641	11.777	8.198	7.327	8.334	9.963	
Deposito (Times Deposits)	9.104	12.018	6.400	11.216	12.288	11.186	11.228	10.240	11.434	10.358	11.439	12.816	13.652	12.405	13.236	13.393	13.972	
Lainnya (Others)	1.822	1.888	1.769	1.645	1.556	1.515	1.508	1.330	1.516	1.609	1.640	2.196	2.440	3.389	2.864	2.050	2.748	
c. Penempatan di BI (Placements at BI)	36.628	69.589	62.827	45.986	49.742	46.337	48.747	41.939	32.609	41.162	40.486	54.391	49.389	49.338	62.035	62.205	50.957	
Giro (Demand Deposit)	7.286	14.196	20.972	8.677	9.177	8.714	8.803	8.643	8.793	8.008	7.980	8.560	9.188	10.325	9.623	10.624	9.924	
SBI (BI Notes)	17.297	43.115	34.842	26.260	25.041	22.673	22.314	17.374	10.645	12.641	15.642	16.880	23.711	22.969	19.498	12.695	15.815	
Call Money	6.414	4.973	4.000	4.709	7.673	6.281	7.656	7.102	6.191	14.940	14.648	26.918	13.639	13.304	19.055	30.387	18.269	
Lainnya (Others)	5.630	7.304	3.014	6.340	7.851	8.669	9.975	8.821	6.980	5.574	2.216	2.034	2.852	2.740	13.859	8.500	6.949	
d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds))	3.477	3.654	9.503	10.212	10.208	10.072	9.745	9.766	9.750	8.130	8.322	7.297	6.048	5.221	4.282	4.128	4.000	
e. Penyertaan (Equity Participation)	14	13	34	34	36	36	36	36	36	37	36	36	36	36	36	36	36	
f. Tagihan Lainnya (Other Claims)	9	9	24	341	364	404	397	358	434	458	464	390	411	421	500	511	428	
Sumber Dana (Source of Funds)																		
a. DPK (Third Party Funds)	85.283	129.141	134.287	143.262	173.696	173.873	175.135	168.015	152.251	160.376	164.539	181.181	184.041	183.098	198.673	199.091	194.370	
Rupiah	85.213	129.065	134.077	143.027	173.400	173.215	174.472	167.415	151.425	159.626	163.826	180.343	183.230	182.287	197.473	197.951	193.109	
Giro (Demand Deposits)	50.631	74.692	69.123	70.653	87.668	85.313	84.429	77.911	63.553	70.395	72.769	83.080	80.198	78.320	92.380	87.266	81.182	
Deposito (Times Deposits)	17.475	29.365	31.750	34.877	53.178	54.088	55.155	52.968	44.148	49.709	53.486	61.258	66.280	67.050	67.503	71.424	72.593	
Tabungan (Savings Deposits)	17.107	25.008	33.205	37.497	32.554	33.813	34.888	36.536	43.724	39.522	37.571	36.004	36.751	36.917	37.590	39.261	39.334	
Valas (Foreign Exchange)	70	75	209	235	296	658	663	599	826	750	713	838	812	811	1.201	1.141	1.261	
Giro (Demand Deposits)	43	31	167	93	88	444	427	330	294	249	236	225	206	210	625	659	711	
Deposito (Times Deposits)	27	44	42	138	203	209	230	263	525	494	463	596	591	586	563	472	537	
Tabungan (Savings Deposits)	-	-	1	4	5	5	6	6	7	8	14	17	16	16	12	10	13	
b. Kewajiban kpD BI (Liabilities owed to)	212	144	99	882	51	50	50	49	41	39	39	37	37	37	33	28	25	
c. Antar Bank (Inter-Bank)	2.705	4.307	5.733	10.092	5.297	5.673	5.841	5.842	13.084	7.028	6.874	7.273	6.353	6.802	6.900	6.483	5.671	
d. Surat Berharga (Securities)	2.131	3.026	2.997	2.887	2.815	2.847	2.340	2.340	2.340	2.340	2.340	2.339	2.498	2.344	2.340	2.251	2.251	
e. Pinjaman yang Diterima (Loans received)	898	905	1.089	1.310	1.434	1.448	1.452	1.463	1.559	1.380	1.486	1.490	1.541	1.477	1.382	1.375	1.439	
Rupiah	898	905	1.089	1.310	1.434	1.448	1.452	1.463	1.559	1.380	1.486	1.490	1.541	1.477	1.382	1.375	1.439	
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
f. Kewajiban Lainnya (Other Liabilities)	2.834	5.871	6.812	4.627	4.028	2.225	2.487	2.811	4.453	960	686	679	626	633	869	739	1.119	
g. Setoran Jaminan (Guarantee Deposits)	134	232	466	543	309	326	353	374	554	441	359	337	323	309	269	269	278	
Beberapa Komponen Modal (Components of Capital)																		
a. Modal Disetor (Paid-In Capital)	5.882	7.136	8.979	9.903	10.401	10.444	10.795	10.806	11.501	11.610	11.610	11.746	11.559	11.610	12.037	12.755	12.759	
b. Cadangan (Reserves)	1.274	1.782	2.367	3.072	4.228	4.229	4.193	4.192	4.190	4.210	4.207	4.378	4.847	5.160	5.527	5.526	5.499	
c. L/R tahun berjalan (Current Earnings/Loss)	2.797	3.908	4.530	5.751	4.722	5.114	5.697	6.242	6.488	940	1.583	2.443	3.099	3.867	4.748	5.306	5.775	
d. L/R tahun lalu (Retained Earnings/Loss)	43	-68	-75	22	14	14	14	1	4	7.044	6.959	5.922	3.532	1.833	333	277	130	
e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital)	-45	51	28	-200	-93	-41	-0	-25	36	43	40	84	104	75	124	964	988	
f. Modal pinjaman (Loan Capital)	401	331	220	206	386	397	212	378	372	302	335	280	575	548	224	154	161	

Miliar Rp (Billion Rp)

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

Indikator (Indicator)	Des	Des	Des	Des	2009					2010								
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana (Distribution of Funds)																		
a. Kredit (Credit)	36.937	40.833	58.520	75.849	79.506	78.930	81.288	80.303	80.977	79.913	80.247	81.795	84.391	88.165	94.779	88.693	92.476	
Rupiah	16.088	18.166	23.634	33.360	39.368	41.474	43.645	42.357	43.962	45.122	45.665	47.047	48.295	49.293	53.544	49.403	50.555	
Valas (Foreign Exchange)	20.849	22.667	34.886	42.489	40.138	37.456	37.643	37.947	37.015	34.791	34.582	34.748	36.096	38.872	41.236	39.290	41.922	
b. Antar Bank (Inter-Bank)	8.335	6.901	7.137	14.821	13.731	15.237	16.924	18.094	16.828	16.952	16.085	16.489	13.818	13.875	15.313	14.877	14.073	
Giro (Demand Deposit)	1.056	639	803	3.727	2.720	2.938	3.747	4.189	5.348	4.672	4.726	4.702	3.177	4.869	3.941	2.979	2.844	
Inter Bank (Call Money)	5.608	4.910	4.569	7.212	7.962	9.310	10.436	11.419	9.495	10.263	9.272	9.710	8.467	6.444	7.679	8.043	7.705	
Deposito (Times Deposits)	409	162	-	109	345	211	221	115	114	114	114	111	129	131	129	109	110	
Lainnya (Others)	1.262	1.190	1.765	3.773	2.703	2.778	2.520	2.370	1.871	1.903	1.973	1.966	2.045	2.430	3.565	3.745	3.414	
c. Penempatan di BI (Placements at BI)	8.009	10.266	16.566	15.687	23.083	19.966	19.942	20.167	23.781	24.819	24.078	23.470	22.048	22.150	23.307	20.371	20.280	
Giro (Demand Deposit)	2.325	2.139	3.686	2.724	3.090	3.192	3.298	3.027	3.538	3.298	3.889	3.754	3.527	3.557	3.755	3.743	4.542	
SBI (BI Notes)	4.833	7.023	11.830	10.384	18.492	13.551	14.325	15.992	17.909	19.407	19.225	16.535	17.157	17.865	17.546	12.935	13.290	
Call Money	841	1.082	296	1.542	1.244	3.055	2.060	1.077	2.110	2.073	956	3.169	1.358	723	2.000	2.882	1.823	
Lainnya (Others)	9	22	755	1.037	258	168	260	71	224	42	7	12	7	5	6	811	625	
d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds))	2.527	2.073	3.262	3.726	5.940	5.908	6.264	5.763	5.907	7.084	6.394	6.101	5.944	6.412	5.032	4.500	5.201	
e. Penyertaan (Equity Participation)	122	36	37	40	42	43	73	73	73	82	83	87	87	87	91	89	89	
f. Tagihan Lainnya (Other Claims)	2.321	2.328	2.523	4.727	4.296	3.907	4.003	3.969	4.117	4.747	4.952	4.756	4.615	4.693	4.732	4.399	4.260	
Sumber Dana (Source of Funds)																		
a. DPK (Third Party Funds)	34.484	35.927	54.934	76.902	86.908	87.885	91.768	91.205	94.761	94.819	92.532	93.784	88.384	91.590	99.058	91.985	93.078	
Rupiah	15.411	16.112	26.779	37.691	49.555	50.053	52.440	50.991	54.321	54.025	53.874	55.020	53.309	55.871	59.575	53.361	52.392	
Giro (Demand Deposits)	3.251	2.715	4.112	4.976	6.769	6.548	6.971	7.610	7.136	7.247	7.119	6.621	6.358	7.684	7.803	7.727	8.557	
Deposito (Times Deposits)	11.784	12.173	21.197	29.691	38.560	39.446	41.513	39.432	43.203	42.006	42.381	43.878	42.498	43.669	46.058	39.329	37.585	
Tabungan (Savings Deposits)	376	1.224	1.471	3.023	4.226	4.059	3.956	3.949	3.983	4.772	4.374	4.522	4.453	4.518	5.714	6.304	6.250	
Valas (Foreign Exchange)	19.073	19.815	28.154	39.211	37.353	37.832	39.328	40.214	40.440	40.793	38.658	38.763	35.074	35.719	39.482	38.624	40.686	
Giro (Demand Deposits)	8.294	7.410	9.155	13.896	12.023	12.291	12.615	13.111	14.336	14.938	13.406	13.997	11.694	12.316	13.477	13.274	13.632	
Deposito (Times Deposits)	10.779	12.405	18.999	25.315	24.421	24.431	25.651	23.975	22.668	21.615	21.050	20.429	16.510	16.668	19.413	17.965	19.418	
Tabungan (Savings Deposits)	-	-	-	0	909	1.110	1.062	3.128	3.436	4.241	4.202	4.337	6.870	6.735	6.593	7.386	7.636	
b. Kewajiban kpd BI (Liabilities owed to)	-	-	-	0	0	3	4	4	0	0	0	0	0	0	0	0	0	
c. Antar Bank (Inter-Bank)	13.060	14.048	17.644	18.292	19.138	15.514	16.201	16.756	16.119	16.772	16.689	16.316	20.079	21.113	20.931	20.084	21.143	
d. Surat Berharga (Securities)	-	-	-	99	99	99	99	99	99	99	99	99	100	100	100	100	100	
e. Pinjaman yang Diterima (Loans received)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
f. Kewajiban Lainnya (Other Liabilities)	402	416	588	2.411	1.171	1.024	976	952	835	858	1.159	865	871	682	713	679	632	
g. Setoran Jaminan (Guarantee Deposits)	101	175	134	91	134	123	120	119	143	198	172	206	187	158	150	90	127	
Beberapa Komponen Modal (Components of Capital)																		
a. Modal Disetor (Paid-In Capital)	8.377	8.002	9.434	10.673	11.464	11.464	11.924	11.650	11.650	11.650	11.650	11.650	11.650	11.650	11.650	11.130	11.130	
b. Cadangan (Reserves)	820	592	646	927	1.138	1.138	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.180	1.298	1.288	1.288	
c. L/R tahun berjalan (Current Earnings /Loss)	1.370	1.561	1.656	2.026	1.484	1.598	1.826	1.939	2.129	2.17	374	571	744	941	1.136	1.174	1.370	
d. L/R tahun lalu (Retained Earnings/Loss)	485	1.786	3.579	4.920	6.879	6.879	6.879	6.907	6.900	9.150	9.142	9.108	9.126	9.117	8.884	7.559	7.529	
e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital)	-437	-400	-343	-487	-372	-326	-343	-366	-369	-365	-366	-323	-320	-348	-334	-331	-336	
f. Modal pinjaman (Loan Capital)	-	456	329	382	353	338	334	331	329	371	371	371	371	371	700	700	700	

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	177.377	212.499	219.653	262.061	203.147	224.107	249.165	271.883	298.180	41.333	79.853	117.624	154.132	190.831	243.215	200.060	225.704
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	133.511	174.463	176.036	201.775	157.668	174.708	195.061	213.685	233.750	20.909	40.039	60.104	80.217	100.592	121.483	142.452	163.708
Penduduk (Citizens)	130.686	170.252	170.714	198.874	156.331	173.237	193.385	211.867	231.797	20.836	39.904	59.884	79.874	100.170	120.984	141.848	163.002
a. Dari Bank Indonesia (From Bank Indonesia)	8.026	18.095	17.874	16.129	13.181	14.301	15.544	16.760	18.117	1.212	2.313	3.736	5.368	6.229	7.779	9.632	11.047
b. Dari bank-bank lain (From other banks)	7.766	9.541	8.567	9.005	5.848	5.757	6.617	6.811	7.477	820	1.689	2.191	1.779	2.196	2.744	3.236	3.762
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	114.894	142.616	144.272	173.739	137.301	153.179	171.224	188.296	206.203	18.804	35.902	53.957	72.728	91.745	110.461	128.981	148.194
Surat berharga (Securities)	29.377	37.247	29.685	29.567	20.835	22.897	25.014	27.282	29.372	1.814	3.641	5.193	7.625	9.854	11.358	12.749	14.578
Kredit yang diberikan (Credit disbursed)	84.220	104.794	113.813	142.927	115.525	129.253	145.103	159.805	175.504	16.878	32.015	48.404	64.683	81.388	98.468	115.433	132.706
Lainnya (Others)	1.297	575	774	1.245	941	1.029	1.107	1.209	1.328	112	245	360	420	503	635	798	909
Bukan penduduk (Non-citizens)	2.825	4.211	5.323	2.901	1.337	1.471	1.676	1.818	1.953	72	135	220	343	422	499	604	706
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head / Branch Offices outside of Indonesia)	571	968	987	766	479	530	576	627	679	0	1	2	6	8	11	10	13
b. Dari bank-bank lain (From other banks)	1.672	2.576	2.438	1.421	468	515	515	560	605	46	73	101	190	238	304	380	442
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	582	667	1.898	714	390	425	584	631	669	26	62	117	148	176	185	214	250
Surat berharga (Securities)	358	477	1.592	340	240	265	344	371	396	19	42	63	84	105	121	138	160
Kredit yang diberikan (Credit disbursed)	170	159	258	264	142	153	201	217	185	7	18	36	45	52	62	73	83
Lainnya (Others)	54	31	48	110	7	7	39	42	88	0	1	18	18	19	3	3	8
2. Naikannya nilai surat berharga (Increase in the value of securities)	932	4.545	2.670	2.090	2.187	2.391	2.556	2.516	2.761	942	2.471	2.732	3.207	3.540	4.554	5.517	6.008
3. Keuntungan Transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives)	23.140	11.755	13.142	26.748	19.298	20.092	21.343	22.561	24.390	16.361	31.365	45.302	58.022	69.686	97.472	29.009	29.476
4. Deviden, komisi/provisi/fee (Dividends, commissions, provisions/fees)	13.601	15.730	20.145	24.911	18.022	20.250	22.815	24.965	27.852	2.396	4.589	7.168	9.688	11.926	14.409	17.097	20.194
5. Lainnya (Others)	6.192	6.051	7.659	6.537	5.972	6.666	7.390	8.156	9.427	724	1.391	2.318	2.998	5.087	5.298	5.985	6.319
B. Beban operasional (Operations Expenses)	156.651	184.826	184.617	232.170	177.206	195.881	215.980	235.307	258.311	40.242	74.078	105.208	138.705	171.754	220.024	171.452	192.864
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	62.573	91.374	79.627	88.813	72.787	80.063	88.558	96.321	104.996	8.270	15.958	24.033	31.974	40.274	48.429	57.025	65.598
Penduduk (Citizens)	60.412	88.449	76.126	85.155	70.772	77.953	86.210	93.788	101.776	8.163	15.770	23.753	31.567	39.787	47.881	56.385	64.877
a. Kepada Bank Indonesia (At Bank Indonesia)	611	437	456	453	503	467	490	528	535	64	131	219	225	282	338	393	448
b. Kepada bank-bank lain (At other banks)	4.408	5.568	4.964	5.341	2.834	3.042	3.280	3.545	3.924	380	846	937	1.392	1.797	2.166	2.558	3.339
c. Kepada pihak ketiga bukan bank (At third party non-banks)	55.393	82.444	70.706	79.361	67.435	74.445	82.440	89.714	97.316	7.719	14.793	22.596	29.950	37.707	45.377	53.434	61.089
Giro (Demand Deposit)	5.916	7.536	8.392	9.225	6.668	7.405	8.210	8.942	9.754	772	1.518	2.291	3.055	3.810	4.581	5.413	6.184
Simpanan berjangka (Time deposits)	33.297	58.061	45.905	51.975	48.338	53.318	58.840	63.803	68.845	4.897	9.335	14.229	19.048	24.031	28.946	33.858	38.864
Tabungan (Savings Deposit)	11.611	12.991	12.536	14.089	9.873	11.055	12.473	13.822	15.254	1.438	2.721	4.143	5.227	6.529	7.810	9.173	10.549
Pinjaman yang diterima (Loans received)	277	577	551	587	477	519	564	614	689	379	745	1.163	1.641	2.100	2.541	2.910	3.382
Surat berharga (Securities)	2.179	2.710	2.735	2.299	1.409	1.401	1.557	1.716	1.884	170	336	506	663	842	1.034	1.536	1.492
Lainnya (Others)	2.114	569	587	1.185	670	747	795	818	890	64	137	264	317	396	466	544	618
Bukan penduduk (Non-Citizens)	2.156	2.919	3.495	3.597	1.995	2.089	2.328	2.512	2.700	108	188	280	407	487	548	640	722
a. Kantor Pusat/Cabang sendiri diluar Indonesia (Head/Branch Offices outside of Indonesia)	817	1.505	1.413	1.394	908	979	1.020	1.103	1.174	34	68	101	131	155	181	217	246
b. Kepada bank-bank lain (At other banks)	845	875	1.304	1.411	749	745	911	995	1.062	52	90	136	210	252	280	320	368
c. Kepada pihak ketiga bukan bank (At third party non-banks)	495	539	778	792	338	365	397	415	464	21	30	43	66	80	87	103	108
Giro (Demand Deposit)	17	26	43	31	12	13	14	17	15	1	2	3	5	6	7	8	9
Simpanan berjangka (Time deposits)	85	122	70	166	65	69	74	81	88	6	8	9	20	24	22	28	32
Tabungan (Savings Deposit)	6	8	7	8	9	10	13	16	18	4	2	2	2	3	4	5	6
Pinjaman yang diterima (Loans received)	65	102	408	476	196	214	232	251	273	10	19	29	38	47	54	62	60
Surat berharga (Securities)	76	68	31	66	12	13	15	16	19	0	0	1	1	1	1	1	1
Lainnya (Others)	244	214	220	44	44	46	49	34	52	1	-	-	-	-	-	0	0
Koreksi atas pendapatan bunga (Corrections to interest income)	5	5	6	61	20	20	20	20	20	-	-	-	-	-	-	-	-
2. Kerugian transaksi valuta asing/derivatif (Losses on foreign exchange transactions / derivatives)	20.121	9.745	10.966	20.146	14.445	14.966	16.166	17.013	18.234	17.012	32.392	44.126	57.389	68.304	95.454	26.547	27.020
3. Komisi/provisi (Commissions/fees)	730	989	1.268	1.791	1.171	1.345	1.512	1.649	1.834	183	296	461	650	946	1.124	1.340	1.411
4. Penyusutan/amortisasi/penghapusan (Depreciation/amortizations/write-offs)	23.101	29.596	29.285	44.925	36.945	41.202	43.959	47.588	50.860	7.761	11.628	14.777	18.695	24.000	30.120	34.644	37.940
5. Lainnya (Others)	50.126	53.122	63.472	76.496	51.859	58.306	65.785	72.736	82.886	7.015	13.804	21.810	29.997	38.230	44.897	52.076	60.895
C. Laba Operasional (Operations Profit)	20.726	27.719	35.035	29.891	25.940	28.226	33.186	36.576	39.869	1.090	5.776	12.416	15.427	19.077	23.190	28.608	32.839
D. Pendapatan non-operasional (Non-Operations Income)	56.484	77.669	72.003	83.797	69.708	80.455	87.807	95.282	104.504	11.930	18.385	26.025	42.522	41.798	58.649	59.779	65.163
E. Beban non-operasional (Non-Operations Expenses)	43.353	64.832	57.180	65.531	53.951	62.428	69.317	75.531	82.589	5.301	10.771	17.824	31.406	28.331	42.531	42.608	46.152
F. Laba non-operasional (Non-Operations Profit)	13.131	12.837	14.823	18.267	15.757	18.027	18.675	19.751	21.915	6.629	7.614	8.201	11.117	13.467	16.117	17.171	19.011
G. Laba tahun berjalan (Current Profit/Loss)	33.588	40.555	49.859	48.158	41.698	46.253	51.861	56.327	61.784	6.515	12.167	19.441	25.329	31.424	38.155	44.501	50.514
H. Laba (setelah taksiran pajak penghasilan) Profit (after calculation of income taxes)	24.899	28.334	35.015	30.606	30.734	34.267	38.323	41.389	45.215	5.063	9.528	15.174	19.438	24.332	29.331	34.336	38.892

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	75.854	74.585	74.745	85.799	68.943	75.382	85.072	93.067	102.480	10.440	19.974	29.369	37.798	47.027	71.148	66.822	76.863
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	54.640	65.869	65.677	73.708	59.161	64.697	73.067	80.043	87.974	9.057	16.534	24.702	32.507	40.446	48.433	56.713	64.866
Penduduk (Citizens)	53.598	64.455	62.980	72.327	58.566	64.042	72.258	79.178	87.054	9.030	16.486	24.615	32.348	40.257	48.241	56.486	64.599
a. Dari Bank Indonesia (From Bank Indonesia)	1.455	4.660	3.107	3.400	2.456	2.560	2.741	2.919	3.178	264	500	906	1.490	1.590	1.765	2.443	2.660
b. Dari bank-bank lain (From other banks)	3.179	3.905	3.212	3.111	1.973	2.143	2.372	2.572	2.859	469	849	1.238	460	528	611	726	810
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	48.964	55.890	56.660	65.816	54.137	59.339	67.145	73.686	81.018	8.297	15.137	22.471	30.398	38.140	45.866	53.318	61.129
Surat berharga (securities)	15.171	19.736	15.804	14.869	10.727	11.722	12.758	13.795	14.854	863	1.767	2.480	3.966	5.174	6.319	6.938	7.921
Kredit yang diberikan (Credit disbursed)	33.520	36.047	40.663	50.682	43.219	47.417	54.177	59.661	65.901	7.401	13.316	19.920	26.324	32.835	39.364	46.121	52.920
Lainnya (Others)	273	107	192	264	190	200	211	231	263	33	54	71	108	132	182	259	288
Bukan penduduk (Non-citizens)	1.042	1.414	2.697	1.381	595	654	809	865	920	27	47	87	159	189	192	227	267
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head/Branch Offices outside of Indonesia)	468	714	700	557	211	236	249	267	287	0	0	0	0	0	0	0	0
b. Dari bank-bank lain (From other banks)	255	355	428	427	169	188	186	201	216	13	8	4	57	70	84	98	98
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	319	345	1.569	398	215	231	375	397	417	14	39	83	102	118	122	143	168
Surat berharga (Securities)	97	156	1.281	116	69	73	137	142	149	6	20	30	39	49	59	68	79
Kredit yang diberikan (Credit disbursed)	169	158	240	262	140	150	198	214	182	7	18	35	45	50	61	72	82
Lainnya (Others)	53	31	48	20	7	7	39	41	86	0	1	18	18	18	2	3	7
2. Naik/turun nilai surat berharga (Increase in the value of securities)	408	1.184	197	107	473	475	531	501	518	267	1.250	655	356	339	692	754	785
3. Keuntungan transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives)	13.995	902	554	1.472	988	990	1.090	1.225	1.319	84	157	658	448	563	14.861	887	1.503
4. Dividen, komisi/provisi/fee (Dividends, commissions, provisions/fees)	4.081	4.815	6.460	8.544	6.559	7.286	8.352	9.074	10.128	793	1.560	2.470	3.313	4.191	5.234	6.211	7.699
5. Lainnya (Others)	2.729	1.815	1.857	1.968	1.762	1.934	2.031	2.224	2.541	238	473	884	1.175	1.487	1.927	2.257	2.010
B. Beban operasional (Operations Expenses)	73.103	72.383	67.776	77.148	64.960	71.947	79.075	86.016	94.645	10.061	17.660	24.909	32.980	40.310	63.551	56.762	65.490
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	25.232	34.318	28.253	30.054	26.679	29.047	32.482	35.349	38.534	3.363	6.358	9.660	12.657	15.920	19.025	22.236	25.460
Penduduk (Citizens)	24.222	33.026	26.887	28.814	26.069	28.458	31.779	34.582	37.697	3.344	6.332	9.622	12.572	15.817	18.918	22.111	25.316
a. Kepada Bank Indonesia (At Bank Indonesia)	360	203	181	133	55	63	70	74	92	46	99	168	155	193	232	271	308
b. Kepada bank-bank lain (At other banks)	1.462	1.575	1.090	1.289	932	920	947	1.004	1.131	85	152	232	360	504	603	712	833
c. Kepada pihak ketiga bukan bank (At third party non-banks)	22.400	31.248	25.617	27.392	25.082	27.476	30.761	33.504	36.474	3.212	6.082	9.223	12.058	15.120	18.082	21.128	24.175
Giro (Demand Deposit)	2.365	2.648	2.771	3.176	2.833	3.119	3.465	3.771	4.124	339	660	986	1.300	1.598	1.888	2.186	2.469
Simpanan berjangka (Time deposits)	12.027	20.942	15.426	16.060	17.010	18.708	20.886	22.698	24.529	1.796	3.372	5.104	6.796	8.524	10.191	11.919	13.592
Tabungan (Savings Deposit)	5.396	5.993	5.704	6.351	4.208	4.696	5.357	5.956	6.639	643	1.196	1.825	2.140	2.664	3.184	3.735	4.297
Pinjaman yang diterima (Loans received)	187	303	363	392	326	337	365	394	436	367	722	1.121	1.584	2.035	2.458	2.800	3.248
Surat berharga (Securities)	993	1.247	1.154	852	477	368	412	457	503	55	99	144	176	221	276	383	441
Lainnya (Others)	1.431	115	198	563	227	247	276	227	244	12	33	43	61	77	107	107	127
Bukan penduduk (Non-Citizens)	1.006	1.288	1.365	1.239	610	590	703	766	836	19	26	37	84	104	107	125	144
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head/Branch Offices outside of Indonesia)	282	619	626	622	313	332	316	340	364	5	9	13	16	19	22	25	28
b. Kepada bank-bank lain (At other banks)	376	326	478	495	239	196	322	359	394	11	12	18	54	67	69	81	104
c. Kepada pihak ketiga bukan bank (At third party non-banks)	349	343	262	122	58	62	66	67	79	2	5	6	14	18	16	19	12
Giro (Demand Deposit)	7	3	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0
Simpanan berjangka (Time deposits)	35	47	16	14	9	9	9	12	12	0	1	1	8	11	8	9	10
Tabungan (Savings Deposit)	-	-	-	0	0	0	2	0	0	0	1	0	0	0	0	0	0
Pinjaman yang diterima (Loans received)	31	36	31	20	15	15	15	15	21	1	3	4	5	6	8	9	1
Surat berharga (Securities)	50	47	30	57	12	13	14	14	17	0	0	1	1	1	1	1	1
Lainnya (Others)	225	209	182	30	22	24	26	25	28	-	-	-	-	-	-	-	-
Koreksi atas pendapatan bunga (Corrections to interest income)	4	4	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-
2. Kerugian transaksi valuta asing/derivatif (Losses on foreign exchange transactions / derivatives)	13.310	179	233	680	689	682	716	769	831	761	1.130	397	168	293	14.535	484	1.033
3. Komisi/provisi (Commissions/fees)	192	250	271	424	308	373	423	459	512	33	63	98	133	177	191	230	268
4. Penyusutan/amortisasi/penghapusan (Depreciation/amortizations/write-offs)	-	18.239	16.846	20.683	19.622	22.635	23.477	25.128	26.669	3.503	5.481	7.292	9.438	11.129	14.346	16.099	17.985
5. Lainnya (Others)	34.367	19.397	22.174	25.308	17.662	19.209	21.977	24.311	28.100	2.400	4.627	7.462	10.585	12.790	15.453	17.713	20.745
C. Laba Operasional (Operations Profit)	2.750	2.202	6.969	8.651	3.982	3.435	5.997	7.050	7.835	379	2.313	4.460	4.818	6.717	7.598	10.059	11.373
D. Pendapatan non-operasional (Non-Operations Income)	12.346	16.208	12.684	13.675	13.028	15.284	15.586	16.473	18.816	3.946	4.840	6.569	8.843	9.642	12.516	14.178	15.273
E. Beban non-operasional (Non-Operations Expenses)	3.843	5.634	1.767	2.346	2.122	2.546	2.862	3.121	3.393	838	1.565	2.643	3.113	3.817	4.866	6.152	6.254
F. Laba non-operasional (Non-Operations Profit)	8.503	10.574	10.918	11.328	10.906	12.738	12.724	13.352	15.423	3.107	3.275	3.926	5.730	5.825	7.650	8.027	9.019
G. Laba tahun berjalan (Current Profit/Loss)	-	12.776	17.887	19.979	14.889	16.173	18.721	20.403	23.258	2.287	4.366	7.207	9.331	11.335	14.097	16.831	19.085
H. Laba (setelah taksiran pajak penghasilan) Profit (after calculation of income taxes)	9.185	9.644	13.332	13.159	10.550	11.579	13.361	14.650	18.050	1.691	3.404	5.494	6.977	8.652	10.709	12.836	14.563

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	59.588	79.491	81.770	97.989	77.723	86.759	96.125	105.286	115.378	9.052	18.174	28.345	38.369	48.983	61.241	77.500	86.821
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	49.658	68.289	67.208	78.054	61.418	68.661	75.825	83.233	90.783	7.203	14.006	21.353	28.569	36.035	43.827	51.652	59.557
Penduduk (Citizens)	48.715	66.617	65.656	77.269	60.842	68.027	75.127	82.472	89.960	7.174	13.954	21.274	28.460	35.898	43.651	51.438	59.309
a. Dari Bank Indonesia (From Bank Indonesia)	3.391	6.202	7.737	5.545	6.164	6.772	7.350	7.995	8.696	556	1.054	1.621	2.197	2.484	3.327	4.010	4.681
b. Dari bank-bank lain (From other banks)	1.489	2.056	1.920	2.062	1.542	1.084	1.204	1.329	1.457	123	233	354	471	597	733	863	994
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	43.835	58.358	55.999	69.663	53.136	60.170	66.573	73.148	79.807	6.495	12.666	19.299	25.792	32.817	39.592	46.565	53.634
Surat berharga (securities)	12.061	14.282	11.084	11.125	7.472	8.285	9.046	9.809	10.552	657	1.274	1.878	2.440	3.331	3.593	4.166	4.770
Kredit yang diberikan (Credit disbursed)	31.422	43.748	44.582	57.961	45.100	51.282	56.865	62.572	68.429	5.774	11.243	17.203	23.100	29.185	35.633	41.966	48.366
Lainnya (Others)	352	327	333	577	565	604	662	767	826	63	149	218	252	302	366	433	499
Bukan penduduk (Non-citizens)	943	1.672	1.551	785	576	634	698	761	823	29	52	79	109	137	175	214	248
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head / Branch Offices outside of Indonesia)	95	204	198	122	260	290	322	350	380	0	0	0	0	0	0	0	0
b. Dari bank-bank lain (From other banks)	596	1.176	1.061	450	150	161	176	193	210	18	35	54	76	95	116	147	171
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	252	293	293	214	166	183	200	218	234	11	16	25	33	42	59	66	77
Surat berharga (Securities)	250	292	292	213	166	183	200	218	233	11	16	25	33	41	59	66	76
Kredit yang diberikan (Credit disbursed)	1	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
Lainnya (Others)	-	-	-	-	0	0	0	0	0	-	-	-	-	-	-	-	-
2. Naik/turun nilai surat berharga (Increase/decrease in the value of securities)	258	808	877	637	307	368	474	441	554	392	790	1.298	1.741	2.029	2.397	2.806	3.060
3. Keuntungan transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives)	1.529	1.161	1.986	6.561	6.436	6.923	7.728	8.194	8.759	207	964	1.937	3.063	4.653	7.290	13.998	13.821
4. Dividen, komisi/provisi/fee (Dividends, commissions, provisions/fees)	5.541	6.288	7.845	9.921	6.766	7.660	8.537	9.386	10.489	984	1.815	2.825	3.836	4.588	5.373	6.489	7.465
5. Lainnya (Others)	2.602	2.991	3.853	2.815	2.796	3.147	3.560	4.033	4.793	266	598	933	1.160	1.677	2.355	2.555	2.918
B. Beban operasional (Operations Expenses)	49.579	65.603	66.931	91.874	68.073	75.594	83.461	91.372	99.540	9.074	16.644	24.188	33.015	43.169	53.552	68.232	75.422
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	25.261	38.026	32.811	38.394	30.524	33.776	36.948	40.288	43.464	3.184	6.095	9.351	12.447	15.659	18.835	22.209	25.555
Penduduk (Citizens)	24.888	37.491	31.743	37.052	29.684	32.855	35.947	39.205	42.299	3.132	5.996	9.201	12.253	15.435	18.588	21.937	25.261
a. Kepada Bank Indonesia (At Bank Indonesia)	212	210	245	266	177	193	210	225	238	16	30	48	67	85	101	117	135
b. Kepada bank-bank lain (At other banks)	1.512	1.635	1.656	1.941	749	823	904	978	1.072	94	183	287	387	488	596	727	871
c. Kepada pihak ketiga bukan bank (At third party non-banks)	23.165	35.645	29.842	34.845	28.758	31.839	34.832	38.002	40.989	3.022	5.783	8.865	11.799	14.862	17.891	21.092	24.254
Giro (Demand Deposit)	1.862	2.239	2.641	2.848	1.820	2.038	2.257	2.467	2.698	220	440	665	886	1.128	1.383	1.632	1.880
Simpanan berjangka (Time deposits)	15.047	26.258	20.340	24.231	21.262	23.441	25.486	27.691	29.728	2.031	3.855	5.861	7.831	9.879	11.894	14.011	16.103
Tabungan (Savings Deposit)	5.349	5.912	5.628	6.181	4.566	5.133	5.750	6.358	6.948	636	1.221	1.867	2.492	3.111	3.717	4.371	5.023
Pinjaman yang diterima (Loans received)	39	158	118	124	103	120	137	154	171	9	18	28	37	45	54	73	94
Surat berharga (Securities)	655	861	905	1.131	713	787	870	952	1.037	94	184	284	385	485	585	693	804
Lainnya (Others)	212	217	211	331	294	319	333	380	407	32	65	160	168	213	259	312	350
Bukan penduduk (Non-Citizens)	373	535	1.063	1.283	822	903	983	1.066	1.147	52	99	150	194	224	247	272	295
a. Kantor Pusat/Cabang sendiri diluar Indonesia (Head/Branch Offices outside of Indonesia)	102	208	214	220	259	288	318	347	376	10	18	28	34	34	35	35	35
b. Kepada bank-bank lain (At other banks)	185	199	410	557	353	383	413	442	471	32	61	92	120	139	155	171	184
c. Kepada pihak ketiga bukan bank (At third party non-banks)	86	127	438	506	210	231	252	278	299	10	20	30	40	50	57	65	75
Giro (Demand Deposit)	4	5	5	3	2	2	2	2	2	0	0	0	0	0	1	1	1
Simpanan berjangka (Time deposits)	17	29	15	18	15	16	16	19	21	1	3	4	5	7	8	10	10
Tabungan (Savings Deposit)	5	5	4	4	8	9	10	13	16	0	1	1	2	2	3	4	4
Pinjaman yang diterima (Loans received)	33	66	378	457	181	199	217	235	252	8	16	25	33	41	47	53	59
Surat berharga (Securities)	26	21	1	10	0	0	1	2	2	-	-	-	-	-	-	0	1
Lainnya (Others)	-	-	35	14	5	5	6	6	7	-	-	-	-	-	-	-	-
Koreksi atas pendapatan bunga (Corrections to interest income)	-	1	5	59	18	18	18	18	18	-	-	-	-	-	-	-	-
2. Kerugian transaksi valas/derivatif (Losses on foreign exchange transactions / derivatives)	805	921	1.624	5.389	4.960	5.707	6.426	6.821	6.941	404	1.354	1.751	3.536	4.417	7.004	13.654	13.428
3. Komisi/provisi (Commissions/fees)	141	236	349	389	316	353	398	438	488	62	83	133	193	245	299	372	425
4. Penyusutan/amortisasi/penghapusan (Depreciation/amortizations/write-offs)	-	6.404	7.816	17.806	12.238	12.929	14.032	15.399	16.701	2.701	3.679	4.506	5.375	6.591	10.149	11.891	12.772
5. Lainnya (Others)	23.372	20.016	24.331	29.896	20.034	22.829	25.658	28.425	31.945	2.724	5.433	8.447	11.464	14.258	17.265	20.106	23.242
C. Laba Operasional (Operations Profit)	10.009	13.933	14.839	6.115	9.651	11.165	12.664	13.914	15.838	(22)	1.530	4.158	5.354	5.814	7.689	9.269	11.399
D. Pendapatan non-operasional (Non-Operations Income)	37.991	51.091	48.138	53.697	42.727	48.223	53.307	58.086	63.326	5.664	9.603	13.074	17.602	22.910	27.211	33.626	35.862
E. Beban non-operasional (Non-Operations Expenses)	34.741	50.986	45.936	49.735	39.876	44.859	49.764	54.367	59.548	3.499	6.889	10.612	14.338	17.849	21.793	27.624	29.653
F. Laba non-operasional (Non-Operations Profit)	3.250	105	2.202	3.962	2.851	3.364	3.543	3.719	3.778	2.164	2.714	2.462	3.264	5.061	5.417	6.002	6.209
G. Laba tahun berjalan (Current Profit/Loss)	-	14.038	17.040	10.076	12.502	14.529	16.206	17.633	19.616	2.148	4.259	6.643	8.645	10.990	13.142	15.295	17.631
H. Laba (setelah taksiran pajak penghasilan) Profit (after calculation of income taxes)	9.294	9.822	11.735	4.809	9.906	11.491	12.748	13.715	14.205	1.695	3.408	5.301	6.898	8.757	10.516	12.222	14.043

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	2.471	4.178	5.227	5.854	4.805	5.428	6.197	6.907	7.689	737	1.468	2.253	3.045	3.880	4.796	5.636	6.562
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	2.277	3.823	4.597	5.367	4.364	4.921	5.568	6.221	6.912	687	1.382	2.122	2.854	3.578	4.439	5.226	6.086
Penduduk (Citizens)	2.277	3.823	4.597	5.367	4.364	4.921	5.568	6.221	6.912	687	1.382	2.122	2.854	3.578	4.439	5.226	6.086
a. Dari Bank Indonesia (From Bank Indonesia)	157	294	303	455	402	427	469	507	540	39	72	103	134	179	215	271	323
b. Dari bank-bank lain (From other banks)	116	133	112	134	67	75	82	90	101	9	18	27	37	49	60	72	88
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	2.004	3.395	4.181	4.778	3.895	4.419	5.018	5.625	6.271	638	1.293	1.992	2.682	3.349	4.164	4.883	5.675
Surat berharga (securities)	136	217	177	263	242	269	307	345	377	38	83	139	189	159	194	213	241
Kredit yang diberikan (Credit disbursed)	1.866	3.174	4.004	4.490	3.651	4.146	4.705	5.271	5.881	597	1.204	1.843	2.478	3.169	3.940	4.630	5.386
Lainnya (Others)	2	4	1	25	2	4	6	9	13	3	6	10	15	22	30	39	49
Bukan penduduk (Non-citizens)	-	-	-	-	-	0	0	0	0	-	0	-	-	-	-	-	-
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head / Branch Offices outside of Indonesia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Dari bank-bank lain (From other banks)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	-	-	-	-	0	0	0	0	0	-	0	-	-	-	-	-	-
Surat berharga (Securities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan (Credit disbursed)	-	-	-	-	0	0	0	0	0	-	-	-	-	-	-	-	-
Lainnya (Others)	-	-	-	-	0	0	0	0	0	-	0	-	-	-	-	-	-
2. Naikannya nilai surat berharga (Increase in the value of securities)	5	18	12	1	9	9	10	10	11	1	26	35	57	141	153	168	187
3. Keuntungan Transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives)	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	1	1
4. Dividen, komisi/provisi/fee (Dividends, commissions, provisions/fees)	95	92	122	117	75	84	94	106	121	13	26	35	44	69	88	106	126
5. Lainnya (Others)	93	245	495	367	356	414	523	569	645	37	33	61	90	92	116	135	163
B. Beban operasional (Operations Expenses)	2.360	3.854	4.369	5.078	4.553	5.186	5.913	6.654	7.307	807	1.392	2.095	2.813	3.556	4.590	5.275	6.127
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	1.302	2.311	2.264	2.855	2.430	2.685	2.986	3.284	3.599	322	611	927	1.229	1.561	1.918	2.271	2.654
Penduduk (Citizens)	1.302	2.311	2.255	2.850	2.426	2.680	2.980	3.278	3.599	322	611	927	1.229	1.561	1.917	2.270	2.653
a. Kepada Bank Indonesia (At Bank Indonesia)	18	2	2	6	6	6	8	8	8	0	1	2	2	2	2	2	2
b. Kepada bank-bank lain (At other banks)	20	48	66	94	72	83	86	95	107	12	21	32	42	51	60	70	80
c. Kepada pihak ketiga bukan bank (At third party non-banks)	1.264	2.261	2.187	2.750	2.348	2.591	2.887	3.175	3.483	309	588	894	1.185	1.508	1.855	2.198	2.571
Giro (Demand Deposit)	76	107	103	137	49	55	61	68	75	8	14	22	29	36	45	54	63
Simpanan berjangka (Time deposits)	1.084	2.026	1.928	2.447	2.175	2.397	2.663	2.921	3.198	279	530	805	1.068	1.353	1.651	1.951	2.276
Tabungan (Savings Deposit)	90	119	114	117	90	101	113	124	137	11	22	34	45	58	76	87	101
Pinjaman yang diterima (Loans received)	3	4	1	1	2	2	2	2	2	0	1	1	1	1	2	2	4
Surat berharga (Securities)	6	-	32	37	24	27	36	46	56	10	20	30	41	56	77	98	120
Lainnya (Others)	5	5	9	11	8	10	12	14	16	1	1	2	3	4	4	6	6
Bukan penduduk (Non-Citizens)	-	-	8	5	5	5	6	7	0	0	0	0	0	0	1	1	1
a. Kantor Pusat/Cabang sendiri diluar Indonesia (Head/Branch Offices outside of Indonesia)	-	-	-	-	4	5	5	6	-	-	-	-	-	-	-	-	-
b. Kepada bank-bank lain (At other banks)	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	0	0
c. Kepada pihak ketiga bukan bank (At third party non-banks)	-	-	8	5	1	0	0	0	0	0	0	0	0	0	1	1	1
Giro (Demand Deposit)	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-
Simpanan berjangka (Time deposits)	-	-	8	5	1	0	0	0	0	0	0	0	0	0	1	1	1
Tabungan (Savings Deposit)	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pinjaman yang diterima (Loans received)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surat berharga (Securities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-
Koreksi atas pendapatan bunga (Corrections to interest income)	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-
2. Kerugian transaksi valuta/derivatif (Losses on foreign exchange transactions / derivatives)	-	-	-	-	0	0	0	0	0	-	-	-	-	-	0	0	0
3. Komisi/provisi (Commissions/fees)	20	16	13	13	7	8	10	11	11	1	3	4	5	7	8	9	10
4. Penyusutan/amortisasi/penghapusan (Depreciation/amortizations/write-offs)	-	341	502	356	325	377	503	588	692	205	186	263	363	431	785	797	896
5. Lainnya (Others)	1.038	1.186	1.591	1.854	1.791	2.116	2.415	2.771	3.004	279	593	901	1.215	1.557	1.879	2.198	2.567
C. Laba Operasional (Operations Profit)	110	324	858	777	251	242	283	253	383	(70)	75	158	232	324	206	361	435
D. Pendapatan non-operasional (Non-Operations Income)	562	1.210	1.642	2.180	2.335	2.705	3.046	3.425	3.837	191	461	1.182	1.588	2.041	2.490	2.627	3.478
E. Beban non-operasional (Non-Operations Expenses)	445	1.002	1.509	2.092	2.181	2.511	2.847	3.176	3.592	58	405	1.105	1.504	1.937	2.375	2.505	3.354
F. Laba non-operasional (Non-Operations Profit)	117	208	133	88	155	194	199	249	245	133	56	78	84	103	114	122	124
G. Laba tahun berjalan (Current profit/loss)	-	531	991	865	406	436	483	502	628	62	130	233	314	425	318	481	557
H. Laba (setelah taksiran pajak penghasilan) Profit (after calculation of income taxes)	162	399	765	604	348	373	407	417	360	56	115	210	283	385	140	261	301

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	11.594	17.599	19.264	22.606	16.618	18.709	20.860	22.966	25.375	2.310	4.706	7.332	9.950	12.375	14.903	17.713	20.257
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	10.721	16.293	17.465	20.580	15.193	17.116	19.104	21.054	23.082	2.080	4.320	6.511	8.917	11.229	13.543	16.117	18.471
Penduduk (Citizens)	10.719	16.290	17.460	20.578	15.192	17.116	19.104	21.054	23.082	2.079	4.320	6.511	8.917	11.229	13.543	16.116	18.470
a. Dari Bank Indonesia (From Bank Indonesia)	1.586	4.872	3.912	4.080	2.060	2.234	2.422	2.582	2.743	128	254	440	644	835	1.051	1.294	1.505
b. Dari bank-bank lain (From other banks)	1.110	1.866	1.928	1.984	1.320	1.442	1.605	1.842	1.987	133	253	394	536	677	810	961	1.140
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	8.022	9.551	11.619	14.514	11.813	13.440	15.076	16.629	18.353	1.819	3.812	5.677	7.737	9.717	11.683	13.860	15.825
Surat berharga (securities)	331	422	517	818	587	651	714	783	837	60	138	155	259	220	270	319	345
Kredit yang diberikan (Credit disbursed)	7.684	9.118	11.091	13.680	11.199	12.741	14.308	15.831	17.489	1.757	3.655	5.491	7.468	9.493	11.407	13.534	15.473
Lainnya (Others)	8	11	11	16	27	48	53	15	26	2	19	31	9	4	6	7	7
Bukan penduduk (Non-citizens)	3	3	5	2	0	0	0	0	0	0	0	0	0	0	0	1	0
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head / Branch Offices outside of Indonesia)	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-
b. Dari bank-bank lain (From other banks)	3	3	5	2	0	0	0	0	0	0	0	0	0	0	0	0	0
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surat berharga (Securities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan (Credit disbursed)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Kenaikan nilai surat berharga (Increase in the value of securities)	57	193	257	273	59	65	75	74	205	53	56	218	235	233	242	250	250
3. Keuntungan transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives)	1	-	4	10	18	19	21	23	23	1	2	3	9	10	12	13	11
4. Dividen, komisi/provisi/fee (Dividends, commissions, provisions/fees)	423	540	684	912	906	1.007	1.093	1.201	1.381	77	138	216	288	351	432	520	609
5. Lainnya (Others)	392	573	854	832	442	501	568	614	684	100	190	383	501	552	675	813	916
B. Beban operasional (Operations Expenses)	8.776	13.403	14.652	16.510	11.822	13.498	15.073	16.626	18.687	1.793	3.578	5.491	7.484	9.186	10.842	12.934	15.103
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	3.715	6.906	7.086	7.223	5.756	6.497	7.242	7.949	8.677	681	1.363	2.132	2.907	3.723	4.527	5.411	6.288
Penduduk (Citizens)	3.715	6.906	7.085	7.203	5.754	6.495	7.240	7.943	8.675	681	1.363	2.132	2.907	3.723	4.527	5.411	6.288
a. Kepada Bank Indonesia (At Bank Indonesia)	18	15	23	13	6	6	7	7	8	0	1	1	1	2	2	2	3
b. Kepada bank-bank lain (At other banks)	126	256	370	452	335	380	427	474	539	58	109	162	203	257	301	347	407
c. Kepada pihak ketiga bukan bank (At third party non-banks)	3.571	6.635	6.692	6.737	5.413	6.108	6.807	7.462	8.129	623	1.254	1.969	2.702	3.465	4.224	5.062	5.878
Giro (Demand Deposit)	1.070	2.061	2.282	2.212	1.612	1.794	1.973	2.133	2.292	147	299	465	639	815	987	1.182	1.362
Simpanan berjangka (Time deposits)	1.413	3.359	3.159	3.112	2.836	3.224	3.629	4.000	4.348	339	688	1.106	1.542	2.001	2.452	2.953	3.456
Tabungan (Savings Deposit)	658	818	936	1.084	780	871	974	1.080	1.203	121	227	333	436	542	649	765	877
Pinjaman yang diterima (Loans received)	47	95	70	70	46	59	60	63	77	2	4	12	17	18	28	35	36
Surat berharga (Securities)	328	274	241	250	136	150	165	179	201	8	27	41	54	70	86	100	115
Lainnya (Others)	55	28	4	9	4	9	7	7	8	6	9	12	15	18	23	26	32
Bukan penduduk (Non-Citizens)	1	-	1	18	0	0	0	3	0	-	-	-	-	-	-	-	0
a. Kantor Pusat/Cabang sendiri diluar Indonesia (Head/Branch Offices outside of Indonesia)	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-
b. Kepada bank-bank lain (At other banks)	-	-	1	0	0	0	0	0	0	-	-	-	-	-	-	-	-
c. Kepada pihak ketiga bukan bank (At third party non-banks)	1	-	-	18	0	0	0	3	0	-	-	-	-	-	-	-	0
Giro (Demand Deposit)	-	-	-	3	-	-	-	2	-	-	-	-	-	-	-	-	-
Simpanan berjangka (Time deposits)	-	-	-	12	0	0	0	1	0	-	-	-	-	-	-	-	0
Tabungan (Savings Deposit)	-	-	-	3	-	-	-	0	-	-	-	-	-	-	-	-	-
Pinjaman yang diterima (Loans received)	1	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-
Surat berharga (Securities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Koreksi atas pendapatan bunga (Corrections to interest income)	-	-	-	2	2	2	2	2	2	-	-	-	-	-	-	-	-
2. Kerugian transaksi valas/derivatif (Losses on foreign exchange transactions / derivatives)	-	-	6	0	0	0	0	0	0	0	0	0	0	1	1	1	15
3. Komisi/provisi (Commissions/fees)	16	12	15	11	2	2	2	3	3	1	2	4	6	8	9	12	14
4. Penyusutan/amortisasi/penghapusan (Depreciation/amortizations/write-offs)	-	1.327	1.290	1.505	1.206	1.353	1.521	1.683	1.824	520	1.012	1.192	1.637	1.697	1.831	2.151	2.474
5. Lainnya (Others)	5.045	5.157	6.255	7.771	4.858	5.645	6.306	6.991	8.182	592	1.200	2.163	2.934	3.758	4.474	5.359	6.312
C. Laba Operasional (Operations Profit)	2.818	4.197	4.612	6.096	4.796	5.211	5.788	6.340	6.688	517	1.128	1.841	2.466	3.189	4.061	4.779	5.155
D. Pendapatan non-operasional (Non-Operations Income)	3.215	6.193	6.889	7.436	6.039	6.831	7.497	8.342	9.362	1.147	1.934	2.912	3.851	4.527	5.398	6.227	7.315
E. Beban non-operasional (Non-Operations Expenses)	3.026	5.833	6.346	6.963	5.660	6.435	7.032	7.828	8.651	629	1.315	2.075	2.937	3.511	4.295	5.086	5.996
F. Laba non-operasional (Non-Operations Profit)	189	360	543	473	380	397	465	515	710	518	619	838	914	1.016	1.103	1.141	1.319
G. Laba tahun berjalan (Current profit/loss)	-	4.557	5.155	6.569	5.175	5.608	6.253	6.855	7.399	1.032	1.743	2.675	3.378	4.205	5.164	5.917	6.470
H. Laba (setelah taksiran pajak penghasilan) Profit (after calculation of income taxes)	2.738	3.908	4.530	5.751	4.722	5.114	5.697	6.242	6.488	940	1.583	2.443	3.099	3.867	4.748	5.363	5.718

Miliar Rp (Billion Rp)

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

	2008				2009					2010							
	Des 2005	Des 2006	Des 2007	Des 2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	6.043	7.860	9.528	14.681	11.398	12.598	14.011	14.839	15.772	1.378	2.434	3.547	4.856	6.813	7.462	8.690	9.085
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	4.307	5.680	6.354	7.894	7.017	7.778	8.769	9.339	10.128	784	1.488	2.289	3.058	3.849	4.668	5.098	5.895
Penduduk (Citizens)	4.132	5.391	6.091	7.751	6.963	7.714	8.730	9.291	10.073	777	1.471	2.263	3.026	3.810	4.604	5.013	5.795
a. Dari Bank Indonesia (From Bank Indonesia)	675	796	1.028	955	947	1.038	1.171	1.242	1.318	106	203	307	402	505	647	685	775
b. Dari bank-bank lain (From other banks)	243	354	261	435	450	485	777	369	409	17	31	51	77	94	112	121	142
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	3.214	4.241	4.801	6.361	5.566	6.191	6.781	7.679	8.347	654	1.237	1.905	2.547	3.211	3.845	4.207	4.878
Surat berharga (securities)	269	358	316	427	258	294	373	602	683	64	125	183	235	290	281	311	352
Kredit yang diberikan (Credit disbursed)	2.766	3.777	4.318	5.902	5.156	5.729	6.240	6.897	7.472	582	1.100	1.698	2.286	2.887	3.526	3.853	4.478
Lainnya (Others)	180	107	168	32	152	168	168	180	191	7	13	24	26	33	38	43	48
Bukan penduduk (Non-citizens)	175	289	263	144	54	64	39	48	55	7	17	26	32	40	64	84	100
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head / Branch Offices outside of Indonesia)	-	-	-	-	0	0	0	0	0	-	-	-	-	-	-	-	-
b. Dari bank-bank lain (From other banks)	174	288	243	141	51	59	36	39	43	6	11	17	22	26	62	82	98
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	1	1	20	3	3	5	3	9	11	1	6	9	10	14	2	2	2
Surat berharga (Securities)	1	1	2	-	-	2	-	5	7	1	5	8	10	12	1	2	2
Kredit yang diberikan (Credit disbursed)	-	-	18	3	3	3	3	3	3	-	0	1	0	2	0	0	0
Lainnya (Others)	-	-	-	-	-	-	0	1	2	-	-	-	-	-	-	-	-
2. Naikannya nilai surat berharga (Increase in the value of securities)	8	8	24	50	89	111	95	116	87	72	87	106	166	115	144	186	120
3. Keuntungan Transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives) ¹⁾	996	1.296	1.931	5.504	3.172	3.462	3.722	3.881	3.886	321	504	731	1.079	1.000	1.798	2.445	1.902
4. Dividen, komisi/provisi/fee (Dividends, commissions, provisions/fees)	631	688	1.083	1.137	968	1.081	1.237	1.312	1.463	126	275	393	521	652	806	912	1.057
5. Lainnya (Others)	101	187	135	96	151	166	188	190	207	74	80	29	32	1.195	46	51	111
B. Beban operasional (Operations Expenses)	4.403	6.213	7.601	12.268	9.670	10.693	11.909	12.625	13.328	1.185	2.093	2.963	4.139	5.964	6.074	7.134	7.549
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	1.901	2.797	3.004	3.863	3.515	3.869	4.352	4.558	4.914	336	640	974	1.301	1.623	1.960	2.135	2.452
Penduduk (Citizens)	1.632	2.527	2.619	3.489	3.306	3.650	4.118	4.320	4.658	322	624	949	1.268	1.580	1.908	2.075	2.380
a. Kepada Bank Indonesia (At Bank Indonesia)	1	2	2	4	4	4	4	4	4	1	1	1	0	1	0	0	0
b. Kepada bank-bank lain (At other banks)	329	501	435	394	174	195	215	238	253	19	36	56	77	97	112	127	151
c. Kepada pihak ketiga bukan bank (At third party non-banks)	1.302	2.024	2.183	3.091	3.128	3.451	3.899	4.078	4.400	302	587	893	1.191	1.482	1.796	1.947	2.229
Giro (Demand Deposit)	151	166	129	177	114	129	146	157	174	15	27	41	54	67	82	97	114
Simpanan berjangka (Time deposits)	1.077	1.700	1.896	2.709	2.773	3.053	3.470	3.611	3.888	266	513	777	1.038	1.293	1.575	1.683	1.917
Tabungan (Savings Deposit)	12	36	61	84	127	140	153	164	174	11	26	39	52	65	80	97	114
Pinjaman yang diterima (Loans received)	-	17	-	-	-	-	-	-	3	0	0	0	1	1	-	-	-
Surat berharga (Securities)	1	8	10	8	8	9	10	11	12	1	2	3	4	5	6	7	8
Lainnya (Others)	61	97	86	112	106	120	120	135	148	9	18	33	41	51	53	65	76
Bukan penduduk (Non-Citizens)	269	271	385	374	209	219	234	238	257	15	16	24	32	42	52	60	72
a. Kantor Pusat/Cabang sendiri diluar Indonesia (Head/Branch Offices outside of Indonesia)	-	-	22	18	9	10	11	11	12	1	1	2	3	3	4	5	6
b. Kepada bank-bank lain (At other banks)	242	228	325	319	142	149	158	174	175	6	12	18	24	32	40	49	58
c. Kepada pihak ketiga bukan bank (At third party non-banks)	27	42	38	37	59	60	66	53	70	8	3	4	5	7	8	6	7
Giro (Demand Deposit)	3	4	11	12	7	7	8	8	9	0	1	1	1	2	2	3	3
Simpanan berjangka (Time deposits)	22	34	24	24	35	36	41	42	43	4	2	3	4	5	5	3	4
Tabungan (Savings Deposit)	1	1	-	1	1	1	1	1	1	3	0	0	0	1	0	0	1
Pinjaman yang diterima (Loans received)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surat berharga (Securities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya (Others)	2	3	3	-	17	17	17	3	18	1	-	-	-	-	-	-	-
Koreksi atas pendapatan bunga (Corrections to interest income)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Kerugian transaksi valuta asing/derivatif (Losses on foreign exchange transactions / derivatives)	619	954	1.673	4.542	2.673	2.886	3.133	3.315	3.279	301	485	650	1.016	1.002	1.424	1.796	1.487
3. Komisi/provisi (Commissions/fees)	57	85	134	203	189	212	235	252	288	31	38	61	90	110	134	173	199
4. Penyusutan/amortisasi/penghapusan (Depreciation/amortizations/write-offs)	-	902	769	1.077	1.062	1.164	1.325	1.389	1.377	136	265	370	506	589	713	900	951
5. Lainnya (Others)	1.826	1.476	2.021	2.584	2.231	2.562	2.864	3.112	3.469	381	664	908	1.226	2.640	1.842	2.130	2.461
C. Laba Operasional (Operations Profit)	1.640	1.647	1.927	2.412	1.728	1.906	2.102	2.214	2.444	193	341	585	717	848	1.388	1.556	1.537
D. Pendapatan non-operasional (Non-Operations Income)	640	843	773	1.100	1.629	1.930	2.288	2.384	2.340	240	611	803	8.875	981	8.988	958	1.025
E. Beban non-operasional (Non-Operations Expenses)	267	305	296	611	1.234	1.515	1.766	1.811	1.717	145	442	603	8.574	545	8.808	923	723
F. Laba non-operasional (Non-Operations Profit)	373	538	478	489	395	415	522	573	623	95	170	200	302	436	180	35	302
G. Laba tahun berjalan (Current profit/loss)	-	2.185	2.405	2.901	2.123	2.321	2.624	2.787	3.067	287	510	785	1.019	1.284	1.568	1.591	1.839
H. Laba (setelah taksiaran pajak penghasilan) Profit (after calculation of income taxes)	1.370	1.561	1.656	2.026	1.484	1.598	1.826	1.939	2.129	217	374	571	744	941	1.136	1.174	1.370

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
A. Pendapatan operasional (Operations Income)	20.704	28.786	29.119	35.132	23.660	25.231	26.900	28.819	31.486	17.415	33.099	46.777	60.115	71.754	83.664	23.699	26.115
1. Pendapatan bunga/bagi hasil/margin (Income from interest/profit sharing/margin)	10.905	14.509	14.736	16.171	10.515	11.535	12.727	13.796	14.872	1.098	2.309	3.127	4.313	5.454	6.572	7.646	8.833
Penduduk (Citizens)	10.243	13.677	13.930	15.582	10.404	11.417	12.599	13.652	14.716	1.089	2.290	3.098	4.270	5.398	6.505	7.568	8.743
a. Dari Bank Indonesia (From Bank Indonesia)	726	1.270	1.786	1.695	1.153	1.270	1.392	1.514	1.644	119	229	359	500	636	774	928	1.102
b. Dari bank-bank lain (From other banks)	1.608	1.226	1.133	1.279	497	527	576	609	664	68	304	127	198	251	419	493	588
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	7.908	11.181	11.011	12.608	8.754	9.620	10.631	11.529	12.409	902	1.757	2.613	3.572	4.511	5.312	6.147	7.052
Surat berharga (securities)	1.399	2.231	1.787	2.065	1.549	1.677	1.817	1.949	2.068	132	254	358	536	681	703	802	950
Kredit yang diberikan (Credit disbursed)	6.093	8.930	9.155	10.212	7.200	7.937	8.807	9.573	10.332	767	1.498	2.249	3.027	3.819	4.597	5.328	6.083
Lainnya (Others)	417	20	70	331	5	6	7	7	8	3	4	5	9	11	12	17	19
Bukan penduduk (Non-citizens)	662	832	806	589	112	118	129	144	155	10	19	29	42	56	68	78	90
a. Kantor Pusat/Cabang sendiri di luar Indonesia (Head / Branch Offices outside of Indonesia)	8	50	89	88	8	4	5	10	12	0	1	2	5	8	11	9	13
b. Dari bank-bank lain (From other banks)	644	754	701	401	97	107	117	127	137	9	18	26	36	46	55	66	75
c. Dari pihak ketiga bukan bank (From Third Party non Banks)	11	28	17	100	6	6	7	7	7	0	0	1	1	2	2	2	3
Surat berharga (Securities)	11	28	16	10	6	6	7	7	7	0	0	1	1	2	2	2	2
Kredit yang diberikan (Credit disbursed)	-	-	-	0	-	-	-	-	-	-	-	0	0	-	-	-	-
Lainnya (Others)	-	-	-	90	0	0	0	0	0	-	-	-	-	0	0	0	0
2. Kenaikan nilai surat berharga (Increase in the value of securities)	195	2.334	1.302	1.022	1.250	1.362	1.371	1.374	1.386	157	261	420	652	682	925	1.352	1.607
3. Keuntungan transaksi valuta asing/derivatif (Profit from foreign exchange transactions / derivatives)	6.618	8.395	8.665	13.199	8.683	8.697	8.782	9.238	10.402	15.747	29.737	41.973	53.423	63.460	73.510	11.666	12.237
4. Dividen, komisi/provisi/fee (Dividends, commissions, provisions/fees)	2.814	3.308	3.951	4.280	2.748	3.132	3.501	3.886	4.270	403	775	1.229	1.686	2.074	2.477	2.860	3.237
5. Lainnya (Others)	171	240	464	460	464	505	519	525	557	10	17	28	41	84	180	175	201
B. Beban operasional (Operations Expenses)	17.545	23.370	23.289	29.292	18.128	18.964	20.549	22.014	24.805	17.321	32.710	45.562	58.274	69.570	81.416	21.115	23.173
1. Beban bunga/bagi hasil (Interest/profit sharing charges)	4.805	7.015	6.210	6.425	3.883	4.188	4.548	4.893	5.307	385	891	990	1.433	1.788	2.164	2.762	3.190
Penduduk (Citizens)	4.296	6.189	5.537	5.747	3.533	3.816	4.146	4.461	4.848	362	844	922	1.338	1.671	2.022	2.580	2.979
a. Kepada Bank Indonesia (At Bank Indonesia)	3	6	3	32	255	195	192	210	186	0	0	0	0	0	0	0	0
b. Kepada bank-bank lain (At other banks)	953	1.553	1.349	1.171	572	641	700	757	821	111	345	170	323	401	495	574	996
c. Kepada pihak ketiga bukan bank (At third party non-banks)	3.340	4.630	4.186	4.545	2.706	2.980	3.254	3.494	3.841	251	499	752	1.015	1.270	1.528	2.006	1.983
Giro (Demand Deposit)	360	314	464	675	240	271	308	347	391	43	78	112	147	164	196	262	296
Simpanan berjangka (Time deposits)	2.354	3.776	3.156	3.416	2.282	2.495	2.706	2.882	3.153	186	377	577	773	981	1.183	1.342	1.519
Tabungan (Savings Deposit)	80	113	94	273	103	114	127	140	153	15	29	45	62	88	104	119	137
Pinjaman yang diterima (Loans received)	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	0
Surat berharga (Securities)	197	321	392	22	51	59	65	70	75	3	4	5	5	5	5	255	5
Lainnya (Others)	349	106	79	160	31	42	48	55	67	4	11	14	28	33	40	28	26
Bukan penduduk (Non-Citizens)	507	826	673	677	350	373	401	432	459	22	46	67	95	117	142	182	211
a. Kantor Pusat/Cabang sendiri diluar Indonesia (Head/Branch Offices outside of Indonesia)	433	678	551	534	324	344	371	399	422	19	40	58	78	99	120	152	177
b. Kepada bank-bank lain (At other banks)	43	121	90	39	16	17	19	20	21	2	4	7	11	14	16	19	21
c. Kepada pihak ketiga bukan bank (At third party non-banks)	32	26	32	104	9	11	12	13	16	1	3	2	6	5	5	12	13
Giro (Demand Deposit)	4	13	25	10	3	4	5	4	4	0	1	1	3	3	4	4	5
Simpanan berjangka (Time deposits)	11	12	5	93	6	7	8	9	12	1	2	1	3	1	2	7	8
Tabungan (Savings Deposit)	-	1	2	1	0	0	0	0	0	0	0	0	0	0	0	1	1
Pinjaman yang diterima (Loans received)	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-
Surat berharga (Securities)	-	-	-	-	-	-	-	-	-	0	-	0	-	-	-	-	-
Lainnya (Others)	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Koreksi atas pendapatan bunga (Corrections to interest income)	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Kerugian transaksi valas/derivatif (Losses on foreign exchange transactions / derivatives)	5.386	7.690	7.430	9.535	6.122	5.691	5.891	6.108	7.183	15.546	29.423	41.328	52.669	62.591	72.491	10.612	11.057
3. Komisi/provisi (Commissions/fees)	303	392	485	752	348	395	444	486	532	54	106	161	223	399	483	545	495
4. Penyusutan/amortisasi/penghapusan (Depreciation/amortizations/write-offs)	-	2.383	2.063	3.497	2.492	2.745	3.101	3.401	3.598	697	1.004	1.154	1.376	1.563	2.296	2.626	2.862
5. Lainnya (Others)	7.049	5.890	7.101	9.083	5.283	5.945	6.566	7.125	8.185	639	1.286	1.929	2.573	3.228	3.983	4.570	5.569
C. Laba Operasional (Operations Profit)	3.159	5.416	5.830	5.841	5.532	6.267	6.351	6.805	6.680	94	389	1.215	1.841	2.184	2.248	2.584	2.942
D. Pendapatan non-operasional (Non-Operations Income)	1.447	2.124	1.877	5.710	3.949	5.482	6.083	6.571	6.823	743	936	1.483	1.762	1.698	2.046	2.163	2.210
E. Beban non operasional (Non-Operations Expenses)	733	1.072	1.326	3.783	2.879	4.562	4.861	5.228	5.687	131	155	786	939	672	394	319	172
F. Laba non operasional (Non-Operations Profit)	714	1.052	550	1.927	1.070	920	1.222	1.343	1.136	612	781	697	823	1.025	1.653	1.844	2.038
G. Laba tahun berjalan (Current profit/loss)	-	6.468	6.380	7.767	6.602	7.187	7.574	8.148	7.816	699	1.158	1.898	2.642	3.184	3.866	4.385	4.932
H. Laba (setelah taksiran pajak penghasilan) Profit (after calculation of income taxes)	1.971	3.000	2.998	4.257	3.725	4.112	4.284	4.425	3.983	464	644	1.154	1.438	1.731	2.081	2.479	2.897

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (Claim Commitments)	10.638	17.440	33.963	20.983	35.962	424.190	32.691	33.967	21.650	109.598	117.170	128.484	108.856	154.547	118.984	119.826	116.827
Fasilitas pinjaman yang belum ditarik (<i>Not yet withdrawn loan facilities</i>)	5.034	5.559	7.496	5.246	7.132	6.637	6.672	6.593	6.321	4.608	13.850	6.576	6.486	5.354	5.386	5.441	5.408
Posisi pembelian spot yang masih berjalan (<i>Current spot purchases</i>)	4.300	9.997	20.181	10.910	26.969	35.880	24.492	25.467	13.641	96.654	93.146	113.439	100.518	147.093	111.037	111.982	109.867
Lainnya (<i>Others</i>)	1.305	1.884	6.286	4.828	1.861	381.673	1.527	1.907	1.688	8.337	10.175	8.470	1.852	2.101	2.561	2.403	1.552
Kewajiban Komitmen (Liabilities Commitments)	177.816	198.826	272.594	296.167	345.855	447.562	341.694	360.308	374.255	662.315	672.370	674.106	675.937	712.993	694.387	712.720	733.338
Fasilitas kredit kepada nasabah yang belum ditarik (<i>Client credit facilities that are not yet withdrawn</i>)	151.987	162.988	208.338	247.673	282.509	276.879	279.833	296.982	323.716	480.169	495.590	471.963	474.231	476.484	484.953	501.033	512.260
Fasilitas kredit kepada bank lain yang belum ditarik (<i>Other bank credit facilities that are not yet withdrawn</i>)	353	515	765	872	1.254	1.231	1.364	1.563	803	800	1.257	1.397	3.302	2.632	2.747	3.509	2.686
Irrevocable L/C yang masih berjalan (<i>Current Irrevocable L/Cs</i>)	18.824	23.955	42.019	31.744	36.144	37.068	37.128	36.642	37.177	38.543	41.789	40.418	43.741	46.107	43.911	42.631	47.640
Posisi penjualan spot yang masih berjalan (<i>Current spot sales</i>)	4.070	8.390	15.724	10.165	24.916	31.708	22.326	24.031	11.382	142.291	133.300	159.879	154.228	187.194	161.779	160.953	170.230
Lainnya (<i>Others</i>)	2.581	2.978	5.748	5.713	1.032	100.677	1.042	1.090	1.177	512	433	449	436	576	998	4.593	523
Tagihan Kontinjensi (Claim Contingency)	71.292	84.730	119.740	221.486	406.478	227.232	265.961	138.314	139.047	132.174	132.521	134.731	132.926	135.906	135.741	147.179	280.978
Garansi yang diterima (<i>Guarantees received</i>)	58.770	68.627	102.454	138.537	126.748	120.286	113.921	114.922	115.923	108.800	108.598	110.930	108.641	111.790	111.685	122.760	125.087
Pendapatan bunga dalam penyelesaian (<i>Adjusted interest income</i>)	11.149	15.460	15.383	69.873	272.171	99.371	144.872	16.090	15.498	21.709	22.739	22.557	23.140	22.940	22.843	23.119	154.592
Lainnya (<i>Others</i>)	1.373	643	1.903	13.075	7.559	7.575	7.168	7.302	7.626	1.665	1.185	1.243	1.146	1.177	1.213	1.301	1.299
Kewajiban Kontinjensi (Liabilities Contingency)	38.277	44.659	77.430	123.784	101.263	99.399	100.142	99.776	101.455	97.927	97.764	95.792	96.219	97.409	99.620	102.264	105.714
Garansi yang diberikan (<i>Guarantees issued</i>)	37.482	43.755	74.397	109.488	99.791	98.087	98.653	98.259	99.985	96.414	96.366	94.372	94.866	95.928	98.407	100.867	104.077
Lainnya (<i>Others</i>)	795	904	3.032	14.296	1.472	1.312	1.490	1.517	1.470	1.513	1.398	1.420	1.353	1.481	1.214	1.398	1.638
Lainnya (Others)	163.993	166.370	199.082	148.821	135.302	133.964	133.844	135.468	135.192	134.965	133.915	132.303	135.175	136.190	136.730	137.308	138.718
Penerusan Kredit (<i>Channelling Credit</i>)	34.517	40.719	43.675	45.965	34.435	33.820	33.500	33.360	32.896	30.225	30.873	29.907	29.609	29.683	29.327	29.452	30.210
Aktiva produktif yang dihapus bukukan (<i>Written-off Earning assets</i>)	129.476	125.650	155.407	102.856	100.867	100.144	100.345	102.109	102.296	104.740	103.042	102.396	105.566	106.507	107.403	107.856	108.508

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (Claim Commitments)	464	1.870	2.580	497	958	1.038	630	120	36	831	1.614	1.305	2.409	2.025	5.105	8.962	8.442
Fasilitas pinjaman yang belum ditarik (Not yet withdrawn loan facilities)	0	841	175	188	176	83	0	0	0	164	104	108	107	110	110	133	131
Posisi pembelian spot yang masih berjalan (Current spot purchases)	30	235	2.023	154	318	644	630	111	36	646	821	509	1.611	1.198	4.351	8.205	8.279
Lainnya (Others)	434	794	382	155	465	311	0	9	0	21	690	689	691	716	644	625	32
Kewajiban Komitmen (Liabilities Commitments)	50.033	59.736	79.368	97.045	119.581	115.504	118.146	131.327	150.680	165.482	172.357	166.928	159.640	159.555	161.002	174.462	170.508
Fasilitas kredit kepada nasabah yang belum ditarik (Client credit facilities that are not yet withdrawn)	39.557	47.703	58.652	79.791	100.844	94.976	96.593	111.654	130.405	144.352	151.029	145.568	136.709	135.735	139.763	145.255	142.539
Fasilitas kredit kepada bank lain yang belum ditarik (Other bank credit facilities that are not yet withdrawn)	257	260	384	494	893	954	952	908	269	236	198	310	342	319	133	258	170
Irrevocable L/C yang masih berjalan (Current Irrevocable L/Cs)	9.248	11.334	20.165	16.735	17.258	18.883	19.441	18.640	19.995	19.844	20.353	20.377	21.222	22.058	20.216	19.675	24.830
Posisi penjualan spot yang masih berjalan (Current spot sales)	30	233	155	11	570	685	1.154	111	6	999	771	668	1.362	1.435	886	5.383	2.964
Lainnya (Others)	941	205	13	14	14	6	6	14	6	51	6	6	5	7	4	3.891	5
Tagihan Kontinjensi (Claim Contingency)	11.109	14.544	14.492	70.167	278.299	95.866	149.817	22.077	21.904	21.921	22.317	22.077	21.689	22.384	22.180	22.721	153.937
Garansi yang diterima (Guarantees received)	2.796	2.728	2.430	3.279	3.821	3.675	3.946	4.144	4.090	3.895	3.934	3.742	3.746	3.945	3.795	4.000	3.967
Pendapatan bunga dalam penyelesaian (Adjusted interest income)	7.763	11.578	10.944	65.584	267.270	84.950	139.030	10.964	10.527	16.695	17.540	17.431	17.149	17.609	17.528	17.790	149.051
Lainnya (Others)	550	238	1.118	1.304	7.208	7.241	6.841	6.969	7.286	1.331	844	903	795	830	858	931	918
Kewajiban Kontinjensi (Liabilities Contingency)	16.683	17.235	22.386	30.699	31.032	30.585	31.995	32.786	34.918	32.840	32.615	31.795	31.551	32.392	33.211	34.225	34.143
Garansi yang diberikan (Guarantees issued)	16.577	17.101	22.355	30.305	30.720	30.284	31.738	32.532	34.666	32.555	32.521	31.731	31.488	32.270	33.150	34.164	34.065
Lainnya (Others)	106	134	31	393	313	302	257	254	252	285	95	64	63	122	61	61	77
Lainnya (Others)	114.513	109.163	139.519	124.429	106.321	104.687	104.006	106.017	106.712	104.077	106.341	106.991	106.278	106.817	107.173	106.923	107.919
Penerusan Kredit (Channelling Credit)	29.670	35.775	38.318	40.616	29.224	28.575	28.274	28.171	27.403	27.160	27.617	26.783	26.475	26.627	26.333	26.414	27.198
Aktiva produktif yang dihapus bukukan (Written-off Earning assets)	84.842	73.389	101.201	83.813	77.098	76.112	75.732	77.846	79.309	76.917	78.723	80.208	79.803	80.190	80.840	80.509	80.721

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (Claim Commitments)	2.149	5.081	11.644	7.199	8.388	10.093	7.834	7.485	5.332	43.313	40.098	51.112	39.681	48.435	43.336	43.427	40.922
Fasilitas pinjaman yang belum ditarik (<i>Not yet withdrawn loan facilities</i>)	18	2.206	1.127	654	302	0	0	141	141	141	162	140	139	141	144	129	130
Posisi pembelian spot yang masih berjalan (<i>Current spot purchases</i>)	1.535	2.346	5.016	1.972	7.070	9.269	7.038	6.166	4.101	35.482	32.409	43.782	38.912	47.625	42.115	42.450	40.232
Lainnya (<i>Others</i>)	596	529	5.501	4.573	1.015	824	797	1.319	1.089	7.690	7.528	7.190	630	668	1.077	848	560
Kewajiban Komitmen (Liabilities Commitments)	64.526	78.586	116.802	127.426	129.993	132.264	128.589	129.811	132.078	226.040	224.028	221.922	231.260	239.518	239.236	250.917	252.239
Fasilitas kredit kepada nasabah yang belum ditarik (<i>Client credit facilities that are not yet withdrawn</i>)	57.653	68.281	93.638	110.519	110.987	112.723	111.649	113.094	118.457	179.883	176.994	165.743	177.966	178.489	180.247	194.003	193.609
Fasilitas kredit kepada bank lain yang belum ditarik (<i>Other bank credit facilities that are not yet withdrawn</i>)	94	246	366	358	334	243	369	607	486	500	1.004	1.040	1.070	1.233	1.038	1.244	1.338
Irrevocable L/C yang masih berjalan (<i>Current Irrevocable L/Cs</i>)	4.495	7.137	12.666	8.968	11.480	10.716	10.072	10.018	9.347	9.315	11.843	11.279	12.997	13.775	13.994	14.062	14.552
Posisi penjualan spot yang masih berjalan (<i>Current spot sales</i>)	1.743	1.487	4.877	2.255	6.360	6.905	5.640	5.090	2.735	36.026	33.907	43.583	38.921	45.583	43.094	41.072	42.441
Lainnya (<i>Others</i>)	541	1.435	5.256	5.326	832	1.677	860	1.002	1.054	317	281	277	306	438	862	535	299
Tagihan Kontinjensi (Claim Contingency)	2.575	2.086	3.216	15.110	3.771	3.846	3.897	3.963	3.787	3.990	4.146	3.600	4.433	3.864	3.752	4.079	4.191
Garansi yang diterima (<i>Guarantees received</i>)	711	273	565	920	706	681	677	689	690	670	677	247	251	360	259	533	481
Pendapatan bunga dalam penyelesaian (<i>Adjusted interest income</i>)	1.273	1.694	2.047	2.628	2.965	3.075	3.130	3.184	3.008	3.230	3.380	3.263	4.092	3.415	3.403	3.456	3.620
Lainnya (<i>Others</i>)	590	119	605	11.561	100	90	90	90	90	90	90	90	90	90	90	90	90
Kewajiban Kontinjensi (Liabilities Contingency)	6.571	8.940	17.381	32.307	18.081	17.926	17.924	18.056	18.531	17.997	18.005	18.023	18.438	18.493	19.611	20.641	21.933
Garansi yang diberikan (<i>Guarantees issued</i>)	5.964	8.202	14.400	18.422	17.047	16.966	16.741	16.831	17.392	16.853	16.805	16.725	17.210	17.193	18.474	19.331	20.400
Lainnya (<i>Others</i>)	607	738	2.981	13.885	1.033	961	1.183	1.225	1.139	1.144	1.200	1.298	1.229	1.300	1.137	1.310	1.534
Lainnya (Others)	42.802	48.860	50.754	15.274	17.651	17.891	18.032	18.109	18.480	24.909	18.995	19.149	19.203	19.416	19.662	20.538	20.662
Penerusan Kredit (<i>Channelling Credit</i>)	2.822	2.869	2.883	2.854	2.861	2.868	2.870	2.873	2.879	758	852	780	783	680	686	690	694
Aktiva produktif yang dihapus bukukan (<i>Written-off Earning assets</i>)	39.980	45.991	47.870	12.420	14.790	15.023	15.161	15.236	15.601	24.151	18.143	18.369	18.421	18.736	18.976	19.848	19.968

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (Claim Commitments)	30	40	83	75	92	379.921	69	62	62	63	66	60	55	54	53	53	52
Fasilitas pinjaman yang belum ditarik (Not yet withdrawn loan facilities)	9	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Posisi pembelian spot yang masih berjalan (Current spot purchases)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Lainnya (Others)	21	32	74	75	92	379.921	69	62	62	63	66	60	55	54	53	53	52
Kewajiban Komitmen (Liabilities Commitments)	1.836	1.666	1.882	1.966	2.461	101.063	2.254	2.283	2.232	2.226	2.156	1.864	1.972	2.066	1.940	1.992	2.220
Fasilitas kredit kepada nasabah yang belum ditarik (Client credit facilities that are not yet withdrawn)	1.806	1.618	1.853	1.926	2.402	2.173	2.217	2.251	2.197	2.190	2.115	1.823	1.938	2.027	1.905	1.950	2.163
Fasilitas kredit kepada bank lain yang belum ditarik (Other bank credit facilities that are not yet withdrawn)	2	5	3	6	9	10	14	14	10	13	15	14	11	10	11	14	32
Irrevocable L/C yang masih berjalan (Current Irrevocable L/Cs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Posisi penjualan spot yang masih berjalan (Current spot sales)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Lainnya (Others)	27	44	25	34	50	98.880	24	17	25	23	26	27	23	28	25	28	25
Tagihan Kontinjensi (Claim Contingency)	194	202	156	100	137	139	134	144	137	152	157	154	158	174	176	194	214
Garansi yang diterima (Guarantees received)	-	-	-	-	0	0	0	2	1	1	1	1	1	1	1	1	1
Pendapatan bunga dalam penyelesaian (Adjusted interest income)	179	177	147	95	134	136	133	141	136	148	153	150	154	170	172	189	203
Lainnya (Others)	15	25	9	4	3	3	0	2	0	3	4	3	4	3	3	5	10
Kewajiban Kontinjensi (Liabilities Contingency)	124	103	127	120	235	163	172	156	194	180	203	161	170	199	157	154	164
Garansi yang diberikan (Guarantees issued)	117	95	112	107	117	119	129	125	121	103	102	103	109	141	142	134	138
Lainnya (Others)	7	8	16	12	118	44	43	32	73	76	101	58	60	58	14	20	26
Lainnya (Others)	598	590	637	530	958	999	1.043	1.015	710	668	666	680	685	673	1.418	814	844
Penerusan Kredit (Channelling Credit)	42	41	41	39	37	35	35	19	21	19	19	19	19	66	65	65	65
Aktiva produktif yang dihapus bukukan (Written-off Earning assets)	556	549	596	491	921	963	1.007	997	689	649	648	661	666	607	1.353	749	779

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (Claim Commitments)	42	28	336	35	229	146	581	493	515	641	1.873	440	446	609	715	751	721
Fasilitas pinjaman yang belum ditarik (<i>Not yet withdrawn loan facilities</i>)	16	10	21	15	7	7	8	8	9	11	40	25	18	12	14	23	7
Posisi pembelian spot yang masih berjalan (<i>Current spot purchases</i>)	-	-	-	0	52	12	12	14	-	91	1	1	20	44	-	0	0
Lainnya (<i>Others</i>)	26	18	315	20	171	126	561	471	507	539	1.832	415	407	553	701	727	714
Kewajiban Komitmen (Liabilities Commitments)	1.677	2.208	3.820	6.799	9.691	9.997	10.693	10.683	11.276	11.800	11.957	11.591	11.825	11.900	11.130	11.564	11.334
Fasilitas kredit kepada nasabah yang belum ditarik (<i>Client credit facilities that are not yet withdrawn</i>)	1.625	2.136	3.426	6.548	9.568	9.693	10.151	10.258	10.865	11.145	11.366	11.081	11.297	11.226	10.368	10.810	10.568
Fasilitas kredit kepada bank lain yang belum ditarik (<i>Other bank credit facilities that are not yet withdrawn</i>)	-	5	12	14	8	13	17	24	28	40	28	22	34	35	19	33	23
Irrevocable L/C yang masih berjalan (<i>Current Irrevocable L/Cs</i>)	2	18	25	13	12	198	456	361	320	422	423	379	404	548	685	673	675
Posisi penjualan spot yang masih berjalan (<i>Current spot sales</i>)	-	-	-	-	52	12	12	14	-	91	19	19	35	46	-	0	0
Lainnya (<i>Others</i>)	50	50	356	224	51	80	56	27	64	103	120	90	56	46	58	47	68
Tagihan Kontinjensi (Claim Contingency)	479	624	599	876	1.724	1.822	2.681	1.996	2.066	2.267	1.768	833	803	845	856	949	757
Garansi yang diterima (<i>Guarantees received</i>)	2	2	56	345	1.069	1.150	1.230	1.296	1.389	1.674	1.158	183	134	147	157	255	48
Pendapatan bunga dalam penyelesaian (<i>Adjusted interest income</i>)	333	465	496	463	561	585	1.371	619	591	519	532	574	584	618	616	601	613
Lainnya (<i>Others</i>)	145	157	47	68	94	86	79	80	87	75	79	76	85	79	83	93	96
Kewajiban Kontinjensi (Liabilities Contingency)	1.523	2.856	5.788	9.198	9.484	9.690	9.975	10.052	10.666	10.913	10.435	9.557	9.764	9.671	9.299	9.591	10.039
Garansi yang diberikan (<i>Guarantees issued</i>)	1.451	2.833	5.783	9.193	9.476	9.684	9.968	10.046	10.660	10.906	10.433	9.557	9.763	9.670	9.298	9.586	10.038
Lainnya (<i>Others</i>)	72	23	5	5	8	6	7	6	6	7	2	1	1	1	1	6	1
Lainnya (Others)	4.433	4.807	5.112	5.257	4.995	5.069	5.101	5.043	5.432	4.515	6.541	4.396	4.402	4.427	4.321	4.533	4.587
Penerusan Kredit (<i>Channelling Credit</i>)	1.982	2.035	2.280	2.389	2.313	2.341	2.320	2.297	2.593	2.288	2.385	2.325	2.333	2.310	2.243	2.283	2.253
Aktiva produktif yang dihapus bukukan (<i>Written-off Earning assets</i>)	2.451	2.772	2.832	2.868	2.682	2.728	2.780	2.746	2.840	2.226	4.156	2.071	2.069	2.117	2.078	2.250	2.334

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (Claim Commitments)	5.811	5.006	10.730	5.617	7.304	10.108	9.382	6.488	5.262	37.199	46.931	39.296	34.221	42.817	34.042	34.309	31.661
Fasilitas pinjaman yang belum ditarik (Not yet withdrawn loan facilities)	4.991	2.494	6.163	4.389	4.127	4.130	4.276	4.221	3.823	1.955	11.211	4.028	3.968	2.797	2.852	2.919	2.881
Posisi pembelian spot yang masih berjalan (Current spot purchases)	622	2.011	4.565	1.227	3.060	5.488	5.011	2.223	1.411	35.222	35.662	35.200	30.186	39.913	31.108	31.243	28.665
Lainnya (Others)	198	502	2	1	117	489	95	44	29	23	58	68	67	108	82	147	115
Kewajiban Komitmen (Liabilities Commitments)	15.752	15.427	20.805	16.235	20.481	20.948	22.261	19.356	19.575	96.109	96.842	98.809	96.722	104.735	108.323	106.484	114.849
Fasilitas kredit kepada nasabah yang belum ditarik (Client credit facilities that are not yet withdrawn)	11.944	10.341	13.298	11.400	14.226	12.751	13.902	13.733	14.167	73.865	77.713	74.927	74.378	78.272	81.835	80.877	87.382
Fasilitas kredit kepada bank lain yang belum ditarik (Other bank credit facilities that are not yet withdrawn)	-	-	-	1	9	10	12	10	10	11	12	11	9	8	3	4	4
Irrevocable L/C yang masih berjalan (Current Irrevocable L/Cs)	2.217	2.068	2.890	2.913	3.140	3.344	3.090	3.129	3.233	4.271	4.358	3.718	4.456	4.912	4.262	3.808	3.430
Posisi penjualan spot yang masih berjalan (Current spot sales)	579	1.779	4.530	1.809	3.022	4.809	5.164	2.456	2.136	17.943	14.760	20.153	17.833	21.488	22.177	21.704	23.986
Lainnya (Others)	1.011	1.239	87	111	84	35	93	28	28	19	0	0	45	56	46	90	46
Tagihan Kontinjensi (Claim Contingency)	19.379	20.284	29.927	41.419	34.061	42.520	29.271	32.304	32.484	29.667	26.838	31.263	31.302	32.798	31.788	33.720	34.915
Garansi yang diterima (Guarantees received)	19.190	20.042	29.715	41.256	33.757	32.826	29.008	32.076	32.153	29.401	26.564	30.983	31.050	32.503	31.504	33.486	34.665
Pendapatan bunga dalam penyelesaian (Adjusted interest income)	189	242	212	163	304	9.694	264	228	331	265	274	279	252	295	285	234	250
Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	0	0
Kewajiban Kontinjensi (Liabilities Contingency)	4.647	4.507	6.801	9.972	8.560	8.148	7.989	7.825	7.453	7.379	7.686	7.886	7.514	8.045	8.293	8.271	9.215
Garansi yang diberikan (Guarantees issued)	4.644	4.506	6.801	9.971	8.560	8.148	7.989	7.825	7.453	7.379	7.686	7.886	7.514	8.045	8.293	8.271	9.215
Lainnya (Others)	3	1	-	0	-	-	-	-	-	-	-	-	-	-	-	0	0
Lainnya (Others)	1.014	1.217	1.362	1.736	2.079	1.924	2.239	1.953	1.783	563	623	624	616	609	617	970	1.070
Penerusan Kredit (Channelling Credit)	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
Aktiva produktif yang dihapus bukukan (Written-off Earning assets)	1.014	1.217	1.362	1.736	2.079	1.924	2.238	1.953	1.783	563	623	624	616	608	616	970	1.070

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Tagihan Komitmen (Claim Commitments)	2.142	5.415	8.590	7.562	18.992	22.883	14.194	19.319	10.442	27.551	26.588	36.270	32.044	60.607	35.733	32.324	35.030
Fasilitas pinjaman yang belum ditarik (<i>Not yet withdrawn loan facilities</i>)	-	-	-	-	2.520	2.416	2.388	2.364	2.349	2.338	2.334	2.275	2.253	2.294	2.266	2.237	2.259
Posisi pembelian spot yang masih berjalan (<i>Current spot purchases</i>)	2.113	5.406	8.577	7.557	16.470	20.466	11.802	16.953	8.093	25.213	24.254	33.947	29.789	58.312	33.463	30.084	32.691
Lainnya (<i>Others</i>)	29	9	13	5	2	1	4	2	1	0	1	48	1	1	4	2	80
Kewajiban Komitmen (Liabilities Commitments)	43.992	41.203	49.917	46.696	63.648	67.787	59.751	66.849	58.413	160.658	165.029	172.991	174.518	195.218	172.757	167.302	182.187
Fasilitas kredit kepada nasabah yang belum ditarik (<i>Client credit facilities that are not yet withdrawn</i>)	39.402	32.909	37.471	37.488	44.481	44.562	45.321	45.992	47.625	68.735	76.373	72.822	71.943	70.734	70.836	68.137	75.998
Fasilitas kredit kepada bank lain yang belum ditarik (<i>Other bank credit facilities that are not yet withdrawn</i>)	-	-	-	-	-	-	-	-	-	-	-	0	1.834	1.027	1.542	1.957	1.118
Irrevocable L/C yang masih berjalan (<i>Current Irrevocable L/Cs</i>)	2.862	3.398	6.273	3.114	4.254	3.927	4.069	4.494	4.282	4.691	4.812	4.666	4.662	4.814	4.754	4.413	4.152
Posisi penjualan spot yang masih berjalan (<i>Current spot sales</i>)	1.717	4.891	6.163	6.089	14.912	19.297	10.356	16.360	6.506	87.232	83.844	95.455	96.078	118.642	95.622	92.794	100.838
Lainnya (<i>Others</i>)	11	5	10	4	0	0	4	2	0	0	0	48	1	1	3	2	80
Tagihan Kontinjensi (Claim Contingency)	37.556	46.991	71.351	93.815	88.487	83.040	80.162	77.829	78.670	74.178	77.295	76.804	74.541	75.842	76.987	85.516	86.964
Garansi yang diterima (<i>Guarantees received</i>)	36.072	45.582	69.689	92.737	87.396	81.953	79.060	76.715	77.602	73.159	76.265	75.775	73.460	74.834	75.969	84.486	85.926
Pendapatan bunga dalam penyelesaian (<i>Adjusted interest income</i>)	1.412	1.303	1.538	940	937	931	943	953	905	852	862	859	910	832	840	849	854
Lainnya (<i>Others</i>)	73	105	124	138	154	155	158	161	163	166	168	171	172	175	178	181	184
Kewajiban Kontinjensi (Liabilities Contingency)	8.729	11.018	24.947	41.489	33.871	32.887	32.087	30.900	29.692	28.618	28.820	28.371	28.782	28.610	29.049	29.382	30.221
Garansi yang diberikan (<i>Guarantees issued</i>)	8.729	11.018	24.947	41.489	33.871	32.887	32.087	30.900	29.692	28.618	28.820	28.371	28.782	28.610	29.049	29.382	30.221
Lainnya (<i>Others</i>)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Lainnya (Others)	633	1.732	1.698	1.596	3.297	3.394	3.425	3.331	2.074	234	749	463	3.991	4.249	3.540	3.530	3.635
Penerusan Kredit (<i>Channelling Credit</i>)	-	-	154	67	-	-	-	-	-	-	-	-	-	-	-	0	0
Aktiva produktif yang dihapus bukukan (<i>Written-off Earning assets</i>)	633	1.732	1.544	1.529	3.297	3.394	3.425	3.331	2.074	234	749	463	3.991	4.249	3.540	3.530	3.635

Miliar Rp (Billion Rp)

Tabel 1.22 Kinerja Bank Umum (Commercial Banks Performance)

Indikator (Indicator)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr ³⁾	Mei	Jun	Jul	Ags
CAR (%)	19,30	21,27	19,30	16,76	17,12	17,76	17,51	17,08	17,42	18,66	19,21	19,27	19,18	18,90	18,06	18,29	-
- Modal (Capital)	144.470	183.391	211.176	238.270	253.343	262.824	261.690	262.221	268.601	281.840	296.734	291.200	286.896	286.239	281.923	288.629	-
- ATMR (Risk Weighted Assets)	748.541	862.145	1.094.196	1.421.448	1.479.671	1.479.672	1.494.620	1.534.989	1.541.598	1.510.098	1.544.988	1.511.520	1.496.158	1.514.283	1.561.219	1.578.325	-
CAR (%) - Termasuk Risiko Operasional (Included Operational Risk)	-	-	-	-	-	-	-	-	-	-	-	18,58	18,02	17,80	17,58	16,70	16,44
- Modal (Capital)	-	-	-	-	-	-	-	-	-	-	-	289.276	293.059	286.931	285.869	291.863	295.554
- ATMR (Risk Weighted Assets)	-	-	-	-	-	-	-	-	-	-	-	1.557.090	1.626.378	1.611.908	1.625.994	1.747.450	1.797.790
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	4,70	3,91	3,03	2,95	3,28	3,28	3,22	3,22	2,83	3,00	3,06	2,88	2,76	2,86	2,77	2,71	2,72
- APYD (Classified Earning assets)	62.980	61.192	56.026	66.144	75.128	76.252	75.572	76.798	69.856	73.523	75.518	71.852	68.347	71.617	71.015	69.621	70.605
- Total Aktiva Produktif (Total Earning assets)	1.339.752	1.565.103	1.851.990	2.242.282	2.293.410	2.326.203	2.349.879	2.385.255	2.464.256	2.452.293	2.465.617	2.498.726	2.472.593	2.506.945	2.566.145	2.567.905	2.595.938
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	127,25	126,88	193,95	168,12	170,98	138,42	138,56	157,55	243,59	139,24	129,08	155,15	146,80	138,43	135,44	147,72	
- PPAPYD (Earning assets Write-off Reserve)	43.210	47.918	49.137	64.068	74.309	77.625	79.342	78.994	77.526	77.878	80.357	77.717	83.179	77.417	77.310	79.628	79.761
- PPAPWD (Mandatory Earning assets Write-off Reserve)	33.957	37.767	25.335	38.108	43.460	57.544	57.321	57.011	49.208	31.971	57.713	60.210	53.613	52.735	55.849	58.793	53.994
Rentabilitas (Profitability)																	
ROA (%)	2,55	2,64	2,78	2,33	2,67	2,63	2,65	2,61	2,60	3,12	2,91	3,08	3,02	2,98	3,00	2,97	2,94
- Laba (Profit)	30.601	40.555	49.859	48.158	62.546	61.671	62.233	61.448	61.784	78.181	73.003	77.762	75.164	74.612	75.545	75.450	74.925
- Rata-rata total aset (Average Assets)	1.201.039	1.538.821	1.792.481	2.067.044	2.339.178	2.344.712	2.349.612	2.357.428	2.372.152	2.502.016	2.509.515	2.527.591	2.489.981	2.502.529	2.521.460	2.536.867	2.548.941
BOPO (%) (Operations Expenses / Operations Income (%)) ²⁾	89,50	86,98	84,05	88,59	87,35	87,41	86,68	86,55	86,63	97,36	92,77	89,44	90,01	90,02	90,47	85,63	85,36
- Biaya Operasional (Operations Expenses)	143.881	184.826	184.617	232.170	155.614	195.881	215.980	235.307	258.311	40.242	74.078	105.208	136.827	169.356	216.996	167.841	188.627
- Pendapatan Operasional (Operations Income)	160.762	212.499	219.653	262.061	178.147	224.107	249.165	271.883	298.180	41.333	79.853	117.624	152.013	188.136	239.857	196.015	220.966
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	2,64	3,06	3,55	4,49	3,64	5,17	3,49	3,68	4,03	3,66	3,68	3,61	3,44	3,76	3,50	3,57	4,10
LDR (%)	59,66	61,56	66,32	74,58	74,07	73,55	73,90	73,67	72,88	72,13	73,97	73,46	74,70	75,71	75,31	76,39	78,01
- Kredit (Credits)	695.648	792.297	1.002.012	1.307.688	1.338.116	1.366.076	1.377.561	1.397.578	1.437.930	1.405.640	1.428.788	1.456.114	1.448.309	1.492.224	1.541.319	1.551.416	1.591.914
- Dana Pihak Ketiga (Third Party Funds) ¹⁾	1.166.065	1.287.102	1.510.834	1.753.292	1.806.621	1.857.251	1.864.084	1.896.952	1.973.042	1.948.890	1.931.638	1.982.262	1.938.823	1.970.971	2.046.553	2.030.918	2.040.640

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

²⁾ data revisi

³⁾ angka sementara, tidak termasuk BUS, data kinerja BUS disajikan pada tabel 2.13

Miliar Rp (Billion Rp)

Tabel 1.23 Kinerja Bank Persero (State Owned Banks Performance)

Indikator (Indicator)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
CAR (%)	1943	2120	1785	1431	1351	1327	1311	1277	1381	1567	1562	1615	1537	1513	1431	1516	-
- Modal (Capital)	58904	62577	67263	68757	74667	72400	72233	73132	77893	88565	89515	88892	88213	84150	83554	85932	-
- ATMR (Risk Weighted Assets)	303098	295153	376844	480330	552545	545393	550845	572633	563841	555169	572901	550335	573828	556196	583980	566983	-
CAR (%) - Termasuk Risiko Operasional (Included Operational Risk)	-	-	-	-	-	-	-	-	-	-	-	1510	1446	1417	1419	1380	1345
- Modal (Capital)	-	-	-	-	-	-	-	-	-	-	-	88997	90390	84468	84970	84863	84299
- ATMR (Risk Weighted Assets)	-	-	-	-	-	-	-	-	-	-	-	589568	625070	596023	598637	615047	626836
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	796	655	459	333	396	392	391	376	303	310	314	291	295	320	311	301	307
- APYD (Classified Earning assets)	4247	38096	31383	27388	33836	33951	34162	33780	29037	29079	29132	26809	27643	30039	30250	28703	29550
- Total Aktiva Produktif (Total Earning assets)	532254	581590	683347	823508	854108	865056	874709	897254	958452	937018	927060	922449	936809	938396	971235	954742	961775
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	131,76	131,12	266,35	258,87	212,16	148,15	149,07	149,09	151,62	400,80	197,96	167,49	202,26	211,39	160,97	169,53	196,40
- PPAPYD (Earning assets Write-off Reserve)	28093	29480	27665	28965	35815	38091	38999	37888	36087	36284	37299	35033	37135	38228	37128	38085	38897
- PPAPWD (Mandatory Earning assets Write-off Reserve)	21321	22483	10387	11189	16881	25711	26162	25412	23800	9053	18842	20916	18360	18084	23065	22465	19804
Rentabilitas (Profitability)																	
ROA (%)	254	222	276	272	264	257	267	263	271	290	277	305	295	287	296	303	300
- Laba (Profit)	13471	12776	17887	19979	22333	21563	22465	22257	23258	27440	26196	28827	27994	27204	28194	28853	28627
- Rata-rata total aset (Average Assets)	529689	574323	647872	734720	846793	838756	842529	847378	888353	946003	944899	944181	947470	946820	951414	952633	952973
BOPO (%) (Operations Expenses / Operations Income (%)) ²⁾	9517	9705	9068	8992	9362	9544	9295	9242	9235	9637	8842	8481	8725	8572	8932	8495	8520
- Biaya Operasional (Operations Expenses)	71333	72383	67776	77148	56498	71947	79075	85016	94645	10061	17660	24909	32980	40310	63551	56762	65490
- Pendapatan Operasional (Operations Income)	74957	74585	74745	85799	60346	75382	85072	93067	102480	10440	19974	29369	37798	47027	71148	66822	76883
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	256	317	388	415	346	512	351	336	396	331	360	374	364	371	357	371	416
LDR (%)	5104	5993	6237	7027	7564	7464	7495	7368	6955	7008	7338	7375	7497	7653	7563	7763	7918
- Kredit (Credits)	256413	287910	356151	470665	512725	518113	524081	531249	544870	529897	536471	550334	557986	570164	588755	589895	601865
- Dana Pihak Ketiga (Third Party Funds) ¹⁾	502374	480394	571008	669827	677812	694161	699218	720979	783384	756125	731073	746188	744237	745012	778439	799888	760114

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

Miliar Rp (Billion Rp)

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

Indikator (Indicator)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
CAR (%)	1692	1984	1821	1482	1562	1689	1717	1679	1661	1658	1844	1782	1920	1865	1788	1705	-
- Modal (Capital)	42384	70049	82094	85315	87288	96042	97968	98053	100158	93021	105781	103785	107193	107041	106072	108258	-
- ATMR (Risk Weighted Assets)	250453	353108	450710	575699	558822	568511	570555	584138	603116	560966	579083	582527	588228	573882	587546	634821	-
CAR (%) - Termasuk Risiko Operasional (Included Operational Risk)	-	-	-	-	-	-	-	-	-	-	-	1760	1783	1736	1677	1572	1565
- Modal (Capital)	-	-	-	-	-	-	-	-	-	-	-	103333	106463	105966	106919	110810	113577
- ATMR (Risk Weighted Assets)	-	-	-	-	-	-	-	-	-	-	-	587168	597182	610397	631767	704674	725663
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	228	243	203	297	309	316	305	312	273	287	299	283	284	273	259	259	254
- APYD (Classified Earning assets)	11443	14486	14218	24426	26337	26828	26208	27332	24591	25836	27318	26326	26773	25264	24498	24917	24876
- Total Aktiva Produktif (Total Earning assets)	500822	596214	700622	821136	850971	850129	858415	875721	899511	901547	915104	929012	943339	925408	947235	963051	980308
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	12610	12348	14148	12145	14890	13494	13427	13776	22302	26307	12338	11857	12124	12293	14884	12286	12790
- PPAPYD (Earning assets Write-off Reserve)	7576	10621	11334	21335	24362	25022	25496	26049	25460	26034	26487	26292	24992	25075	25996	27046	26086
- PPAPWD (Mandatory Earning assets Write-off Reserve)	6003	8601	8011	17568	16361	18543	18988	18909	11416	9896	21468	22174	20614	20397	17465	22014	20395
Rentabilitas (Profitability)																	
ROA (%)	217	235	244	125	216	221	222	218	220	270	266	274	270	272	268	266	265
- Laba (Profit)	8055	14088	17040	10076	18753	19372	19448	19236	19616	25776	25555	26573	25128	25566	25453	25415	25621
- Rata-rata total aset (Average Assets)	370434	596617	699122	807788	868995	874912	876079	883538	889789	956614	961636	969039	931569	939572	948070	956787	966485
BOPO (%) (Operations Expenses / Operations Income (%)) ²⁾	8831	8253	8185	9376	8862	8713	8683	8678	8627	10024	9158	8533	8604	8822	8751	8809	8686
- Biaya Operasional (Operations Expenses)	38816	66603	66931	91874	60446	75394	83461	91372	99540	9074	16644	24188	31405	41130	51102	65208	71908
- Pendapatan Operasional (Operations Income)	43952	79491	81770	97989	68210	86759	96125	105286	115378	9052	18174	28345	36498	46620	58395	74008	82778
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	220	292	367	525	380	580	346	386	402	391	385	356	309	376	319	336	392
LDR (%)	7327	6003	6718	7472	7013	7020	7042	7043	7114	6976	7074	7108	7140	7181	7267	7300	7438
- Kredit (Credits)	277591	315256	407742	524295	501951	518445	519464	532020	555617	540737	552192	561354	542861	562230	588530	593406	613181
- Dana Pihak Ketiga (Third Party Funds) ¹⁾	378877	525177	606932	701710	715713	738571	737653	755441	781072	775102	780580	789799	760270	782952	802933	812864	824370

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

²⁾ data revisi

³⁾ angka sementara

Miliar Rp (Billion Rp)

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

Indikator (Indicator)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
CAR (%)	1532	1927	2314	2444	2135	1997	1990	1889	1901	1884	1876	1781	2192	1680	1574	2244	-
- Modal (Capital)	2114	3459	5020	5832	6347	6149	6494	6360	6740	7308	7307	7058	6013	6028	5841	6662	-
- ATMR (Risk Weighted Assets)	13802	17951	21694	23888	29734	30795	32633	33673	35451	38788	38949	39633	27429	35878	37112	29686	-
CAR (%) - Termasuk Risiko Operasional (Included Operational Risk)	-	-	-	-	-	-	-	-	-	-	-	2049	2098	2058	1961	2035	1595
- Modal (Capital)	-	-	-	-	-	-	-	-	-	-	-	5945	6221	6265	6169	6768	6822
- ATMR (Risk Weighted Assets)	-	-	-	-	-	-	-	-	-	-	-	29012	29649	30440	31464	33261	42760
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	392	290	196	161	235	222	209	227	202	235	250	234	235	211	202	209	223
- APYD (Classified Earning assets)	722	757	677	608	1036	992	961	1061	1017	1145	1230	1201	1221	1010	1016	1061	1150
- Total Aktiva Produktif (Total Earning assets)	18404	26141	34610	37729	44052	44596	46090	46770	50318	48628	49256	51216	51925	47934	50181	50678	51575
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	12191	17772	14447	18460	16974	14888	22792	15341	14774	13928	17365	14259	13763	19804	16582	19916	14065
- PPAPYD (Earning assets Write-off Reserve)	415	500	643	692	839	859	934	978	1003	1042	1073	1095	1086	1055	1226	1262	1298
- PPAPWD (Mandatory Earning assets Write-off Reserve)	340	282	445	375	494	577	410	638	679	748	618	768	753	523	739	634	920
Rentabilitas (Profitability)																	
ROA (%)	096	208	299	220	137	131	128	120	135	140	145	170	190	207	139	155	157
- Laba (Profit)	182	531	991	865	609	582	579	547	628	748	781	933	926	1026	701	793	815
- Rata-rata total aset (Average Assets)	18952	25572	33119	39379	44463	44375	45099	45767	46600	53503	53884	54838	48639	49562	50364	51215	51961
BOPO (%) (Operations Expenses / Operations Income (%)) ²⁾	9748	9225	8358	8673	9431	9554	9543	9634	9502	10952	9487	9300	9102	9011	9366	9257	9218
- Biaya Operasional (Operations Expenses)	2408	3854	4369	5078	3902	5186	5913	6654	7307	807	1392	2095	2545	3196	4012	4687	5409
- Pendapatan Operasional (Operations Income)	2471	4178	5227	5854	4137	5428	6197	6907	7689	737	1468	2253	2796	3547	4284	5063	5888
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	154	249	208	225	262	266	237	253	235	243	241	255	286	281	305	311	306
LDR (%)	8248	7826	7826	8166	7979	8130	8280	8436	8117	8249	8416	8397	8247	8402	8108	8145	8238
- Kredit (Credits)	16842	19114	23863	27122	30069	31917	33057	34165	35700	35104	36231	37500	33332	34938	35466	36017	36982
- Dana Pihak Ketiga (Third Party Funds) ¹⁾	20419	24423	30491	33213	37685	39260	39926	40500	43980	42557	43049	44741	40419	41582	43744	44218	44895

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

Miliar Rp (Billion Rp)

Tabel 1.26 Kinerja BPD (Regional Development Banks Performance)

Indikator (Indicator)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
CAR (%)	1924	1912	1835	1682	1487	1485	1511	1503	1582	1974	1949	1829	1714	1636	1559	1681	-
- Modal (Capital)	9180	11586	14224	17025	18538	18766	19185	19544	20366	25268	25539	23395	21899	20906	20659	22162	-
- ATMR (Risk Weighted Assets)	47725	60591	77533	101190	124672	126367	126927	130010	128744	128029	131063	127916	127783	127817	132546	131857	-
CAR (%) - Termasuk Risiko Operasional (Included Operational Risk)	-	-	-	-	-	-	-	-	-	-	-	1997	1568	1616	1678	1592	1621
- Modal (Capital)	-	-	-	-	-	-	-	-	-	-	-	24342	22609	21538	20986	22786	23549
- ATMR (Risk Weighted Assets)	-	-	-	-	-	-	-	-	-	-	-	121911	144227	133241	125042	143121	145244
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	1,16	0,81	0,99	1,00	1,53	1,54	1,55	1,64	1,39	1,87	1,84	1,64	1,71	1,84	1,82	1,75	1,86
- APYD (Classified Earning assets)	984	1075	1393	1661	2908	2908	2964	3040	2520	3457	3573	3435	3598	3816	3833	3832	4002
- Total Aktiva Produktif (Total Earning assets)	85078	131845	140981	166823	189928	188922	191206	185597	181225	185326	193959	209185	210541	206960	210718	219027	215478
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	111,47	143,57	105,63	110,82	103,54	104,50	106,68	106,37	115,83	106,86	93,29	82,77	90,10	95,18	88,47	114,99	151,59
- PPAPYD (Earning assets Write-off Reserve)	1236	1570	1906	2499	3176	3252	3295	3353	3147	3042	3438	3271	3608	3641	3637	3856	3939
- PPAPWD (Mandatory Earning assets Write-off Reserve)	1109	1094	1804	2255	3067	3112	3089	3182	2717	2847	3686	3952	4004	3826	4111	3353	2599
Rentabilitas (Profitability)																	
ROA (%)	3,38	3,38	3,08	3,70	3,87	3,71	3,70	3,68	3,65	6,15	5,14	5,09	4,75	4,69	4,72	4,57	4,34
- Laba (Profit)	2952	4557	5155	6569	7763	7477	7504	7478	7399	12384	10460	10699	10133	10092	10329	10144	9706
- Rata-rata total aset (Average Assets)	87236	134622	167279	177394	200758	201780	202814	203119	202904	201383	208569	210037	213335	215085	218889	221893	223600
BOPO (%) (Operations Expenses / Operations Income (%)) ²⁾	76,17	76,15	76,06	73,04	71,14	72,15	72,25	72,39	73,64	77,63	76,03	74,89	75,22	74,23	72,75	73,02	74,55
- Biaya Operasional (Operations Expenses)	8831	13403	14652	16510	11822	13498	15073	16626	18687	1793	3578	5491	7484	9186	10842	12934	15103
- Pendapatan Operasional (Operations Income)	11594	17599	19264	22606	16618	18709	20860	22966	25375	2310	4706	7332	9950	12375	14903	17713	20257
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	8,68	6,26	7,74	8,91	8,47	9,16	8,28	9,83	11,08	10,30	8,99	8,66	8,94	9,83	9,43	8,54	10,26
LDR (%)	46,96	43,33	53,53	67,28	67,59	68,82	69,59	73,36	79,31	75,06	74,37	68,86	69,18	70,71	66,81	68,15	71,01
- Kredit (Credits)	44931	56955	71881	96385	117396	119667	121874	123260	120754	120372	124765	127329	129472	132740	135688	138023	138023
- Dana Pihak Ketiga (Third Party Funds) ¹⁾	95688	129141	134287	143262	173696	173373	175135	168015	152251	160376	164539	181181	184041	183098	198673	199091	194370

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

²⁾ Data Revisi

Miliar Rp (Billion Rp)

Tabel 1.27 Kinerja Bank Campuran (Joint Venture Banks Performance)

Indikator (Indicator)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
CAR (%)	28,78	30,78	28,22	24,95	27,25	27,80	27,69	27,35	27,04	26,92	26,51	27,69	28,59	27,49	26,27	25,86	-
- Modal (Capital)	11476	12664	15920	19266	22209	22235	22991	22521	22002	22841	22932	23857	23840	24184	24441	22499	-
- ATMR (Risk Weighted Assets)	39878	41151	56416	77216	81502	79994	83046	82334	81375	84841	86507	86162	83389	87985	93028	86993	-
CAR (%) - Termasuk Risiko Operasional (Included Operational Risk)	-	-	-	-	-	-	-	-	-	-	-	27,04	27,43	26,35	25,28	23,98	23,02
- Modal (Capital)	-	-	-	-	-	-	-	-	-	-	-	24012	24322	24467	24764	22962	23065
- ATMR (Risk Weighted Assets)	-	-	-	-	-	-	-	-	-	-	-	88813	88654	92870	97963	95765	100193
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	356	310	217	179	226	220	212	211	206	220	216	203	205	197	204	201	194
- APYD (Classified Earning assets)	2267	2118	2054	2242	3075	2938	2924	2911	2877	3138	3034	2867	2873	2868	3110	2834	2807
- Total Aktiva Produktif (Total Earning assets)	63588	68277	94740	125190	136278	133338	137778	137788	139962	142584	140668	141132	140215	145505	152669	141131	144478
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	114,72	113,96	126,44	105,92	107,62	106,32	105,27	105,67	125,76	87,36	94,47	105,71	95,30	113,29	89,40	95,28	99,87
- PPAPYD (Earning assets Write-off Reserve)	1819	1470	1527	2009	2460	2439	2427	2409	2183	2150	2203	2199	2219	2241	2331	2186	2292
- PPAPWD (Mandatory Earning assets Write-off Reserve)	1586	1290	1208	1897	2286	2294	2305	2280	1736	2461	2332	2080	2328	1978	2608	2294	2295
Rentabilitas (Profitability)																	
ROA (%)	3,31	3,72	3,06	2,87	2,42	2,36	2,35	2,31	2,32	2,52	2,25	2,31	2,26	2,27	2,28	2,10	2,10
- Laba (Profit)	1888	2185	2405	2901	3184	3094	3149	3040	3067	3448	3063	3139	3057	3082	3136	2728	2758
- Rata-rata total aset (Average Assets)	56968	58670	78492	101022	131657	131205	133755	131632	131969	136986	135963	135873	135404	136021	137739	129898	131116
BOPO (%) (Operations Expenses / Operations Income (%)) ²⁾	74,92	79,05	79,78	83,57	84,90	84,87	85,00	85,08	84,50	86,02	85,99	83,52	85,23	87,55	81,40	82,09	83,09
- Biaya Operasional (Operations Expenses)	4528	6213	7601	12268	7962	10693	11909	12625	13328	1185	2093	2963	4139	5964	6074	7134	7549
- Pendapatan Operasional (Operations Income)	6043	7860	9528	14681	9378	12598	14011	14839	15772	1378	2434	3547	4866	6813	7462	8690	9085
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	0,60	0,51	0,49	0,64	0,88	1,05	0,82	0,86	0,80	0,82	0,80	0,79	0,81	0,92	0,84	0,87	1,02
LDR (%)	76,82	113,66	106,53	98,63	91,61	89,81	88,58	88,05	85,45	84,28	86,72	87,22	95,48	96,26	95,68	96,42	99,35
- Kredit (Credits)	36937	40833	58520	75849	77534	78930	81288	80303	80977	79913	80247	81795	84391	88165	94779	88693	92476
- Dana Pihak Ketiga (Third Party Funds) ¹⁾	48079	35927	54934	76902	84638	87885	91768	91205	94761	94819	92532	93784	88384	91590	99088	91985	93078

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

Miliar Rp (Billion Rp)

Tabel 1.28 Kinerja Bank Asing (Foreign Owned Banks Performance)

Indikator (Indicator)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
CAR (%)	21,94	24,48	24,01	29,06	33,46	36,72	32,78	32,23	32,11	33,89	32,72	35,39	31,66	33,15	33,35	33,69	-
- Modal (Capital)	19448	23057	26665	41031	44295	47232	42819	42611	41443	44838	44660	44214	39737	43929	42356	43116	-
- ATMR (Risk Weighted Assets)	88645	94192	111000	141205	132395	128611	130613	132200	129071	132305	136485	124948	125500	132524	127007	127986	-
CAR (%) - Termasuk Risiko Operasional (Included Operational Risk)	-	-	-	-	-	-	-	-	-	-	-	30,33	30,41	29,70	30,51	28,07	28,16
- Modal (Capital)	-	-	-	-	-	-	-	-	-	-	-	42646	43053	44227	43063	43676	44242
- ATMR (Risk Weighted Assets)	-	-	-	-	-	-	-	-	-	-	-	140617	141596	148937	141121	155582	157095
KAP (Earning assets Quality)																	
APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%))	382	289	319	367	345	354	346	358	418	458	469	456	356	355	355	346	335
- APYD (Classified Earning assets)	5108	4659	6300	9819	8457	8635	8353	8674	9814	10869	11231	11215	8425	8620	8308	8284	8129
- Total Aktiva Produktif (Total Earning assets)	133870	161085	197690	267897	244772	244161	241682	242124	234787	237190	239581	245732	236800	242741	234047	239275	242349
PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%))	113,73	106,43	174,18	173,95	115,81	108,95	128,67	126,19	108,87	133,87	91,54	95,22	187,85	90,77	88,95	89,54	90,88
- PPAPYD (Earning assets Write-off Reserve)	3952	4276	6061	8567	7760	7961	8191	8317	9646	9326	9856	9827	14189	7196	6992	7193	7254
- PPAPWD (Mandatory Earning assets Write-off Reserve)	3475	4018	3480	4925	6701	7307	6366	6591	8860	6966	10767	10321	7554	7927	7861	8033	7982
Rentabilitas (Profitability)																	
ROA (%)	2,90	4,35	3,83	3,89	4,38	4,26	4,07	4,00	3,54	4,02	3,31	3,55	3,71	3,55	3,60	3,49	3,43
- Laba (Profit)	3849	6468	6380	7767	9904	9583	9088	8889	7816	8384	6947	7591	7925	7641	7732	7518	7398
- Rata-rata total aset (Average Assets)	132524	148597	166598	199670	226167	224712	223262	222291	220809	208522	209614	213624	213564	215469	214983	215380	215877
BOPO (%) (Operations Expenses / Operations Income (%)) ²⁾	82,80	81,18	79,98	83,38	76,81	75,16	76,39	76,39	78,78	99,46	98,83	97,40	96,94	96,96	97,31	89,10	88,73
- Biaya Operasional (Operations Expenses)	17136	23370	23289	29292	16583	18964	20549	22014	24805	17321	32710	45562	58274	69570	81416	21115	23173
- Pendapatan Operasional (Operations Income)	20695	28786	29119	35132	21590	25231	26900	28819	31486	17415	33099	46777	60115	71754	83664	23699	26115
Likuiditas (Liquidity)																	
Aktiva terhadap Pasiva - Likuid (%)	2,01	0,68	0,68	0,93	0,79	1,19	0,80	0,77	0,91	0,79	0,72	0,75	0,76	0,75	0,73	0,72	0,93
LDR (%)	54,89	79,56	74,09	88,31	84,11	80,16	81,24	79,94	85,05	83,08	84,50	79,24	84,31	84,63	85,73	87,65	88,35
- Kredit (Credits)	62985	73230	88856	113372	102040	99005	97796	96581	100011	99617	101286	100296	102410	107254	106049	107718	109387
- Dana Pihak Ketiga (Third Party Funds) ¹⁾	114668	92040	113182	128377	121318	123502	120384	120812	117594	119911	119865	126670	121473	126736	123707	122893	123813

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

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

Indikator (<i>Indicator</i>)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Net Interest Margin (NIM)																	
Bank Persero (State Owned Banks)	5,78	5,77	6,03	6,07	5,80	5,71	5,83	5,80	5,81	7,29	6,55	6,48	6,40	6,31	6,26	6,28	6,26
BUSN Devisa (Foreign Exchange Commercial Banks)	5,24	5,67	5,43	5,32	5,63	5,63	5,64	5,62	5,64	5,35	5,23	5,25	5,24	5,25	5,31	5,30	5,30
BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	5,35	6,80	7,98	7,25	7,32	7,54	7,71	7,86	7,97	9,00	9,46	9,62	9,70	9,46	9,48	9,49	9,47
BPD Regional (Development Banks)	9,56	8,20	7,24	8,52	7,83	7,80	7,80	7,82	7,88	9,06	9,36	8,93	9,03	8,96	8,90	8,95	8,86
Bank Campuran (Joint Venture Banks)	3,81	4,59	4,03	3,75	3,80	3,78	3,79	3,78	3,77	3,77	3,59	3,72	3,74	3,76	3,77	3,75	3,79
Bank Asing (Foreign Owned Banks)	4,78	4,91	4,70	4,29	3,84	3,80	3,83	3,81	3,78	3,61	3,57	3,55	3,60	3,66	3,68	3,50	3,53
Bank Umum (Commercial Banks)	5,63	5,80	5,70	5,66	5,55	5,49	5,55	5,54	5,56	6,18	5,88	5,84	5,83	5,79	5,80	5,78	5,77

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

Indikator (<i>Indicator</i>)	Des	Des	Des	Des	2009					2010 ^{*)}							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Inti (Tier One Capital)																	
<100 m	44	39	30	22	14	12	12	11	11	7	7	8	7	7	5	4	5
≥100 m	87	91	100	102	108	109	109	110	110	108	108	107	106	106	108	108	107
CAR (Capital Adequacy Ratio)																	
<12%	12	13	14	11	18	18	16	15	12	6	5	8	10	10	8	11	10
≥12%	119	117	116	113	104	103	105	106	109	109	110	107	103	103	105	101	102
NPL (Non Performing Loan Ratio)																	
<5%	100	100	108	105	99	99	101	98	107	99	95	99	99	99	101	99	99
≥5%	31	30	22	19	23	22	20	23	14	16	20	16	14	14	12	13	13
ROA Return on Asset Ratio)																	
<1,5%	41	47	46	41	38	40	39	41	42	28	33	32	30	30	30	29	30
≥1,5%	90	83	84	83	84	81	82	80	79	87	82	83	83	83	83	83	82
LDR (Loan to Deposit Ratio)																	
<50%	25	29	20	9	7	8	10	10	11	12	13	13	8	7	7	6	7
≥50%	106	101	110	115	115	113	111	111	110	103	102	102	105	106	106	106	105

Ket : *) Data revisi tidak termasuk BUS, jumlah BUS berdasarkan tingkat rasio disajikan pada tabel 2.14

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

Kelompok Bank (<i>Category of Bank</i>)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Bank Persero (<i>State Owned Banks</i>)	56585	621212	741988	847563	881819	871854	876749	900104	979078	946008	943789	942665	957337	944216	974384	959952	957180
BUSN Devisa (<i>Foreign Exchange Commercial Banks</i>)	571231	663002	768730	883470	899804	916079	910349	935721	988549	955614	967688	983844	989409	1015591	1036817	1063062	1080528
BUSN Non Devisa (<i>Non-Foreign Exchange Commercial Banks</i>)	26283	29657	39012	42467	49339	50015	51607	52449	55762	53503	54164	56846	57727	59883	70265	66484	67835
BPD (<i>Regional Development Banks</i>)	106411	159476	170012	185252	210629	209956	212116	206169	200542	201383	205754	222972	224377	222088	237912	239920	235574
Bank Campuran (<i>Joint Venture Banks</i>)	59639	64421	90480	118131	130265	127643	132946	132710	135675	136986	134941	135691	134000	138486	146331	136164	139644
Bank Asing (<i>Foreign Owned Banks</i>)	140679	156083	176278	233674	212770	213069	210217	212578	204502	208522	210707	221644	213384	223088	212556	217878	219422
Total	1469827	1693850	1986501	2310557	2384626	2388616	2393983	2439731	2534106	2502016	2517014	2563662	2576235	2603352	2678265	2683461	2700183

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

Kelompok Bank (<i>Category of Bank</i>)	Desember 2005				Desember 2006				Desember 2007				Desember 2008				Agustus 2009				Desember 2009				Agustus 2010			
	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun
jumlah Bank (total banks)																												
Bank Persero (<i>State Owned Banks</i>)	0	1	1	3	0	1	1	3	0	0	2	3	0	0	2	3	0	0	1	4	0	0	0	4	0	0	0	4
BUSN Devisa (<i>Foreign Exchange Commercial Banks</i>)	8	12	12	2	6	15	12	2	5	14	11	5	3	16	10	6	2	17	8	6	2	18	8	6	1	20	9	6
BUSN Non Devisa (<i>Non-Foreign Exchange Commercial Banks</i>)	30	7	0	0	28	8	0	0	26	9	1	0	24	8	1	0	21	10	1	0	21	9	1	0	21	9	1	0
BPD Regional (<i>Development Banks</i>)	4	20	2	0	1	18	7	0	1	18	7	0	0	19	7	0	1	17	8	0	1	17	8	0	0	15	11	0
Bank Campuran (<i>Joint Venture Banks</i>)	3	14	1	0	2	14	1	0	0	15	2	0	1	8	6	0	1	8	7	0	1	8	7	0	1	8	6	0
Bank Asing (<i>Foreign Owned Banks</i>)	2	3	6	0	2	3	6	0	1	4	6	0	0	4	4	2	0	4	5	1	0	4	5	1	0	5	4	1
Total	47	57	22	5	39	59	27	5	33	60	29	8	28	55	30	11	25	56	30	11	25	56	29	11	23	57	31	11

Miliar Rp (Billion Rp)

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

Peringkat (Rating)	Desember 2005			Desember 2006			Desember 2007			Desember 2008			Agustus 2009			Desember 2009			Agustus 2010		
	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	255.315	17,37	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 Tbk	346.124	14,51	PT Bank Mandiri (Persero) Tbk	375.239	15,00	PT Bank Mandiri (Persero) Tbk	371.676	13,76
2	PT Bank Central Asia Tbk	150.741	10,26	PT Bank Central Asia Tbk	177.611	10,49	PT Bank Central Asia Tbk	218.615	11,01	PT BRI Tbk	250.134	10,83	PT Bank Rakyat Indonesia Tbk	268.700	11,27	PT BRI (Persero) Tbk	318.447	12,73	PT BRI (Persero) Tbk	306.765	11,36
3	PT BNI Tbk	150.600	10,25	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	266.202	11,16	PT Bank Central Asia Tbk	283.182	11,32	PT Bank Central Asia Tbk	305.158	11,30
4	PT BRI	123.056	8,37	PT BRI	154.979	9,15	PT BNI Tbk	184.463	9,29	PT BNI Tbk	200.974	8,70	PT Bank Negara Indonesia Tbk	204.364	8,57	PT BNI (Persero) Tbk	226.911	9,07	PT BNI (Persero) Tbk	217.074	8,04
5	PT Bank Danamon Indonesia Tbk	66.820	4,55	PT Bank Danamon Indonesia Tbk	79.708	4,71	PT Bank Danamon Indonesia Tbk	86.684	4,36	PT Bank Danamon Indonesia Tbk	104.842	4,54	PT CIMB Niaga Tbk	100.496	4,21	PT Bank Cimb Niaga Tbk	106.889	4,27	PT Bank CIMB Niaga Tbk	126.996	4,70
6	PT BI Tbk	47.311	3,22	PT BI Tbk	48.316	2,85	PT Bank Niaga Tbk	54.733	2,76	PT CIMB Niaga Tbk	69.305	3,00	PT Bank Danamon Indonesia Tbk	97.161	4,07	PT Bank Danamon Indonesia Tbk	96.806	3,87	PT Bank Danamon Indonesia Tbk	101.784	3,77
7	PT Bank Niaga Tbk	41.363	2,81	PT Bank Niaga Tbk	46.464	2,74	PT Pan Indonesia Bank Tbk	51.384	2,59	PT Pan Indonesia Bank Tbk	63.628	2,75	PT Pan Indonesia Bank Tbk	69.671	2,92	PT Pan Indonesia Bank, Tbk	76.270	3,05	PT Pan Indonesia Bank, Tbk	91.499	3,39
8	PT Pan Indonesia Bank Tbk	35.917	2,44	PT Pan Indonesia Bank Tbk	39.229	2,32	PT BI Tbk	50.941	2,56	PT Bank Permata Tbk	54.220	2,35	PT Bank Permata Tbk	54.381	2,28	PT BI Tbk	58.737	2,35	PT BI Tbk	66.866	2,48
9	PT Bank Permata Tbk	34.412	2,34	Citibank N.A	38.169	2,25	Citibank N.A	45.021	2,27	PT BI Tbk	54.068	2,34	PT Bank Internasional Indonesia Tbk	54.291	2,28	PT BTN (Persero)	58.481	2,34	PT Bank Permata Tbk	65.317	2,42
10	Citibank N.A	33.008	2,25	PT Bank Permata Tbk	37.869	2,24	PT Bank Permata Tbk	39.131	1,97	Citibank N.A	53.503	2,32	Citibank N.A	53.055	2,22	PT Bank Permata Tbk	56.213	2,25	PT BTN (Persero), Tbk	61.665	2,28
	Total	938.543	63,85	Total	1.047.196	61,82	Total	1.241.544	62,50	Total	1.437.557	62,22	Total	1.514.444	63,51	Total	1.657.176	66,24	Total	1.714.799	63,51

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Aktiva Produktif (<i>Earning Asset</i>)	1.339.752	1.565.103	1.851.990	2.242.282	2.342.796	2.326.203	2.349.879	2.385.255	2.464.256	2.452.293	2.465.617	2.498.726	2.519.629	2.554.073	2.622.523	2.626.125	2.655.514
a. Lancar (<i>Current</i>)	1.216.190	1.446.264	1.742.691	2.108.571	2.188.163	2.167.806	2.196.486	2.225.080	2.321.463	2.293.328	2.303.854	2.348.324	2.370.632	2.397.919	2.469.467	2.475.979	2.501.832
b. DPK (<i>Special Mention</i>)	64.863	67.604	65.257	80.607	89.764	96.149	90.201	96.843	86.232	100.958	101.655	93.217	93.043	97.630	94.251	94.967	96.562
c. Kurang Lancar (<i>Sub-Standard</i>)	18.077	10.909	6.901	11.472	16.612	14.647	15.394	16.122	11.729	14.186	14.116	12.725	12.774	12.972	11.440	11.359	11.493
d. Diragukan (<i>Doubtful</i>)	11.581	5.955	3.523	5.500	10.871	10.837	9.897	10.736	9.591	8.849	8.976	9.100	9.403	10.369	12.715	9.315	8.823
e. Macet (<i>Lost</i>)	29.040	34.370	33.619	36.131	37.386	36.763	37.902	36.474	35.241	34.554	36.314	35.360	33.832	35.183	34.650	35.804	36.792
Non Performing Earning Asset (<i>Nominal</i>)	58.698	51.234	44.043	53.104	64.869	62.248	63.193	63.332	56.560	57.589	59.406	57.185	56.009	58.524	58.805	56.478	57.108
Rasio Non Performing Earning Asset (%)	4,38	3,27	2,38	2,37	2,77	2,68	2,69	2,66	2,30	2,35	2,41	2,29	2,22	2,29	2,24	2,15	2,15
Kredit	695.648	792.297	1.002.012	1.307.688	1.365.942	1.366.076	1.377.561	1.397.578	1.437.930	1.405.640	1.428.788	1.456.114	1.486.329	1.531.556	1.586.492	1.597.980	1.640.430
a. Lancar (<i>Current</i>)	583.543	680.805	900.094	1.190.245	1.227.441	1.223.016	1.239.099	1.252.055	1.307.983	1.259.928	1.280.899	1.318.349	1.349.950	1.388.689	1.448.425	1.458.751	1.497.862
b. DPK (<i>Special Mention</i>)	59.516	63.436	61.150	75.571	84.166	91.090	85.506	92.107	82.399	96.882	97.308	88.857	89.369	93.660	90.735	90.964	93.234
c. Kurang Lancar (<i>Sub-Standard</i>)	15.337	9.183	5.874	8.177	13.730	11.981	12.403	13.709	9.772	12.007	11.974	10.694	9.984	10.942	9.912	9.752	10.056
d. Diragukan (<i>Doubtful</i>)	11.062	5.869	3.489	5.406	9.405	9.148	8.545	8.792	8.132	7.553	7.704	7.919	8.211	8.644	8.435	8.174	7.659
e. Macet (<i>Lost</i>)	26.191	33.005	31.405	28.290	31.200	30.841	32.008	30.915	29.644	29.270	30.904	30.295	28.871	29.622	28.985	30.339	31.618
Non Performing Loan (<i>Nominal</i>)	52.589	48.057	40.767	41.872	54.335	51.970	52.956	53.416	47.548	48.830	50.582	48.908	47.066	49.207	47.332	48.265	49.333
Rasio Non Performing Loan (%)	7,56	6,07	4,07	3,20	3,98	3,80	3,84	3,82	3,31	3,47	3,54	3,36	3,17	3,21	2,98	3,02	3,01

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Aktiva Produktif (<i>Earning Asset</i>)	532.254	581.590	683.347	823.508	876.794	865.056	874.709	897.254	958.452	937.018	927.060	922.449	936.809	938.396	971.295	954.742	961.775
a. Lancar (<i>Current</i>)	457.324	514.140	626.735	766.622	805.602	791.492	802.369	822.167	894.206	865.083	856.805	857.312	871.227	868.273	902.552	886.960	892.974
b. DPK (<i>Special Mention</i>)	32.572	34.770	31.412	36.546	43.750	48.777	46.448	50.290	43.339	53.448	50.493	47.469	46.609	49.185	46.637	48.750	48.906
c. Kurang Lancar (<i>Sub-Standard</i>)	11.630	5.102	2.723	3.034	5.687	4.018	4.910	5.240	3.516	3.869	3.578	3.625	4.057	4.208	3.663	3.318	3.609
d. Diragukan (<i>Doubtful</i>)	9.356	2.899	1.237	2.285	4.255	4.082	3.548	3.877	3.790	3.340	3.171	3.655	3.812	4.369	6.729	3.428	3.066
e. Macet (<i>Lost</i>)	21.372	24.678	21.240	15.021	17.500	16.686	17.434	15.680	13.601	11.277	12.341	10.388	11.103	12.361	11.713	12.285	13.220
Non Performing Earning Asset (<i>Nominal</i>)	42.358	32.679	25.201	20.340	27.442	24.786	25.892	24.796	20.907	18.486	19.090	17.668	18.972	20.939	22.105	19.032	19.895
Rasio Non Performing Earning Asset (%)	7,96	5,62	3,69	2,47	3,13	2,87	2,96	2,76	2,18	1,97	2,06	1,92	2,03	2,23	2,28	1,99	2,07
Kredit	256.413	287.910	356.151	470.665	523.875	518.113	524.081	531.249	544.870	529.897	536.471	550.334	557.986	570.164	588.755	589.895	601.865
a. Lancar (<i>Current</i>)	189.292	224.579	303.693	418.002	456.300	448.570	455.712	460.247	483.886	460.489	470.062	487.898	495.356	503.843	526.187	525.634	535.925
b. DPK (<i>Special Mention</i>)	29.308	32.528	29.310	35.069	42.415	46.956	44.829	48.274	42.156	52.488	48.899	45.542	45.102	47.169	44.868	46.507	47.327
c. Kurang Lancar (<i>Sub-Standard</i>)	9.962	4.374	2.701	2.973	5.580	3.922	4.680	5.145	3.410	3.677	3.474	3.471	3.236	4.047	3.620	3.287	3.559
d. Diragukan (<i>Doubtful</i>)	8.887	2.839	1.237	2.275	4.241	4.078	3.547	3.869	3.756	3.259	3.145	3.629	3.788	3.886	3.569	3.388	3.027
e. Macet (<i>Lost</i>)	18.965	23.589	19.210	12.346	15.339	14.586	15.313	13.713	11.663	9.985	10.892	9.794	10.505	11.219	10.511	11.079	12.026
Non Performing Loan (<i>Nominal</i>)	37.813	30.803	23.148	17.594	25.160	22.587	23.539	22.727	18.828	16.920	17.510	16.893	17.528	19.152	17.700	17.754	18.612
Rasio Non Performing Loan (%)	14,75	10,70	6,50	3,74	4,80	4,36	4,49	4,28	3,46	3,19	3,26	3,07	3,14	3,36	3,01	3,01	3,09

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Aktiva Produktif (Earning Asset)	500.822	596.214	700.622	821.136	850.971	850.129	858.415	875.721	899.511	901.547	915.104	929.012	943.339	965.747	990.516	1.012.409	1.030.428
a. Lancar (Current)	474.357	565.801	670.749	774.507	799.035	796.198	807.414	821.745	851.445	850.051	859.775	877.516	890.670	911.426	938.354	959.385	976.403
b. DPK (Special Mention)	17.070	18.274	19.016	27.134	28.478	30.537	27.437	29.780	27.546	29.001	32.310	29.572	30.724	32.162	30.667	30.570	31.612
c. Kurang Lancar (Sub-Standard)	3.737	3.341	2.068	2.570	6.630	6.518	6.666	6.547	4.004	5.658	5.881	4.404	4.186	4.132	3.531	3.967	4.232
d. Diragukan (Doubtful)	1.406	2.203	1.432	2.269	3.702	3.765	3.531	4.141	3.256	3.046	3.351	3.155	3.266	3.590	3.656	3.665	3.498
e. Macet (Lost)	4.253	6.595	7.356	14.656	13.127	13.112	13.367	13.508	13.261	13.472	13.787	14.364	14.549	14.437	14.308	14.822	14.682
Non Performing Earning Asset (Nominal)	9.396	12.139	10.856	19.495	23.458	23.394	23.564	24.196	20.520	22.176	23.019	21.924	22.002	22.159	21.495	22.455	22.412
Rasio Non Performing Earning Asset (%)	1,88	2,04	1,55	2,37	2,76	2,75	2,75	2,76	2,28	2,46	2,52	2,36	2,33	2,29	2,17	2,22	2,18
Kredit	277.591	315.256	407.742	524.295	510.840	518.445	519.464	532.020	555.617	540.737	552.192	561.354	575.659	596.004	618.780	632.629	653.864
a. Lancar (Current)	251.811	285.540	378.247	484.022	466.123	471.129	474.917	484.176	512.733	495.117	502.214	515.116	527.798	546.438	571.178	584.259	604.231
b. DPK (Special Mention)	16.846	18.087	18.860	25.975	26.803	29.319	26.482	29.102	26.910	28.053	31.612	29.113	30.254	31.798	30.392	30.157	31.211
c. Kurang Lancar (Sub-Standard)	3.617	3.069	1.981	2.514	4.978	4.927	4.928	5.269	3.208	4.877	5.054	3.932	4.036	3.977	3.446	3.876	4.112
d. Diragukan (Doubtful)	1.383	2.198	1.416	2.223	3.648	3.573	3.340	3.372	2.972	2.893	3.179	2.964	3.067	3.398	3.509	3.519	3.352
e. Macet (Lost)	3.934	6.363	7.237	9.560	9.288	9.496	9.796	10.101	9.795	9.797	10.133	10.228	10.559	10.393	10.255	10.818	10.958
Non Performing Loan (Nominal)	8.934	11.629	10.635	14.298	17.914	17.996	18.065	18.742	15.974	17.567	18.366	17.124	17.663	17.767	17.210	18.213	18.422
Rasio Non Performing Loan (%)	3,22	3,69	2,61	2,73	3,51	3,47	3,48	3,52	2,88	3,25	3,33	3,05	3,07	2,98	2,78	2,88	2,82

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Aktiva Produktif (Earning Asset)	18.404	26.141	34.610	37.729	44.052	44.596	46.090	46.770	50.318	48.628	49.256	51.216	51.925	54.723	63.278	59.540	61.006
a. Lancar (Current)	17.069	24.650	33.177	36.296	41.836	42.469	44.108	44.447	48.063	46.073	46.460	48.629	49.336	52.005	60.021	56.782	57.927
b. DPK (Special Mention)	688	867	935	964	1.363	1.309	1.185	1.472	1.463	1.699	1.896	1.649	1.642	1.734	2.066	1.580	1.914
c. Kurang Lancar (Sub-Standard)	154	122	75	145	250	209	181	232	217	187	205	198	171	189	338	307	196
d. Diragukan (Doubtful)	83	94	65	116	131	198	168	167	128	170	168	205	206	194	211	199	217
e. Macet (Lost)	411	409	357	208	472	412	448	452	448	499	527	536	570	601	642	674	753
Non Performing Earning Asset (Nominal)	647	625	497	468	854	818	798	851	792	856	900	939	948	984	1.192	1.179	1.166
Rasio Non Performing Earning Asset (%)	3,52	2,39	1,44	1,24	1,94	1,84	1,73	1,82	1,57	1,76	1,83	1,83	1,82	1,80	1,88	1,98	1,91
Kredit	16.842	19.114	23.863	27.122	31.306	31.917	33.057	34.165	35.700	35.104	36.231	37.570	38.554	40.497	45.390	43.358	44.815
a. Lancar (Current)	15.323	17.653	22.468	25.690	29.099	29.799	31.085	31.852	33.451	32.555	33.445	34.988	35.970	37.785	42.195	40.680	41.739
b. DPK (Special Mention)	787	867	935	964	1.363	1.309	1.185	1.472	1.462	1.698	1.895	1.648	1.638	1.731	2.022	1.579	1.913
c. Kurang Lancar (Sub-Standard)	167	122	75	145	240	199	171	222	212	187	205	198	171	186	336	228	196
d. Diragukan (Doubtful)	95	93	65	116	131	198	168	167	128	170	164	205	205	193	211	198	216
e. Macet (Lost)	469	379	320	207	472	412	448	452	448	494	522	531	570	601	627	673	750
Non Performing Loan (Nominal)	732	594	460	468	843	808	788	841	787	851	890	934	947	981	1.173	1.099	1.162
Rasio Non Performing Loan (%)	4,34	3,11	1,93	1,73	2,69	2,53	2,38	2,46	2,20	2,42	2,46	2,49	2,46	2,42	2,58	2,53	2,59

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Aktiva Produktif (Earning Asset)	85.078	131.845	140.981	166.823	189.928	188.922	191.206	185.597	181.225	185.326	193.959	209.185	210.541	206.960	210.718	219.027	215.478
a. Lancar (Current)	83.286	129.815	138.560	163.857	184.211	183.397	185.647	179.824	176.715	177.526	186.358	202.708	203.636	199.606	203.178	213.012	207.853
b. DPK (Special Mention)	943	1.121	1.195	1.581	3.380	3.101	3.078	3.233	2.313	5.193	4.835	3.457	3.981	4.158	4.573	4.254	4.415
c. Kurang Lancar (Sub-Standard)	140	160	178	168	356	378	339	422	350	599	613	767	458	608	348	411	409
d. Diragukan (Doubtful)	122	141	174	143	383	410	466	393	319	245	377	268	368	465	416	398	435
e. Macet (Lost)	587	609	874	1.075	1.598	1.636	1.676	1.725	1.528	1.675	1.775	1.986	2.098	2.124	2.204	2.265	2.368
Non Performing Earning Asset (Nominal)	849	909	1.227	1.385	2.337	2.424	2.481	2.541	2.197	2.520	2.765	3.021	2.924	3.197	2.967	3.074	3.211
Rasio Non Performing Earning Asset (%)	1,00	0,69	0,87	0,83	1,23	1,28	1,30	1,37	1,21	1,36	1,43	1,44	1,39	1,54	1,41	1,40	1,49
Kredit	44.931	55.955	71.881	96.385	117.396	119.667	121.874	123.260	120.754	120.372	122.361	124.765	127.329	129.472	132.740	135.688	138.023
a. Lancar (Current)	43.147	53.942	69.477	93.449	111.827	114.284	116.455	117.641	116.386	112.800	115.041	118.421	120.621	122.343	125.386	128.477	130.543
b. DPK (Special Mention)	949	1.121	1.194	1.579	3.372	3.094	3.071	3.210	2.308	5.186	4.772	3.444	3.892	4.068	4.485	4.161	4.324
c. Kurang Lancar (Sub-Standard)	139	155	172	160	348	374	335	418	332	510	526	682	451	582	342	405	401
d. Diragukan (Doubtful)	122	140	174	142	286	317	376	305	236	245	290	267	367	375	415	397	406
e. Macet (Lost)	573	598	864	1.056	1.563	1.598	1.637	1.687	1.492	1.631	1.732	1.951	1.997	2.105	2.113	2.248	2.350
Non Performing Loan (Nominal)	834	892	1.209	1.358	2.198	2.289	2.348	2.410	2.060	2.386	2.548	2.901	2.816	3.062	2.870	3.050	3.157
Rasio Non Performing Loan (%)	1,86	1,59	1,68	1,41	1,87	1,91	1,93	1,95	1,71	1,98	2,08	2,32	2,21	2,36	2,16	2,25	2,29

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Aktiva Produktif (Earning Asset)	63.588	68.277	94.740	125.190	136.278	133.338	137.778	137.788	139.962	142.584	140.658	141.132	140.215	145.505	152.669	141.131	144.478
a. Lancar (Current)	58.153	62.684	89.164	119.252	129.440	127.005	131.360	131.566	133.713	135.915	133.946	135.131	134.211	139.555	146.087	135.044	138.391
b. DPK (Special Mention)	3.751	3.788	4.150	4.323	4.328	3.918	4.059	3.657	3.697	3.718	3.928	3.268	3.264	3.186	3.643	3.470	3.545
c. Kurang Lancar (Sub-Standard)	561	1.158	700	790	697	622	600	869	958	1.168	1.185	1.149	1.159	1.170	1.274	1.138	1.085
d. Diragukan (Doubtful)	296	214	234	233	673	581	598	537	483	589	494	431	413	429	409	329	312
e. Macet (Lost)	827	432	491	592	1.140	1.212	1.161	1.159	1.111	1.182	1.089	1.152	1.167	1.165	1.255	1.151	1.145
Non Performing Earning Asset (Nominal)	1.684	1.804	1.425	1.615	2.510	2.415	2.359	2.566	2.552	2.940	2.768	2.732	2.740	2.763	2.938	2.618	2.541
Rasio Non Performing Earning Asset (%)	2,65	2,64	1,50	1,29	1,84	1,81	1,71	1,86	1,82	2,06	1,97	1,94	1,95	1,90	1,92	1,85	1,76
Kredit	36.937	40.833	58.520	75.849	79.506	78.930	81.288	80.303	80.977	79.913	80.247	81.795	84.391	88.165	94.779	88.693	92.476
a. Lancar (Current)	32.099	36.100	54.044	70.679	73.454	72.997	75.393	74.616	75.273	74.004	74.146	76.376	79.031	82.850	88.815	83.217	86.992
b. DPK (Special Mention)	3.392	3.259	3.550	3.630	3.612	3.597	3.619	3.182	3.209	3.188	3.470	2.840	2.788	2.687	3.175	3.010	3.105
c. Kurang Lancar (Sub-Standard)	371	835	218	726	690	618	591	860	949	1.092	1.095	1.040	1.061	1.095	1.182	1.026	955
d. Diragukan (Doubtful)	277	209	228	228	631	542	561	500	453	463	464	400	379	403	389	313	296
e. Macet (Lost)	797	430	481	587	1.119	1.176	1.123	1.145	1.094	1.166	1.072	1.139	1.132	1.130	1.217	1.127	1.129
Non Performing Loan (Nominal)	1.446	1.474	926	1.540	2.440	2.336	2.276	2.505	2.496	2.721	2.631	2.578	2.572	2.628	2.789	2.466	2.379
Rasio Non Performing Loan (%)	3,91	3,61	1,58	2,03	3,07	2,96	2,80	3,12	3,08	3,40	3,28	3,15	3,05	2,98	2,94	2,78	2,57

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Aktiva Produktif (Earning Asset)	133.870	161.035	197.690	267.897	244.772	244.161	241.682	242.124	234.787	237.190	239.581	245.732	236.800	242.741	234.047	239.275	242.349
a. Lancar (Current)	120.465	149.174	184.305	248.037	228.040	227.244	225.589	225.332	217.322	218.679	220.511	227.028	221.553	227.054	219.275	224.797	228.284
b. DPK (Special Mention)	9.732	8.784	8.549	10.059	8.464	8.506	7.994	8.411	7.873	7.900	8.193	7.802	6.823	7.205	6.665	6.345	6.170
c. Kurang Lancar (Sub-Standard)	1.842	1.026	1.157	4.766	2.992	2.902	2.698	2.811	2.685	2.705	2.654	2.583	2.742	2.665	2.285	2.218	1.962
d. Diragukan (Doubtful)	305	405	380	455	1.727	1.802	1.585	1.621	1.615	1.459	1.416	1.386	1.337	1.322	1.293	1.309	1.308
e. Macet (Lost)	1.525	1.647	3.300	4.580	3.549	3.706	3.817	3.950	5.292	6.447	6.794	6.934	4.345	4.495	4.529	4.607	4.624
Non Performing Earning Asset (Nominal)	3.672	3.077	4.837	9.801	8.269	8.410	8.100	8.382	9.592	10.611	10.864	10.902	8.424	8.482	8.107	8.134	7.895
Rasio Non Performing Earning Asset (%)	2,74	1,91	2,45	3,66	3,38	3,44	3,35	3,46	4,09	4,47	4,53	4,44	3,56	3,49	3,46	3,40	3,26
Kredit	62.935	73.230	83.856	113.372	103.018	99.005	97.796	96.581	100.011	99.617	101.286	100.296	102.410	107.254	106.049	107.718	109.387
a. Lancar (Current)	51.871	62.991	72.166	98.403	90.637	86.237	85.536	83.523	86.254	84.962	85.990	85.550	91.173	95.431	94.664	96.485	98.432
b. DPK (Special Mention)	8.234	7.575	7.301	8.355	6.602	6.813	6.319	6.867	6.354	6.269	6.659	6.269	5.695	6.206	5.793	5.551	5.354
c. Kurang Lancar (Sub-Standard)	1.080	628	727	1.659	1.893	1.941	1.698	1.794	1.662	1.665	1.621	1.372	1.029	1.054	986	930	832
d. Diragukan (Doubtful)	297	389	369	422	468	440	552	580	588	525	462	453	405	390	343	359	362
e. Macet (Lost)	1.453	1.647	3.292	4.533	3.418	3.573	3.691	3.816	5.153	6.196	6.554	6.652	4.107	4.173	4.263	4.393	4.406
Non Performing Loan (Nominal)	2.830	2.664	4.389	6.614	5.780	5.954	5.941	6.190	7.403	8.386	8.637	8.477	5.541	5.617	5.591	5.682	5.600
Rasio Non Performing Loan (%)	4,50	3,64	5,23	5,83	5,61	6,01	6,07	6,41	7,40	8,42	8,53	8,45	5,41	5,24	5,27	5,27	5,12

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

Kelompok Bank (<i>Category of Bank</i>)	Jumlah Bank (Total Banks)													
	Desember 2005		Desember 2006		Desember 2007		Desember 2008		Agustus 2009		Desember 2009		Agustus 2010	
	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%
Bank Persero (<i>State Owned Banks</i>)	3	2	3	2	3	2	3	2	2	3	4	0	4	0
BUSN Devisa (<i>Foreign Exchange Commercial Banks</i>)	27	7	25	10	30	5	30	5	27	6	30	4	33	3
BUSN Non Devisa (<i>Non-Foreign Exchange Commercial Banks</i>)	30	7	27	9	29	7	30	3	27	5	28	3	27	4
BPD Regional (<i>Development Banks</i>)	24	2	25	1	25	1	24	2	24	2	25	1	24	2
Bank Campuran (<i>Joint Venture Banks</i>)	9	9	10	7	15	2	13	2	13	3	14	2	13	2
Bank Asing (<i>Foreign Owned Banks</i>)	8	3	10	1	6	5	5	5	6	4	6	4	7	3
Total	101	30	100	30	108	22	105	19	99	23	107	14	108	14

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	3.188	3.165	2.121	1.857	3.000	2.768	2.797	2.856	2.494	1.842	1.860	1.984	2.016	2.004	1.868	2.154	2.214
2. Pertambangan (Mining)	1.192	1.101	737	911	587	583	709	672	774	818	804	752	834	888	919	826	574
3. Perindustrian (Manufacturing)	26.734	19.383	14.593	14.674	18.294	15.552	15.082	15.181	12.411	12.743	13.066	10.818	10.467	10.635	10.462	10.793	11.042
4. Listrik, gas dan air (Water, gas and electricity)	390	266	96	22	14	14	17	17	18	601	597	18	16	21	34	115	21
5. Konstruksi (Construction)	2.860	1.698	1.642	1.856	3.127	3.145	3.401	3.170	2.316	2.039	2.244	2.208	2.264	2.827	2.416	2.421	2.571
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	7.433	10.200	8.940	8.040	12.485	12.729	13.535	13.842	12.254	9.834	10.372	10.701	10.844	11.466	10.706	12.039	12.293
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	1.971	2.131	841	1.565	1.632	1.786	1.818	1.955	1.762	2.226	2.138	2.292	2.343	2.376	2.217	2.299	2.662
8. Jasa Dunia usaha (Business Services)	3.378	3.057	2.798	3.226	3.840	3.797	3.854	4.215	3.373	3.397	3.778	3.804	3.775	3.972	3.641	3.314	3.261
9. Jasa sosial/masyarakat (Social Services)	739	393	263	291	828	863	868	879	756	1.069	1.224	1.256	1.350	1.406	1.700	1.942	2.065
10. Lain-lain (Others)	4.704	6.663	8.735	9.430	10.528	10.733	10.874	10.628	11.388	14.262	14.499	15.074	13.156	13.611	13.368	12.362	12.631

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	2.177	2.004	1.133	855	1.383	1.467	1.529	1.524	1.200	809	771	765	799	846	685	821	842
2. Pertambangan (Mining)	669	923	346	367	150	135	178	76	89	84	80	84	85	118	232	70	71
3. Perindustrian (Manufacturing)	21.458	14.042	10.301	7.950	10.004	7.071	7.368	7.127	5.659	5.688	5.814	4.191	4.270	4.677	4.545	4.432	4.606
4. Listrik, gas dan air (Water, gas and electricity)	170	261	78	15	8	8	12	12	12	4	6	4	6	6	20	7	7
5. Konstruksi (Construction)	2.463	1.221	1.027	919	1.528	1.557	1.561	1.653	1.152	745	902	875	871	1.052	857	816	904
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	5.354	7.101	5.576	3.900	6.731	6.986	7.439	7.213	6.189	3.304	3.590	3.890	4.222	4.567	3.899	5.344	5.652
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	1.205	961	373	473	558	556	537	614	522	684	610	687	690	720	670	626	873
8. Jasa Dunia usaha (Business Services)	1.814	1.577	1.216	476	737	726	809	793	656	865	872	1.004	983	1.114	702	560	447
9. Jasa sosial/masyarakat (Social Services)	588	230	41	66	206	217	236	264	262	269	306	292	284	294	486	546	548
10. Lain-lain (Others)	1.914	2.484	3.055	2.574	3.857	3.864	3.870	3.451	3.088	4.467	4.557	5.101	5.318	5.758	5.605	4.533	4.662

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	727	952	730	756	1.276	957	945	1.040	1.031	813	877	919	920	934	941	994	1.002
2. Pertambangan (Mining)	128	106	131	249	96	121	214	213	343	351	344	252	354	363	308	430	402
3. Perindustrian (Manufacturing)	2.720	3.384	2.654	3.392	4.531	4.706	4.171	4.230	3.249	3.508	3.706	3.305	3.216	3.019	2.874	3.484	3.554
4. Listrik, gas dan air (Water, gas and electricity)	220	1	17	5	2	1	1	1	2	593	585	4	4	5	6	100	7
5. Konstruksi (Construction)	212	311	404	626	975	968	1.191	822	611	607	661	599	745	848	784	858	877
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	1.434	2.499	2.653	3.405	4.416	4.391	4.720	5.191	4.737	5.062	5.110	5.021	4.858	5.189	5.003	4.901	4.889
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	728	808	431	1.047	654	847	881	800	559	694	740	788	846	866	768	892	962
8. Jasa Dunia usaha (Business Services)	1.267	1.321	1.379	2.328	2.546	2.528	2.481	2.940	2.236	2.166	2.519	2.454	2.445	2.508	2.581	2.421	2.468
9. Jasa sosial/masyarakat (Social Services)	106	122	177	188	546	529	518	507	430	586	613	641	703	731	823	993	1.086
10. Lain-lain (Others)	1.392	2.125	2.058	2.301	2.872	2.947	2.943	2.998	2.777	3.186	3.209	3.143	3.571	3.305	3.121	3.141	3.174

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	57	8	5	1	13	8	7	7	6	16	3	17	19	20	26	27	28
2. Pertambangan (Mining)	2	3	3	0	2	2	1	1	1	5	4	7	7	8	13	5	7
3. Perindustrian (Manufacturing)	78	65	67	37	65	59	40	82	91	72	82	92	98	105	143	149	149
4. Listrik, gas dan air (Water, gas and electricity)	-	-	-	0	-	-	-	-	-	-	1	1	-	0	0	0	0
5. Konstruksi (Construction)	34	41	7	20	51	36	34	36	36	93	99	118	120	111	169	127	133
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	183	149	151	134	179	193	172	187	169	173	188	245	255	268	267	284	307
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	19	16	12	12	53	27	29	43	45	47	43	42	36	37	36	37	41
8. Jasa Dunia usaha (Business Services)	103	67	72	93	225	230	239	216	196	201	213	169	177	171	223	185	202
9. Jasa sosial/masyarakat (Social Services)	25	25	14	19	31	33	28	31	29	22	22	28	24	32	44	44	48
10. Lain-lain (Others)	231	219	129	151	223	221	237	239	213	223	236	215	212	230	252	240	248

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	97	108	145	188	237	240	227	245	217	165	168	251	238	164	187	284	315
2. Pertambangan (Mining)	3	6	4	3	2	3	8	7	3	16	17	62	44	47	60	63	63
3. Perindustrian (Manufacturing)	19	26	34	87	111	128	116	114	84	180	195	251	246	260	254	278	286
4. Listrik, gas dan air (Water, gas and electricity)	-	1	-	2	4	4	5	4	4	4	5	9	6	9	8	7	7
5. Konstruksi (Construction)	130	105	191	266	558	570	600	635	494	576	568	598	510	795	587	601	635
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	278	285	407	423	665	728	739	762	667	635	831	889	869	775	870	929	954
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	19	36	21	22	37	33	47	37	79	134	126	155	151	103	95	97	102
8. Jasa Dunia usaha (Business Services)	98	65	100	86	203	158	169	163	176	73	82	83	77	87	44	58	53
9. Jasa sosial/masyarakat (Social Services)	20	16	19	14	22	64	64	55	18	165	171	179	216	223	224	236	257
10. Lain-lain (Others)	172	245	287	268	359	360	373	388	319	438	385	425	459	599	539	497	484

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	94	28	67	53	89	94	87	39	38	38	38	30	37	36	25	23	23
2. Pertambangan (Mining)	-	-	-	-	48	46	44	125	86	111	111	108	107	109	70	27	24
3. Perindustrian (Manufacturing)	1.067	838	593	953	1.279	1.179	1.117	1.346	1.232	1.209	1.186	1.150	1.158	1.160	1.260	1.074	1.066
4. Listrik, gas dan air (Water, gas and electricity)	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Konstruksi (Construction)	1	1	3	13	3	3	4	12	13	15	11	11	11	14	13	13	14
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	154	137	94	124	301	279	287	306	318	424	416	418	392	405	438	357	254
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	0	309	-	6	324	318	318	314	414	524	477	478	477	505	503	501	519
8. Jasa Dunia usaha (Business Services)	52	19	7	197	72	96	92	37	64	64	64	62	62	61	59	59	61
9. Jasa sosial/masyarakat (Social Services)	-	-	8	-	19	17	17	18	16	14	14	14	19	19	15	13	13
10. Lain-lain (Others)	78	141	153	194	304	305	310	308	314	321	315	307	309	319	405	399	406

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	38	65	41	5	2	2	2	2	2	1	1	3	3	4	4	4	4
2. Pertambangan (Mining)	1.927	64	252	291	289	277	264	249	252	251	248	240	238	245	235	230	7
3. Perindustrian (Manufacturing)	1.392	1.028	943	2.255	2.303	2.409	2.270	2.281	2.097	2.085	2.082	1.829	1.478	1.414	1.385	1.377	1.380
4. Listrik, gas dan air (Water, gas and electricity)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Konstruksi (Construction)	20	19	11	12	12	12	12	12	10	2	2	7	7	7	7	7	7
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	30	29	59	55	193	151	178	183	173	236	237	238	248	262	228	225	236
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	-	1	3	5	5	5	5	147	144	143	144	143	143	146	145	145	165
8. Jasa Dunia usaha (Business Services)	44	8	24	46	57	60	64	67	46	27	28	31	31	32	31	31	31
9. Jasa sosial/masyarakat (Social Services)	-	-	3	4	4	4	5	5	1	13	98	102	105	107	108	110	113
10. Lain-lain (Others)	916	1.450	3.053	3.942	2.914	3.034	3.141	3.245	4.678	5.628	5.796	5.883	3.289	3.401	3.446	3.552	3.657

Miliar Rp (Billion Rp)

Tabel 1.49 Non Performing Loan Bank Umum Berdasarkan Sektor Ekonomi Per Wilayah (Agustus 2010)
(Non Performing Loan of Commercial Banks Based on Economic Sector by Region)

Wilayah	Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	Pertambangan (Mining)	Perindustrian (Manufacturing)	Listrik, gas dan air (Water, gas and electricity)	Konstruksi (Construction)	Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	Jasa Dunia usaha (Business Services)	Jasa sosial/masyarakat (Social Services)	Lain-lain (Others)
Jawa Barat (West Java)	46	18	988	2	218	1.396	19	266	183	1.406
Banten	93	2	107	3	113	237	5	30	44	470
DKI Jakarta (Special Capital Province of Jakarta)	1.008	429	6.043	4	978	4.192	2.093	2.199	1.219	6.693
D.I Yogyakarta (Special Province of Yogyakarta)	10	0	72	-	23	119	3	16	10	96
Jawa Tengah (Central Java)	42	1	567	0	62	961	20	59	47	466
Jawa Timur (East Java)	139	6	1.479	0	113	1.438	156	90	112	842
Bengkulu	13	2	3	-	6	51	1	3	11	28
Jambi	48	0	32	0	2	77	3	4	7	77
Nanggroe Aceh Darussalam	20	2	100	1	50	231	7	18	21	142
Sumatera Utara (North Sumatra)	307	5	915	2	251	780	90	179	65	420
Sumatera Barat (West Sumatra)	92	5	9	0	16	214	19	15	6	77
Riau	138	1	107	0	48	240	8	24	13	206
Kepulauan Riau	41	3	27	1	66	198	8	15	13	102
Sumatera Selatan (South Sumatra)	1	0	42	-	10	85	55	59	8	136
Bangka Belitung	1	0	0	-	2	10	-	0	1	12
Lampung	42	3	87	2	64	267	7	3	6	148
Kalimantan Selatan (South Kalimantan)	5	14	41	0	28	121	11	23	4	72
Kalimantan Barat (West Kalimantan)	11	0	18	-	17	93	2	38	2	52
Kalimantan Timur (East Kalimantan)	7	48	10	-	172	136	63	50	63	188
Kalimantan Tengah (Central Kalimantan)	2	1	1	-	22	25	1	1	1	22
Sulawesi Tengah (Central Sulawesi)	6	7	28	4	8	137	1	4	12	62
Sulawesi Selatan (South Sulawesi)	30	0	250	-	91	362	15	72	44	354
Sulawesi Utara (North Sulawesi)	21	0	28	-	46	179	4	6	13	142
Sulawesi Tenggara (Southeast Sulawesi)	6	-	0	-	3	14	0	0	48	11
Sulawesi Barat (West Sulawesi)	3	-	1	-	4	41	1	1	4	21
Gorontalo	4	23	2	0	26	48	0	3	1	36
Nusa Tenggara Barat (West Nusa Tenggara)	5	-	1	-	5	105	0	1	5	40
Bali	18	0	13	-	54	220	63	79	42	96
Nusa Tenggara Timur (East Nusa Tenggara)	1	-	2	-	9	58	1	0	27	53
Maluku	9	2	3	0	39	27	2	2	1	24
Papua	3	-	6	3	14	48	1	0	14	55
Maluku Utara (North Maluku)	0	-	2	-	5	12	1	0	1	15
Irian Jaya Barat	0	-	2	-	7	11	1	2	1	14
Lainnya (Others)	41	-	53	-	-	159	-	-	18	54
Total	2.214	574	11.042	21	2.571	12.293	2.662	3.261	2.065	12.631

Miliar Rp (*Billion Rp*)

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

Jenis Penggunaan (<i>Type of Use</i>)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (<i>Total Working Capital</i>)	27.519	25.979	19.892	22.953	32.278	30.200	30.333	31.634	26.630	25.494	26.361	25.574	25.364	26.801	25.813	26.344	28.032
Total Investasi (<i>Total Investment</i>)	20.467	15.509	12.230	9.607	11.785	11.277	11.978	11.365	9.719	10.810	11.283	10.103	10.426	10.866	10.204	10.454	9.732
Total Konsumsi (<i>Total Consumption</i>)	4.603	6.569	8.645	9.313	10.271	10.494	10.645	10.417	11.199	12.526	12.938	13.229	11.276	11.540	11.315	11.467	11.569

Miliar Rp (*Billion Rp*)

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

Jenis Penggunaan (<i>Type of Use</i>)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (<i>Total Working Capital</i>)	20.363	17.868	11.951	11.028	16.478	14.314	14.895	14.928	12.042	9.921	10.242	9.649	9.780	10.914	10.114	10.200	12.604
Total Investasi (<i>Total Investment</i>)	15.630	10.535	8.221	4.092	5.052	4.617	4.966	4.527	3.858	4.055	4.125	3.834	4.172	4.392	3.903	3.788	2.282
Total Konsumsi (<i>Total Consumption</i>)	1.820	2.400	2.976	2.474	3.630	3.656	3.678	3.272	2.928	2.944	3.143	3.410	3.576	3.847	3.682	3.767	3.726

Miliar Rp (*Billion Rp*)

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

Jenis Penggunaan (<i>Type of Use</i>)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (<i>Total Working Capital</i>)	3.446	5.385	5.311	7.512	10.188	10.270	9.943	10.910	9.288	9.493	10.037	9.887	9.915	10.139	9.703	10.346	9.793
Total Investasi (<i>Total Investment</i>)	4.099	4.127	3.274	4.496	4.879	4.804	5.207	4.861	3.937	5.045	5.220	4.198	4.278	4.430	4.491	4.835	5.565
Total Konsumsi (<i>Total Consumption</i>)	1.388	2.118	2.050	2.290	2.847	2.922	2.915	2.971	2.750	3.028	3.108	3.040	3.470	3.199	3.016	3.032	3.064

Miliar Rp (*Billion Rp*)

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

Jenis Penggunaan (<i>Type of Use</i>)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (<i>Total Working Capital</i>)	431	316	277	248	415	375	333	371	356	402	408	464	506	508	650	583	611
Total Investasi (<i>Total Investment</i>)	70	60	55	69	205	212	217	232	219	230	256	256	230	244	272	277	305
Total Konsumsi (<i>Total Consumption</i>)	230	219	129	151	223	221	237	239	212	219	227	213	211	228	251	239	246

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (Total Working Capital)	421	446	670	776	1.421	1.502	1.557	1.612	1.394	1.484	1.687	1.880	1.846	1.973	1.905	2.088	2.184
Total Investasi (Total Investment)	244	204	256	320	423	431	426	414	349	475	486	634	542	536	440	478	503
Total Konsumsi (Total Consumption)	169	242	284	262	354	355	365	383	317	427	375	386	428	552	525	485	470

Miliar Rp (*Billion Rp*)

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

Jenis Penggunaan (<i>Type of Use</i>)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (<i>Total Working Capital</i>)	1.008	877	657	1.148	1.540	1.428	1.388	1.428	1.399	1.646	1.601	1.574	1.577	1.619	1.618	1.378	1.279
Total Investasi (<i>Total Investment</i>)	359	456	116	198	596	602	578	769	783	759	719	701	687	690	770	689	695
Total Konsumsi (<i>Total Consumption</i>)	78	141	153	194	304	305	310	308	314	316	311	303	309	319	401	399	406

Miliar Rp (*Billion Rp*)

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

Jenis Penggunaan (<i>Type of Use</i>)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (<i>Total Working Capital</i>)	1.850	1.088	1.027	2.240	2.236	2.310	2.217	2.384	2.153	2.549	2.386	2.121	1.742	1.647	1.822	1.749	1.562
Total Investasi (<i>Total Investment</i>)	65	127	309	432	630	610	583	562	573	246	477	479	517	574	328	387	381
Total Konsumsi (<i>Total Consumption</i>)	916	1.450	3.053	3.942	2.914	3.034	3.141	3.245	4.678	5.592	5.774	5.877	3.283	3.395	3.441	3.546	3.657

Miliar Rp (Billion Rp)

Tabel 1.57 Non Performing Loan Bank Umum Berdasarkan Jenis Penggunaan Per Wilayah (Agustus 2010)
(Non Performing Loan of Commercial Banks Based on Type of Use by Region)

Wilayah	Modal Kerja	Investasi	Konsumsi
Jawa Barat (West Java)	2.819	463	1.261
Banten	492	166	445
DKI Jakarta (Special Capital Province of Jakarta)	12.538	6.019	6.302
D.I Yogyakarta (Special Province of Yogyakarta)	217	44	88
Jawa Tengah (Central Java)	1.608	205	412
Jawa Timur (East Java)	3.108	571	697
Bengkulu	81	16	21
Jambi	152	34	65
Nanggroe Aceh Darussalam	398	97	95
Sumatera Utara (North Sumatra)	2.043	583	390
Sumatera Barat (West Sumatra)	263	123	69
Riau	409	180	197
Kepulauan Riau	313	74	87
Sumatera Selatan (South Sumatra)	139	127	132
Bangka Belitung	13	1	11
Lampung	399	107	122
Kalimantan Selatan (South Kalimantan)	178	72	67
Kalimantan Barat (West Kalimantan)	106	80	47
Kalimantan Timur (East Kalimantan)	420	143	173
Kalimantan Tengah (Central Kalimantan)	51	5	20
Sulawesi Tengah (Central Sulawesi)	178	34	55
Sulawesi Selatan (South Sulawesi)	738	180	301
Sulawesi Utara (North Sulawesi)	252	56	132
Sulawesi Tenggara (Southeast Sulawesi)	69	6	7
Sulawesi Barat (West Sulawesi) ¹	45	11	18
Gorontalo	79	38	27
Nusa Tenggara Barat (West Nusa Tenggara)	111	13	38
Bali	261	236	89
Nusa Tenggara Timur (East Nusa Tenggara)	91	15	47
Maluku	76	12	21
Papua	76	15	52
Maluku Utara (North Maluku)	17	4	14
Irian Jaya Barat	22	3	13
Lainnya (Others)	271	-	54
Total	28.032	9.732	11.569

Miliar Rp (Billion Rp)

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

Lokasi (Location)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat (West Java)	2.603	2.589	2.672	3.345	4.228	4.092	4.091	3.733	3.707	3.807	3.961	4.032	4.162	4.351	4.208	4.317	4.542
Banten	375	656	715	605	954	1.040	1.063	1.035	919	951	942	992	1.030	1.069	1.026	1.051	1.104
DKI Jakarta (Special Capital Province of Jakarta)	32.432	26.535	20.907	25.773	30.767	28.503	29.029	29.789	26.701	28.249	29.272	26.684	24.341	24.854	24.272	24.748	24.859
D.I Yogyakarta (Special Province of Yogyakarta)	152	244	391	181	378	389	361	347	290	271	282	302	307	358	348	356	349
Jawa Tengah (Central Java)	1.669	2.332	1.706	1.742	2.479	2.266	2.296	2.219	1.934	1.805	1.870	2.125	2.024	2.211	2.115	2.154	2.225
Jawa Timur (East Java)	3.737	4.796	4.065	2.771	4.092	3.961	4.235	4.316	3.964	4.008	3.985	3.944	3.907	4.263	4.082	4.221	4.376
Bengkulu	44	64	73	65	96	93	92	101	86	83	101	102	111	123	117	124	118
Jambi	338	341	260	214	352	330	325	327	300	229	216	225	233	246	227	260	250
Nanggroe Aceh Darussalam	104	55	88	177	366	361	401	399	300	386	392	444	457	496	489	559	591
Sumatera Utara (North Sumatra)	3.265	3.836	3.308	1.799	2.611	2.631	2.592	2.918	2.536	2.450	2.544	2.564	2.785	2.882	2.807	2.856	3.016
Sumatera Barat (West Sumatra)	281	301	289	244	330	368	369	383	368	304	374	383	399	494	414	433	455
Riau	1.493	1.002	444	438	636	652	670	695	585	649	640	668	677	710	869	712	786
Kepulauan Riau	-	-	231	312	566	593	593	580	528	463	491	540	538	550	475	479	474
Sumatera Selatan (South Sumatra)	236	199	208	276	350	350	348	344	327	387	398	385	393	409	365	378	397
Bangka Belitung	24	31	33	26	109	107	107	103	89	87	87	91	92	99	24	25	25
Lampung	128	186	272	439	579	562	605	550	504	410	471	627	642	725	662	648	628
Kalimantan Selatan (South Kalimantan)	701	511	379	433	518	616	626	588	300	246	255	256	280	340	308	301	317
Kalimantan Barat (West Kalimantan)	205	178	207	202	389	256	263	250	228	220	256	291	301	310	215	218	233
Kalimantan Timur (East Kalimantan)	316	410	490	450	634	685	651	702	532	559	638	737	685	834	690	717	737
Kalimantan Tengah (Central Kalimantan)	77	48	43	47	74	78	76	80	63	55	56	63	64	66	68	68	76
Sulawesi Tengah (Central Sulawesi)	148	243	290	262	410	459	480	454	355	340	335	264	267	281	234	236	268
Sulawesi Selatan (South Sulawesi)	1.820	1.815	1.683	716	1.376	1.367	1.411	1.278	1.114	1.118	1.168	1.195	1.248	1.259	1.138	1.201	1.219
Sulawesi Utara (North Sulawesi)	205	245	250	257	372	368	377	340	299	305	304	389	410	432	409	415	439
Sulawesi Tenggara (Southeast Sulawesi)	119	93	81	93	93	94	92	89	81	75	89	96	96	98	84	83	83
Sulawesi Barat (West Sulawesi)	-	-	73	45	77	85	82	83	61	55	62	70	76	102	69	75	75
Gorontalo	47	51	117	105	149	152	148	146	112	101	111	120	116	122	107	127	144
Nusa Tenggara Barat (West Nusa Tenggara)	65	71	139	141	180	195	195	191	164	138	146	152	155	166	159	160	162
Bali	272	465	409	245	441	559	592	591	527	539	545	512	630	659	530	526	586
Nusa Tenggara Timur (East Nusa Tenggara)	210	59	65	75	120	115	114	127	140	101	99	136	134	143	144	144	152
Maluku	33	34	30	47	72	78	77	74	58	50	57	72	75	101	96	108	109
Papua	43	55	72	72	140	142	143	141	112	133	138	149	134	151	152	157	143
Maluku Utara (North Maluku)	7	16	19	47	57	54	62	60	38	30	33	39	43	45	42	35	35
Irian Jaya Barat	-	-	15	22	39	40	37	32	27	48	48	33	34	38	38	45	37
Lainnya (Others)	1.441	598	743	205	303	329	352	348	195	178	209	226	221	217	353	326	325

Miliar Rp (Billion Rp)

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

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Bank Persero (State Owned Banks)	-	-	-	270	367	361	348	209	196	130	138	136	144	140	136	133	139
2. BUSN Devisa (Foreign Exchange Commercial Banks)	-	-	-	273	407	402	430	448	457	279	434	423	971	424	444	435	434
3. BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. BPD (Regional Development Banks)	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Bank Campuran (Joint Venture Banks)	-	-	-	157	237	235	236	231	226	113	111	108	107	109	136	150	156
6. Bank Asing (Foreign Owned Banks)	-	-	-	2.505	1.879	1.956	2.016	2.088	3.029	1.282	1.340	1.370	1.359	1.388	1.387	1.419	1.441
7. Bank Umum (Commercial Bank)	-	-	-	3.205	2.890	2.954	3.030	2.977	3.908	1.804	2.023	2.037	2.582	2.062	2.103	2.138	2.171

Miliar Rp (Billion Rp)

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

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt ¹⁾	Nov	Des	Jan ²⁾	Feb ²⁾	Mar ²⁾	Apr ²⁾	Mei ²⁾	Jun ²⁾	Jul ²⁾	Ags ²⁾
1. Bank Persero ¹⁾ (State Owned Banks)	-	-	8.178	7.812	11.207	11.519	12.040	11.401	9.784	7.508	7.969	8.674	8.996	9.882	9.069	9.418	9.716
2. Bank Pemerintah Daerah (Regional Development Banks)	-	-	1.130	1.195	1.810	1.854	1.919	1.974	1.661	1.985	2.123	2.301	2.325	2.523	2.497	2.627	2.666
3. Bank Swasta Nasional ¹⁾ (Foreign Exchange Commercial Banks)	-	-	6.942	7.440	8.942	9.140	8.937	9.027	8.467	8.764	9.026	8.938	9.225	9.407	9.107	9.448	9.626
4. Bank Asing dan Campuran (Joint Venture Banks and Foreign Owned Banks)	-	-	1.331	2.356	2.154	2.279	2.367	2.392	2.809	5.441	5.630	5.834	2.881	3.014	2.854	2.743	3.024
Jumlah	-	-	17.581	18.803	24.113	24.792	25.263	24.795	22.720	23.698	24.748	25.747	23.427	24.826	23.527	24.236	25.032

Ket: ¹⁾ Data Revisi Oktober 2009
²⁾ Data Sementara (lihat penjelasan hal. iv)

Miliar Rp (Billion Rp)

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

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt ¹⁾	Nov	Des	Jan ²⁾	Feb ²⁾	Mar ²⁾	Apr ²⁾	Mei ²⁾	Jun ²⁾	Jul ²⁾	Ags ²⁾
1. Bank Persero (State Owned Banks) ¹⁾	-	-	-	7.812	11.207	11.519	12.040	11.401	9.784	7.508	7.969	8.674	8.996	9.882	9.069	9.418	9.716
Mikro	-	-	-	4.137	5.205	5.437	5.511	5.336	4.941	2.105	2.267	3.087	3.168	3.278	3.340	3.430	3.455
Kecil	-	-	-	1.490	2.505	2.558	2.638	2.471	2.085	2.395	2.519	2.540	2.638	2.957	2.623	2.716	2.794
Menengah	-	-	-	2.185	3.497	3.524	3.892	3.595	2.758	3.009	3.184	3.047	3.191	3.647	3.106	3.273	3.467
2. BPD (Regional Development Banks)	-	-	-	1.195	1.810	1.854	1.919	1.974	1.661	1.985	2.123	2.301	2.325	2.523	2.497	2.627	2.666
Mikro	-	-	-	494	619	625	632	621	540	618	630	725	734	754	738	748	744
Kecil	-	-	-	482	746	763	775	826	697	806	856	897	926	1.019	996	1.043	1.084
Menengah	-	-	-	219	445	467	512	528	424	561	637	678	665	750	764	836	839
3. Bank Swasta Nasional (Commercial Banks) ¹⁾	-	-	-	7.440	8.942	9.140	8.937	9.027	8.467	8.764	9.026	8.938	9.225	9.407	9.107	9.448	9.626
Mikro	-	-	-	1.829	2.106	2.153	2.362	2.321	2.132	2.136	2.164	1.986	2.090	1.978	1.844	2.008	2.072
Kecil	-	-	-	2.313	2.707	2.722	2.484	2.577	2.399	2.486	2.587	2.602	2.676	2.818	2.761	2.842	2.968
Menengah	-	-	-	3.299	4.128	4.266	4.091	4.128	3.936	4.142	4.276	4.350	4.459	4.612	4.502	4.598	4.586
4. Bank Asing dan Campuran (Foreign Owned Banks and Joint Venture Banks)	-	-	-	2.356	2.154	2.279	2.367	2.392	2.809	5.441	5.630	5.834	2.881	3.014	2.854	2.743	3.024
Mikro	-	-	-	1.567	1.289	1.346	1.424	1.448	1.888	4.430	4.617	4.844	1.872	2.116	1.807	1.825	2.044
Kecil	-	-	-	151	189	232	212	213	211	395	480	491	500	472	488	500	543
Menengah	-	-	-	638	677	701	731	731	711	617	533	499	509	425	560	418	437
Jumlah	-	-	-	18.803	24.113	24.792	25.263	24.795	22.720	23.698	24.748	25.747	23.427	24.826	23.527	24.236	25.032

Ket: ¹⁾ Data Revisi Oktober 2009²⁾ Data Sementara (lihat penjelasan hal. iv)

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt ¹⁾	Nov	Des	Jan ²⁾	Feb ²⁾	Mar ²⁾	Apr ²⁾	Mei ²⁾	Jun ²⁾	Jul ²⁾	Ags ²⁾
Modal Kerja (Working Capital)	-	-	-	10.393	13.892	14.325	14.579	14.358	12.667	10.752	11.230	11.889	12.261	12.875	12.337	12.704	13.329
Properti (Property)	-	-	-	171	275	263	276	322	264	966	1.015	928	999	1.206	1.113	1.109	1.132
Agrobisnis (Agro-business)	-	-	-	271	347	362	355	310	285	15	16	22	24	20	19	18	20
Lainnya (Others)	-	-	-	9.951	13.271	13.700	13.947	13.726	12.119	9.771	10.199	10.938	11.239	11.649	11.205	11.577	12.177
Investasi (Investment)	-	-	-	2.365	3.010	3.094	3.220	3.125	2.841	2.811	2.955	2.925	3.012	3.133	2.831	3.099	3.051
Properti (Property)	-	-	-	70	178	182	181	206	64	217	258	272	285	291	239	235	251
Agrobisnis (Agro-business)	-	-	-	518	595	595	587	586	597	48	8	19	20	26	30	33	37
Lainnya (Others)	-	-	-	1.777	2.237	2.317	2.452	2.333	2.181	2.547	2.689	2.634	2.707	2.816	2.563	2.831	2.763
Konsumsi (Consumption)	-	-	-	6.046	7.210	7.374	7.464	7.312	7.212	10.135	10.564	10.933	8.154	8.819	8.359	8.433	8.653
KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70)	-	-	-	1.430	1.864	1.879	1.868	1.853	1.631	2.038	2.075	2.066	2.141	2.499	2.491	2.465	2.448
KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70)	-	-	-	1.052	1.466	1.525	1.547	1.450	1.301	906	964	907	893	806	777	759	866
Ruko dan Rukan (Shop houses and Shop-offices)	-	-	-	161	257	242	258	224	207	112	127	121	121	140	133	138	181
Lainnya (Others)	-	-	-	3.403	3.623	3.728	3.791	3.786	4.073	7.079	7.398	7.840	4.998	5.374	4.959	5.071	5.159
Jumlah	-	-	-	18.803	24.113	24.792	25.263	24.795	22.720	23.698	24.748	25.747	23.427	24.826	23.527	24.236	25.032

Ket: ¹⁾ Data Revisi Oktober 2009

²⁾ Data Sementara (lihat penjelasan hal. iv)

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt ¹⁾	Nov	Des	Jan ²⁾	Feb ²⁾	Mar ²⁾	Apr ²⁾	Mei ²⁾	Jun ²⁾	Jul ²⁾	Ags ²⁾
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	-	-	-	1.134	1.480	1.543	1.542	1.506	1.441	636	604	781	798	725	615	826	866
2. Pertambangan (Mining)	-	-	-	100	115	97	108	87	93	90	82	95	128	157	286	119	125
3. Perindustrian (Manufacturing)	-	-	-	3.774	3.154	3.278	3.340	3.063	2.603	2.471	2.517	2.476	2.437	2.582	2.412	2.581	2.606
4. Listrik, gas dan air (Water, gas and electricity)	-	-	-	8	14	14	17	17	18	12	15	17	15	20	20	20	21
5. Konstruksi (Construction)	-	-	-	888	1.318	1.341	1.393	1.445	1.183	1.111	1.157	1.073	1.170	1.438	1.280	1.264	1.307
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	-	-	-	6.301	8.204	8.548	8.760	8.683	7.879	5.981	6.441	6.816	7.052	7.118	6.613	8.030	8.280
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	-	-	-	394	448	463	441	437	414	594	560	575	594	595	587	577	565
8. Jasa Dunia usaha (Business Services)	-	-	-	1.108	1.616	1.592	1.671	1.721	1.396	886	1.025	979	1.074	1.117	938	933	941
9. Jasa sosial/masyarakat (Social Services)	-	-	-	270	297	305	298	312	292	574	684	727	757	804	985	976	1.072
10. Lain-lain (Others)	-	-	-	6.736	7.467	7.613	7.693	7.523	7.401	11.341	11.664	12.207	9.402	10.269	9.791	8.910	9.249
Jumlah	-	-	-	20.712	24.113	24.792	25.263	24.795	22.720	23.698	24.748	25.747	23.427	24.826	23.527	24.236	25.032

Ket: ¹⁾ Data Revisi Oktober 2009²⁾ Data Sementara (lihat penjelasan hal. iv)

Miliar Rp (Billion Rp)

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

Kelompok Bank (Bank Category)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Bank Persero (State Owned Banks)																	
Non Performing Penerusan Kredit (Non Performing Channelling Credit)	5.549	7.244	4.844	5.780	5.630	4.798	4.784	5.519	4.895	5.060	5.359	5.338	4.616	4.911	4.766	5.458	4.761
Total Penerusan Kredit (Total Channelling Credit)	29.670	35.766	38.318	40.613	29.224	28.575	28.274	28.171	27.403	27.160	27.617	26.783	26.475	26.627	26.324	26.405	27.189
Rasio Non Performing (%) (Non Performing Ratio (%))	18,70	20,26	12,64	14,23	19,27	16,79	16,92	19,59	17,86	18,63	19,40	19,93	17,44	18,44	18,10	20,67	17,51
BUSN Devisa (Foreign Exchange Commercial Banks)																	
Non Performing Penerusan Kredit (Non Performing Channelling Credit)	1.295	1.628	1.742	1.850	1.934	1.938	1.942	1.941	1.945	561	652	584	585	477	478	478	460
Total Penerusan Kredit (Total Channelling Credit)	2.822	2.869	2.883	2.854	2.861	2.868	2.870	2.873	2.879	758	852	780	783	679	684	688	692
Rasio Non Performing (%) (Non Performing Ratio (%))	45,89	56,73	60,42	64,81	67,62	67,57	67,67	67,55	67,55	73,98	76,55	74,85	74,76	70,25	69,83	69,49	66,36
BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)																	
Non Performing Penerusan Kredit (Non Performing Channelling Credit)	15	12	12	11	20	21	19	4	4	4	4	4	4	4	25	21	21
Total Penerusan Kredit (Total Channelling Credit)	42	41	41	39	34	32	32	15	18	15	15	15	16	16	62	62	62
Rasio Non Performing (%) (Non Performing Ratio (%))	34,52	30,03	29,95	28,89	58,54	64,78	58,26	28,01	23,66	28,00	28,00	28,00	27,94	27,94	39,84	34,11	34,05
BPD (Regional Development Banks)																	
Non Performing Penerusan Kredit (Non Performing Channelling Credit)	1.150	1.196	1.202	1.359	1.389	1.389	1.391	1.402	1.404	1.327	1.436	1.431	1.470	1.447	1.395	1.458	1.461
Total Penerusan Kredit (Total Channelling Credit)	1.982	2.035	2.280	2.389	2.313	2.341	2.320	2.297	2.593	2.288	2.385	2.325	2.333	2.310	2.243	2.283	2.253
Rasio Non Performing (%) (Non Performing Ratio (%))	58,04	58,80	52,73	56,88	60,05	59,32	59,97	61,03	54,14	58,00	60,20	61,53	63,01	62,67	62,18	63,88	64,82
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 (Non Performing Channelling Credit)	8.009	10.081	7.801	9.000	8.973	8.146	8.137	8.866	8.247	6.952	7.451	7.358	6.676	6.860	6.663	7.416	6.702
Total Penerusan Kredit (Total Channelling Credit)	34.517	40.710	43.675	45.962	34.431	33.817	33.496	33.356	32.893	30.222	30.870	29.904	29.606	29.679	29.314	29.439	30.197
Rasio Non Performing (%) (Non Performing Ratio (%))	23,20	24,76	17,86	19,58	26,06	24,09	24,29	26,58	25,07	23,00	24,14	24,60	22,55	23,12	22,73	25,19	22,19

Miliar Rp (Billion Rp)

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

Jenis (Type)	Desember 2005		Desember 2006		Desember 2007		Desember 2008		Agustus 2009		Desember 2009		Agustus 2010	
	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)
Giro (Demand Deposits)	281.412	24,95	338.011	26,26	405.551	26,84	430.000	24,53	467.106	25,29	465.222	23,85	496.368	23,72
Rupiah	193.854	17,19	249.564	19,39	309.335	20,47	307.743	17,55	332.449	18,00	332.198	17,03	347.920	16,62
Valas (Foreign Exchange)	87.558	7,76	88.447	6,87	96.216	6,37	122.257	6,97	134.657	7,29	133.024	6,82	148.448	7,09
Deposito (Time Deposits)	565.033	50,09	615.163	47,79	666.708	44,13	824.704	47,04	860.994	46,61	899.783	46,13	963.176	46,02
Rupiah	455.038	40,34	510.008	39,62	540.982	35,81	675.983	38,56	727.176	39,37	761.844	39,05	820.089	39,19
Valas (Foreign Exchange)	109.995	9,75	105.155	8,17	125.726	8,32	148.722	8,48	133.818	7,25	137.939	7,07	143.087	6,84
Tabungan (Savings Deposits)	281.492	24,96	333.928	25,94	438.574	29,03	498.587	28,44	518.939	28,10	585.707	30,03	633.235	30,26
Rupiah	281.268	24,94	333.873	25,94	434.480	28,76	476.717	27,19	485.210	26,27	544.411	27,91	581.529	27,79
Valas (Foreign Exchange)	224	0,02	55	0,00	4.095	0,27	21.870	1,25	33.729	1,83	41.295	2,12	51.706	2,47
Total DPK (Total Third Party Funds)	1.127.937	100	1.287.102	100	1.510.834	100	1.753.292	100	1.847.038	100	1.950.712	100	2.092.779	100
Rupiah	930.160	82,47	1.093.445	84,95	1.284.797	85,04	1.460.443	83,30	1.544.834	83,64	1.638.454	83,99	1.749.539	83,60
Valas (Foreign Exchange)	197.777	17,53	193.657	15,05	226.037	14,96	292.849	16,70	302.204	16,36	312.258	16,01	343.240	16,40

Miliar Rp (Billion Rp)

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

Jenis (Type)	Desember 2005		Desember 2006		Desember 2007		Desember 2008		Agustus 2009		Desember 2009		Agustus 2010	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro (Demand Deposits)	94.322	21,86	112.324	23,38	146.613	25,68	151.767	22,66	151.941	21,82	172.602	22,03	155.209	20,42
Rupiah	70.509	16,34	88.947	18,52	121.749	21,32	123.438	18,43	112.458	16,15	136.512	17,43	111.199	14,63
Valas (Foreign Exchange)	23.813	5,52	23.377	4,87	24.865	4,35	28.329	4,23	39.483	5,67	36.090	4,61	44.009	5,79
Deposito (Time Deposits)	200.719	46,53	207.536	43,20	215.871	37,81	280.614	41,89	308.406	44,29	332.201	42,41	329.916	43,40
Rupiah	166.542	38,61	176.718	36,79	179.313	31,40	235.219	35,12	261.615	37,57	274.965	35,10	277.120	36,46
Valas (Foreign Exchange)	34.177	7,92	30.818	6,42	36.559	6,40	45.395	6,78	46.791	6,72	57.236	7,31	52.796	6,95
Tabungan (Savings Deposits)	136.356	31,61	160.534	33,42	208.524	36,52	237.446	35,45	236.012	33,89	278.581	35,56	274.989	36,18
Rupiah	136.153	31,56	160.496	33,41	208.490	36,51	230.047	34,34	227.910	32,73	268.894	34,32	264.029	34,74
Valas (Foreign Exchange)	203	0,05	38	0,01	33	0,01	7.399	1,10	8.102	1,16	9.687	1,24	10.960	1,44
Total DPK (Total Third Party Funds)	431.397	100	480.394	100	571.008	100	669.827	100	696.359	100	783.384	100	760.114	100
Rupiah	373.204	86,51	426.160	88,71	509.552	89,24	588.704	87,89	601.983	86,45	680.371	86,85	652.348	85,82
Valas (Foreign Exchange)	58.192	13,49	54.234	11,29	61.456	10,76	81.123	12,11	94.376	13,55	103.013	13,15	107.766	14,18

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

Jenis (<i>Type</i>)	Desember 2005		Desember 2006		Desember 2007		Desember 2008		Agustus 2009		Desember 2009		Agustus 2010	
	Nominal	Komposisi thd Total DPK (%) (Composi- tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi- tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi- tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi- tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi- tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi- tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi- tion to Total Third Party Funds) (%)
Giro (<i>Demand Deposits</i>)	91.163	19,70	104.100	19,82	128.178	21,12	137.481	19,59	152.789	20,95	153.929	19,71	180.084	20,71
Rupiah	58.170	12,57	68.884	13,12	91.502	15,08	89.607	12,77	103.252	14,15	104.102	13,33	122.729	14,12
Valas (<i>Foreign Exchange</i>)	32.992	7,13	35.216	6,71	36.676	6,04	47.875	6,82	49.537	6,79	49.827	6,38	57.355	6,60
Deposito (<i>Time Deposits</i>)	248.892	53,79	279.736	53,27	294.304	48,49	361.058	51,45	351.936	48,25	372.792	47,73	408.450	46,98
Rupiah	217.098	46,91	244.890	46,63	252.222	41,56	309.732	44,14	307.462	42,15	326.063	41,75	350.676	40,34
Valas (<i>Foreign Exchange</i>)	31.794	6,87	34.845	6,63	42.082	6,93	51.326	7,31	44.474	6,10	46.729	5,98	57.774	6,65
Tabungan (<i>Savings Deposits</i>)	122.692	26,51	141.341	26,91	184.450	30,39	203.171	28,95	224.721	30,81	254.350	32,56	280.837	32,30
Rupiah	122.671	26,51	141.324	26,91	184.429	30,39	198.120	28,23	210.723	28,89	238.632	30,55	259.739	29,88
Valas (<i>Foreign Exchange</i>)	21	0,00	17	0,00	21	0,00	5.051	0,72	13.998	1,92	15.718	2,01	21.099	2,43
Total DPK (<i>Total Third Party Funds</i>)	462.747	100	525.177	100	606.932	100	701.710	100	729.446	100	781.072	100	869.372	100
Rupiah	397.939	85,99	455.098	86,66	528.154	87,02	597.459	85,14	621.437	85,19	668.798	85,63	733.144	84,33
Valas (<i>Foreign Exchange</i>)	64.808	14,01	70.079	13,34	78.778	12,98	104.251	14,86	108.009	14,81	112.274	14,37	136.228	15,67

Miliar Rp (Billion Rp)

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

Jenis (Type)	Desember 2005		Desember 2006		Desember 2007		Desember 2008		Agustus 2009		Desember 2009		Agustus 2010	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro (Demand Deposits)	1.798	8,19	1.811	7,41	2.195	7,20	1.779	5,36	2.009	5,17	2.184	4,96	2.192	4,21
Rupiah	1.798	8,19	1.811	7,41	2.195	7,20	1.779	5,36	2.009	5,17	2.183	4,96	2.192	4,21
Valas (Foreign Exchange)	-	-	-	-	-	-	0	0	0	0	0	0	-	-
Deposito (Time Deposits)	18.052	82,17	20.234	82,85	25.103	82,33	28.059	84,48	32.873	84,60	37.635	85,57	44.706	85,92
Rupiah	18.052	82,17	20.234	82,85	25.103	82,33	28.059	84,48	32.860	84,57	37.635	85,57	44.706	85,92
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	13	0	0	0	-	-
Tabungan (Savings Deposits)	2.120	9,65	2.379	9,74	3.194	10,48	3.375	10,16	3.974	10,23	4.161	9,46	5.135	9,87
Rupiah	2.120	9,65	2.379	9,74	3.194	10,48	3.375	10,16	3.974	10,23	4.161	9,46	5.135	9,87
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total DPK (Total Third Party Funds)	21.970	100	24.423	100	30.491	100	33.213	100	38.856	100	43.980	100	52.033	100
Rupiah	21.970	100	24.423	100	30.491	100	33.213	100	38.843	100	43.979	100	52.033	100
Valas (Foreign Exchange)	-	-	-	-	-	-	0	0	13	0	0	0	-	-

Miliar Rp (Billion Rp)

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

Jenis (Type)	Desember 2005		Desember 2006		Desember 2007		Desember 2008		Agustus 2009		Desember 2009		Agustus 2010	
	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)
Giro (Demand Deposits)	50.674	59,42	74.723	57,86	69.289	51,60	70.746	49,38	87.756	50,52	63.848	41,94	81.893	42,13
Rupiah	50.631	59,37	74.692	57,84	69.123	51,47	70.653	49,32	87.668	50,47	63.553	41,74	81.182	41,77
Valas (Foreign Exchange)	43	0,05	31	0,02	167	0,12	93	0,07	88	0,05	294	0,19	711	0,37
Deposito (Time Deposits)	17.502	20,52	29.409	22,77	31.792	23,67	35.015	24,44	53.381	30,73	44.673	29,34	73.130	37,62
Rupiah	17.475	20,49	29.365	22,74	31.750	23,64	34.877	24,34	53.178	30,62	44.148	29,00	72.593	37,35
Valas (Foreign Exchange)	27	0,03	44	0,03	42	0,03	138	0,10	203	0,12	525	0,34	537	0,28
Tabungan (Savings Deposits)	17.107	20,06	25.008	19,37	33.205	24,73	37.498	26,17	32.557	18,74	43.728	28,72	39.340	20,24
Rupiah	17.107	20,06	25.008	19,37	33.205	24,73	37.497	26,17	32.554	18,74	43.724	28,72	39.334	20,24
Valas (Foreign Exchange)	-	-	-	-	-	-	1	0	4	0	4	0	6	0
Total DPK (Total Third Party Funds)	85.283	100	129.141	100	134.287	100	143.262	100	173.696	100	152.251	100	194.370	100
Rupiah	85.213	99,92	129.065	99,94	134.077	99,84	143.027	99,84	173.400	99,83	151.425	99,46	193.109	99,35
Valas (Foreign Exchange)	70	0,08	75	0,06	209	0,16	235	0,16	296	0,17	826	0,54	1.261	0,65

Miliar Rp (Billion Rp)

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

Jenis (Type)	Desember 2005		Desember 2006		Desember 2007		Desember 2008		Agustus 2009		Desember 2009		Agustus 2010	
	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)
Giro (Demand Deposits)	11.544	33,48	10.125	28,18	13.267	24,15	18.872	24,54	18.793	21,62	21.472	22,66	22.189	23,84
Rupiah	3.251	9,43	2.715	7,56	4.112	7,48	4.976	6,47	6.769	7,79	7.136	7,53	8.557	9,19
Valas (Foreign Exchange)	8.294	24,05	7.410	20,62	9.155	16,67	13.896	18,07	12.023	13,83	14.336	15,13	13.632	14,65
Deposito (Time Deposits)	22.563	65,43	24.577	68,41	40.196	73,17	55.007	71,53	62.981	72,47	65.871	69,51	57.003	61,24
Rupiah	11.784	34,17	12.173	33,88	21.197	38,59	29.691	38,61	38.560	44,37	43.203	45,59	37.585	40,38
Valas (Foreign Exchange)	10.779	31,26	12.405	34,53	18.999	34,59	25.315	32,92	24.421	28,10	22.668	23,92	19.418	20,86
Tabungan (Savings Deposits)	376	1,09	1.224	3,41	1.471	2,68	3.023	3,93	5.135	5,91	7.418	7,83	13.886	14,92
Rupiah	376	1,09	1.224	3,41	1.471	2,68	3.023	3,93	4.226	4,86	3.983	4,20	6.250	6,72
Valas (Foreign Exchange)	-	0,00	-	-	-	-	0	0	909	1	3.436	4	7.636	8
Total DPK (Total Third Party Funds)	34.484	100	35.927	100	54.934	100	76.902	100	86.908	100	94.761	100	93.078	100
Rupiah	15.411	44,69	16.112	44,85	26.779	48,75	37.691	49,01	49.555	57,02	54.321	57,32	52.392	56,29
Valas (Foreign Exchange)	19.073	55,31	19.815	55,15	28.154	51,25	39.211	50,99	37.353	42,98	40.440	42,68	40.686	43,71

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

Jenis (<i>Type</i>)	Desember 2005		Desember 2006		Desember 2007		Desember 2008		Agustus 2009		Desember 2009		Agustus 2010	
	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%)
Giro (<i>Demand Deposits</i>)	31.911	34,66	34.927	37,95	46.009	40,65	49.354	38,44	53.818	44,20	51.854	44,10	54.801	44,26
Rupiah	9.495	10,31	12.515	13,60	20.655	18,25	17.290	13,47	20.292	16,66	19.242	16,36	22.062	17,82
Valas (<i>Foreign Exchange</i>)	22.416	24,35	22.412	24,35	25.353	22,40	32.064	24,98	33.526	27,53	32.612	27,73	32.739	26,44
Deposito (<i>Time Deposits</i>)	57.305	62,25	53.671	58,31	59.443	52,52	64.952	50,59	51.417	42,22	48.537	41,28	49.971	40,36
Rupiah	24.087	26,17	26.629	28,93	31.398	27,74	38.405	29,92	33.500	27,51	32.267	27,44	37.409	30,21
Valas (<i>Foreign Exchange</i>)	33.218	36,08	27.042	29,38	28.045	24,78	26.547	20,68	17.917	14,71	16.270	13,84	12.561	10,15
Tabungan (<i>Savings Deposits</i>)	2.841	3,09	3.442	3,74	7.730	6,83	14.071	10,96	16.538	13,58	17.203	14,63	19.041	15,38
Rupiah	2.841	3,09	3.442	3,74	3.690	3,26	4.654	3,63	5.824	4,78	6.222	5,29	7.042	5,69
Valas (<i>Foreign Exchange</i>)	-	0,00	-	-	4.040	4	9.417	7	10.715	9	10.982	9	11.999	10
Total DPK (<i>Total Third Party Funds</i>)	92.057	100	92.040	100	113.182	100	128.377	100	121.773	100	117.594	100	123.813	100
Rupiah	36.423	39,57	42.586	46,27	55.743	49,25	60.349	47,01	59.616	48,96	57.731	49,09	66.513	53,72
Valas (<i>Foreign Exchange</i>)	55.634	60,43	49.455	53,73	57.438	50,75	68.028	52,99	62.157	51,04	59.864	50,91	57.300	46,28

Miliar Rp (Billion Rp)

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

Peringkat (Rating)	Desember 2005			Desember 2006			Desember 2007			Desember 2008			Agustus 2009			Desember 2009			Agustus 2010		
	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)
1	PT Bank Mandiri	198.893	17,63	PT Bank Mandiri	197.438	15,34	PT Bank Mandiri	235.802	15,61	PT Bank Mandiri	273.566	15,60	PT Bank Mandiri	277.426	15,02	PT Bank Mandiri (Persero) Tbk	299.722	15,36	PT Bank Mandiri (Persero) Tbk	294.142	14,06
2	PT Bank Central Asia Tbk	129.556	11,49	PT Bank Central Asia Tbk	152.737	11,87	PT Bank Central Asia Tbk	189.178	12,52	PT Bank Central Asia Tbk	209.535	11,95	PT Bank Central Asia Tbk	228.054	12,35	PT BRI (Persero) Tbk.	254.790	13,06	PT Bank Central Asia Tbk.	260.272	12,44
3	PT BNI Tbk	116.021	10,29	PT BNI Tbk	135.912	10,56	PT BRI	164.997	10,92	PT BRI	201.093	11,47	PT Bank Rakyat Indonesia	219.076	11,86	PT Bank Central Asia Tbk.	244.666	12,54	PT BRI (Persero) Tbk.	245.941	11,75
4	PT BRI	96.924	8,59	PT BRI	124.674	9,69	PT BNI Tbk	145.567	9,63	PT BNI Tbk	162.775	9,28	PT Bank Negara Indonesia Tbk	165.538	8,96	PT BNI (Persero) Tbk	188.656	9,67	PT BNI (Persero) Tbk.	177.702	8,49
5	PT Bank Danamon Indonesia Tbk	44.417	3,94	PT Bank Danamon Indonesia Tbk	54.378	4,22	PT Bank Danamon Indonesia Tbk	58.047	3,84	PT Bank Danamon Indonesia Tbk	74.492	4,25	PT Bank CIMB Niaga Tbk	80.614	4,36	PT Bank Cim Niaga, Tbk	86.258	4,42	PT Bank CIMB Niaga, Tbk	105.486	5,04
6	PT BII Tbk	36.739	3,26	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	67.983	3,68	PT Bank Danamon Indonesia Tbk	67.782	3,47	PT Bank Danamon Indonesia Tbk	68.233	3,26
7	PT Bank Niaga Tbk	34.389	3,05	PT BII Tbk	37.033	2,88	PT BII Tbk	37.006	2,45	PT Pan Indonesia Bank Tbk	46.254	2,64	PT Pan Indonesia Bank Tbk	51.956	2,81	PT Pan Indonesia Bank, Tbk	56.307	2,89	PT Pan Indonesia Bank, Tbk	67.303	3,22
8	PT Bank Permata Tbk	28.302	2,51	PT Bank Permata Tbk	28.660	2,23	Citibank N.A	31.828	2,11	PT BII Tbk	43.712	2,49	PT Bank Internasional Indonesia Tbk	44.474	2,41	PT BII Tbk	47.515	2,44	PT Bank Permata Tbk	52.418	2,50
9	PT Pan Indonesia Bank Tbk	27.290	2,42	Citibank N.A	27.062	2,10	PT Pan Indonesia Bank Tbk	31.364	2,08	PT Bank Permata Tbk	42.803	2,44	PT Bank Permata Tbk	43.686	2,37	PT Bank Permata Tbk	45.751	2,35	PT BII Tbk	51.694	2,47
10	Citibank N.A	25.978	2,30	PT Lippo Bank Tbk	26.693	2,07	PT Lippo Bank Tbk	30.366	2,01	Citibank N.A	34.289	1,96	Citibank N.A	36.309	1,97	PT BTN (Persero) Tbk	40.216	2,06	PT BTN (Persero) Tbk	42.329	2,02
	Total	738.509	65,47	Total	823.735	64,00	Total	969.264	64,15	Total	1.140.078	65,03	Total	1.215.117	65,79	Total	1.331.664	68,27	Total	1.365.520	65,25

Miliar Rp (Billion Rp)

Tabel 1.73 Komposisi DPK Berdasarkan Lokasi (Agustus 2010) (Composition of Third Party Funds Based on Location)

Lokasi (Location)	Giro (Demand Deposits)		Tabungan (Savings Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%))
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
Jawa Barat (West Java)	27.358	5.149	63.109	3.467	60.626	6.973	151.093	15.588	166.682	7,96
Banten	7.323	1.782	15.130	618	18.819	2.322	41.272	4.722	45.994	2,20
DKI Jakarta (Special Capital Province of Jakarta)	170.266	111.233	159.703	29.399	473.239	110.177	803.208	250.810	1.054.018	50,36
D.I Yogyakarta (Special Province of Yogyakarta)	2.805	372	10.163	283	7.092	509	20.060	1.164	21.224	1,01
Jawa Tengah (Central Java)	13.118	2.722	43.186	1.974	34.186	2.241	90.491	6.937	97.428	4,66
Jawa Timur (East Java)	28.143	7.157	73.653	5.788	75.921	8.345	177.717	21.290	199.006	9,51
Bengkulu	1.190	25	2.449	23	917	11	4.556	58	4.614	0,22
Jambi	2.138	404	5.963	148	2.952	90	11.053	643	11.696	0,56
Nanggroe Aceh Darussalam	4.508	129	6.947	70	5.434	46	16.889	245	17.134	0,82
Sumatera Utara (North Sumatra)	14.794	3.755	36.596	2.652	38.001	4.567	89.391	10.974	100.365	4,80
Sumatera Barat (West Sumatra)	4.339	415	7.991	105	4.998	138	17.327	659	17.986	0,86
Riau	6.865	1.369	15.301	372	8.741	458	30.907	2.199	33.106	1,58
Sumatera Selatan (South Sumatra)	5.549	1.918	13.934	359	14.694	420	34.177	2.698	36.875	1,76
Kepulauan Riau	3.411	2.570	6.396	1.247	3.407	508	13.214	4.325	17.539	0,84
Bangka Belitung	1.526	152	3.981	66	2.266	151	7.773	369	8.142	0,39
Lampung	3.320	509	7.497	133	4.049	385	14.866	1.027	15.893	0,76
Kalimantan Selatan (South Kalimantan)	4.218	587	9.848	377	4.227	293	18.293	1.257	19.549	0,93
Kalimantan Barat (West Kalimantan)	3.968	576	10.368	313	5.621	154	19.958	1.044	21.002	1,00
Kalimantan Timur (East Kalimantan)	8.667	2.457	17.742	1.398	14.667	1.171	41.077	5.026	46.103	2,20
Kalimantan Tengah (Central Kalimantan)	2.907	82	4.182	37	1.543	18	8.631	137	8.768	0,42
Sulawesi Tengah (Central Sulawesi)	1.573	59	3.647	61	1.517	27	6.737	147	6.884	0,33
Sulawesi Selatan (South Sulawesi)	5.204	1.073	17.523	456	9.703	528	32.430	2.056	34.486	1,65
Sulawesi Utara (North Sulawesi)	1.973	268	4.808	200	3.602	213	10.383	682	11.065	0,53
Sulawesi Barat (West Sulawesi)	400	1	1.028	0	122	1	1.550	2	1.552	0,07
Gorontalo	339	7	1.095	10	610	16	2.044	32	2.077	0,10
Sulawesi Tenggara (Southeast Sulawesi)	1.226	75	3.186	53	1.070	16	5.483	144	5.627	0,27
Nusa Tenggara Barat (West Nusa Tenggara)	1.563	125	4.181	61	1.840	31	7.584	216	7.800	0,37
Bali	5.811	1.850	14.539	1.305	10.762	762	31.112	3.917	35.029	1,67
Nusa Tenggara Timur (East Nusa Tenggara)	2.854	24	4.544	60	2.244	46	9.643	130	9.772	0,47
Maluku	1.273	39	2.343	35	1.638	31	5.255	105	5.360	0,26
Papua	6.556	624	6.766	101	4.010	359	17.333	1.084	18.417	0,88
Maluku Utara (North Maluku)	539	31	1.455	6	611	8	2.604	45	2.649	0,13
Irian Jaya Barat	2.195	22	2.272	46	937	55	5.403	124	5.527	0,26
Lainnya (Others)	1	886	2	481	23	2.019	26	3.386	3.412	0,16
Total	347.920	148.448	581.529	51.706	820.089	143.087	1.749.539	343.240	2.092.779	100

Miliar Rp (Billion Rp)

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

Lokasi (Location)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat (West Java)	87.899	104.431	119.504	135.580	145.732	148.445	149.443	149.457	154.212	151.892	151.957	153.738	154.650	158.952	164.822	167.078	166.682
Banten	21.706	27.317	28.310	33.011	33.383	34.990	34.790	35.912	39.103	39.185	38.056	41.191	43.962	44.108	47.445	46.530	45.994
DKI Jakarta (Special Capital Province of Jakarta)	586.432	620.919	751.466	868.803	923.963	921.395	920.423	948.887	995.417	982.294	967.783	994.088	993.045	1.012.718	1.057.986	1.042.332	1.054.018
D.I Yogyakarta (Special Province of Yogyakarta)	11.453	13.908	15.323	16.834	18.849	19.132	19.262	19.362	19.679	19.772	19.820	20.122	20.263	20.558	21.119	21.521	21.224
Jawa Tengah (Central Java)	52.950	62.701	70.139	80.782	85.874	87.621	88.278	88.803	91.223	90.940	90.571	92.869	93.573	94.843	98.029	97.725	97.428
Jawa Timur (East Java)	111.909	127.851	143.778	171.426	183.183	186.079	187.554	189.786	193.720	191.172	190.364	192.713	192.040	195.383	199.013	199.445	199.006
Bengkulu	2.066	2.760	3.482	4.143	4.123	4.053	4.071	4.081	3.967	4.082	4.079	4.164	4.192	4.284	4.458	4.622	4.614
Jambi	5.707	7.535	9.321	10.069	10.384	10.231	10.274	10.452	10.843	10.750	10.787	11.471	11.340	11.463	12.161	11.753	11.696
Nanggroe Aceh Darussalam	13.511	21.956	18.341	20.464	18.515	18.480	18.075	18.834	19.215	17.444	16.775	16.873	16.377	17.101	17.399	16.762	17.134
Sumatera Utara (North Sumatra)	51.589	60.126	71.021	83.941	90.211	89.906	91.392	91.781	94.458	94.218	93.946	94.963	93.546	94.267	98.546	98.805	100.365
Sumatera Barat (West Sumatra)	9.109	11.490	13.974	15.349	16.171	16.056	16.594	16.853	17.728	17.820	17.644	17.595	17.492	17.462	17.858	18.344	17.986
Riau	28.558	40.074	30.155	31.760	32.131	31.642	31.485	30.548	30.892	29.874	30.044	33.889	33.549	33.843	34.337	33.680	33.106
Sumatera Selatan (South Sumatra)	17.848	21.068	24.867	30.058	29.424	29.874	30.027	30.881	34.119	33.360	33.213	35.293	35.148	35.030	35.788	36.791	36.875
Kepulauan Riau ¹	-	-	13.587	16.341	16.655	16.891	16.967	16.661	17.088	16.464	16.698	17.297	17.052	17.077	17.967	17.422	17.539
Bangka Belitung	3.497	4.728	6.384	6.828	7.375	7.592	7.606	7.558	7.469	7.617	7.638	8.004	8.200	8.188	8.264	8.104	8.142
Lampung	7.419	9.496	14.789	21.559	13.749	13.977	14.157	14.309	14.836	14.591	14.511	14.732	14.579	14.862	15.722	15.709	15.893
Kalimantan Selatan (South Kalimantan)	8.122	10.813	12.798	16.026	16.860	17.216	17.260	17.312	18.164	18.113	18.109	18.664	18.682	18.773	19.605	19.602	19.549
Kalimantan Barat (West Kalimantan)	10.291	12.793	14.965	17.570	18.907	18.789	19.068	18.660	18.995	19.031	18.860	19.524	19.868	20.184	20.829	20.921	21.002
Kalimantan Timur (East Kalimantan)	23.281	30.596	34.316	41.518	41.188	42.954	42.576	41.879	43.719	42.205	42.571	46.590	45.276	44.621	47.935	47.001	46.103
Kalimantan Tengah (Central Kalimantan)	4.109	5.510	6.530	6.909	8.072	7.951	8.150	8.020	7.708	8.013	8.090	8.379	8.459	8.470	8.956	8.903	8.768
Sulawesi Tengah (Central Sulawesi)	3.313	4.448	5.171	5.721	5.836	5.960	6.025	6.063	6.301	6.315	6.313	6.414	6.273	6.351	6.891	6.843	6.884
Sulawesi Selatan (South Sulawesi)	17.239	21.952	24.794	29.013	29.724	30.771	30.853	31.535	34.271	32.859	32.537	32.385	31.918	32.387	33.838	34.408	34.486
Sulawesi Utara (North Sulawesi)	4.862	6.057	7.133	8.941	9.504	9.806	9.886	9.836	10.082	10.020	10.095	10.324	10.354	10.352	10.694	10.884	11.065
Sulawesi Barat (West Sulawesi) ¹	-	-	1.076	1.451	1.407	1.444	1.477	1.463	1.440	1.490	1.474	1.516	1.477	1.480	1.665	1.680	1.552
Gorontalo	1.011	1.392	1.641	1.833	1.877	1.952	1.964	1.929	1.909	1.927	1.958	1.928	1.944	1.939	2.101	2.133	2.077
Sulawesi Tenggara (Southeast Sulawesi)	2.202	3.218	3.977	4.563	5.037	5.010	5.142	5.079	5.207	5.336	5.265	5.250	5.258	5.242	5.652	5.676	5.627
Nusa Tenggara Barat (West Nusa Tenggara)	3.770	4.441	5.402	6.363	6.801	7.005	7.078	7.163	7.101	7.165	7.143	7.261	7.282	7.433	7.797	7.685	7.800
Bali	17.186	19.030	23.522	28.524	31.145	31.364	31.622	31.863	32.247	32.525	32.454	32.542	32.555	32.717	33.649	34.336	35.029
Nusa Tenggara Timur (East Nusa Tenggara)	4.910	6.628	7.296	8.005	8.911	8.940	9.092	9.194	9.119	9.255	9.306	9.231	9.211	9.391	9.767	9.844	9.772
Maluku	3.248	3.993	4.413	4.671	4.971	5.044	5.148	5.089	5.101	5.236	5.134	5.143	5.052	5.037	5.318	5.412	5.360
Papua	8.857	15.096	13.276	14.227	15.761	16.179	17.006	16.667	16.344	16.517	16.210	16.454	16.382	17.102	18.678	18.470	18.417
Maluku Utara (North Maluku)	1.025	2.184	2.576	2.800	2.664	2.727	2.709	2.673	2.795	2.638	2.638	2.695	2.632	2.604	2.743	2.760	2.649
Irian Jaya Barat ¹	-	-	4.506	5.084	4.741	4.791	5.459	5.106	5.334	5.091	4.963	5.282	5.133	5.155	5.603	5.846	5.527
Lainnya (Others)	2.860	2.596	3.000	3.126	3.909	3.072	3.152	3.223	3.358	3.520	3.443	3.680	3.687	3.839	3.398	3.565	3.412
Total	1.127.937	1.287.102	1.510.834	1.753.292	1.847.038	1.857.251	1.864.084	1.896.952	1.973.042	1.948.890	1.930.446	1.982.262	1.980.450	2.013.216	2.096.036	2.082.595	2.092.779

Ket: ¹ Data tersedia mulai Januari 2007

Persen (%)

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

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro (Demand Deposits)																	
Rupiah	-	-	-	2,90	2,62	2,59	2,59	2,46	2,39	1,76	1,80	2,07*)	2,18	2,18	2,45	2,28	2,30
Valas (Foreign Exchange)	-	-	-	1,05	0,62	0,63	0,53	0,48	0,41	0,29	0,28	0,26*)	0,30	0,29	0,28	0,27	0,25
Deposito (Time Deposits)																	
Deposito 1 Bulan																	
Rupiah	-	-	-	10,71	7,69	7,27	7,24	7,01	6,77	5,62	5,68	5,60	5,85	5,83	6,57	6,60	6,60
Valas (Foreign Exchange)	-	-	-	3,40	2,08	1,99	2,02	1,87	1,74	1,19	1,21	1,30	1,36	1,26	1,34	1,45	1,32
Deposito 3 Bulan																	
Rupiah	-	-	-	11,17	8,68	8,30	7,94	7,64	7,45	6,87	6,67	6,69	6,89	6,89	6,89	6,91	6,90
Valas (Foreign Exchange)	-	-	-	4,18	2,48	2,21	2,29	2,21	2,14	2,15	1,60	1,58	1,53	1,42	1,41	1,37	1,35
Deposito 6 Bulan																	
Rupiah	-	-	-	10,32	9,05	8,65	8,42	8,16	7,89	6,99	6,84	6,96	6,97	6,85	6,83	6,85	6,88
Valas (Foreign Exchange)	-	-	-	3,94	2,45	2,16	2,34	2,28	2,32	2,17	2,18	1,62	1,59	1,56	1,64	1,72	1,60
Deposito 12 Bulan																	
Rupiah	-	-	-	10,34	11,07	10,68	10,46	10,24	9,54	7,33	7,12	7,84	7,69	7,46	7,27	7,38	7,38
Valas (Foreign Exchange)	-	-	-	3,08	2,39	2,25	2,87	2,72	2,72	1,83	1,27	1,74	2,01	1,91	1,71	1,90	1,93
Tabungan (Savings Deposits)																	
Rupiah	-	-	-	3,11	2,84	2,82	2,81	2,80	2,79	2,27	2,30	2,54	2,54	2,50	2,54	2,41	2,50
Valas (Foreign Exchange)	-	-	-	1,21	0,93	0,96	0,74	0,61	0,50	0,34	0,34	0,35	0,30	0,29	0,30	0,30	0,28

Ket.:Data tersedia mulai Januari 2008

*)Data Revisi

Persen (%)

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

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro (Demand Deposits)																	
Rupiah	-	-	-	3,23	2,80	2,73	2,81	2,77	2,52	1,02	0,93	1,85*)	1,88	1,74	2,48	2,03	2,13
Valas (Foreign Exchange)	-	-	-	1,24	0,88	0,91	0,78	0,72	0,42	0,06	0,05	0,08*)	0,17	0,16	0,14	0,11	0,15
Deposito (Time Deposits)																	
Deposito 1 Bulan																	
Rupiah	-	-	-	10,07	7,66	7,07	7,06	6,75	6,49	3,94	3,41	4,40	4,38	4,43	6,40	6,46	6,40
Valas (Foreign Exchange)	-	-	-	3,99	2,80	2,78	2,84	2,52	2,44	1,43	1,67	1,51	1,53	1,28	1,42	1,50	1,45
Deposito 3 Bulan																	
Rupiah	-	-	-	10,44	8,93	8,47	7,94	7,56	7,34	7,05	6,67	6,74	6,72	6,69	6,70	6,74	6,73
Valas (Foreign Exchange)	-	-	-	5,28	3,57	3,45	3,32	3,36	3,20	3,19	2,28	2,69	2,28	2,04	1,81	1,81	1,65
Deposito 6 Bulan																	
Rupiah	-	-	-	10,59	9,33	8,88	8,64	8,35	7,70	6,93	6,76	6,93	6,83	6,71	6,68	6,60	6,59
Valas (Foreign Exchange)	-	-	-	3,99	3,33	3,18	3,15	3,06	2,95	2,76	2,74	2,46	2,00	2,02	1,94	1,97	1,77
Deposito 12 Bulan																	
Rupiah	-	-	-	11,32	11,46	10,88	10,73	10,60	9,35	7,19	6,99	7,82	7,62	7,55	7,30	7,37	7,27
Valas (Foreign Exchange)	-	-	-	3,59	3,38	3,33	3,09	2,83	2,74	2,00	1,21	2,50	2,62	2,65	2,29	2,26	2,34
Tabungan (Savings Deposits)																	
Rupiah	-	-	-	2,79	2,56	2,57	2,56	2,57	2,62	1,77	1,77	2,20	2,18	2,20	2,30	2,07	2,30
Valas (Foreign Exchange)	-	-	-	2,80	1,86	1,87	0,99	1,00	0,53	0,19	0,19	0,20	0,20	0,21	0,23	0,23	0,23

Ket.: *) Data Revisi

Persen (%)

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

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro (Demand Deposits)																	
Rupiah	-	-	-	2,61	2,21	2,24	2,17	1,98	2,09	1,91	1,93	1,80	2,08	2,05	2,05	1,98	2,03
Valas (Foreign Exchange)	-	-	-	1,80	0,87	0,85	0,75	0,65	0,68	0,63	0,62	0,53	0,56	0,55	0,54	0,51	0,46
Deposito (Time Deposits)																	
Deposito 1 Bulan																	
Rupiah	-	-	-	11,20	7,75	7,42	7,38	7,12	6,85	6,00	6,13	6,24	6,59	6,57	6,57	6,51	6,56
Valas (Foreign Exchange)	-	-	-	4,18	2,15	2,03	1,94	1,80	1,71	1,47	1,46	1,43	1,52	1,49	1,47	1,65	1,39
Deposito 3 Bulan																	
Rupiah	-	-	-	11,55	8,41	8,08	7,81	7,52	7,31	6,57	6,36	6,38	6,59	6,59	6,58	6,57	6,56
Valas (Foreign Exchange)	-	-	-	4,82	2,48	2,25	2,12	1,95	1,85	1,43	1,31	1,53	1,65	1,60	1,64	1,66	1,60
Deposito 6 Bulan																	
Rupiah	-	-	-	9,86	8,69	8,30	8,08	7,73	7,68	6,39	6,30	6,42	6,57	6,38	6,41	6,44	6,51
Valas (Foreign Exchange)	-	-	-	4,26	3,05	2,69	2,41	2,16	2,06	1,61	1,33	1,55	1,69	1,66	1,75	1,94	1,74
Deposito 12 Bulan																	
Rupiah	-	-	-	9,56	10,02	9,85	9,63	9,31	9,09	6,58	6,32	6,83	6,86	6,53	6,42	6,42	6,45
Valas (Foreign Exchange)	-	-	-	3,10	2,99	2,85	2,86	2,78	3,04	1,56	1,52	1,54	1,52	1,33	1,32	1,52	1,38
Tabungan (Savings Deposits)																	
Rupiah	-	-	-	3,32	3,04	3,01	3,00	2,97	2,88	2,61	2,73	2,84	2,85	2,70	2,67	2,61	2,58
Valas (Foreign Exchange)	-	-	-	0,82	1,09	1,10	1,08	0,79	0,79	0,62	0,63	0,67	0,57	0,52	0,52	0,53	0,45

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

Persen (%)

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)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro (Demand Deposits)																	
Rupiah	-	-	-	4,68	3,81	3,69	3,93	3,70	3,59	3,64	3,47	3,53	3,43	2,89	3,43	3,48	3,61
Valas (Foreign Exchange)	-	-	-	-	2,59	-	-	-	0,94	-	-	-	-	-	-	-	-
Deposito (Time Deposits)																	
Deposito 1 Bulan																	
Rupiah	-	-	-	11,64	8,91	8,65	8,60	8,55	8,65	6,81	7,48	7,54	7,64	7,61	7,72	7,75	7,74
Valas (Foreign Exchange)	-	-	-	-	2,77	-	-	-	-	-	-	-	-	-	-	-	-
Deposito 3 Bulan																	
Rupiah	-	-	-	11,77	10,06	9,52	9,20	9,05	9,00	8,31	8,62	8,45	8,55	8,53	8,61	8,68	8,73
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposito 6 Bulan																	
Rupiah	-	-	-	11,35	10,28	10,01	9,64	9,56	9,44	9,03	9,01	8,75	8,88	8,74	8,67	8,84	8,87
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	2,00	-	-	-	-	-	-	-	-
Deposito 12 Bulan																	
Rupiah	-	-	-	11,52	11,76	11,18	10,91	10,81	10,49	9,44	9,25	8,95	10,23	9,51	9,22	9,32	9,34
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tabungan (Savings Deposits)																	
Rupiah	-	-	-	4,28	3,58	3,42	3,33	3,35	3,33	3,17	3,06	3,05	3,06	2,60	3,16	3,18	3,21
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Persen (%)

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

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro (Demand Deposits)																	
Rupiah	-	-	-	3,16	3,28	3,24	3,21	3,11	3,02	3,13	3,13	2,86	2,93	3,25	3,28	3,32	3,23
Valas (Foreign Exchange)	-	-	-	1,33	1,10	0,70	0,70	0,76	0,79	0,76	0,74	0,70	0,73	0,69	0,64	0,64	0,64
Deposito (Time Deposits)																	
Deposito 1 Bulan																	
Rupiah	-	-	-	10,07	8,45	7,81	7,75	7,73	7,69	7,26	7,16	7,35	7,43	7,37	7,42	7,73	7,74
Valas (Foreign Exchange)	-	-	-	4,03	3,22	3,24	3,19	3,34	3,22	3,04	2,90	2,75	2,68	2,17	1,97	1,99	1,97
Deposito 3 Bulan																	
Rupiah	-	-	-	9,41	8,71	8,58	8,33	8,28	8,28	8,07	8,08	8,13	8,21	8,12	8,13	8,24	8,18
Valas (Foreign Exchange)	-	-	-	3,27	4,23	4,20	4,18	3,94	3,96	3,88	3,30	2,86	2,72	2,18	2,12	2,03	1,98
Deposito 6 Bulan																	
Rupiah	-	-	-	10,18	9,52	9,26	8,74	9,14	9,16	8,92	8,67	8,22	8,28	8,10	8,14	8,37	8,75
Valas (Foreign Exchange)	-	-	-	4,47	4,61	4,60	4,15	4,25	4,18	3,79	3,72	3,72	3,49	3,16	2,95	2,70	2,69
Deposito 12 Bulan																	
Rupiah	-	-	-	8,74	12,46	12,19	12,00	11,69	11,33	9,83	9,35	9,12	8,95	8,90	8,82	8,98	9,26
Valas (Foreign Exchange)	-	-	-	3,25	3,18	4,21	4,49	4,48	4,48	3,30	3,11	3,06	3,12	3,19	3,18	3,85	3,90
Tabungan (Savings Deposits)																	
Rupiah	-	-	-	3,62	3,38	3,32	3,34	3,33	3,37	3,15	2,84	2,88	2,86	3,13	3,23	3,24	3,26
Valas (Foreign Exchange)	-	-	-	1,88	1,87	1,88	1,94	2,00	2,11	1,36	1,56	1,66	1,66	1,28	1,51	1,36	1,42

Persen (%)

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

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2 0 0 9					2 0 1 0								
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro (Demand Deposits)																		
Rupiah	-	-	-	1,46	1,92	1,94	2,03	2,35	2,62	1,91	1,63	1,85	1,88	1,90	1,79	1,47	1,79	
Valas (Foreign Exchange)	-	-	-	0,33	0,27	0,28	0,26	0,25	0,20	0,20	0,26	0,17	0,18	0,18	0,15	0,13	0,14	
Deposito (Time Deposits)																		
Deposito 1 Bulan																		
Rupiah	-	-	-	11,06	6,88	6,70	6,85	6,67	6,44	6,57	6,54	6,56	6,51	6,49	6,44	6,39	6,40	
Valas (Foreign Exchange)	-	-	-	2,91	1,67	1,53	1,49	1,30	1,01	0,92	0,92	1,00	0,95	0,99	1,07	1,19	1,19	
Deposito 3 Bulan																		
Rupiah	-	-	-	12,63	8,52	8,09	7,52	7,35	7,06	7,24	6,95	6,91	6,83	6,91	6,88	6,85	6,83	
Valas (Foreign Exchange)	-	-	-	3,93	2,05	1,72	2,16	1,73	1,55	1,29	1,23	0,94	0,88	0,86	1,13	1,10	1,14	
Deposito 6 Bulan																		
Rupiah	-	-	-	11,14	8,53	8,29	8,00	7,78	7,78	7,62	7,51	7,30	7,10	7,11	6,90	6,88	6,89	
Valas (Foreign Exchange)	-	-	-	4,07	1,26	1,10	1,79	1,47	1,40	1,19	1,16	0,96	0,82	0,94	1,24	1,33	1,61	
Deposito 12 Bulan																		
Rupiah	-	-	-	10,76	10,91	10,69	8,39	9,31	8,97	7,42	7,78	7,37	7,30	7,31	7,38	7,12	6,79	
Valas (Foreign Exchange)	-	-	-	2,49	0,57	0,49	2,31	1,70	1,83	1,65	1,79	1,98	2,25	2,13	0,83	1,64	1,41	
Tabungan (Savings Deposits)																		
Rupiah	-	-	-	5,04	3,48	3,25	3,08	2,91	2,83	3,24	3,16	3,12	2,97	3,01	2,51	2,35	2,46	
Valas (Foreign Exchange)	-	-	-	0,75	0,46	0,53	0,58	0,43	0,41	0,39	0,38	0,29	0,18	0,27	0,27	0,23	0,24	

Persen (%)

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

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro (Demand Deposits)																	
Rupiah	-	-	-	1,16	0,95	1,00	0,97	0,85	0,86	0,62	0,93	1,11	1,32	1,28	1,25	1,19	1,28
Valas (Foreign Exchange)	-	-	-	0,10	0,06	0,08	0,07	0,07	0,09	0,05	0,04	0,04	0,04	0,03	0,04	0,04	0,03
Deposito (Time Deposits)																	
Deposito 1 Bulan																	
Rupiah	-	-	-	10,03	6,08	6,01	5,91	5,88	5,85	4,68	4,51	4,26	5,69	5,61	5,60	5,61	5,56
Valas (Foreign Exchange)	-	-	-	1,23	0,29	0,27	0,29	0,29	0,28	0,19	0,19	0,18	0,30	0,39	0,62	0,38	0,37
Deposito 3 Bulan																	
Rupiah	-	-	-	11,65	7,87	7,44	7,06	6,75	6,57	5,10	5,07	5,19	6,40	6,38	6,36	6,40	6,37
Valas (Foreign Exchange)	-	-	-	2,39	0,96	0,73	0,63	0,65	0,66	0,49	0,45	0,42	0,57	0,50	0,63	0,59	0,66
Deposito 6 Bulan																	
Rupiah	-	-	-	10,64	8,34	7,86	7,67	7,45	7,18	5,85	5,73	5,43	6,56	6,49	6,50	6,52	6,47
Valas (Foreign Exchange)	-	-	-	2,63	0,92	0,81	0,85	0,83	0,77	0,53	0,53	0,47	0,93	0,93	1,02	0,85	0,79
Deposito 12 Bulan																	
Rupiah	-	-	-	9,87	10,40	10,16	10,05	9,81	9,67	8,13	8,01	8,12	8,32	7,84	6,50	6,93	6,82
Valas (Foreign Exchange)	-	-	-	3,45	2,73	2,60	2,50	2,46	2,42	0,76	1,04	0,75	1,86	1,33	1,02	1,40	1,91
Tabungan (Savings Deposits)																	
Rupiah	-	-	-	3,98	2,72	2,48	2,57	2,61	2,67	2,48	2,52	2,55	2,56	2,62	2,91	2,49	2,54
Valas (Foreign Exchange)	-	-	-	0,17	0,08	0,07	0,07	0,08	0,08	0,04	0,04	0,03	0,02	0,03	0,03	0,04	0,04

Miliar Rp (Billion Rp)

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

Peringkat (Rating)	Desember 2005			Desember 2006			Desember 2007			Desember 2008			Agustus 2009			Desember 2009			Agustus 2010		
	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%)(Portion to Total Commercial Bank Credit (%))
1	PT Bank Mandiri Tbk	100.780	14,49	PT Bank Mandiri Tbk	108.492	13,69	PT Bank Mandiri Tbk	125.280	12,50	PT BRI	161.130	12,32	PT BRI (Persero) Tbk	190.844	13,97	PT BRI (Persero) Tbk	206.117,20	14,53	PT BRI (Persero) Tbk	229.287	13,98
2	PT BRI	75.352	10,83	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	166.662	12,20	PT Bank Mandiri (Persero) Tbk	178.042,53	12,55	PT Bank Mandiri (Persero) Tbk	202.190	12,33
3	PT BNI Tbk	62.375	8,97	PT BNI Tbk	66.494	8,39	PT BNI Tbk	87.774	8,76	PT Bank Central Asia Tbk	112.666	8,62	PT BNI (Persero) Tbk	119.463	8,75	PT Bank Central Asia Tbk	122.991,25	8,67	PT Bank Central Asia Tbk	138.499	8,44
4	PT Bank Central Asia Tbk	54.125	7,78	PT Bank Central Asia Tbk	61.549	7,77	PT Bank Central Asia Tbk	82.503	8,23	PT BNI Tbk	111.044	8,49	PT Bank Central Asia Tbk	111.035	8,13	PT BNI (Persero) Tbk	119.991,28	8,46	PT BNI (Persero) Tbk	121.846	7,43
5	PT Bank Danamon Indonesia Tbk	35.896	5,16	PT Bank Danamon Indonesia Tbk	41.062	5,18	PT Bank Danamon Indonesia Tbk	51.107	5,10	PT Bank Danamon Indonesia Tbk	64.376	4,92	PT Bank CIMB Niaga, Tbk	71.907	5,26	PT Bank Cimb Niaga, Tbk	82.157,81	5,79	PT Bank CIMB Niaga, Tbk	93.397	5,69
6	PT Bank Niaga Tbk	29.362	4,22	PT Bank Niaga Tbk	33.208	4,19	PT Bank Niaga Tbk	41.843	4,18	PT Bank CIMB Niaga Tbk	50.117	3,83	PT Bank Danamon Indonesia Tbk	58.786	4,30	PT Bank Danamon Indonesia Tbk	60.161,69	4,24	PT Bank Danamon Indonesia Tbk	70.914	4,32
7	PT Bank Permata Tbk	22.218	3,19	PT Bank Permata Tbk	23.825	3,01	PT Pan Indonesia Bank Tbk	29.026	2,90	PT Pan Indonesia Bank Tbk	36.588	2,80	PT Bank Permata Tbk	37.510	2,75	PT Pan Indonesia Bank, Tbk	41.283,65	2,91	PT Pan Indonesia Bank, Tbk	50.069	3,05
8	PT BII	20.318	2,92	PT BII	21.190	2,67	PT BII	28.189	2,81	PT Bank Permata Tbk	34.880	2,67	PT BTN (Persero)	37.339	2,73	PT Bank Permata Tbk	41.243,48	2,91	PT BTN (Persero)	48.541	2,96
9	PT BTN	15.360	2,21	Citibank N.A	20.849	2,63	PT Bank Permata Tbk	25.989	2,59	PT BII	34.757	2,66	PT Pan Indonesia Bank, Tbk	37.311	2,73	PT BTN (Persero)	40.718,93	2,87	PT BII Tbk	45.912	2,80
10	PT Pan Indonesia Bank Tbk	15.143	2,18	PT Pan Indonesia Bank Tbk	19.164	2,42	PT BTN	22.352	2,23	PT BTN	32.022	2,45	PT BII Tbk	32.457	2,38	PT BII Tbk	37.114,12	2,62	PT Bank Permata Tbk	45.706	2,79
	Total	430.930	61,95	Total	486.126	61,36	Total	608.424	60,72	Total	794.500	60,76	Total	863.315	63,20	Total	929.821,93	65,53	Total	1.046.362	63,79

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

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

Persen (%)

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)

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Rupiah	-	-	-	14,63	13,80	13,68	13,61	13,54	13,27	12,66	12,68	12,95	12,89	12,75	12,63	12,68	12,65
Valas	-	-	-	6,44	5,30	5,17	5,13	5,11	5,02	4,31	4,32	4,31	4,26	4,27	4,15	4,16	4,11
Investasi (Investment)																	
Rupiah	-	-	-	13,99	13,09	12,78	12,69	12,66	12,55	12,41	12,43	12,21	12,11	12,06	12,19	12,15	11,87
Valas	-	-	-	7,01	6,37	6,17	6,11	5,93	5,88	6,16	6,11	5,60	5,41	5,49	5,29	5,21	5,24
Konsumsi (Consumption)																	
Rupiah	-	-	-	15,82	15,88	15,94	15,67	15,92	15,81	12,63	12,60	13,91	14,02	14,16	13,97	13,93	13,80
Valas	-	-	-	3,85	0,66	0,81	0,68	0,62	0,67	2,42	1,11	2,10	2,21	2,01	1,71	1,72	1,93

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

Kelompok Bank (<i>Category of Bank</i>)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Bank Persero (<i>State Owned Banks</i>)																	
Jumlah Bank (<i>Total Banks</i>)	5	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor (<i>Total Bank Offices</i>)	2.171	2.548	2.765	3.134	3.739	3.727	3.764	3.779	3.854	3.881	3.884	3.884	3.887	3.892	3.905	4.012	4.047
BUSN Devisa (<i>Foreign Exchange Commercial Banks</i>)																	
Jumlah Bank (<i>Total Banks</i>)	34	35	35	32	33	34	34	33	34	35	35	35	35	37	36	36	36
Jumlah Kantor (<i>Total Bank Offices</i>)	4.113	4.395	4.694	5.196	6.093	6.095	6.146	6.137	6.181	6.187	6.214	6.234	6.240	6.249	6.249	6.331	6.358
BUSN Non Devisa (<i>Non-Foreign Exchange Commercial Banks</i>)																	
Jumlah Bank (<i>Total Banks</i>)	37	36	36	36	32	31	31	31	31	30	30	30	31	30	31	31	31
Jumlah Kantor (<i>Total Bank Offices</i>)	709	759	778	875	906	951	970	980	976	969	978	978	979	980	982	1.024	1.026
BPD (<i>Regional Development Banks</i>)																	
Jumlah Bank (<i>Total Banks</i>)	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
Jumlah Kantor (<i>Total Bank Offices</i>)	1.107	1.217	1.205	1.310	1.371	1.374	1.376	1.378	1.358	1.365	1.369	1.369	1.369	1.369	1.369	1.396	1.398
Bank Campuran (<i>Joint Venture Banks</i>)																	
Jumlah Bank (<i>Total Banks</i>)	18	17	17	15	16	16	16	17	16	16	16	16	16	16	16	15	15
Jumlah Kantor (<i>Total Bank Offices</i>)	64	77	96	168	271	269	270	284	238	238	239	238	239	239	239	258	260
Bank Asing (<i>Foreign Owned Banks</i>)																	
Jumlah Bank (<i>Total Banks</i>)	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Jumlah Kantor (<i>Total Bank Offices</i>)	72	114	142	185	236	236	237	237	230	230	230	230	230	229	228	225	229
Total																	
Jumlah Bank (<i>Total Banks</i>)*	131	130	130	124	122	121	121	121	121	121	121	121	122	123	123*	122*	122*
Jumlah Kantor (<i>Total Bank Offices</i>)	8.236	9.110	9.680	10.868	12.616	12.652	12.763	12.795	12.837	12.870	12.914	12.933	12.944	12.958	12.972	13.246	13.318

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

Tabel 1.86 Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Wilayah (Mei 2010)
(Growth of Total Branch Offices Based on Region)

Wilayah	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat (<i>West Java</i>)	282	292	309	324	331	332	333	334	337	338	340	340	341	344	345	349	350
Banten	53	57	59	61	64	64	64	64	66	68	66	66	67	69	70	71	71
DKI Jakarta (<i>Special Capital Province of Jakarta</i>)	428	435	442	464	501	502	505	506	506	513	513	514	516	519	519	523	528
D.I Yogyakarta (<i>Special Province of Yogyakarta</i>)	41	42	44	47	50	50	50	50	51	51	51	53	53	53	53	53	53
Jawa Tengah (<i>Central Java</i>)	232	247	258	263	270	271	271	271	271	272	273	275	277	281	281	283	284
Jawa Timur (<i>East Java</i>)	334	339	350	355	360	362	363	363	365	367	367	370	371	372	380	381	383
Bengkulu	17	18	19	21	21	21	21	21	21	21	21	21	22	22	22	22	22
Jambi	36	39	39	41	43	44	44	44	44	44	44	44	44	44	45	45	45
Nanggroe Aceh Darussalam	48	50	53	57	65	65	65	65	65	65	65	67	67	67	67	67	67
Sumatera Utara (<i>North Sumatra</i>)	130	135	141	146	150	153	155	156	161	164	164	165	165	166	167	167	170
Sumatera Barat (<i>West Sumatra</i>)	65	66	67	70	71	71	71	71	71	71	71	71	71	71	71	72	72
Riau	60	62	65	69	72	73	73	73	76	77	77	77	79	80	81	82	82
Sumatera Selatan (<i>South Sumatra</i>)	58	60	63	64	67	67	67	67	67	68	68	70	70	70	71	72	73
Kepulauan Riau	33	40	45	47	48	48	49	49	49	50	49	50	51	51	51	51	51
Bangka Belitung	11	12	13	17	18	18	18	18	20	21	20	21	21	21	20	21	21
Lampung	39	43	43	45	44	45	45	45	45	45	45	45	45	46	46	47	47
Kalimantan Selatan (<i>South Kalimantan</i>)	52	53	54	55	58	58	59	62	63	63	63	64	65	65	65	65	65
Kalimantan Barat (<i>West Kalimantan</i>)	49	49	51	58	62	62	62	62	62	62	62	63	64	64	64	64	64
Kalimantan Timur (<i>East Kalimantan</i>)	72	79	84	87	97	98	98	98	98	98	99	100	100	100	100	100	100
Kalimantan Tengah (<i>Central Kalimantan</i>)	23	26	27	33	34	34	36	36	36	36	36	36	36	38	38	38	38
Sulawesi Tengah (<i>Central Sulawesi</i>)	24	25	28	29	31	31	31	32	32	32	32	34	34	34	34	34	34
Sulawesi Selatan (<i>South Sulawesi</i>)	92	92	100	111	111	111	111	111	111	113	113	113	113	115	114	114	114
Sulawesi Utara (<i>North Sulawesi</i>)	44	48	48	49	49	50	50	50	52	52	52	53	53	53	53	52	53
Sulawesi Barat (<i>West Sulawesi</i>)	8	8	8	9	11	11	11	11	11	11	11	12	12	12	12	12	12
Gorontalo	15	13	10	11	11	11	11	11	12	12	12	12	12	12	12	13	13
Sulawesi Tenggara (<i>Southeast Sulawesi</i>)	20	21	22	23	25	25	25	25	25	25	25	25	25	25	25	25	25
Nusa Tenggara Barat (<i>West Nusa Tenggara</i>)	31	32	33	36	34	34	34	34	35	35	35	35	35	35	36	37	37
Bali	70	70	72	73	72	72	72	72	72	72	72	73	73	73	73	73	73
Nusa Tenggara Timur (<i>East Nusa Tenggara</i>)	35	39	39	40	42	42	43	43	43	43	43	43	43	43	46	46	46
Maluku	20	22	23	24	25	25	25	25	25	25	25	25	25	25	27	27	28
Papua	31	32	35	38	39	40	41	41	41	41	41	41	41	46	46	46	46
Maluku Utara (<i>North Maluku</i>)	11	11	12	13	13	13	13	13	13	13	13	14	14	14	14	14	14
Irian Jaya Barat	14	14	15	18	18	19	19	19	19	19	19	19	19	21	22	22	22
Di Luar Indonesia (<i>Outside Indonesia</i>)	17	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17	17
Total	2.495	2.589	2.689	2.816	2.924	2.939	2.952	2.959	2.982	3.004	3.004	3.028	3.041	3.068	3.087	3.105	3.120

Halaman ini sengaja dikosongkan

DATA BANK SYARIAH

Miliar Rp (Billion Rp)

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

Indikator (<i>Indicator</i>)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan**)	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Penyaluran Dana (<i>Fund Disbursements</i>)	20.222	25.927	32.304	48.264	55.725	56.376	58.433	60.068	64.355	65.719	66.314	66.854	68.497	69.596	73.266	76.151	77.505
a. Pembiayaan (<i>Financing</i>)	15.232	20.445	26.149	38.199	43.890	44.523	45.246	45.726	46.886	47.140	48.479	50.206	51.651	53.223	55.801	57.633	60.275
Rupiah	14.458	19.530	24.878	35.879	41.905	42.664	43.392	43.916	44.938	45.166	46.507	48.138	49.762	51.313	53.649	55.451	57.497
Valas (<i>Foreign Exchange</i>)	774	915	1.270	2.320	1.985	1.859	1.854	1.810	1.948	1.974	2.068	1.889	1.910	2.152	2.182	2.779	
b. Antar Bank (<i>Inter-Bank</i>)	1.054	991	1.437	1.978	2.307	2.262	2.391	2.512	3.036	3.150	3.348	3.337	3.156	3.263	3.458	3.413	3.495
c. Penempatan di BI (<i>Placements at BI</i>)	3.180	3.641	3.238	5.189	6.492	6.545	7.676	7.888	10.393	11.321	9.837	8.635	8.604	7.823	8.343	9.014	7.507
d. Surat Berharga (<i>tidak termasuk obligasi rekap</i>) (<i>Money Instruments (not including recapitalization bonds)</i>)	730	829	1.302	2.683	2.796	2.744	2.852	3.644	3.786	3.851	4.358	4.406	4.790	5.014	5.346	5.741	5.889
e. Penyertaan (<i>Equity participation</i>)	6	6	41	79	83	83	83	83	83	83	83	83	83	88	88	88	88
f. Tagihan Lainnya (<i>Other claims</i>)	21	15	138	136	157	219	184	215	171	173	208	187	213	185	229	263	251
Sumber Dana (<i>Sources of Funds</i>)	17.296	22.337	27.948	40.591	48.187	49.711	51.197	52.909	57.762	58.290	58.637	58.699	59.440	60.214	63.649	66.139	66.752
a. DPK (<i>Third Party Funds</i>)	15.581	20.672	25.473	36.852	44.019	45.381	46.500	47.887	52.271	53.163	53.299	52.811	54.043	55.067	58.078	60.462	60.972
Rupiah	14.752	19.818	24.324	35.449	41.943	43.393	44.649	46.153	50.266	51.086	51.243	50.742	52.018	53.020	55.794	58.198	58.492
Giro Wadiah (<i>Wadiah Demand Deposit</i>)	1.836	3.180	2.925	3.741	4.578	4.628	4.619	5.106	5.403	5.177	5.618	4.961	5.072	5.173	9.010	9.367	6.188
Deposito Mudharabah (<i>Mudharabah Time Deposits</i>)	8.546	10.208	12.919	19.273	23.581	24.273	25.358	26.060	28.484	29.655	29.391	29.210	30.215	30.548	28.595	30.561	33.993
Tabungan Mudharabah (<i>Mudharabah Savings Accounts</i>)	4.370	6.430	8.480	12.436	13.784	14.492	14.673	14.986	16.379	16.254	16.234	16.571	16.730	17.299	18.189	18.270	18.311
Valas (<i>Foreign Exchange</i>)	829	854	1.149	1.403	2.076	1.988	1.850	1.734	2.006	2.077	2.056	2.069	2.025	2.047	2.284	2.264	2.479
Giro Wadiah (<i>Wadiah Demand Deposit</i>)	209	236	424	498	922	864	737	646	798	865	969	920	893	881	1.028	971	1.103
Deposito Mudharabah (<i>Mudharabah Time Deposits</i>)	620	618	726	870	1.079	1.038	1.028	996	1.111	1.104	980	1.033	999	1.036	1.094	1.114	1.167
Tabungan Mudharabah (<i>Mudharabah Savings Accounts</i>)	-	-	-	35	75	86	86	93	96	108	107	117	133	130	161	179	210
b. Kewajiban Kepada BI (<i>Liabilities at BI</i>)	32	32	32	68	7	6	6	6	6	6	6	5	5	5	5	4	4
c. Antar Bank (<i>Inter-Bank</i>)	980	874	1.499	2.419	2.708	2.611	3.006	3.322	3.717	3.392	3.444	3.910	3.596	3.472	3.843	3.937	4.151
d. Surat Berharga (<i>Money Instruments</i>)	265	268	350	311	360	360	340	340	340	340	340	395	340	340	340	340	340
e. Pinjaman yang Diterima (<i>Loans received</i>)	207	181	161	150	359	551	550	523	512	512	512	506	308	307	299	298	298
Rupiah	204	181	161	150	359	551	550	523	512	512	512	506	308	307	299	298	298
Valas (<i>Foreign Exchange</i>)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Lainnya (<i>Other Liabilities</i>)	209	285	401	727	667	739	729	767	845	819	960	983	1.072	960	1.020	1.033	929
g. Setoran Jaminan (<i>Guarantee Deposits</i>)	25	25	32	64	68	63	65	64	69	58	76	88	76	63	65	64	58
Komponen Modal (<i>Capital Components</i>)																	
a. Modal Disetor (<i>Paid-In Capital</i>)	951	991	1.017	1.752	1.801	1.801	1.801	1.801	1.946	2.279	2.279	2.284	2.637	3.137	4.138	4.592	4.592
b. Cadangan (<i>Reserves</i>)	230	268	275	335	449	449	449	449	449	449	449	449	465	439	434	464	464
c. L/R tahun berjalan (<i>Current Earnings (Profit/Loss)</i>)	239	355	481	432	669	469	558	634	790	83	179	328	425	301	506	604	680
d. L/R tahun Lalu (<i>Retained Earnings (Profit/Loss)</i>)	-76	27	149	152	308	308	308	308	315	959	907	824	753	733	527	527	527
e. Perkiraan tambahan modal disetor (<i>Estimate of Additional Paid-In Capital</i>)	132	142	132	466	466	466	466	466	468	135	135	135	689	689	689	1.073	1.073
f. Modal Pinjaman (<i>Capital Loans</i>)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SWBI (BUS & UUS) (<i>Bank Indonesia Syariah Money Certificates (BUS & UUS)</i>)	2.395	2.358	1.761	2.824	2.321	2.635	2.835	2.142	3.076	3.373	2.972	2.425	3.027	1.656	2.734	2.576	1.882
Total Aset (<i>Total Assets</i>)	20.880	26.722	33.016	49.555	57.012	58.034	59.679	61.359	66.090	67.436	67.963	68.543	70.146	71.125	75.205	78.140	79.641
Jaringan Kantor (<i>Office Network</i>)																	
Jumlah Bank (<i>Total Banks</i>)	22	23	29	32	29	29	31	31	31	31	32	33	34	34	33	33	33
Jumlah Kantor *) (<i>Total Bank Offices *)</i>	436	509	568	790	916	924	963	987	998	1.108	1.146	1.233	1.230	1.268	1.302	1.364	1.347

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

**) Data Revisi

Miliar Rp (Billion Rp)

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

Indikator (Indicator)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Penyaluran Dana (Fund Disbursements)	16.132	19.839	25.663	33.026	40.310	40.875	42.285	42.966	46.386	46.810	47.153	47.537	49.470	50.950	59.218	62.132	62.670
a. Pembiayaan (Financing)	12.405	16.113	20.717	26.109	31.817	32.165	32.727	33.491	34.452	34.765	35.980	37.481	38.795	40.817	46.260	47.728	49.679
Rupiah	11.652	15.224	19.602	24.422	30.540	30.981	31.529	32.339	33.190	33.459	34.670	36.057	37.357	39.375	44.560	46.037	47.706
Valas (Foreign Exchange)	753	889	1.115	1.688	1.277	1.185	1.198	1.153	1.261	1.306	1.311	1.424	1.438	1.442	1.701	1.691	1.974
b. Antar Bank (Inter-Bank)	373	535	672	1.016	1.389	1.324	1.227	1.141	1.415	1.548	1.483	1.367	1.413	1.579	1.843	1.686	1.693
c. Penempatan di BI (Placements at BI)	2.986	2.715	3.286	3.827	4.874	5.144	6.023	5.207	7.345	7.266	6.372	5.392	5.690	5.001	5.986	7.157	5.590
d. Surat Berharga (tidak termasuk obligasi rekap) (Money Instruments (not including recapitalization bonds))	341	457	766	1.859	1.990	1.939	2.043	2.830	2.922	2.982	3.028	3.031	3.287	3.284	4.831	5.223	5.376
e. Penyertaan (Equity participation)	6	6	41	79	83	83	83	83	83	83	83	83	83	88	88	88	88
f. Tagihan Lainnya (Other claims)	21	14	182	136	157	219	181	213	169	165	206	183	203	182	210	251	244
Sumber Dana (Sources of Funds)	15.041	18.509	23.960	30.546	37.431	38.855	39.803	40.303	43.858	44.203	44.391	44.753	45.806	46.910	54.239	56.442	57.046
a. DPK (Third Party Funds)	12.843	16.380	20.880	26.498	31.794	33.498	34.411	34.849	37.881	38.567	38.644	38.476	39.857	40.891	47.441	49.664	49.916
Rupiah	1.609	2.523	2.624	2.250	3.254	3.302	3.244	3.418	3.612	3.635	4.064	3.490	3.761	3.685	7.868	8.114	4.904
Giro Wadiah (Wadiah Demand Deposit)	7.539	8.456	10.555	14.588	17.613	18.706	19.588	19.603	21.510	22.323	21.952	22.056	23.119	23.602	23.578	25.586	29.092
Tabungan Mudharabah (Mudharabah Savings Accounts)	3.695	5.401	7.702	9.659	10.928	11.490	11.579	11.828	12.759	12.609	12.627	12.931	12.976	13.604	15.995	15.964	15.920
Valas (Foreign Exchange)	825	836	1.085	1.237	1.881	1.688	1.638	1.543	1.743	1.836	1.788	1.840	1.770	1.809	2.058	2.012	2.223
Giro Wadiah (Wadiah Demand Deposit)	207	232	262	465	846	697	659	588	683	773	848	851	807	810	986	918	1.076
Deposito Mudharabah (Mudharabah Time Deposits)	617	604	823	772	1.036	992	980	955	1.060	1.063	940	989	963	999	1.072	1.093	1.145
Tabungan Mudharabah (Mudharabah Savings Accounts)	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	1	1
b. Kewajiban Kepada BI (Liabilities at BI)	32	32	32	68	7	6	6	6	6	6	6	5	5	5	5	4	4
c. Antar Bank (Inter-Bank)	684	603	1.049	1.736	2.428	2.272	2.405	2.739	3.005	2.606	2.715	3.153	2.858	2.866	3.306	3.321	3.575
d. Surat Berharga (Money Instruments)	244	247	329	311	360	360	340	340	340	340	340	395	340	340	340	340	340
e. Pinjaman yang Diterima (Loans received)	205	179	154	150	359	351	350	123	112	112	112	103	105	104	96	95	95
Rupiah	201	179	154	150	359	351	350	123	112	112	112	103	105	104	96	95	95
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Lainnya (Other Liabilities)	186	215	400	513	557	640	613	667	735	704	746	737	835	856	948	959	853
g. Setoran Jaminan (Guarantee Deposits)	23	17	31	35	44	40	38	36	36	32	41	43	35	39	46	46	40
Komponen Modal (Capital Components)																	
a. Modal Disetor (Paid-In Capital)	951	991	1.001	1.701	1.801	1.801	1.801	1.801	1.946	2.279	2.279	2.284	2.637	3.137	4.138	4.592	4.592
b. Cadangan (Reserves)	230	268	275	335	449	449	449	449	449	449	449	449	465	439	434	464	464
c. L/R tahun berjalan (Current Earnings (Profit/Loss))	266	310	459	499	385	411	440	488	499	41	93	190	230	275	311	399	464
d. L/R tahun Lalu (Retained Earnings (Profit/Loss))	(43)	24	143	138	288	288	288	288	295	793	794	758	741	705	705	499	499
e. Perkiraan tambahan modal disetor (Estimate of Additional Paid-In Capital)	132	142	132	466	466	466	466	466	468	135	135	135	689	689	689	1.073	1.073
f. Modal Pinjaman (Capital Loans)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SWBI (BUS & UUS) (Bank Indonesia Syariah Money Certificates (BUS & UUS))	2.395	2.358	2.599	2.824	2.321	2.635	2.835	2.142	3.076	3.373	2.972	2.425	3.027	1.656	2.734	2.576	1.882
Total Aset (Total Assets)	17.111	21.151	27.286	34.036	41.162	42.636	43.650	44.185	48.014	48.451	48.714	49.171	51.095	52.687	61.123	64.122	64.804
Jaringan Kantor (Office Network)																	
Jumlah Bank (Total Banks)	3	3	3	5	5	5	6	6	6	6	7	8	9	10	10	10	10
Jumlah Kantor *) Total Bank Offices *)	301	346	398	576	654	660	688	701	711	820	852	934	918	970	1.058	1.113	1.111

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

Miliar Rp (Billion Rp)

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

Indikator (Indicator)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan**)	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Penyaluran Dana (Fund Disbursements)	4.090	6.087	10.099	15.238	15.415	15.501	16.148	17.102	17.969	18.910	19.161	19.317	19.027	18.645	14.048	14.019	14.836
a. Pembiayaan (Financing)	2.827	4.332	7.227	12.090	12.072	12.358	12.519	12.235	12.435	12.375	12.499	12.726	12.856	12.406	9.541	9.905	10.596
Rupiah	2.807	4.305	6.910	11.457	11.365	11.683	11.863	11.578	11.748	11.707	11.838	12.081	12.405	11.938	9.089	9.414	9.791
Valas (Foreign Exchange)	20	26	318	632	708	674	656	657	687	668	661	645	451	468	452	491	805
b. Antar Bank (Inter-Bank)	681	457	996	962	918	937	1.164	1.371	1.621	1.603	1.865	1.970	1.743	1.684	1.615	1.727	1.802
c. Penempatan di BI (Placements at BI)	194	926	1.254	1.362	1.618	1.401	1.653	2.681	3.048	4.055	3.465	3.242	2.914	2.823	2.357	1.857	1.917
d. Surat Berharga (tidak termasuk obligasi rekap) (Money Instruments (not including recapitalization bonds))	389	372	622	824	806	805	810	814	864	869	1.330	1.376	1.503	1.730	515	518	513
e. Penyertaan (Equity participation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Tagihan Lainnya (Other claims)	-	1	-	-	0	0	2	2	1	8	2	3	10	2	20	12	8
Sumber Dana (Sources of Funds)	2.258	3.828	7.061	10.044	10.756	10.856	11.394	12.606	13.903	14.087	14.245	13.946	13.634	13.304	9.410	9.697	9.706
a. DPK (Third Party Funds)	1.914	3.456	6.045	9.118	10.343	10.195	10.450	11.495	12.648	12.760	12.867	12.495	12.416	12.367	8.579	8.786	8.833
Rupiah	1.909	3.438	6.003	8.952	10.148	9.895	10.238	11.304	12.385	12.518	12.266	12.161	12.128	8.354	8.534	8.576	8.576
Giro Wadiah (Wadiah Demand Deposit)	228	657	836	1.490	1.324	1.326	1.374	1.688	1.791	1.541	1.554	1.471	1.311	1.488	1.142	1.253	1.284
Deposito Mudharabah (Mudharabah Time Deposits)	1.007	1.752	3.416	4.684	5.968	5.567	5.770	6.457	6.974	7.332	7.438	7.154	7.096	6.946	5.017	4.974	4.900
Tabungan Mudharabah (Mudharabah Savings Accounts)	675	1.030	1.751	2.777	2.856	3.002	3.094	3.159	3.620	3.645	3.607	3.641	3.754	3.694	2.194	2.307	2.392
Valas (Foreign Exchange)	5	18	42	166	195	299	212	191	263	241	268	229	255	239	226	252	256
Giro Wadiah (Wadiah Demand Deposit)	2	4	29	33	76	167	78	58	116	92	121	69	86	72	42	53	26
Deposito Mudharabah (Mudharabah Time Deposits)	3	14	13	98	44	46	48	41	51	42	40	44	36	37	22	22	21
Tabungan Mudharabah (Mudharabah Savings Accounts)	-	-	-	35	75	86	86	93	96	108	107	117	133	130	161	178	209
b. Kewajiban Kepada BI (Liabilities at BI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Antar Bank (Inter-Bank)	296	271	902	684	279	338	601	583	712	786	729	757	738	607	537	616	576
d. Surat Berharga (Money Instruments)	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima (Loans received)	3	1	1	0	-	200	200	400	400	400	400	403	203	203	203	203	203
Rupiah	2	1	1	0	-	200	200	400	400	400	400	403	203	203	203	203	203
Valas (Foreign Exchange)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Lainnya (Other Liabilities)	23	70	73	214	110	100	116	100	111	115	214	246	236	104	72	74	76
g. Setoran Jaminan (Guarantee Deposits)	2	8	19	29	23	23	27	28	33	26	35	45	41	24	19	18	19
Komponen Modal (Capital Components)																	
a. Modal Disetor (Paid-In Capital)	-	-	16	51	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Cadangan (Reserves)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. L/R tahun berjalan (Current Earnings (Profit/Loss))	(28)	45	81	(66)	284	58	118	146	291	42	86	139	195	27	195	205	216
d. L/R tahun Lalu (Retained Earnings (Profit/Loss))	(33)	3	6	14	20	20	20	20	20	165	165	149	83	49	28	28	28
e. Perkiraan tambahan modal disetor (Estimate of Additional Paid-In Capital)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Modal Pinjaman (Capital Loans)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SWBI (BUS & UUS) (Bank Indonesia Syariah Money Certificates (BUS & UUS))	2.395	2.358	2.599	2.824	2.321	2.635	2.835	2.142	3.076	3.373	2.972	2.425	3.027	1.656	2.734	2.576	1.882
Total Aset (Total Assets)	3.596	5.571	9.252	15.519	15.850	15.398	16.028	17.174	18.076	18.985	19.250	19.372	19.050	18.438	14.082	14.018	14.837
Jaringan Kantor (Office Network)																	
Jumlah Bank (Total Banks)	19	20	26	27	24	24	25	25	25	25	25	25	25	24	23	23	23
Jumlah Kantor *) Total Bank Offices *)	133	163	170	214	262	264	275	286	287	288	294	299	312	298	244	251	236

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

**) Data Revisi

Miliar Rp (Billion Rp)

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

Indikator (Indicators)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Bank Umum Syariah (Syariah Commercial Banks)	17.111	21.151	27.286	34.036	41.162	42.636	43.650	44.185	48.014	48.451	48.714	49.171	51.095	52.687	61.123	64.122	64.804
Unit Usaha Syariah (Syariah Business Units)	3.769	5.571	9.252	15.519	15.850	15.398	16.028	17.174	18.076	18.985	19.250	19.372	19.050	18.438	14.082	14.018	14.837

Miliar Rp (Billion Rp)

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

Indikator (<i>Indicators</i>)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Pembiayaan (<i>Financing</i>)	15.232	20.445	27.944	38.195	43.890	44.523	45.246	45.726	46.886	47.140	48.479	50.206	51.651	53.223	55.801	57.633	60.275
a. Lancar (<i>Current</i>)	14.027	18.583	25.494	35.076	38.715	38.815	39.656	39.977	41.931	41.329	42.058	44.065	45.505	46.725	49.310	50.812	52.845
b. Dalam Perhatian Khusus (<i>Special Mention</i>)	776	891	1.319	1.610	2.713	3.161	3.097	3.216	3.074	3.757	4.120	3.867	3.837	3.958	4.321	4.433	4.960
c. Kurang Lancar (<i>Sub-Standard</i>)	201	353	321	525	1.068	1.136	1.036	898	435	621	822	1.067	1.028	1.007	769	947	865
d. Diragukan (<i>Doubtful</i>)	73	236	267	224	393	341	276	746	582	397	232	165	259	312	305	244	380
e. Macet (<i>Lost</i>)	155	383	543	759	1.002	1.070	1.180	889	865	1.036	1.248	1.043	1.022	1.221	1.097	1.197	1.226
Non Performing Financing (<i>Nominal</i>)	429	971	1.131	1.509	2.462	2.547	2.492	2.534	1.882	2.053	2.302	2.275	2.309	2.540	2.170	2.388	2.470
Rasio Non Performing Financing (%)	2,82	4,75	4,05	3,95	5,61	5,72	5,51	5,54	4,01	4,36	4,75	4,53	4,47	4,77	3,89	4,14	4,10

Miliar Rp (Billion Rp)

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

Indikator (Indicators)	Desember 2005		Desember 2006		Desember 2007		Desember 2008		Agustus 2009		Desember 2009		Agustus 2010	
	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	2.045	13,13	2.847	14,71	3.750	13,39	4.238	11,50	5.500	12,49	6.202	11,86	7.291	11,96
Rupiah	1.836	11,78	2.562	13,24	3.459	12,35	3.741	10,15	4.578	10,40	5.403	10,34	6.188	10,15
Valas (Foreign Exchange)	209	1,34	285	1,47	291	1,04	498	1,35	922	2,09	798	1,53	1.103	1,81
Deposito Mudharabah	9.166	58,83	10.656	55,08	14.807	52,86	20.143	54,66	24.660	56,02	29.595	56,62	35.159	57,66
Rupiah	8.546	54,85	10.109	52,25	13.971	49,88	19.273	52,30	23.581	53,57	28.484	54,49	33.993	55,75
Valas (Foreign Exchange)	620	3,98	546	2,82	836	2,98	870	2,36	1.079	2,45	1.111	2,13	1.167	1,91
Tabungan Mudharabah	4.370	28,04	5.845	30,21	9.453	33,75	12.471	33,84	13.859	31,48	16.475	31,52	18.521	30,38
Rupiah	4.370	28,04	5.845	30,21	9.453	33,75	12.436	33,74	13.784	31,31	16.379	31,33	18.311	30,03
Valas (Foreign Exchange)	-	0,00	-	0,00	-	0,00	35	0,10	75	0,17	96	0,18	210	0,34
Total DPK (Total Third Party Funds)	15.581	100	19.347	100	28.011	100	36.852	100	44.019	100	52.271	100	60.972	100
Rupiah	14.752	94,68	18.516	95,70	26.884	95,98	35.449	96,19	41.943	95,28	50.266	96,16	58.492	95,93
Valas (Foreign Exchange)	829	5,32	831	4,30	1.127	4,02	1.403	3,81	2.076	4,72	2.006	3,84	2.479	4,07

Persen (%)

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

Indikator (Indicators)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Giro Wadiah																	
Rupiah	1,13	1,28	1,07	1,21	1,18	1,13	1,12	0,95	1,04	1,01	0,99	1,09	1,02	1,10	1,27	1,03	1,04
Valas (Foreign Exchange)	1,47	1,12	1,08	0,95	0,31	0,39	0,37	0,40	0,38	0,37	0,37	0,36	0,33	0,36	0,60	0,43	0,36
Deposito Mudharabah																	
Rupiah	8,66	9,75	7,97	8,61	7,61	7,46	7,62	7,32	7,48	5,84	6,85	7,22	7,02	6,70	6,86	7,06	7,04
Valas (Foreign Exchange)	3,68	3,87	5,71	2,69	3,05	2,44	3,00	2,27	3,18	2,80	2,48	2,86	2,71	2,74	2,82	3,01	3,90
Tabungan Mudharabah																	
Rupiah	3,96	3,72	3,32	3,61	3,03	3,07	2,94	3,29	2,76	2,50	2,43	2,87	2,55	2,69	2,66	2,67	2,53
Valas (Foreign Exchange)	-	-	0,63	0,92	0,97	0,98	0,99	2,74	1,01	1,01	0,97	0,63	0,98	0,99	0,93	0,92	0,86

Persen (%)

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

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

Persen (%)

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

Indikator (Indicators)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja	12,22	11,71	15,51	16,49	16,52	16,58	16,43	16,85	16,99	16,26	16,59	16,66	16,33	16,19	16,19	16,12	15,85
Rupiah	12,63	11,97	15,92	19,34	16,67	16,71	16,54	16,95	17,15	16,44	16,80	16,91	16,58	16,43	16,47	16,40	16,30
Valas (Foreign Exchange)	4,53	1,45	8,51	4,26	12,75	12,89	13,34	13,71	12,55	11,46	10,94	10,73	10,11	10,03	10,18	10,06	8,20
Investasi	12,51	13,34	13,87	13,67	13,14	13,37	13,45	13,48	13,75	13,43	13,75	13,82	13,81	13,76	13,82	13,54	13,31
Rupiah	13,36	13,80	14,59	18,04	13,66	13,86	13,93	13,95	14,22	13,87	14,21	14,24	14,15	14,09	14,09	13,78	13,57
Valas (Foreign Exchange)	2,13	6,01	7,41	2,23	7,00	7,02	7,25	7,28	7,65	7,63	7,52	7,55	6,95	6,95	7,63	7,74	7,73
Konsumsi	12,33	10,99	11,48	11,58	11,01	11,14	11,17	11,01	11,03	10,91	11,72	11,60	11,44	10,73	10,59	10,47	10,31
Rupiah	12,37	11,10	11,56	14,32	11,43	11,53	11,55	11,37	11,40	11,27	12,09	11,96	11,78	11,01	10,87	10,77	10,65
Valas (Foreign Exchange)	0,91	8,69	0,47	0,01	0,35	0,35	0,34	0,17	0,13	0,11	0,09	0,09	0,10	0,20	0,31	0,39	1,02

Miliar Rp (Billion Rp)

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

Indikator (Indicators)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Penyaluran dana	-	-	1.107	1.591	1.784	1.830	1.884	1.914	1.995	2.002	2.034	2.060	2.122	2.174	2.228	2.303	2.278
Pembiayaan	-	-	877	1.257	1.502	1.523	1.547	1.576	1.587	1.587	1.654	1.691	1.757	1.817	1.874	1.926	1.954
Antar Bank Aktiva	-	-	230	334	282	307	337	338	408	415	380	369	365	357	354	377	324
Sumber Dana																	
Dana Pihak Ketiga	-	-	708	570	1.140	1.158	1.202	1.228	1.251	1.283	1.310	1.310	1.346	1.386	1.386	1.419	1.396
Tabungan Wadiah	-	-	87	10	212	210	216	220	234	239	246	243	245	248	249	260	250
Tabungan Mudharabah	-	-	204	280	282	283	290	293	319	320	320	318	324	338	324	330	307
Deposito Mudharabah	-	-	417	280	646	665	696	716	697	725	744	749	777	799	813	829	839
Antar Bank Pasiva	-	-	174	-	294	315	313	317	353	348	350	377	392	404	441	468	464
Pinjaman yang diterima	-	-	52	8	66	65	60	55	57	49	52	50	48	46	50	54	56
Kewajiban lainnya	-	-	3	271	16	14	14	14	18	17	17	17	17	16	17	19	22
Beberapa komponen modal																	
Modal disetor	-	-	176	222	655	681	692	699	751	733	735	739	742	776	790	794	795
Cadangan	-	-	21	28	403	418	419	414	456	440	439	444	443	466	474	465	468
L/R Tahun Berjalan	-	-	27	30	38	41	48	53	55	5	9	16	25	31	38	44	47
L/R Tahun lalu	-	-	-9	-15	-20	-21	-21	-22	-22	30	25	13	0	-17	-21	-23	-24

Miliar Rp (Billion Rp)

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

Indikator (Indicators)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Aset (Assets)	-	-	1.203	1.693	1.910	1.962	2.014	2.051	2.126	2.139	2.180	2.203	2.260	2.324	2.374	2.447	2.429
Pembiayaan (Financing)	-	-	882	1.257	1.502	1.523	1.547	1.576	1.587	1.587	1.654	1.691	1.757	1.817	1.874	1.926	1.954
Lancar Current)	-	-	807	1.151	1.384	1.400	1.427	1.444	1.475	1.470	1.530	1.566	1.631	1.688	1.744	1.788	1.814
Kurang Lancar (Sub Standard)	-	-	22	35	40	43	38	43	31	38	44	44	39	40	40	45	43
Diragukan (Doubtful)	-	-	22	21	34	36	33	34	31	22	22	25	31	33	30	32	33
Macet (Lost)	-	-	31	49	42	45	50	55	50	56	58	55	57	57	60	61	64
Non Performing Financing (Nominal)	-	-	75	105	117	124	120	132	112	117	124	125	126	130	130	138	140
Non Performing Financing (%)	-	-	8,56	8,38	7,80	8,12	7,74	8,36	7,03	7,36	7,48	7,37	7,19	7,13	6,92	7,16	7,18

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

Miliar Rp (Billion Rp)

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

Indikator (Indicators)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Bank Umum Syariah (BUS) (Sharia Commercial Banks)																	
Jumlah Bank (Total Banks)	3	3	3	5	5	5	6	6	6	6	7	8	9	10*	10*	10*	10*
Jumlah Kantor (Total Bank Offices)	301	346	398	576	654	660	688	701	711	820	852	934	918	970	1.058	1.113	1.111
Unit Usaha Syariah (UUS) (Sharia Business Units)																	
Jumlah Bank (Total Banks)	19	20	26	27	24	24	25	25	25	25	25	25	25	24	23	23	23
Jumlah Kantor (Total Bank Offices)	133	163	170	214	262	264	275	286	287	288	294	299	312	298	244	251	236
BPR Syariah (Sharia Rural Bank)																	
Jumlah Bank (Total Banks)	-	-	114	131	135	137	138	139	139	140	142	143	144	144	145	146	146
Jumlah Kantor (Total Bank Offices)	-	-	185	202	220	220	221	222	223	262	265	266	271	271	275	276	277

Ket : *termasuk BUS BNI Syariah yang mulai beroperasi pada bulan Juni 2010

Miliar Rp (Billion Rp)

Tabel 2.13 Kinerja Bank Umum Syariah (Islamic Commercial Bank Performance)

Indikator (Indicators)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
CAR (%)																	
- Modal (Capital)	-	-	-	-	-	-	-	-	-	-	-	12,58	12,12	15,54	12,89	14,66	14,23
- ATMR (Risk Weighted Assets)	-	-	-	-	-	-	-	-	-	-	-	4.531	4.936	5.746	5.866	7.566	7.622
	-	-	-	-	-	-	-	-	-	-	-	36.000	40.719	36.975	45.492	51.615	53.570
KAP (Earning Asset Quality)																	
APYD terhadap Aktiva Produktif (%)																	
(Classified Earning assets to Earning assets (%))	-	-	-	-	-	-	-	-	-	-	-	94,88	95,22	95,14	95,60	95,52	95,29
- APYD (Classified Earning Assets)	-	-	-	-	-	-	-	-	-	-	-	2.258	2.168	1.970	2.433	2.555	2.755
- Total Aktiva Produktif (Total Earning assets)	-	-	-	-	-	-	-	-	-	-	-	44.091	45.337	40.541	55.280	57.087	58.466
Rentabilitas (Profitability)																	
NOM (%)	-	-	-	-	-	-	-	-	-	-	-	1,71	1,40	1,45	1,54	1,42	1,76
- Pendapatan Operasional bersih (Net Operations Income)	-	-	-	-	-	-	-	-	-	-	-	649	545	573	637	615	794
- Rata-rata Aktiva produktif (Average Earning Assets)	-	-	-	-	-	-	-	-	-	-	-	37.950	39.016	39.632	41.381	43.242	45.162
ROA (%)	-	-	-	-	-	-	-	-	-	-	-	1,88	1,73	1,66	1,49	1,57	1,54
- Laba (Profit)	-	-	-	-	-	-	-	-	-	-	-	900	839	821	765	836	844
- Rata-Rata total aset (Average Assets)	-	-	-	-	-	-	-	-	-	-	-	48.003	48.540	49.558	51.486	53.291	54.730
BOPO (%) (Operations Expenses / Operations Income (%))	-	-	-	-	-	-	-	-	-	-	-	79,26	80,85	82,07	83,90	82,48	82,62
- Biaya Operasional (Operations Expenses)	-	-	-	-	-	-	-	-	-	-	-	824	1.122	1.460	1.868	2.213	2.600
- Pendapatan Operasional (Operations Income)	-	-	-	-	-	-	-	-	-	-	-	1.040	1.387	1.779	2.226	2.683	3.147
Likuiditas (Liquidity)																	
Short Term Mismatch (%)	-	-	-	-	-	-	-	-	-	-	-	18,17	18,77	19,27	18,12	19,14	19,01
- Aktiva Jangka Pendek (Short-Term Assets)	-	-	-	-	-	-	-	-	-	-	-	6.974	7.291	7.766	7.864	9.066	8.817
- Kewajiban Jangka Pendek (Short-Term Liabilities)	-	-	-	-	-	-	-	-	-	-	-	38.392	38.840	40.306	43.404	47.368	46.383
FDR (%)	-	-	-	-	-	-	-	-	-	-	-	92,97	92,97	96,65	93,46	92,36	95,28
- Pembiayaan (Financing)	-	-	-	-	-	-	-	-	-	-	-	37.481	37.481	53.223	46.260	47.728	49.679
- Dana Pihak Ketiga (Third Party Funds)	-	-	-	-	-	-	-	-	-	-	-	40.317	40.317	55.067	49.499	51.676	52.139

Ket : Data tersedia mulai posisi Maret 2010 (Data Available on March 2010)

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

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

Ket : Data tersedia mulai posisi Januari 2010 (Data Available on January 2010)

Halaman ini sengaja dikosongkan

DATA BPR

Miliar Rp (Billion Rp)

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

Indikator (Indicator)	Des	Des	Des	Des	2009					2010								
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana (Fund Disbursements)																		
a. Kredit (Credits)	14.654	16.948	20.540	25.472	27.289	27.436	27.638	27.983	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835	
b. Antar Bank Aktiva (Inter-Bank Assets)	3.442	4.956	6.009	5.841	6.107	6.324	7.003	7.198	8.075	8.065	8.033	8.060	7.861	7.700	7.649	7.676	7.115	
Sumber Dana (Source of Funds)																		
a. DPK (Third Party Funds)																		
Deposito (Time Deposits)	9.421	11.190	12.701	14.204	16.092	16.395	16.755	16.939	17.280	17.722	18.155	18.457	18.797	19.013	19.297	19.558	19.751	
Tabungan (Savings Deposits)	3.757	4.581	6.018	7.135	7.495	7.506	7.789	7.958	8.272	8.355	8.455	8.597	8.713	8.872	8.734	8.960	8.698	
b. Antar Bank Pasiva (Inter-Bank Liabilities)	1.761	2.401	3.240	4.214	3.739	3.757	3.735	3.777	3.947	3.772	3.768	3.907	4.040	4.061	4.354	4.321	4.492	
c. Pinjaman yang Diterima (Loans received)	406	416	482	542	593	598	607	596	541	526	515	511	516	485	476	481	490	
d. Kewajiban Segera (Immediate Liabilities)	107	145	189	250	280	272	244	330	328	362	403	355	281	299	269	269	296	
Beberapa Komponen Modal (Several Components of Capital)																		
a. Modal Disetor (Paid-In Capital)	1.908	2.333	2.776	3.241	3.551	3.679	3.758	3.888	4.072	4.094	4.178	4.185	4.259	4.328	4.399	4.457	4.538	
b. Cadangan (Reserves)	484	697	828	1.098	1.034	1.029	1.030	1.029	1.033	1.091	1.113	1.175	1.236	1.276	1.304	1.303	1.296	
c. L/R Tahun Berjalan (Current Earnings (Profit/Loss))	604	509	663	849	737	830	943	1.074	1.158	112	240	382	527	665	805	932	1.021	
d. L/R Tahun Lalu (Retained Earnings (Profit/Loss))	131	129	38	-100	-101	-105	-102	-107	-118	812	626	367	41	-24	-85	-106	-107	

Miliar Rp (Billion Rp)

Tabel 3.2 Kinerja Bank Perkreditan Rakyat (Rural Bank Performance)

Indikator (Indicator)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
LDR(%)	82,00	87,37	80,03	82,54	84,05	83,13	81,94	81,76	79,61	78,64	79,17	79,79	80,77	81,49	82,04	82,39	83,95
Total Kredit (Total Credit)	14.654	16.953	20.684	25.480	27.296	27.443	27.645	27.993	28.012	28.343	28.905	29.496	30.211	30.877	31.514	32.088	32.864
Penghimpunan Dana (Funds collected)	15.345	17.879	21.696	25.944	27.415	27.772	28.298	28.698	29.496	29.822	30.328	30.905	31.470	31.804	32.227	32.685	32.803
Modal Inti (Core Capital)	2.525	1.525	4.149	4.926	5.061	5.238	5.439	5.541	5.691	6.218	6.183	6.063	5.935	6.085	6.187	6.263	6.345
NPL(%)	7,97	9,73	7,98	9,88	7,50	7,57	7,63	7,52	6,90	7,24	7,21	7,03	7,03	6,78	6,53	6,64	6,64
Kredit Non Lancar (Non Current Credits)	1.169	1.649	1.639	2.516	2.047	2.077	2.108	2.105	1.932	2.051	2.083	2.072	2.122	2.091	2.057	2.129	2.181
Total Kredit (Total Credit)	14.654	16.948	20.540	25.472	27.289	27.436	27.638	27.983	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835
ROA(%)	2,96	2,21	2,39	2,61	3,18	3,14	3,14	3,19	3,08	3,55	3,74	3,91	4,00	3,98	3,95	3,86	3,67
L/R Tahun Berjalan (Current Earnings (Profit/Loss)	604	509	663	849	737	830	943	1.074	1.158	112	240	382	527	665	805	932	1.021
Total Aktiva	20.393	23.045	27.741	32.533	34.762	35.221	36.055	36.704	37.554	37.891	38.482	39.039	39.489	40.105	40.725	41.409	41.714
ROE(%)	25,23	19,25	20,98	22,67	27,06	26,28	26,31	26,46	25,08	28,90	30,35	28,50	32,26	32,09	31,80	31,20	29,44
L/R Tahun Berjalan (Current Earnings (Profit/Loss)	604	509	663	849	737	830	943	1.074	1.158	112	240	382	527	665	805	932	1.021
Modal Disetor (Paid-In Capital)	1.908	2.333	2.776	3.241	3.551	3.679	3.758	3.888	4.072	4.094	4.178	4.185	4.259	4.328	4.399	4.457	4.538
Cadangan Umum (General Reserve)	484	312	384	506	535	531	542	542	546	555	565	1.175	639	645	663	666	666

Miliar Rp (Billion Rp)

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

Lokasi (Location) ¹⁾	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat	4.098	4.354	4.818	5.868	6.668	6.670	6.826	6.883	7.061	7.103	7.213	7.325	7.463	7.624	7.635	7.760	7.825
Banten	372	388	512	632	674	689	721	727	737	749	761	777	791	799	814	823	836
DKI Jakarta	228	350	489	571	607	619	631	643	708	722	748	761	761	779	821	833	850
D.I. Yogyakarta	997	1.101	1.409	1.634	1.736	1.775	1.802	1.828	1.848	1.871	1.885	1.913	1.938	1.961	2.018	2.043	2.081
Jawa Tengah	5.069	5.665	6.723	7.790	8.445	8.551	8.794	8.955	9.190	9.214	9.306	9.385	9.477	9.585	9.752	9.987	9.940
Jawa Timur	2.788	3.145	3.616	4.030	4.461	4.546	4.657	4.708	4.739	4.806	4.836	4.900	4.941	5.030	5.128	5.216	5.227
Bengkulu	15	15	18	23	24	24	23	25	25	25	25	25	26	26	27	26	27
Jambi	62	140	216	205	233	234	239	244	244	253	268	270	280	277	286	295	296
Nanggroe Aceh Darussalam	36	38	54	110	112	112	113	117	121	99	99	100	99	100	101	100	98
Sumatera Utara	341	376	419	495	545	555	571	570	580	598	598	604	611	617	625	629	629
Sumatera Barat	413	537	733	901	942	934	957	931	1.025	1.012	1.009	1.002	1.002	1.024	1.050	1.040	1.007
Riau	231	247	392	491	561	575	585	585	601	614	626	636	635	646	653	661	673
Kep. Riau	241	428	620	855	1.121	1.149	1.211	1.285	1.349	1.373	1.414	1.492	1.581	1.618	1.695	1.781	1.847
Sumatera Selatan	134	206	336	394	470	492	508	521	520	526	560	578	579	595	578	603	605
Bangka-Belitung	9	10	8	9	16	16	18	19	20	20	21	21	22	21	22	21	22
Lampung	2.975	3.038	3.516	3.563	2.781	2.829	2.880	2.985	3.037	3.123	3.227	3.329	3.246	3.266	3.288	3.224	3.278
Kalimantan Selatan	94	107	167	260	259	261	257	267	250	252	265	250	266	264	273	284	276
Kalimantan Barat	180	307	403	511	540	560	569	577	577	549	571	569	598	605	595	619	631
Kalimantan Timur	72	99	154	193	209	212	214	226	233	226	215	220	222	224	234	242	247
Kalimantan Tengah	1	3	7	10	25	28	27	29	28	27	40	39	39	41	41	42	40
Sulawesi Tengah	61	89	134	209	238	251	255	254	254	239	254	237	237	263	262	266	274
Sulawesi Selatan	76	119	194	272	312	314	322	320	336	339	350	341	341	341	349	358	371
Sulawesi Utara	113	131	171	194	231	238	240	240	241	244	255	264	278	280	288	298	310
Sulawesi Tenggara	19	31	47	57	60	61	62	63	65	65	64	64	65	65	66	65	65
Sulawesi Barat	-	-	-	3	2	2	2	2	2	2	2	2	3	3	3	3	2
Gorontalo	13	22	23	21	25	25	25	26	26	26	26	27	26	27	27	28	28
Nusa Tenggara Barat	260	321	375	456	499	505	512	519	535	535	527	537	537	549	548	560	551
Bali	1.236	1.467	1.851	2.318	2.469	2.489	2.523	2.622	2.663	2.734	2.776	2.826	2.881	2.905	2.963	3.016	3.075
Nusa Tenggara Timur	20	23	35	64	100	102	104	107	109	113	116	119	123	126	130	133	137
Maluku	84	127	160	210	196	199	198	217	210	216	216	215	205	206	217	211	219
Papua	165	162	137	184	198	204	204	208	215	212	207	207	207	225	222	223	229
Maluku Utara	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	4	4
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	-	7	9	11	14	14
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	20.402	23.045	27.741	32.533	34.762	35.221	36.055	36.704	37.554	37.891	38.482	39.039	39.489	40.105	40.725	41.409	41.714

¹⁾ Revisi lokasi sesuai pemekaran daerah

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

Total Aset (<i>Total Assets</i>)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Aset BPR < 1 Miliar	147	111	85	56	53	54	52	51	46	48	43	39	41	43	37	33	32
Total Aset BPR 1 s.d 5 Miliar	1.010	835	651	536	471	467	442	440	429	428	419	410	389	376	373	379	370
Total Aset BPR 5 s.d 10 Miliar	491	479	527	511	497	505	486	490	479	461	448	456	458	464	456	444	453
Total Aset BPR > 10 Miliar	361	455	554	669	742	739	764	765	779	798	808	813	824	830	849	860	862
Total	2.009	1.880	1.817	1.772	1.763	1.765	1.744	1.746	1.733	1.735	1.718	1.718	1.712	1.713	1.715	1.716	1.717

Miliar Rp (Billion Rp)

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

Kolektibilitas (Collectibility)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Kredit (Credit)	14.654	16.948	20.540	25.472	27.289	27.436	27.638	27.983	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835
a. Lancar (Current)	13.485	15.299	18.901	22.956	25.242	25.358	25.530	25.878	26.068	26.281	26.811	27.410	28.074	28.768	29.437	29.937	30.654
b. Kurang Lancar (Sub-Standard)	404	473	407	1.039	522	554	552	560	457	547	592	576	589	574	545	580	605
c. Diragukan (Doubtful)	494	482	319	342	360	366	369	359	335	339	346	359	374	396	390	397	401
d. Macet (Lost)	271	694	913	1.135	1.165	1.157	1.187	1.186	1.140	1.165	1.146	1.137	1.158	1.120	1.122	1.151	1.175
Non Performing Loan (Nominal)	1.169	1.649	1.639	2.516	2.047	2.077	2.108	2.105	1.932	2.051	2.083	2.072	2.122	2.091	2.057	2.129	2.181
Rasio Non Performing Loan (%)	7,98	9,73	7,98	9,88	7,50	7,57	7,63	7,52	6,90	7,24	7,21	7,03	7,03	6,78	6,53	6,64	6,64

Miliar Rp (Billion Rp)

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

Lokasi (Location) ^{*)}	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat	280	413	379	408	451	451	446	451	417	425	425	423	428	435	431	445	443
Banten	33	36	42	43	74	74	73	73	70	72	59	62	65	65	68	72	74
DKI Jakarta	4	11	17	26	40	37	38	38	36	36	37	37	36	38	38	40	50
D.I. Yogyakarta	71	93	83	80	98	100	99	98	80	92	100	99	100	103	102	106	109
Jawa Tengah	403	607	614	591	647	674	676	675	618	652	664	648	673	681	672	698	708
Jawa Timur	151	184	170	157	182	188	179	180	155	167	173	170	175	182	183	196	206
Bengkulu	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Jambi	1	4	9	11	15	15	15	16	14	14	14	14	15	14	15	15	14
Nanggroe Aceh Darussalam	5	6	6	7	9	9	12	12	33	34	36	36	37	34	13	13	13
Sumatera Utara	22	33	27	29	34	34	34	35	35	37	36	37	33	34	34	35	36
Sumatera Barat	27	33	32	40	59	63	67	68	67	72	61	65	72	74	78	79	89
Riau	11	12	14	18	30	32	31	32	27	32	34	34	36	35	35	37	41
Kep. Riau	1	3	5	9	10	11	12	12	9	14	14	12	13	15	15	16	18
Sumatera Selatan	9	16	16	20	25	28	30	25	24	35	28	30	29	30	30	30	29
Bangka-Belitung	1	2	2	1	1	1	1	1	1	1	1	1	1	2	2	2	2
Lampung	33	45	58	909	107	82	109	108	84	90	97	98	95	69	72	68	59
Kalimantan Selatan	8	5	5	5	10	10	10	10	9	9	9	9	10	10	10	10	10
Kalimantan Barat	8	13	13	17	19	19	18	20	19	19	19	20	20	20	20	19	17
Kalimantan Timur	3	4	8	10	18	19	28	30	27	27	30	30	30	29	29	31	29
Kalimantan Tengah	0	0	0	0	0	1	1	1	1	1	2	1	1	1	1	1	1
Sulawesi Tengah	1	3	2	4	4	4	4	4	4	4	5	4	5	4	5	5	5
Sulawesi Selatan	7	9	11	11	15	14	14	14	13	14	14	12	20	20	21	22	21
Sulawesi Utara	6	5	4	5	6	6	7	6	6	6	8	7	8	10	9	12	11
Sulawesi Tenggara	1	1	1	3	3	3	4	4	2	3	3	4	4	4	4	4	4
Sulawesi Barat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gorontalo	2	3	4	3	4	4	4	4	4	4	4	4	4	4	4	4	5
Nusa Tenggara Barat	24	27	30	33	39	41	41	40	40	45	51	56	57	58	57	57	60
Bali ^{*)} Revisi lokasi sesuai pemekaran daerah	55	74	78	71	135	141	141	135	126	132	144	144	143	103	93	95	107
Nusa Tenggara Timur	2	2	1	1	3	3	3	4	4	4	4	5	4	4	5	4	5
Maluku	1	1	1	1	2	3	2	2	2	2	3	3	3	4	4	4	3
Papua	3	3	4	5	7	7	7	7	6	7	7	7	7	8	8	8	8
Maluku Utara	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Irian Jaya Barat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1.170	1.649	1.639	2.516	2.047	2.077	2.108	2.105	1.932	2.051	2.083	2.072	2.122	2.091	2.057	2.129	2.181

^{*)} Revisi lokasi sesuai pemekaran daerah

Miliar Rp (Billion Rp)

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

Jenis (Type)	Desember 2005		Desember 2006		Desember 2007		Desember 2008		Agustus 2009		Desember 2009		Agustus 2010	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Deposito (Time Deposits)	9.421	71,48	11.190	70,95	12.701	67,85	14.204	66,56	16.092	68,22	17.280	67,63	19.751	69,43
Tabungan (Savings Deposits)	3.757	28,51	4.581	29,05	6.018	32,15	7.135	33,44	7.495	31,78	8.272	32,37	8.698	30,57
Total DPK (Total Third Party Funds)	13.178	100	15.771	100	18.719	100	21.339	100	23.588	100	25.552	100	28.449	100

Tabel 3.8 Komposisi DPK Berdasarkan Lokasi - Agustus 2010
(Composition of Third Party Funds Based on Location - August 2010)

Lokasi (Location) ^{*)}	Tabungan (Saving Deposits)	Deposito (Demand Deposit)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion of Total Third Party Funds (%))
	Miliar Rp (Billion Rp)			
Jawa Barat	1.232	4.386	5.618	19,75
Banten	105	350	455	1,60
DKI Jakarta	102	420	522	1,84
D.I. Yogyakarta	415	998	1.413	4,97
Jawa Tengah	2.712	4.113	6.825	23,99
Jawa Timur	967	2.280	3.246	11,41
Bengkulu	9	7	16	0,06
Jambi	40	188	228	0,80
Nanggroe Aceh Darussalam	18	21	38	0,14
Sumatera Utara	203	255	458	1,61
Sumatera Barat	393	297	690	2,43
Riau	245	234	479	1,69
Kep. Riau	178	1.311	1.489	5,23
Sumatera Selatan	193	260	453	1,59
Bangka-Belitung	5	14	19	0,07
Lampung	350	1.889	2.239	7,87
Kalimantan Selatan	54	76	130	0,46
Kalimantan Barat	242	273	515	1,81
Kalimantan Timur	58	102	159	0,56
Kalimantan Tengah	12	13	25	0,09
Sulawesi Tengah	43	67	110	0,39
Sulawesi Selatan	75	141	216	0,76
Sulawesi Utara	66	174	240	0,84
Sulawesi Tenggara	25	28	53	0,19
Sulawesi Barat	1	1	1	0,00
Gorontalo	5	8	13	0,05
Nusa Tenggara Barat	160	160	320	1,12
Bali	687	1.401	2.088	7,34
Nusa Tenggara Timur	42	54	96	0,34
Maluku	25	85	110	0,39
Papua	31	138	169	0,59
Maluku Utara	1	2	3	0,01
Irian Jaya Barat	6	6	12	0,04
Lainnya	0	0	0	-
Total	8.698	19.751	28.449	100

^{*)} Revisi lokasi sesuai pemekaran daerah

Miliar Rp (Billion Rp)

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

Lokasi (Location) ¹⁾	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat	2.806	2.995	3.305	4.035	4.761	4.775	4.904	4.940	5.072	5.136	5.247	5.360	5.484	5.593	5.550	5.630	5.618
Banten	210	214	274	308	359	359	363	373	382	399	413	432	441	446	448	451	455
DKI Jakarta	143	218	288	305	344	359	363	370	420	433	448	455	453	463	500	503	522
D.I. Yogyakarta	712	805	1.043	1.142	1.236	1.248	1.271	1.283	1.290	1.316	1.327	1.338	1.358	1.371	1.384	1.405	1.413
Jawa Tengah	3.446	4.041	4.712	5.395	5.915	5.982	6.198	6.287	6.449	6.521	6.608	6.687	6.740	6.803	6.827	6.952	6.825
Jawa Timur	1.740	2.077	2.349	2.476	2.770	2.853	2.896	2.912	2.964	3.022	3.036	3.090	3.147	3.200	3.238	3.291	3.246
Bengkulu	7	9	11	15	16	15	15	16	17	16	16	16	16	16	15	16	16
Jambi	34	101	161	146	177	178	182	187	186	196	205	208	225	221	225	231	228
Nanggroe Aceh Darussalam	23	26	34	57	58	59	59	60	37	63	63	64	64	64	46	45	38
Sumatera Utara	242	273	307	357	405	413	422	418	426	441	440	447	453	456	458	461	458
Sumatera Barat	270	330	475	580	617	607	641	636	715	714	705	708	711	726	736	728	690
Riau	126	183	293	350	397	410	418	417	426	434	445	445	446	452	459	470	479
Kep. Riau	203	357	476	657	912	938	984	1.039	1.071	1.111	1.146	1.215	1.286	1.312	1.370	1.439	1.489
Sumatera Selatan	97	156	258	308	369	385	389	395	386	395	418	436	436	454	434	452	453
Bangka-Belitung	6	7	8	8	14	14	16	17	17	18	19	19	19	19	19	18	19
Lampung	1.663	2.045	2.287	2.140	1.731	1.773	1.830	1.867	1.945	2.048	2.136	2.163	2.189	2.183	2.199	2.222	2.239
Kalimantan Selatan	56	65	97	144	162	135	164	161	154	166	180	163	158	160	150	151	130
Kalimantan Barat	138	247	319	399	440	456	463	466	470	452	468	472	492	492	485	503	515
Kalimantan Timur	49	64	89	114	135	138	139	142	152	146	137	142	143	144	151	155	159
Kalimantan Tengah	1	2	6	6	14	15	14	15	15	13	25	24	24	26	25	26	25
Sulawesi Tengah	39	40	54	93	108	114	101	99	99	86	109	91	87	109	105	108	110
Sulawesi Selatan	44	72	122	128	169	173	178	177	185	189	198	190	192	192	197	203	216
Sulawesi Utara	69	97	126	145	167	172	172	171	171	176	186	193	207	212	222	231	240
Sulawesi Tenggara	16	28	42	50	49	50	51	52	55	54	53	53	54	53	55	53	53
Sulawesi Barat	-	-	-	2	1	1	1	1	1	1	1	1	3	3	2	2	1
Gorontalo	5	7	9	7	10	10	10	10	10	11	11	11	11	12	12	13	13
Nusa Tenggara Barat	139	172	209	260	288	295	301	303	319	320	317	323	320	328	324	323	320
Bali	787	949	1.179	1.455	1.660	1.667	1.689	1.759	1.803	1.876	1.912	1.952	1.984	2.000	2.013	2.054	2.088
Nusa Tenggara Timur	7	9	17	38	66	68	69	70	71	76	78	82	87	89	90	92	96
Maluku	50	64	71	100	98	94	92	107	99	104	119	115	112	110	115	108	110
Papua	56	119	95	119	140	144	144	147	152	154	156	156	153	170	165	166	169
Maluku Utara	0	0	0	0	1	1	1	1	1	1	1	1	1	2	2	2	3
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	-	15	7	10	12	12
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	13.184	15.771	18.719	21.339	23.588	23.901	24.544	24.897	25.552	26.077	26.611	27.055	27.509	27.885	28.031	28.517	28.449

¹⁾ Revisi lokasi sesuai pemekaran daerah

Persen (%)

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

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Deposito (Time Deposits)	-	-	-	12,43	11,26	11,07	10,96	10,85	10,81	10,64	10,60	10,54	10,51	10,47	10,37	10,38	10,33
Tabungan (Savings Deposits)	-	-	-	7,16	6,71	6,42	6,38	6,47	6,32	6,20	6,03	6,06	5,98	6,00	6,03	5,97	5,94

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

Persen (%)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	-	-	-	38,70	39,29	39,13	39,07	39,31	39,21	39,12	39,07	38,99	38,85	38,76	38,92	38,84	38,71
2. Perindustrian (Manufacturing)	-	-	-	32,87	33,68	33,30	33,00	32,65	32,38	32,38	32,25	32,47	31,78	31,60	31,57	31,55	31,38
3. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	-	-	-	33,60	34,88	34,85	34,75	34,61	34,32	34,21	34,05	33,92	33,72	33,67	33,45	33,36	33,35
4. Jasa sosial/masyarakat (Social Services)	-	-	-	31,61	32,42	32,56	32,42	32,29	31,67	31,18	31,08	30,92	30,58	30,56	30,42	30,23	30,05
5. Lain-lain (Others)	-	-	-	29,50	29,56	29,52	29,52	29,49	29,33	29,24	29,08	28,98	28,87	28,70	28,59	28,51	28,38

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

Persen (%)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)	-	-	-	34,43	35,29	35,29	35,24	35,08	34,83	34,64	34,60	34,45	34,28	34,15	34,03	33,95	33,86
Investasi (Investment)	-	-	-	27,67	30,64	30,62	30,38	30,48	30,37	30,52	30,28	30,22	29,84	29,66	29,46	29,22	29,32
Konsumsi (Consumption)	-	-	-	29,57	29,57	29,45	29,38	29,45	29,14	29,01	28,81	28,71	28,54	28,46	28,36	28,24	28,12

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

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

Keterangan (<i>Information</i>)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jumlah BPR (<i>Total Rural Banks</i>)	2.009	1.880	1.817	1.772	1.763	1.765	1.744	1.746	1.733	1.735	1.718	1.718	1.712	1.713	1.715	1.716	1.717
Jumlah Kantor (<i>Total Bank Offices</i>)	3.110	3.173	3.250	3.367	3.446	3.454	3.465	3.617	3.644	3.663	3.671	3.718	3.750	3.789	3.820	3.848	3.857

Tabel 3.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi
(Growth of Total Rural Bank and Rural Bank Offices Based on Location)
(Agustus 2010)

Nama Lokasi (Name of Location) ^{*)}	BPR (Rural Bank)			Total
	KP	KC	KPK	
Jawa Barat	377	177	139	693
Banten	73	21	37	131
DKI Jakarta	26	8	17	51
D.I. Yogyakarta	54	17	112	183
Jawa Tengah	264	439	247	950
Jawa Timur	337	147	398	882
Bengkulu	3	3	4	10
Jambi	11	4	3	18
Nanggroe Aceh Darussalam	5	11	1	17
Sumatera Utara	52	23	3	78
Sumatera Barat	103	28	19	150
Riau	26	6	11	43
Kep. Riau	34	11	1	46
Sumatera Selatan	17	6	6	29
Bangka-Belitung	1	-	-	1
Lampung	25	24	6	55
Kalimantan Selatan	22	3	1	26
Kalimantan Barat	17	3	4	24
Kalimantan Timur	13	5	5	23
Kalimantan Tengah	2	-	-	2
Sulawesi Tengah	9	7	5	21
Sulawesi Selatan	21	4	3	28
Sulawesi Utara	14	17	10	41
Sulawesi Tenggara	6	3	2	11
Sulawesi Barat	1	-	-	1
Gorontalo	4	3	-	7
Nusa Tenggara Barat	43	33	6	82
Bali	137	23	60	220
Nusa Tenggara Timur	9	1	1	11
Maluku	2	4	2	8
Papua	6	5	1	12
Maluku Utara	2	-	-	2
Irian Jaya Barat	1	-	-	1
Lainnya	-	-	-	-
Jumlah	1.717	1.036	1.104	3.857

^{*)} Revisi lokasi sesuai pemekaran daerah

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DATA PERKREDITAN

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	37.178	45.180	56.901	67.202	74.675	74.126	75.132	76.657	77.412	63.199	65.604	69.591	73.425	76.540	81.890	85.573	87.783
2. Pertambangan (Mining)	8.127	14.086	26.212	32.215	34.560	33.364	33.683	34.294	42.894	39.667	40.799	42.823	44.053	47.406	52.455	51.058	53.236
3. Perindustrian (Manufacturing)	171.288	184.023	205.610	271.187	246.352	240.778	239.101	243.799	247.440	238.855	241.991	242.383	246.979	253.652	264.973	259.077	264.026
4. Listrik, gas dan air (Water, gas and electricity)	5.367	7.224	7.920	18.475	24.229	23.522	23.723	23.524	24.560	26.885	24.499	24.705	25.076	25.619	25.501	24.388	24.717
5. Konstruksi (Construction)	26.986	33.088	44.088	58.753	62.898	63.549	64.599	65.147	64.225	52.277	53.072	55.054	56.485	60.935	61.703	61.563	63.288
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	135.837	163.443	216.874	259.632	280.324	283.686	285.986	290.402	301.382	223.586	235.575	262.691	266.550	271.845	287.727	310.641	316.466
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	19.829	27.068	36.807	62.579	69.886	71.689	71.191	72.488	73.213	79.841	74.251	75.666	75.705	76.696	76.727	72.980	74.788
8. Jasa Dunia usaha (Business Services)	72.628	78.455	109.748	152.302	145.094	145.967	147.397	146.103	150.843	124.928	132.661	136.084	141.885	147.895	149.735	142.985	149.543
9. Jasa sosial/masyarakat (Social Services)	10.029	12.040	13.882	15.747	16.152	15.748	15.680	16.115	17.038	26.892	27.812	28.612	28.811	28.297	49.101	48.858	53.844
10. Lain-lain (Others)	208.378	227.690	283.970	369.596	411.771	413.647	421.068	429.049	438.923	529.510	532.521	518.505	527.360	542.671	536.679	540.857	552.736
Total	695.648	792.297	1.002.012	1.307.688	1.365.942	1.366.076	1.377.561	1.397.578	1.437.930	1.405.640	1.428.788	1.456.114	1.486.329	1.531.556	1.586.492	1.597.981	1.640.429

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	22.407	25.993	31.275	38.451	46.169	45.727	46.463	46.841	47.095	34.845	36.447	40.112	43.127	43.995	46.488	49.777	51.022
2. Pertambangan (Mining)	3.364	4.961	11.288	15.473	15.839	15.644	15.887	15.535	18.124	15.440	17.013	18.702	18.721	19.003	22.525	21.877	21.569
3. Perindustrian (Manufacturing)	67.369	72.736	74.594	98.878	98.567	94.271	92.967	94.566	94.201	92.009	89.997	91.221	91.949	92.747	101.813	94.579	94.836
4. Listrik, gas dan air (Water, gas and electricity)	3.880	5.221	4.762	12.702	15.246	14.501	14.556	14.965	15.175	15.235	14.481	14.402	14.437	14.631	12.857	11.465	11.557
5. Konstruksi (Construction)	12.572	13.966	17.325	23.178	24.909	25.212	25.504	25.328	25.792	17.688	18.669	19.711	20.469	22.039	22.276	20.829	21.220
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	51.530	62.439	86.775	103.680	118.093	120.889	122.212	125.416	131.454	65.761	66.585	86.583	86.381	84.933	91.893	120.978	118.351
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	5.890	8.113	13.857	22.880	28.173	28.840	28.980	29.106	28.517	34.473	28.549	28.904	28.566	28.384	28.947	24.975	24.662
8. Jasa Dunia usaha (Business Services)	12.572	12.604	16.340	25.356	23.893	22.468	23.335	22.691	23.227	25.751	29.706	31.922	31.436	31.487	24.422	12.332	18.020
9. Jasa sosial/masyarakat (Social Services)	3.219	4.429	4.371	3.345	3.448	3.492	3.435	3.464	3.772	4.116	4.338	4.804	4.982	4.410	11.059	10.492	9.971
10. Lain-lain (Others)	73.611	77.450	95.564	126.723	149.538	147.069	150.744	153.337	157.513	224.581	230.685	213.973	217.916	228.535	226.475	222.591	230.657
Total	256.413	287.910	356.151	470.665	523.875	518.113	524.081	531.249	544.870	529.897	536.471	550.334	557.986	570.164	588.755	589.895	601.865

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	8.713	11.156	15.212	19.032	18.162	18.183	18.221	18.847	20.229	18.972	19.915	19.165	20.065	22.268	23.669	23.915	24.446
2. Pertambangan (Mining)	3.232	6.421	10.612	11.069	10.533	10.371	10.565	11.354	14.403	13.877	13.330	14.054	14.671	16.916	17.677	17.551	19.302
3. Perindustrian (Manufacturing)	53.980	60.322	72.330	95.520	80.014	81.743	80.773	82.876	87.315	84.284	88.009	87.103	87.833	89.468	91.829	95.530	98.395
4. Listrik, gas dan air (Water, gas and electricity)	1.291	1.787	2.770	5.140	6.249	6.385	6.472	6.815	7.449	8.079	8.120	8.044	8.259	8.751	8.871	9.281	9.442
5. Konstruksi (Construction)	10.175	12.322	18.167	23.303	23.151	23.665	23.596	24.317	25.640	21.721	21.976	22.722	23.261	24.833	25.310	27.548	28.160
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	67.870	81.018	103.927	125.572	124.828	125.755	125.704	127.382	131.868	119.680	128.536	133.403	136.942	142.960	150.494	146.337	153.090
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	11.027	13.028	17.429	26.323	28.519	28.929	28.620	29.488	31.269	31.804	32.386	32.844	33.143	34.060	33.298	34.202	35.651
8. Jasa Dunia usaha (Business Services)	37.061	42.303	59.648	79.004	74.916	76.145	76.014	78.036	80.482	56.741	59.072	60.992	65.453	68.756	75.412	78.403	79.698
9. Jasa sosial/masyarakat (Social Services)	4.687	5.182	6.487	7.564	7.583	7.620	7.550	7.719	7.912	15.876	16.148	16.126	16.445	15.296	28.215	28.727	30.872
10. Lain-lain (Others)	79.555	81.717	101.159	131.768	136.885	139.650	141.950	145.186	149.051	169.704	164.701	166.900	169.588	172.695	164.006	171.135	174.808
Total	277.591	315.256	407.742	524.295	510.840	518.445	519.464	532.020	555.617	540.737	552.192	561.354	575.659	596.004	618.780	632.629	653.864

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	829	274	323	153	288	371	385	374	374	332	239	476	472	526	564	486	444
2. Pertambangan (Mining)	35	39	75	161	282	271	268	277	340	300	267	321	282	289	404	306	312
3. Perindustrian (Manufacturing)	1.217	1.215	1.529	1.618	1.999	1.936	1.917	2.001	2.208	2.017	2.022	2.287	2.234	2.286	2.718	2.637	2.770
4. Listrik, gas dan air (Water, gas and electricity)	4	4	6	11	47	47	52	54	54	48	52	54	67	68	70	66	68
5. Konstruksi (Construction)	247	307	422	442	565	593	614	642	713	947	691	1.059	1.092	1.109	1.377	926	976
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	3.229	4.647	4.826	5.083	5.598	5.649	5.963	6.224	6.547	6.347	6.133	6.846	7.122	7.415	7.447	7.302	7.447
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	633	617	690	817	1.187	1.140	1.247	1.372	1.506	1.092	919	1.262	1.239	1.361	1.454	1.426	1.452
8. Jasa Dunia usaha (Business Services)	2.092	1.921	2.335	2.540	3.345	3.486	3.740	3.682	3.938	4.803	5.971	5.147	5.488	5.820	6.674	6.519	6.842
9. Jasa sosial/masyarakat (Social Services)	531	659	929	1.382	1.717	1.847	1.747	2.002	1.917	783	750	808	794	833	1.259	1.245	1.336
10. Lain-lain (Others)	8.025	9.430	12.728	14.915	16.277	16.576	17.124	17.537	18.103	18.433	19.186	19.310	19.764	20.790	23.422	22.445	23.168
Total	16.842	19.114	23.863	27.122	31.306	31.917	33.057	34.165	35.700	35.104	36.231	37.570	38.554	40.497	45.390	43.358	44.815

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	1.640	2.030	2.275	3.182	3.532	3.751	3.781	3.927	3.721	3.531	3.420	3.683	3.498	3.515	3.718	4.015	3.993
2. Pertambangan (Mining)	56	58	43	270	490	615	620	670	675	643	642	633	619	679	712	760	740
3. Perindustrian (Manufacturing)	421	462	631	815	1.071	1.082	1.128	1.112	1.146	1.827	1.848	2.133	2.165	2.270	2.476	2.625	2.585
4. Listrik, gas dan air (Water, gas and electricity)	11	11	29	213	729	724	799	809	787	869	901	880	909	895	1.182	1.222	1.247
5. Konstruksi (Construction)	2.503	3.790	5.140	6.458	9.470	9.831	10.370	10.263	7.704	7.465	7.459	7.468	7.540	9.082	8.587	8.859	9.484
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	7.539	8.242	9.619	12.060	14.513	14.908	15.093	15.231	15.280	13.819	15.755	16.225	15.217	14.610	15.836	16.067	16.340
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	375	400	463	1.655	1.808	1.832	1.873	1.857	1.887	1.851	1.838	1.769	1.809	1.685	1.717	1.705	1.718
8. Jasa Dunia usaha (Business Services)	1.774	1.802	2.198	3.401	4.485	4.657	4.859	4.999	5.264	2.612	2.756	2.897	2.709	2.759	2.772	2.995	2.357
9. Jasa sosial/masyarakat (Social Services)	925	862	967	1.528	1.782	1.828	1.744	1.708	1.951	4.298	4.261	4.457	4.558	5.149	5.266	5.247	8.312
10. Lain-lain (Others)	29.686	38.299	50.515	66.803	79.516	80.440	81.607	82.685	82.340	83.455	83.482	84.621	88.304	88.828	90.475	92.193	91.249
Total	44.931	55.955	71.881	96.385	117.396	119.667	121.874	123.260	120.754	120.372	122.361	124.765	127.329	129.472	132.740	135.688	138.023

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	1.908	2.331	4.597	4.018	4.225	4.057	4.413	4.755	4.143	4.015	4.036	3.948	4.023	4.279	4.689	4.465	5.022
2. Pertambangan (Mining)	477	755	1.753	2.196	3.057	2.947	2.977	3.234	3.899	3.090	2.988	3.108	3.498	3.551	4.564	3.982	3.879
3. Perindustrian (Manufacturing)	18.989	17.451	23.774	30.568	29.678	28.425	29.301	29.630	29.258	28.695	28.961	29.031	29.643	31.041	31.369	28.759	29.579
4. Listrik, gas dan air (Water, gas and electricity)	56	186	313	256	213	192	191	288	286	299	298	294	280	277	274	190	185
5. Konstruksi (Construction)	954	1.520	1.167	1.487	1.674	1.599	1.702	1.824	1.900	2.351	2.164	2.097	2.125	2.122	2.069	1.380	1.695
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	3.631	4.467	6.691	7.108	10.287	9.874	10.062	9.118	9.808	10.189	10.400	11.023	11.134	11.630	12.747	12.133	12.818
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	1.043	2.588	2.330	5.147	5.375	6.354	6.544	7.127	6.815	7.691	7.677	7.706	7.666	7.894	8.177	7.558	8.012
8. Jasa Dunia usaha (Business Services)	6.989	7.823	13.516	18.200	17.061	17.595	18.012	15.976	16.329	14.745	14.589	15.213	16.420	17.658	18.489	17.722	18.314
9. Jasa sosial/masyarakat (Social Services)	376	396	461	602	702	603	776	920	973	1.088	1.312	1.421	1.453	1.423	1.831	1.886	2.108
10. Lain-lain (Others)	2.513	3.315	3.917	6.267	7.235	7.285	7.310	7.433	7.565	7.751	7.822	7.953	8.150	8.290	10.570	10.618	10.865
Total	36.937	40.833	58.520	75.849	79.506	78.930	81.288	80.303	80.977	79.913	80.247	81.795	84.391	88.165	94.779	88.693	92.476

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	1.681	3.397	3.220	2.366	2.298	2.037	1.870	1.914	1.850	1.504	1.548	2.207	2.239	1.958	2.761	2.916	2.857
2. Pertambangan (Mining)	963	1.852	2.440	3.047	4.360	3.516	3.367	3.224	5.453	6.317	6.560	6.006	6.263	6.967	6.573	6.583	7.434
3. Perindustrian (Manufacturing)	29.311	31.837	32.753	43.788	35.024	33.322	33.015	33.614	33.312	30.023	31.153	30.608	33.155	35.841	34.769	34.948	35.861
4. Listrik, gas dan air (Water, gas and electricity)	125	15	40	153	1.744	1.673	1.654	593	809	2.356	647	1.031	1.124	996	2.248	2.164	2.219
5. Konstruksi (Construction)	536	1.183	1.866	3.885	3.128	2.650	2.812	2.774	2.478	2.105	2.113	1.996	1.997	1.750	2.084	2.020	1.754
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	2.038	2.631	5.035	6.130	7.005	6.611	6.952	7.032	6.426	7.789	8.167	8.612	9.755	10.297	9.310	7.825	8.421
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	862	2.322	2.039	5.756	4.824	4.594	3.928	3.537	3.218	2.930	2.883	3.180	3.281	3.311	3.133	3.114	3.294
8. Jasa Dunia usaha (Business Services)	12.139	12.002	15.711	23.801	21.394	21.617	21.438	20.719	21.603	20.277	20.568	19.914	20.379	21.415	21.967	25.013	24.313
9. Jasa sosial/masyarakat (Social Services)	291	512	666	1.326	920	358	427	302	512	730	1.003	996	580	1.186	1.471	1.261	1.244
10. Lain-lain (Others)	14.989	17.479	20.086	23.120	22.320	22.627	22.333	22.871	24.351	25.586	26.644	25.747	23.638	23.533	21.732	21.875	21.989
Total	62.935	73.230	83.856	113.372	103.018	99.005	97.796	96.581	100.011	99.617	101.286	100.296	102.410	107.254	106.049	107.718	109.387

Miliar Rp (Billion Rp)

Tabel 4.8 Kredit Bank Umum Berdasarkan Sektor Ekonomi per Wilayah (Agustus 2010)
(Credit of Commercial Banks Based on Economic Sector by Region)

Wilayah	Pertanian	Pertambangan	Perindustrian	Listrik, Gas dan Air	Konstruksi	Perdagangan, Restoran dan Hotel	Pengangkutan, Pergudangan dan Komunikasi	Jasa Dunia Usaha	Jasa Sosial/Masyarakat	Lainnya
Jawa Barat (West Java)	1.856	366	18.909	143	3.682	26.894	6.429	5.231	4.097	61.844
Banten	140	81	3.332	25	1.259	4.261	160	4.290	1.033	20.987
DKI Jakarta (Special Capital Province of Jakarta)	44.032	48.315	147.906	22.199	35.531	109.878	54.325	114.228	28.612	197.996
D.I Yogyakarta (Special Province of Yogyakarta)	227	6	772	41	193	2.991	105	889	388	6.028
Jawa Tengah (Central Java)	1.567	111	15.859	56	1.559	29.123	1.304	3.297	1.748	38.399
Jawa Timur (East Java)	3.869	572	40.601	467	4.241	40.262	3.851	5.102	3.709	44.428
Bengkulu	252	72	180	12	152	1.384	45	157	80	3.053
Jambi	1.218	32	515	27	276	2.767	134	354	206	5.172
Nanggroe Aceh Darussalam	153	51	1.282	11	660	3.486	37	262	187	8.962
Sumatera Utara (North Sumatra)	11.702	101	18.093	553	2.216	18.105	1.633	2.165	4.352	22.318
Sumatera Barat (West Sumatra)	2.000	104	1.202	1	255	4.648	303	679	351	8.823
Riau	4.563	236	1.634	62	859	6.050	681	1.775	769	11.036
Kepulauan Riau	3.541	27	1.511	29	1.720	6.251	318	1.014	407	11.225
Sumatera Selatan (South Sumatra)	128	70	2.191	85	940	2.185	499	715	287	5.921
Bangka Belitung	55	197	225	10	259	687	20	35	46	1.553
Lampung	2.513	61	1.598	12	429	5.978	425	602	828	6.016
Kalimantan Selatan (South Kalimantan)	1.786	404	857	67	633	3.558	714	1.098	279	6.710
Kalimantan Barat (West Kalimantan)	1.658	44	774	68	354	3.168	693	510	227	6.232
Kalimantan Timur (East Kalimantan)	1.037	1.260	1.084	167	2.677	6.029	1.649	2.581	1.614	11.327
Kalimantan Tengah (Central Kalimantan)	2.867	21	154	4	239	1.147	27	72	78	3.592
Sulawesi Tengah (Central Sulawesi)	165	39	179	9	207	2.669	96	121	98	4.886
Sulawesi Selatan (South Sulawesi)	432	52	2.088	59	1.901	11.112	512	1.515	1.490	18.804
Sulawesi Utara (North Sulawesi)	170	37	283	16	390	3.064	86	450	185	7.342
Sulawesi Tenggara (Southeast Sulawesi)	76	0	9	0	6	473	2	13	307	1.156
Sulawesi Barat (West Sulawesi)	54	1	21	0	91	928	11	8	87	2.115
Gorontalo	136	38	56	1	237	1.433	34	159	51	3.442
Nusa Tenggara Barat (West Nusa Tenggara)	85	10	66	2	159	2.179	43	144	94	6.073
Bali	566	56	737	12	478	8.312	188	1.068	802	9.933
Nusa Tenggara Timur (East Nusa Tenggara)	21	4	16	19	267	1.518	26	39	324	5.772
Maluku	57	2	19	7	260	674	30	31	62	2.472
Papua	150	11	288	14	565	2.035	46	108	535	4.085
Maluku Utara (North Maluku)	6	0	19	0	133	498	13	37	48	1.302
Irian Jaya Barat	14	4	79	0	340	909	74	73	27	1.266
Lainnya (Others)	688	850	1.484	539	121	1.811	278	721	437	2.466
Total	87.783	53.236	264.026	24.717	63.288	316.466	74.788	149.543	53.844	552.736

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (Total Working Capital)	354.557	414.749	533.240	684.672	677.147	676.099	677.219	683.592	703.002	632.386	633.769	684.434	694.706	726.200	759.819	758.082	813.406
Total Investasi (Total Investments)	134.400	151.209	186.218	255.900	280.340	278.506	281.278	286.905	297.939	289.897	301.162	296.420	307.248	305.649	336.888	339.204	325.780
Total Konsumsi (Total Consumption)	206.691	226.339	282.553	367.117	408.455	411.470	419.064	427.080	436.989	483.357	493.857	475.181	484.375	499.705	489.785	500.694	501.243

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (Total Working Capital)	122.724	148.675	188.052	249.782	263.250	261.284	261.359	264.731	269.867	222.299	221.720	256.491	256.325	259.033	273.607	272.746	312.044
Total Investasi (Total Investments)	61.413	62.928	73.733	96.237	113.979	111.507	113.552	114.726	118.994	118.607	119.829	120.726	124.443	122.907	131.693	129.973	105.928
Total Konsumsi (Total Consumption)	72.276	76.307	94.366	124.646	146.646	145.322	149.170	151.791	156.009	188.991	194.922	173.039	177.219	188.224	183.455	187.175	183.893

Miliar Rp (*Billion Rp*)

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

Jenis Penggunaan (<i>Type of Use</i>)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (Total Working Capital)	140.508	165.997	218.715	277.345	257.448	261.521	259.558	266.514	282.916	256.234	261.023	273.453	282.893	297.131	314.860	317.123	320.847
Total Investasi (Total Investments)	57.821	67.699	88.028	115.543	116.875	117.637	118.312	120.667	123.993	124.372	128.093	122.543	124.433	127.550	142.523	148.156	160.773
Total Konsumsi (Total Consumption)	79.262	81.561	101.000	131.406	136.517	139.287	141.594	144.838	148.709	160.131	163.076	165.359	168.332	171.323	161.397	167.349	172.244

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (Total Working Capital)	6.693	7.861	8.952	9.609	10.751	10.884	11.210	11.543	12.113	11.543	11.509	12.431	12.708	13.266	14.883	14.143	14.658
Total Investasi (Total Investments)	2.142	1.836	2.208	2.609	4.320	4.508	4.778	5.145	5.549	5.283	5.942	5.894	6.134	6.490	7.122	6.805	7.021
Total Konsumsi (Total Consumption)	8.007	9.417	12.704	14.904	16.235	16.524	17.069	17.476	18.037	18.278	18.780	19.245	19.712	20.741	23.384	22.410	23.136

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (Total Working Capital)	11.249	13.120	15.709	20.717	26.154	26.927	27.599	27.678	25.268	23.325	24.874	26.062	25.418	26.762	27.975	29.151	33.374
Total Investasi (Total Investments)	4.036	4.574	5.690	8.896	11.741	12.315	12.687	12.911	13.169	13.674	14.086	14.522	14.219	14.553	14.678	14.748	14.596
Total Konsumsi (Total Consumption)	29.645	38.261	50.481	66.773	79.501	80.425	81.588	82.671	82.317	83.373	83.401	84.181	87.692	88.157	90.087	91.788	90.053

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (Total Working Capital)	28.592	29.882	44.477	50.449	51.926	51.014	53.241	51.792	51.867	50.492	50.971	52.342	54.575	57.462	59.854	56.227	60.164
Total Investasi (Total Investments)	5.832	7.636	10.126	19.133	20.346	20.631	20.737	21.079	21.544	21.872	21.647	21.723	21.919	22.626	24.731	22.037	21.680
Total Konsumsi (Total Consumption)	2.513	3.315	3.917	6.267	7.235	7.285	7.310	7.433	7.565	7.550	7.629	7.730	7.897	8.077	10.194	10.428	10.632

Miliar Rp (Billion Rp)

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

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Total Modal Kerja (Total Working Capital)	44.791	49.214	57.336	76.771	67.618	64.470	64.252	61.333	60.971	68.493	63.673	63.655	62.787	72.546	68.640	68.691	72.318
Total Investasi (Total Investments)	3.156	6.536	6.434	13.481	13.081	11.908	11.212	12.377	14.690	6.089	11.565	11.013	16.098	11.523	16.141	17.484	15.783
Total Konsumsi (Total Consumption)	14.989	17.479	20.086	23.120	22.029	22.320	22.627	22.333	22.871	24.351	26.048	25.627	23.524	23.185	21.268	21.544	21.286

Miliar Rp (Billion Rp)

Tabel 4.16 Kredit Bank Umum Berdasarkan Jenis Penggunaan per Wilayah (Agustus 2010)
(Credit of Commercial Banks Based on Type of Use by Region)

Wilayah	Modal Kerja	Investasi	Konsumsi
Jawa Barat (West Java)	58.613	13.553	57.286
Banten	12.803	2.618	20.147
DKI Jakarta (Special Capital Province of Jakarta)	415.376	207.445	180.199
D.I Yogyakarta (Special Province of Yogyakarta)	4.739	1.545	5.357
Jawa Tengah (Central Java)	51.554	8.604	32.864
Jawa Timur (East Java)	89.787	19.639	37.677
Bengkulu	2.182	442	2.764
Jambi	4.530	1.578	4.592
Nanggroe Aceh Darussalam	5.892	978	8.221
Sumatera Utara (North Sumatra)	45.611	15.527	20.098
Sumatera Barat (West Sumatra)	7.133	3.072	8.161
Riau	10.583	6.939	10.145
Kepulauan Riau	11.303	4.538	10.202
Sumatera Selatan (South Sumatra)	5.156	2.310	5.555
Bangka Belitung	1.422	305	1.360
Lampung	9.769	3.646	5.045
Kalimantan Selatan (South Kalimantan)	5.870	4.004	6.231
Kalimantan Barat (West Kalimantan)	4.575	3.218	5.934
Kalimantan Timur (East Kalimantan)	11.600	7.406	10.421
Kalimantan Tengah (Central Kalimantan)	1.881	2.985	3.335
Sulawesi Tengah (Central Sulawesi)	3.770	595	4.105
Sulawesi Selatan (South Sulawesi)	14.964	5.581	17.420
Sulawesi Utara (North Sulawesi)	4.049	1.015	6.961
Sulawesi Tenggara (Southeast Sulawesi)	843	190	1.010
Sulawesi Barat (West Sulawesi)	1.130	223	1.964
Gorontalo	1.974	446	3.166
Nusa Tenggara Barat (West Nusa Tenggara)	2.597	453	5.804
Bali	8.941	4.050	9.160
Nusa Tenggara Timur (East Nusa Tenggara)	2.105	363	5.536
Maluku	1.220	273	2.120
Papua	3.480	674	3.683
Maluku Utara (North Maluku)	678	155	1.223
Irian Jaya Barat	1.412	264	1.110
Lainnya (Others)	5.862	1.146	2.387
Total	813.406	325.780	501.243

Miliar Rp (Billion Rp)

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

Lokasi (Location)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat (West Java)	54.179	63.398	77.007	97.419	107.303	108.479	109.705	110.769	113.367	112.289	115.828	116.807	118.751	121.531	123.932	126.715	129.452
Banten	13.645	17.957	20.754	28.254	28.582	29.149	29.166	30.216	31.399	31.205	31.266	32.563	32.039	32.804	34.469	34.707	35.569
DKI Jakarta (Special Capital Province of Jakarta)	355.076	396.230	507.496	674.870	680.693	672.416	675.188	685.860	709.804	690.323	696.370	705.215	722.128	749.395	780.231	782.799	803.021
D.I Yogyakarta (Special Province of Yogyakarta)	5.723	6.487	7.843	9.138	9.575	9.767	9.852	9.967	10.162	10.116	10.289	10.503	10.700	10.922	11.234	11.345	11.640
Jawa Tengah (Central Java)	42.105	47.801	56.736	72.972	77.570	79.207	80.162	80.651	82.752	81.171	83.266	84.321	85.749	87.110	90.174	90.642	93.022
Jawa Timur (East Java)	67.082	74.028	92.270	115.892	121.315	123.846	125.476	125.646	128.479	125.317	128.143	132.120	134.496	137.885	143.692	143.882	147.103
Bengkulu	1.648	2.086	2.956	4.232	4.954	4.814	4.876	4.854	4.747	4.711	4.794	4.897	4.958	5.085	5.180	5.258	5.388
Jambi	3.592	4.347	5.641	7.593	8.810	8.869	9.001	9.104	9.117	9.005	9.122	9.430	9.589	9.927	10.250	10.450	10.700
Nanggroe Aceh Darussalam	3.396	4.610	6.606	9.334	11.284	11.515	11.928	12.243	12.496	12.225	12.674	13.305	13.671	14.021	14.434	14.822	15.091
Sumatera Utara (North Sumatra)	34.047	40.784	53.439	65.643	68.732	68.285	68.827	70.867	72.315	70.749	71.896	74.342	75.747	77.377	79.375	79.633	81.236
Sumatera Barat (West Sumatra)	7.614	8.838	11.247	13.553	15.039	15.072	14.878	15.300	15.787	15.642	15.941	16.491	17.020	17.315	17.911	18.124	18.365
Riau	17.655	20.454	15.787	20.304	23.004	23.258	23.565	23.900	24.186	23.970	24.275	24.999	25.600	26.194	26.619	27.026	27.667
Kepulauan Riau	-	-	13.566	17.524	19.918	20.272	20.696	21.390	21.987	21.535	22.116	22.865	23.892	24.321	24.933	25.556	26.043
Sumatera Selatan (South Sumatra)	9.072	10.617	8.136	10.605	11.224	11.395	11.530	11.605	11.890	11.748	11.869	11.976	11.597	11.954	12.062	12.106	13.021
Bangka Belitung	968	1.635	1.474	2.359	2.711	2.815	2.871	2.512	2.658	2.474	2.518	2.640	2.715	2.886	2.850	2.990	3.087
Lampung	6.242	7.919	11.657	14.737	15.357	15.604	15.640	15.988	16.089	15.760	16.192	16.478	16.786	17.255	17.580	17.719	18.461
Kalimantan Selatan (South Kalimantan)	5.765	6.899	9.020	11.803	13.119	13.293	13.374	13.519	13.745	13.510	13.704	14.138	14.585	14.969	15.480	15.728	16.106
Kalimantan Barat (West Kalimantan)	4.836	5.448	6.830	9.182	10.353	10.595	10.931	11.069	11.461	11.132	11.383	11.808	12.076	12.623	13.096	13.273	13.728
Kalimantan Timur (East Kalimantan)	11.093	12.458	15.731	20.474	23.138	23.510	24.040	24.498	24.976	24.646	25.346	25.738	26.220	26.969	28.131	28.672	29.426
Kalimantan Tengah (Central Kalimantan)	2.130	2.576	3.293	4.319	5.277	5.382	5.467	5.559	5.689	5.636	5.744	5.897	6.030	5.913	6.149	6.236	8.202
Sulawesi Tengah (Central Sulawesi)	3.036	3.588	4.600	5.936	6.827	6.946	7.021	7.137	7.255	7.128	7.286	7.471	7.666	7.907	8.151	8.251	8.469
Sulawesi Selatan (South Sulawesi)	15.019	17.734	21.478	27.205	30.009	30.334	30.707	31.064	32.760	31.452	32.125	33.432	34.077	34.935	36.376	36.807	37.965
Sulawesi Utara (North Sulawesi)	4.054	5.133	6.650	9.048	10.059	10.144	10.304	10.471	10.630	10.484	10.654	11.031	11.228	11.455	11.700	11.787	12.025
Sulawesi Tenggara (Southeast Sulawesi)	1.581	1.993	998	1.693	1.627	1.639	1.662	1.685	1.711	1.712	1.778	1.830	1.860	1.906	1.968	1.994	2.042
Sulawesi Barat (West Sulawesi)	-	-	1.515	2.065	2.473	2.546	2.574	2.624	2.670	2.663	2.780	2.891	2.954	3.042	3.174	3.224	3.317
Gorontalo	952	1.126	2.783	3.788	4.369	4.459	4.553	4.633	4.725	4.707	4.817	4.936	5.031	5.161	5.348	5.430	5.586
Nusa Tenggara Barat (West Nusa Tenggara)	3.091	3.677	4.747	5.976	6.920	6.981	7.114	7.204	7.272	7.285	7.524	7.786	8.036	8.206	8.464	8.631	8.854
Bali	9.549	10.606	12.592	16.298	18.022	18.314	18.624	18.880	19.498	19.297	19.634	19.977	20.496	20.862	21.325	21.515	22.151
Nusa Tenggara Timur (East Nusa Tenggara)	2.580	3.196	4.202	5.404	6.368	6.412	6.624	6.703	6.663	6.548	6.717	6.955	7.158	7.405	7.676	7.802	8.004
Maluku	833	1.064	1.427	2.168	2.716	2.822	2.881	2.936	2.980	2.916	3.023	3.148	3.228	3.335	3.481	3.530	3.613
Papua	2.502	3.420	3.536	4.905	5.981	6.091	6.226	6.294	6.352	6.102	6.235	6.580	6.733	7.041	7.468	7.638	7.838
Maluku Utara (North Maluku)	440	648	837	1.246	1.593	1.552	1.633	1.660	1.665	1.682	1.724	1.821	1.863	1.917	1.986	2.012	2.056
Irian Jaya Barat	-	-	1.196	1.786	1.972	2.100	2.182	2.216	2.398	2.241	2.311	2.443	2.479	2.553	2.705	2.731	2.787
Lainnya (Others)	6.143	5.541	7.959	9.964	9.048	8.193	8.281	8.556	8.242	8.256	8.882	9.279	9.173	9.376	8.890	8.947	9.396
Total	695.648	792.297	1.002.012	1.307.688	1.365.942	1.366.076	1.377.561	1.397.578	1.437.930	1.405.640	1.428.224	1.456.114	1.486.329	1.531.556	1.586.492	1.597.981	1.640.429

Miliar Rp (Billion Rp)

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

Indikator (Indicators)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	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	1.355.909	1.356.197	1.414.000	1.379.387	1.419.711	1.390.064	1.413.415	1.439.111	1.467.499	1.510.627	1.563.967	1.581.759	1.622.075
a. Lancar (Current)	570.781	669.203	885.304	1.181.095	1.217.756	1.213.470	1.275.560	1.234.225	1.290.058	1.244.562	1.265.792	1.301.686	1.331.420	1.368.125	1.426.382	1.442.925	1.479.835
b. DPK (Special Mention)	59.346	62.683	61.070	75.304	83.886	90.884	85.595	91.876	82.184	96.722	97.095	88.602	89.146	93.428	90.380	90.634	92.978
c. Kurang Lancar (Sub-Standard)	15.395	9.181	5.866	8.119	13.702	11.881	12.303	13.625	9.738	11.962	11.948	10.664	9.941	10.905	9.869	9.717	10.024
d. Diragukan (Doubtful)	11.066	5.868	3.487	5.402	9.395	9.142	8.557	8.788	8.127	7.553	7.704	7.914	8.199	8.622	8.414	8.170	7.639
e. Macet (Lost)	24.626	32.781	31.337	28.262	31.169	30.820	31.986	30.874	29.605	29.265	30.876	30.246	28.792	29.546	28.924	30.313	31.600
Non Performing Loan Pihak Tidak Terkait	51.087	47.829	40.690	41.784	54.267	51.843	52.845	53.286	47.469	48.780	50.528	48.824	46.933	49.073	47.206	48.200	49.263
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
Kredit Kepada Pihak Terkait	12.912	12.582	14.948	9.506	10.033	9.879	19.268	18.191	18.219	15.576	15.373	16.924	18.886	20.929	22.525	16.221	18.354
a. Lancar (Current)	11.710	11.601	14.791	9.150	9.685	9.546	18.906	17.830	17.925	15.366	15.107	16.588	18.530	20.564	22.043	15.826	18.028
b. DPK (Special Mention)	913	753	80	267	280	206	234	231	215	160	213	254	223	231	356	331	257
c. Kurang Lancar (Sub-Standard)	43	2	8	57	28	100	100	85	34	45	26	29	43	36	43	35	32
d. Diragukan (Doubtful)	15	1	1	4	10	6	5	4	5	0	0	5	11	22	21	4	19
e. Macet (Lost)	232	224	68	28	31	21	23	41	40	4	27	49	79	76	62	26	19
Non Performing Loan Pihak Terkait	289	228	77	89	68	127	128	130	79	50	54	83	133	134	126	65	70
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

Miliar Rp (Billion Rp)

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

Indikator (Indicators)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Bank Persero (State Owned Banks)	-	-	-	4.652	5.716	5.818	5.803	5.986	6.143	5.059	5.123	5.089	5.219	5.356	5.522	5.620	5.928
2. BUSN Devisa (Foreign Exchange Commercial Banks)	-	-	-	9.501	11.113	11.584	11.387	11.722	12.055	10.995	10.422	10.183	21.620	10.024	10.470	10.515	10.691
3. BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. BPD (Regional Development Banks)	-	-	-	3	2	2	2	2	2	1	2	3	2	3	1	1	1
5. Bank Campuran (Joint Venture Banks)	-	-	-	2.259	2.712	2.737	2.751	2.802	2.851	2.077	2.088	2.111	2.129	2.148	2.826	3.028	3.046
6. Bank Asing (Foreign Owned Banks)	-	-	-	13.287	13.277	13.499	13.515	13.785	15.000	12.899	13.292	12.882	13.459	13.697	12.318	12.623	12.467
7. Bank Umum (Commercial Bank)	-	-	-	29.701	32.820	33.639	33.458	34.296	36.051	31.030	30.926	30.268	42.429	31.227	31.136	31.787	32.134

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	6.874	7.707	7.680	7.694	7.604	7.581	7.580	7.580	7.585	1.868	2.021	1.779	1.992	1.843	1.762	1.902	1.839
2. Pertambangan (Mining)	1.173	1.536	1.461	884	700	672	665	658	618	315	294	263	256	256	597	591	576
3. Perindustrian (Manufacturing)	1.603	1.188	1.193	1.363	1.248	1.238	1.224	1.222	1.205	957	1.383	1.823	1.951	1.991	4.266	2.511	2.512
4. Listrik, gas dan air (Water, gas and electricity)	10.144	9.668	10.995	12.550	8.417	8.128	8.096	7.774	7.588	7.510	6.705	5.757	5.301	6.002	3.621	5.499	6.076
5. Konstruksi (Construction)	2.878	11.946	13.204	15.957	9.611	9.397	9.208	9.426	8.940	4.702	5.428	5.931	5.821	5.993	6.017	6.087	6.247
6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	379	908	1.217	766	654	648	640	659	630	3.879	3.905	3.673	3.726	3.884	3.828	3.943	4.097
7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications)	2.626	2.105	2.684	2.873	2.511	2.479	2.438	2.466	2.472	2.126	2.400	2.360	2.290	2.367	2.351	2.344	2.347
8. Jasa Dunia usaha (Business Services)	575	541	684	580	484	496	471	464	370	148	161	137	128	177	165	159	196
9. Jasa sosial/masyarakat (Social Services)	153	192	301	213	286	288	285	283	281	789	1.167	844	824	838	872	849	808
10. Lain-lain (Others)	8.112	4.919	4.258	3.083	2.916	2.890	2.890	2.824	3.204	7.926	7.408	7.337	7.317	6.327	5.836	5.553	5.498
Total	34.517	40.710	43.675	45.962	34.431	33.817	33.496	33.356	32.893	30.222	30.870	29.904	29.606	29.679	29.314	29.439	30.197

Miliar Rp (Billion Rp)

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

	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Berdasarkan Jenis Kredit (type of Credit)																	
1. Kredit Usaha Kecil (Microfinancing)																	
a. Dalam rangka penerusan kredit dari BI	2.915	3.034	3.043	2.972	2.855	2.851	2.872	2.856	2.839	2.846	1.070	1.270	1.190	1.206	1.098	1.097	1.096
b. Lainnya (Others)	8.624	9.976	11.359	13.386	6.230	6.288	6.234	6.206	6.203	6.699	1.299	1.518	1.828	5.527	5.655	5.459	6.092
2. Bukan KUK																	
a. Kredit Kelolaan	21.031	26.328	27.797	28.434	22.062	24.323	23.745	23.472	23.355	22.423	18.965	19.127	18.140	14.202	14.020	14.015	13.993
b. Dalam rangka penerusan kredit dari BI	297	405	424	261	333	337	334	331	331	333	79	138	137	127	123	121	120
c. Bantuan Proyek	800	240	310	306	84	84	84	84	83	82	57	48	48	57	57	57	58
d. Kredit kelolaan di luar bantuan proyek	534	365	221	200	198	206	202	201	199	165	6	6	6	7	7	9	9
3. Mudharabah Muqayyadah	316	362	522	403	339	342	346	346	346	344	8.747	8.763	8.556	8.481	8.719	8.682	8.828
Berdasarkan Golongan Penyalur (Type of Creditor)																	
1. Koperasi	4.552	5.505	5.496	5.519	5.610	5.605	5.607	5.615	5.615	5.617	895	1.011	921	934	824	834	830
2. Lembaga Swadaya Masyarakat	493	649	641	597	603	606	606	600	599	602	8.344	8.281	8.094	8.021	8.108	8.149	8.220
3. Swasta Lainnya	29.471	34.555	37.538	39.846	25.889	28.220	27.604	27.281	27.142	26.674	20.984	21.578	20.889	20.651	20.747	20.455	21.147
Total	34.517	40.710	43.675	45.962	32.102	34.431	33.817	33.496	33.356	32.893	30.222	30.870	29.904	29.606	29.679	29.439	30.197

Miliar Rp (Billion Rp)

Tabel 4.22 Kredit Berdasarkan Nilai

Indikator (Indicators)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ¹⁾	Apr	Mei	Jun	Jul	Ags
Nilai Nominal Kredit																	
1. Bank Persero (State Owned Banks)	-	-	-	-	-	-	-	-	-	-	531.084	532.397	545.706	558.639	570.514	589.543	602.376
2. BUSN Devisa (Foreign Exchange Commercial Banks)	-	-	-	-	-	-	-	-	-	-	540.918	517.660	526.030	575.960	596.395	619.041	652.886
3. BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	-	-	-	-	-	-	-	-	-	-	35.115	31.906	32.983	38.558	39.781	45.409	44.838
4. BPD (Development Banks)	-	-	-	-	-	-	-	-	-	-	120.566	118.944	121.284	126.887	128.914	132.747	137.217
5. Bank Campuran (Joint Venture Banks)	-	-	-	-	-	-	-	-	-	-	79.887	80.216	81.770	84.366	88.151	94.756	92.499
6. Bank Asing (Foreign Owned Banks)	-	-	-	-	-	-	-	-	-	-	99.597	101.169	100.204	102.384	106.917	105.987	109.433
7. Bank Umum (Commercial Banks)	-	-	-	-	-	-	-	-	-	-	1.407.167	1.382.292	1.407.977	1.486.794	1.530.672	1.587.483	1.639.249
Nilai Wajar Kredit																	
1. Bank Persero (State Owned Banks)	-	-	-	-	-	-	-	-	-	-	529.897	536.471	545.033	557.986	570.164	588.755	601.628
2. BUSN Devisa (Foreign Exchange Commercial Banks)	-	-	-	-	-	-	-	-	-	-	540.737	552.192	525.706	575.578	596.004	618.772	653.864
3. BUSN Non Devisa (Non-Foreign Exchange Commercial Banks)	-	-	-	-	-	-	-	-	-	-	35.104	36.231	32.971	38.554	40.497	45.390	44.815
4. BPD (Development Banks)	-	-	-	-	-	-	-	-	-	-	120.372	122.361	121.511	127.329	129.472	133.435	138.323
5. Bank Campuran (Joint Venture Banks)	-	-	-	-	-	-	-	-	-	-	79.913	80.247	81.795	84.391	88.165	94.779	92.476
6. Bank Asing (Foreign Owned Banks)	-	-	-	-	-	-	-	-	-	-	99.617	101.286	100.294	102.410	107.254	106.049	109.387
7. Bank Umum (Commercial Banks)	-	-	-	-	-	-	-	-	-	-	1.405.640	1.428.788	1.407.310	1.486.248	1.531.556	1.587.180	1.640.493

¹⁾ Data Revisi

Miliar Rp (Billion Rp)

Tabel 4.23 Pembiayaan Perbankan Syariah (Financing of Syariah Banks)

Indikator (Indicators)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Pembiayaan Musyarakah (Musyarakah Financing)	3.124	2.335	4.406	7.411	9.932	10.007	10.184	10.359	10.412	10.363	10.725	11.216	11.632	11.950	12.420	12.645	13.323
Pembiayaan Mudharabah (Mudharabah Financing)	1.898	4.062	5.578	6.205	6.316	6.459	6.440	6.506	6.597	6.556	6.592	6.716	6.933	7.231	7.593	7.856	8.207
Piutang Murabahah (Murabahah Accounts Receivable)	9.487	12.624	16.553	22.486	24.632	25.046	25.499	25.570	26.321	26.532	27.288	28.269	28.922	29.744	31.108	32.027	33.310
Piutang Salam (Salam Accounts Receivable)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Piutang Istishna' (Istishna' Accounts Receivable)	282	337	351	369	432	415	421	431	423	402	411	406	404	410	392	383	389
Lainnya (Others)	441	1.087	1.056	1.724	2.578	2.595	2.702	2.860	3.134	3.287	3.462	3.599	3.760	3.888	4.288	4.722	5.046
Total	15.232	20.445	27.944	38.195	43.890	44.523	45.246	45.726	46.886	47.140	48.479	50.206	51.651	53.223	55.801	57.633	60.275

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Pertanian, Kehutanan dan Sarana Pertanian	687	701	837	1.177	1.315	1.288	1.286	1.330	1.331	1.386	1.325	1.563	1.555	1.661	1.678	1.671	1.675
Pertambangan	395	375	511	965	1.026	998	1.013	1.009	1.047	1.002	958	1.116	1.072	1.081	1.098	1.073	1.090
Perindustrian	933	940	1.371	1.340	1.427	1.477	1.469	1.495	1.579	1.612	1.551	1.768	1.976	2.072	2.107	2.172	2.168
Listrik, Gas, Air	66	17	166	248	545	591	653	670	698	699	835	848	803	857	910	927	1.040
Konstruksi	1.548	1.637	2.371	3.368	3.644	3.705	3.673	3.648	3.516	3.515	3.504	3.831	3.976	3.930	4.083	3.996	4.319
Perdagangan, Restoran dan Hotel	1.716	3.041	4.152	4.426	5.336	5.370	5.545	5.719	5.000	5.732	5.577	6.114	6.186	6.397	6.787	6.855	7.062
Pengangkutan, Pergudangan dan Komunikasi	1.261	1.165	1.569	2.759	3.087	3.080	3.146	3.168	3.349	3.208	3.067	3.499	3.552	3.565	3.575	3.554	3.519
Jasa Dunia Usaha	4.504	5.458	8.425	11.757	13.063	13.334	13.465	13.369	13.664	13.775	15.126	14.294	14.712	15.355	16.103	16.872	18.016
Jasa Sosial/Masyarakat	1.208	1.456	1.904	2.463	2.597	2.616	2.617	2.704	2.661	2.537	2.455	2.596	2.622	2.687	2.755	2.736	2.613
Jasa Sosial/Masyarakat	2.952	5.655	6.639	9.693	11.851	12.063	12.378	12.616	14.042	13.673	14.080	14.577	15.196	15.618	16.705	17.776	18.771
Lain-lain	15.270	20.445	27.944	38.195	43.890	44.523	45.246	45.726	46.886	47.140	48.479	50.206	51.651	53.223	55.801	57.633	60.275

Miliar Rp (Billion Rp)

Tabel 4.25 Pembiayaan Perbankan Syariah Berdasarkan Wilayah (Financing of Syariah Banks Based on Region)

Wilayah	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
DI Aceh	-	-	279	538	730	757	779	817	849	859	924	1.011	1.063	1.112	1.202	1.287	1.356
Sumatera Utara	-	-	1.668	2.369	2.639	2.686	2.714	2.787	2.840	2.844	2.882	2.941	3.012	3.098	3.198	3.283	3.365
Sumatera Barat	-	-	398	602	787	802	795	806	833	844	873	921	941	989	1.052	1.144	1.233
Sumatera Selatan	-	-	509	761	954	975	1.006	1.022	1.052	1.076	1.170	1.215	1.238	1.281	1.357	1.403	1.437
Bangka Belitung	-	-	39	41	38	38	37	37	37	38	44	52	62	76	86	92	98
Jambi	-	-	145	275	377	387	393	404	411	413	425	442	458	474	496	545	572
Bengkulu	-	-	175	201	225	228	234	238	235	236	237	238	245	254	265	276	284
Riau	-	-	696	893	961	983	994	1.014	1.047	1.056	1.099	1.156	1.221	1.269	1.348	1.394	1.431
Kepulauan Riau	-	-	297	337	375	389	408	384	401	424	449	490	529	585	630	670	708
Lampung	-	-	235	368	493	511	515	500	515	531	546	571	591	623	726	732	771
DKI Jakarta	-	-	12.959	18.172	20.488	20.533	20.838	20.799	21.158	21.070	21.517	22.129	22.565	22.648	23.123	23.402	24.514
Jawa Barat	-	-	3.065	3.766	4.199	4.325	4.396	4.493	4.666	4.710	4.789	5.019	5.213	5.468	6.011	6.450	6.827
Banten	-	-	962	841	953	990	1.035	1.073	1.111	1.135	1.205	1.244	1.289	1.507	1.621	1.687	1.786
Jawa Tengah	-	-	1.240	1.958	2.324	2.421	2.461	2.535	2.611	2.668	2.756	2.846	3.027	3.157	3.314	3.426	3.542
DI Yogyakarta	-	-	318	508	587	611	613	612	629	631	647	662	679	705	728	761	803
Jawa Timur	-	-	1.774	2.566	3.099	3.175	3.268	3.364	3.519	3.586	3.756	3.885	3.988	4.185	4.412	4.536	4.731
Bali	-	-	44	73	94	100	105	109	115	117	119	131	150	160	172	224	235
Kalimantan Barat	-	-	364	476	530	528	549	560	588	584	596	610	624	625	656	658	682
Kalimantan Tengah	-	-	21	25	32	33	34	37	37	37	37	36	37	44	57	61	66
Kalimantan Timur	-	-	575	706	969	987	988	1.007	1.048	1.053	1.095	1.166	1.200	1.232	1.315	1.342	1.402
Kalimantan Selatan	-	-	570	795	836	848	842	830	847	840	843	848	870	931	1.010	1.089	1.102
Sulawesi Utara	-	-	73	114	139	140	147	143	145	142	141	150	157	167	186	195	205
Gorontalo	-	-	71	63	82	87	90	87	86	86	98	108	115	120	132	136	140
Sulawesi Barat	-	-	-	-	4	5	5	6	7	10	12	14	15	16	23	28	35
Sulawesi Tengah	-	-	98	136	151	154	155	160	163	159	170	190	199	226	262	290	308
Sulawesi Tenggara	-	-	161	180	163	163	161	161	157	154	153	153	157	159	181	182	183
Sulawesi Selatan	-	-	858	978	1.101	1.083	1.071	1.089	1.098	1.152	1.184	1.233	1.258	1.297	1.359	1.418	1.499
Maluku	-	-	14	16	15	15	14	14	13	13	13	12	12	13	12	13	13
Maluku Utara	-	-	33	36	35	36	36	36	35	34	34	34	35	37	42	50	54
NTB	-	-	200	261	322	333	351	375	396	411	429	445	448	464	478	498	518
NTT	-	-	15	24	27	28	29	32	33	32	33	34	36	37	41	45	50
Irian Jaya Barat	-	-	35	42	62	62	62	61	62	61	61	66	69	70	70	74	79
Papua	-	-	53	77	97	106	116	130	140	132	139	150	147	190	235	238	243
Di Luar Indonesia	-	-	-	-	2	3	3	3	3	2	4	4	4	3	3	4	2
Total	-	-	27.944	38.195	43.890	44.523	45.246	45.726	46.886	47.140	48.479	50.206	51.651	53.223	55.801	57.633	60.275

Ket : Data tersedia mulai posisi Januari 2007

Miliar Rp (Billion Rp)

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

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb*)	Mar	Apr	Mei	Jun	Jul	Ags
1. Pertanian (Agriculture)	886	1.058	1.340	1.745	1.950	1.934	1.936	1.947	2.002	2.032	2.084	2.126	2.214	2.259	2.302	2.360	2.398
2. Perindustrian (Manufacturing)	222	258	333	427	477	486	492	499	505	506	513	531	540	538	546	557	576
3. Perdagangan, rumah makan dan penginapan (Trade, restaurants and hotels)	6.042	6.715	7.717	9.328	9.842	9.746	9.787	9.853	9.786	9.859	10.084	10.258	10.425	10.631	10.846	11.050	11.342
4. Jasa-jasa (Social Services)	1.458	1.769	2.096	2.676	2.919	2.935	2.980	3.032	3.053	3.083	3.165	3.248	3.367	3.473	3.562	3.662	3.769
5. Lain-lain (Others)	6.046	7.149	9.055	11.296	12.102	12.335	12.442	12.652	12.653	12.852	13.048	13.320	13.649	13.958	14.239	14.437	14.751
Total	14.654	16.948	20.540	25.472	27.289	27.436	27.638	27.983	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835

*) Data Revisi

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

Jenis Penggunaan (<i>Type of Use</i>)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Modal Kerja (Working Capital)																	
Pertanian (<i>Agriculture</i>)	845	969	1.198	1.514	1.723	1.708	1.698	1.714	1.763	1.791	1.837	1.871	1.949	1.994	2.030	2.084	2.122
Perindustrian (<i>Manufacturing</i>)	215	239	311	396	450	458	390	382	400	398	403	420	422	421	424	430	450
Perdagangan, rumah makan, dan penginapan (<i>Trade, restaurants and hotels</i>)	5.877	6.326	7.049	8.523	9.327	9.233	8.923	8.875	8.892	8.951	9.151	9.318	9.458	9.647	9.837	10.020	10.253
Jasa-jasa (<i>Social Services</i>)	1.176	1.452	1.678	2.053	2.321	2.337	2.140	2.150	2.197	2.286	2.266	2.326	2.398	2.490	2.551	2.611	2.707
Lain-lain (<i>Others</i>)	516	508	540	521	131	212	900	927	918	932	930	976	1.047	1.066	1.030	1.082	1.113
Total Modal Kerja (Total Working Capital)	8.630	9.494	10.776	13.007	13.952	13.948	14.052	14.047	14.169	14.359	14.587	14.912	15.274	15.618	15.872	16.227	16.645
Investasi (Investments)																	
Pertanian (<i>Agriculture</i>)	41	89	142	231	227	226	224	215	226	225	233	238	248	247	255	259	257
Perindustrian (<i>Manufacturing</i>)	7	19	22	31	27	28	32	28	29	27	29	30	33	33	32	34	31
Perdagangan, rumah makan, dan penginapan (<i>Trade, restaurants and hotels</i>)	165	389	667	805	515	513	520	514	512	505	516	514	532	532	573	584	605
Jasa-jasa (<i>Social Services</i>)	282	317	418	623	597	598	599	590	594	517	595	597	633	631	649	670	658
Lain-lain (<i>Others</i>)	78	88	129	156	199	197	205	211	210	218	228	237	235	240	257	274	268
Total Investasi (Total Investments)	572	902	1.379	1.846	1.565	1.561	1.579	1.558	1.571	1.491	1.601	1.616	1.680	1.682	1.766	1.821	1.819
Konsumsi (Consumption)																	
Kredit pemilikan rumah (KPR) yang dijamin dgn hak tanggungan pertama dgn tujuan untuk dihuni	-	75	127	168	199	200	203	208	237	246	242	239	263	279	281	309	324
Kredit pemilikan kendaraan bermotor	-	310	456	615	860	811	837	1.074	880	905	916	932	978	954	872	817	828
Kredit konsumsi lainnya	5.452	6.167	7.802	9.836	10.713	10.915	10.966	11.096	11.143	11.331	11.547	11.782	12.000	12.326	12.703	12.891	13.220
Total Konsumsi (Total Consumption)	5.452	6.553	8.386	10.619	11.773	11.926	12.006	12.378	12.261	12.482	12.706	12.954	13.241	13.559	13.856	14.018	14.371
Total	14.654	16.948	20.540	25.472	27.289	27.436	27.638	27.983	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835

Miliar Rp (Billion Rp)

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

Wilayah*)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags
Jawa Barat	2769	3096	3515	4401	4696	4708	4759	4791	4803	4812	4892	4976	5091	5219	5332	5444	5602
Banten	282	301	402	480	566	568	570	578	575	575	571	588	603	621	642	654	679
DKI Jakarta	141	254	365	423	430	433	438	450	473	491	508	520	530	549	555	574	581
D.I. Yogyakarta	819	852	1047	1289	1428	1451	1459	1478	1481	1492	1513	1534	1573	1609	1654	1687	1731
Jawa Tengah	3901	4399	5280	6355	7279	7275	7312	7380	7399	7449	7567	7680	7831	7959	8121	8250	8451
Jawa Timur	2059	2274	2557	2977	3523	3540	3547	3566	3564	3597	3679	3767	3842	3934	4044	4121	4219
Bengkulu	10	11	12	17	18	18	18	18	19	19	19	19	19	19	20	20	21
Jambi	45	95	144	161	174	178	180	183	184	188	192	196	201	204	206	209	
Nanggroe Aceh Darussalam	26	26	26	64	92	95	98	101	99	99	99	102	100	81	82	83	
Sumatera Utara	257	283	319	382	417	426	428	435	438	439	444	451	458	465	474	478	485
Sumatera Barat	287	372	514	660	763	748	753	720	757	762	771	779	788	808	821	827	823
Riau	118	163	222	316	378	378	382	385	392	392	405	416	429	442	455	470	484
Kep. Riau	118	232	376	554	693	714	746	779	828	878	922	969	1022	1061	1124	1177	1232
Sumatera Selatan	97	136	204	280	319	320	341	344	345	345	364	363	377	388	405	414	422
Bangka-Belitung	5	7	5	7	10	11	11	12	12	12	13	13	13	14	14	15	15
Lampung	1951	2247	2787	3398	2322	2323	2306	2398	2281	2380	2461	2567	2655	2763	2729	2708	2784
Kalimantan Selatan	78	76	105	180	210	208	203	200	196	192	190	188	220	217	224	242	225
Kalimantan Barat	117	173	219	281	303	305	312	311	309	300	308	304	314	314	321	330	332
Kalimantan Timur	50	71	96	132	153	154	155	156	155	153	153	155	158	159	163	167	173
Kalimantan Tengah	1	3	4	9	23	22	21	21	19	20	22	26	31	35	37	38	38
Sulawesi Tengah	54	75	113	180	191	198	192	194	188	202	199	186	172	185	190	200	208
Sulawesi Selatan	58	89	142	218	251	252	257	259	263	268	277	279	283	291	296	304	315
Sulawesi Utara	84	106	131	158	192	196	200	203	203	202	208	212	217	225	230	235	242
Sulawesi Tenggara	13	20	32	42	49	49	49	51	51	51	52	52	52	52	52	51	51
Sulawesi Barat	-	-	-	3	2	2	2	2	2	2	2	2	2	2	2	2	2
Gorontalo	8	13	14	15	20	21	21	21	20	20	20	20	20	20	21	21	21
Nusa Tenggara Barat	197	237	283	341	408	405	408	417	424	428	433	440	444	446	446	449	453
Bali	949	1091	1347	1777	1978	2022	2044	2090	2092	2113	2170	2231	2282	2286	2359	2416	2466
Nusa Tenggara Timur	17	17	25	50	76	79	85	90	88	85	90	94	96	100	103	110	115
Maluku	73	111	137	167	157	163	164	177	167	181	174	177	179	175	171	166	164
Papua	75	118	115	154	167	173	175	175	182	186	179	179	179	190	192	194	195
Maluku Utara	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	3
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	-	16	8	11	11	11
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	14659	16948	20540	25472	27289	27436	27638	27983	28001	28332	28894	29482	30195	30858	31495	32066	32835

Miliar Rp (Billion Rp)

Tabel 4.29 Kredit MKM Menurut Sektor Ekonomi (Micro, Small & Medium Credit based on economic Sector)

Sektor Ekonomi (Economic Sector)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan ^{*)}	Feb ^{*)}	Mar ^{*)}	Apr ^{*)}	Mei ^{*)}	Jun ^{*)}	Jul ^{*)}	Ags ^{*)}
1. Pertanian (Agriculture)	12.642	13.924	16.114	19.424	20.966	21.617	21.912	22.126	22.592	12.657	12.641	14.838	14.971	14.918	15.905	18.914	18.007
2. Pertambangan (Mining)	971	1.311	1.527	1.823	4.262	4.451	4.421	4.656	4.261	2.203	3.894	5.325	5.572	6.234	6.892	7.198	6.096
3. Perindustrian (Manufacturing)	32.480	36.647	37.796	46.045	40.792	41.715	42.045	42.700	44.083	47.841	49.449	49.920	49.437	50.410	51.892	51.884	53.992
4. Listrik (electricity)	245	1.483	286	560	669	685	758	683	705	606	620	643	698	679	738	878	945
5. Konstruksi (Construction)	7.709	10.123	13.241	17.114	20.097	20.438	21.197	21.282	19.291	16.652	16.645	17.536	17.999	20.168	20.471	20.783	21.438
6. Perdagangan (Trade)	87.515	107.288	134.574	157.132	173.679	177.600	180.347	183.436	187.980	137.899	142.988	163.912	164.564	164.945	173.311	190.340	194.145
7. Pengangkutan (Transport)	6.485	6.605	7.200	8.639	8.759	8.862	8.983	9.215	9.306	11.216	11.303	11.596	11.687	11.684	12.124	12.405	11.964
8. Jasa Dunia Usaha (Business Services)	20.657	23.514	30.519	40.851	41.890	42.608	43.143	43.250	44.128	41.589	44.842	48.293	49.048	49.636	47.628	46.263	46.986
9. Jasa Sosial (Social Services)	5.292	6.020	6.670	7.586	8.257	8.539	8.438	8.741	8.746	13.700	14.146	14.436	14.614	15.161	30.973	30.429	35.316
10. Lain-lain (Others)	180.912	203.528	254.870	334.773	372.958	374.860	382.351	388.719	396.293	405.133	411.801	454.773	461.690	476.981	475.850	471.475	481.023
Total	354.908	410.442	502.796	633.945	692.330	701.375	713.595	724.808	737.385	689.497	708.329	781.273	790.279	810.816	835.784	850.569	869.913

Ket: *) Data Sementara (lihat penjelasan hal. iv)

Miliar Rp (Billion Rp)

Tabel 4.30 Kredit MKM Menurut Jenis Penggunaan (Micro, Small & Medium Credit based on type of use)

Jenis Penggunaan (Type of Use)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan ^{*)}	Feb ^{*)}	Mar ^{*)}	Apr ^{*)}	Mei ^{*)}	Jun ^{*)}	Jul ^{*)}	Ags ^{*)}
Kredit Modal Kerja (Working Capital)	142.633	171.118	204.765	247.442	264.026	268.339	271.447	275.282	279.264	246.809	256.181	291.424	293.068	298.053	313.167	317.244	341.675
Kredit Investasi (Investments)	33.049	37.147	44.578	54.209	58.661	60.353	61.801	62.775	63.762	65.885	69.053	69.427	69.865	69.731	82.872	84.759	79.803
Kredit Konsumsi (Consumption)	179.225	202.177	253.453	332.294	369.642	372.684	380.347	386.750	394.359	376.802	383.095	420.423	427.347	443.032	439.745	448.565	448.435
Jumlah (Total)	354.908	410.442	502.796	633.945	692.330	701.375	713.595	724.808	737.385	689.497	708.329	781.273	790.279	810.816	835.784	850.569	869.913

Ket: *)Data Sementara (lihat penjelasan hal. iv)

Miliar Rp (Billion Rp)

Tabel 4.31 Kredit MKM Menurut Kelompok Bank (Micro, Small & Medium Credit based on Category of Bank)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan ^{*)}	Feb ^{*)}	Mar ^{*)}	Apr ^{*)}	Mei ^{*)}	Jun ^{*)}	Jul ^{*)}	Ags ^{*)}
1. Bank Persero ¹⁾ (State Owned Banks)	122.189	144.935	176.740	230.152	266.235	268.680	274.631	278.631	285.134	221.413	226.554	289.496	294.964	300.551	306.786	311.415	318.488
2. BPD (Regional Development Banks)	42.462	52.859	67.774	87.655	105.617	107.503	109.303	110.272	107.675	107.298	109.195	111.440	113.880	116.354	119.332	120.995	123.565
3. Bank Swasta Nasional ¹⁾ (Foreign Exchange Commercial Banks)	176.421	195.326	238.211	290.731	292.545	296.734	300.883	306.828	315.369	313.256	320.377	329.249	334.688	344.131	358.363	366.936	376.032
4. Bank Asing dan Campuran (Joint Venture Banks dan Foreign Owned Banks)	13.836	17.322	20.073	25.406	27.932	28.458	28.777	29.077	29.208	47.530	52.204	51.087	46.746	49.780	51.303	51.222	51.828
Jumlah	354.908	410.442	502.796	633.945	692.330	701.375	713.595	724.808	737.385	689.497	708.329	781.273	790.279	810.816	835.784	850.569	869.913

Ket: ¹⁾ Data Revisi Desember 2008^{*)} Data Sementara (lihat penjelasan hal. iv)

Miliar Rp (Billion Rp)

Tabel 4.32 Kredit MKM Menurut Lokasi Proyek Per Daerah Tingkat I (Micro, Small & Medium Credit based on Project Location)

Indikator (Indicators)	Des	Des	Des	Des	2009					2010							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan ^{*)}	Feb ^{*)}	Mar ^{*)}	Apr ^{*)}	Mei ^{*)}	Jun ^{*)}	Jul ^{*)}	Ags ^{*)}
Jawa Barat (West Java)	71.749	81.153	77.588	97.334	106.076	107.491	108.980	109.965	112.595	104.498	106.927	116.266	118.196	119.012	127.201	126.001	128.879
Banten	-	-	21.447	29.250	29.068	29.391	30.172	30.238	30.899	30.675	31.219	33.313	33.530	33.916	36.084	36.902	38.171
DKI Jakarta (Special Capital Province of Jakarta)	85.170	97.807	114.979	136.823	147.078	147.768	150.165	152.880	155.459	169.506	175.774	185.750	183.010	192.188	191.264	210.669	211.389
D.I Yogyakarta (Special Province of Yogyakarta)	4.729	5.345	6.421	7.843	8.585	8.643	8.735	8.816	8.956	7.926	8.048	9.068	9.234	9.461	9.705	9.597	9.824
Jawa Tengah (Central Java)	33.047	38.186	46.220	56.964	61.657	62.168	62.994	63.810	64.538	55.549	57.130	65.774	66.990	68.215	70.561	68.832	70.310
Jawa Timur (East Java)	44.009	49.836	60.790	74.109	79.572	80.588	82.510	83.794	85.526	76.853	78.235	87.800	89.214	90.553	93.733	92.603	95.413
Bengkulu	1.623	2.080	2.956	4.312	5.027	5.069	5.163	5.256	5.291	4.191	4.522	5.293	5.358	5.731	6.010	5.669	5.780
Jambi	3.250	3.904	5.409	7.604	8.436	8.576	8.740	8.856	9.018	7.342	7.513	8.804	8.982	9.151	9.513	9.340	9.544
Nanggroe Aceh Darussalam	3.338	4.438	6.249	9.080	10.881	11.121	11.557	11.881	12.045	10.729	11.031	12.513	12.854	13.171	13.604	13.459	13.810
Sumatera Utara (North Sumatra)	18.564	21.270	26.192	34.076	36.980	37.765	38.450	39.221	39.380	35.991	36.732	40.568	41.450	42.217	42.712	43.088	43.974
Sumatera Barat (West Sumatra)	5.948	6.920	8.899	11.593	12.982	13.128	13.154	13.366	13.629	12.722	13.036	14.425	14.757	14.982	15.688	15.529	15.865
Riau	11.736	14.449	12.171	16.681	18.720	19.053	19.436	19.711	19.799	17.932	18.279	20.130	20.589	21.337	22.095	22.094	22.643
Sumatera Selatan (South Sumatra)	7.616	9.386	10.234	14.006	16.552	16.829	17.465	17.803	17.995	16.081	16.504	18.683	19.032	19.704	20.305	20.271	21.186
Kepulauan Riau	-	-	6.041	7.566	7.987	8.108	8.216	8.293	8.419	7.511	7.554	7.532	8.013	8.194	7.893	8.564	9.062
Bangka Belitung	-	-	1.229	1.740	2.074	2.128	2.159	2.212	2.247	1.907	1.943	2.254	2.427	2.439	2.560	2.548	2.608
Lampung	5.269	6.552	8.315	10.759	11.909	12.302	12.490	12.657	13.052	11.720	12.007	13.437	13.640	13.690	14.352	14.424	14.622
Kalimantan Selatan (South Kalimantan)	4.635	5.257	6.589	8.795	9.830	10.071	10.153	10.188	10.434	9.367	9.541	10.772	10.915	11.146	11.694	11.544	11.930
Kalimantan Barat (West Kalimantan)	4.232	4.961	6.149	7.669	8.622	8.815	9.036	9.252	9.440	8.628	8.861	9.829	10.024	10.283	10.616	10.603	10.945
Kalimantan Timur (East Kalimantan)	7.671	9.003	11.194	13.959	15.366	15.637	15.914	16.216	16.303	15.050	15.476	17.128	17.485	17.775	18.644	18.737	19.602
Kalimantan Tengah (Central Kalimantan)	1.525	1.818	2.544	3.522	4.415	4.508	4.596	4.674	4.731	4.033	4.181	4.998	4.959	5.134	5.429	5.366	5.525
Sulawesi Tengah (Central Sulawesi)	2.958	3.415	4.356	5.609	6.376	6.504	6.617	6.736	6.795	5.408	5.582	6.969	7.153	7.371	7.738	7.323	7.424
Sulawesi Selatan (South Sulawesi)	12.156	14.467	17.186	22.143	24.478	24.697	25.158	25.827	26.785	23.564	24.243	27.705	28.166	28.700	29.706	29.402	30.152
Sulawesi Utara (North Sulawesi)	4.785	5.565	5.950	8.214	8.945	9.107	9.274	9.503	9.676	9.420	9.582	11.061	11.753	12.250	12.653	12.332	12.720
Sulawesi Barat (West Sulawesi)	-	-	1.061	1.780	1.726	1.753	1.697	1.793	1.805	624	587	462	592	703	1.040	912	1.561
Gorontalo	-	-	1.380	2.022	2.625	2.748	2.785	2.821	3.002	1.231	1.380	1.757	1.339	1.160	1.265	1.175	1.171
Sulawesi Tenggara (Southeast Sulawesi)	1.590	1.965	2.755	3.873	4.347	4.453	4.566	4.634	4.716	3.517	3.621	4.432	4.737	4.850	5.024	4.759	5.084
Nusa Tenggara Barat (West Nusa Tenggara)	3.259	3.912	4.892	6.310	7.192	7.291	7.435	7.566	7.664	6.157	6.351	7.989	8.280	8.549	8.920	8.687	8.919
Bali	8.797	9.708	11.537	14.532	15.977	16.302	16.512	16.758	17.115	16.060	16.392	17.603	18.041	18.258	18.689	18.589	18.969
Nusa Tenggara Timur (East Nusa Tenggara)	2.479	3.271	4.282	5.558	6.481	6.527	6.728	6.831	6.808	5.090	5.232	6.749	6.916	7.351	7.601	7.330	7.472
Maluku	824	1.080	1.457	2.161	2.668	3.255	2.810	2.871	2.857	2.331	2.357	2.821	3.039	3.208	3.254	3.163	3.310
Papua	2.407	3.127	3.149	4.376	5.238	5.388	5.511	5.594	5.620	4.842	4.875	6.058	6.221	6.363	6.594	6.332	6.537
Maluku Utara (North Maluku)	497	647	818	1.228	1.563	1.518	1.612	1.642	1.646	1.178	1.223	1.501	1.540	1.582	1.611	1.585	1.682
Irian Jaya Barat	-	-	1.129	1.486	1.701	1.820	1.924	1.978	2.043	891	1.061	986	999	1.205	1.248	1.580	2.075
Lainnya (Others)	1.046	920	1.227	967	1.196	852	883	1.166	1.097	972	1.328	845	845	967	779	1.559	1.755
Total	354.908	410.442	502.796	633.945	692.330	701.375	713.595	724.808	737.385	689.497	708.329	781.273	790.279	810.816	835.784	850.569	869.913

Ket: ^{*)} Data Sementara (lihat penjelasan hal. iv)

Miliar Rp (Billion Rp)

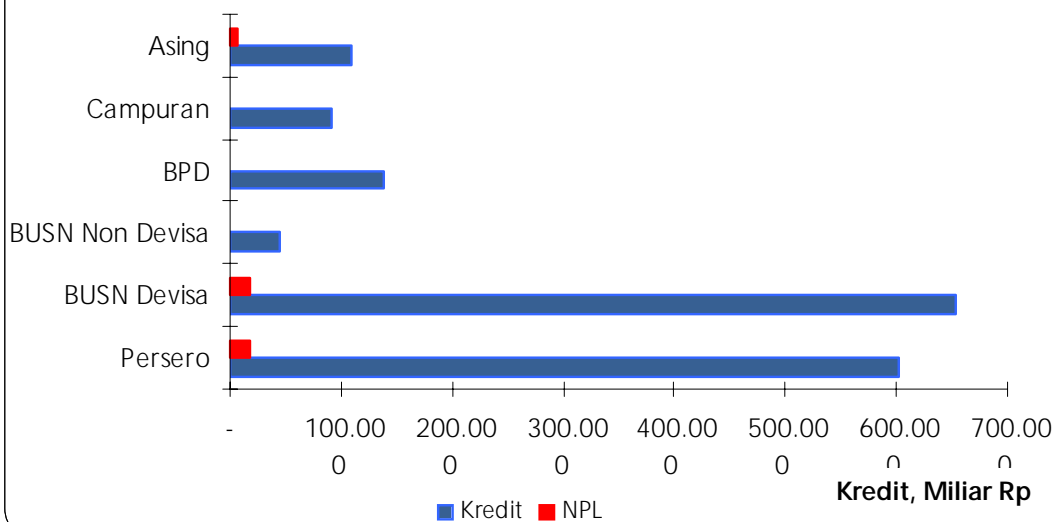
Tabel 4.33 Rincian Kredit MKM Menurut Kelompok Bank (Micro, Small & Medium Credit based on Category of Bank)

Kelompok Bank (Category of Bank)	Des	Des	Des	Des	2 0 0 9					2 0 1 0							
	2005	2006	2007	2008	Ags	Sep	Okt	Nov	Des	Jan ^{*)}	Feb ^{*)}	Mar ^{*)}	Apr ^{*)}	Mei ^{*)}	Jun ^{*)}	Jul ^{*)}	Ags ^{*)}
1. Bank Persero ¹⁾	-	-	-	230.152	266.235	268.680	274.631	278.631	285.134	221.413	226.554	289.496	294.964	300.551	306.786	311.415	318.488
Mikro	-	-	-	99.483	110.764	110.905	112.386	113.548	114.355	43.617	44.552	100.425	101.313	102.428	104.889	106.185	107.636
Kecil	-	-	-	71.190	88.489	89.795	93.214	95.123	98.306	106.697	109.559	113.233	116.663	120.024	122.416	125.812	129.926
Menengah	-	-	-	59.479	66.982	67.981	69.031	69.960	72.474	71.099	72.443	75.838	76.989	78.099	79.481	79.418	80.926
2. Bank Pemerintah Daerah	-	-	-	87.655	105.617	107.503	109.303	110.272	107.675	107.298	109.195	111.440	113.880	116.354	119.332	120.995	123.565
Mikro	-	-	-	39.019	39.546	38.962	38.941	38.834	38.657	38.927	38.159	38.248	38.525	38.707	38.666	38.560	38.855
Kecil	-	-	-	43.377	58.753	60.947	62.530	63.412	61.922	61.607	64.090	65.922	67.982	70.144	72.708	74.160	76.092
Menengah	-	-	-	5.258	7.318	7.593	7.832	8.025	7.095	6.764	6.945	7.270	7.373	7.503	7.959	8.275	8.618
3. Bank Swasta Nasional	-	-	-	290.731	292.545	296.734	300.883	306.828	315.369	313.256	320.377	329.249	334.688	344.131	358.363	366.936	376.032
Mikro	-	-	-	65.411	66.181	67.365	68.632	69.607	70.346	67.531	69.733	70.586	70.656	72.760	74.455	77.201	77.270
Kecil	-	-	-	96.410	101.873	103.147	105.097	107.325	110.221	114.513	117.022	120.292	122.317	125.853	131.287	135.059	139.762
Menengah	-	-	-	128.911	124.491	126.222	127.154	129.897	134.802	131.212	133.622	138.372	141.715	145.517	152.622	154.677	159.000
4. Bank Asing dan Campuran	-	-	-	25.406	27.932	28.458	28.777	29.077	29.208	47.530	52.204	51.087	46.746	49.780	51.303	51.222	51.828
Mikro	-	-	-	12.211	11.678	11.833	11.611	12.269	12.004	31.298	35.037	33.946	30.510	33.785	35.001	35.837	34.207
Kecil	-	-	-	3.227	4.465	4.587	4.768	4.761	4.857	5.197	5.670	5.503	5.575	5.639	5.601	5.653	6.002
Menengah	-	-	-	9.968	11.789	12.037	12.398	12.047	12.347	11.035	11.497	11.638	10.662	10.355	10.701	9.732	11.619
Jumlah	-	-	-	633.945	692.330	701.375	713.595	724.808	737.385	689.497	708.329	781.273	790.279	810.816	835.784	850.569	869.913

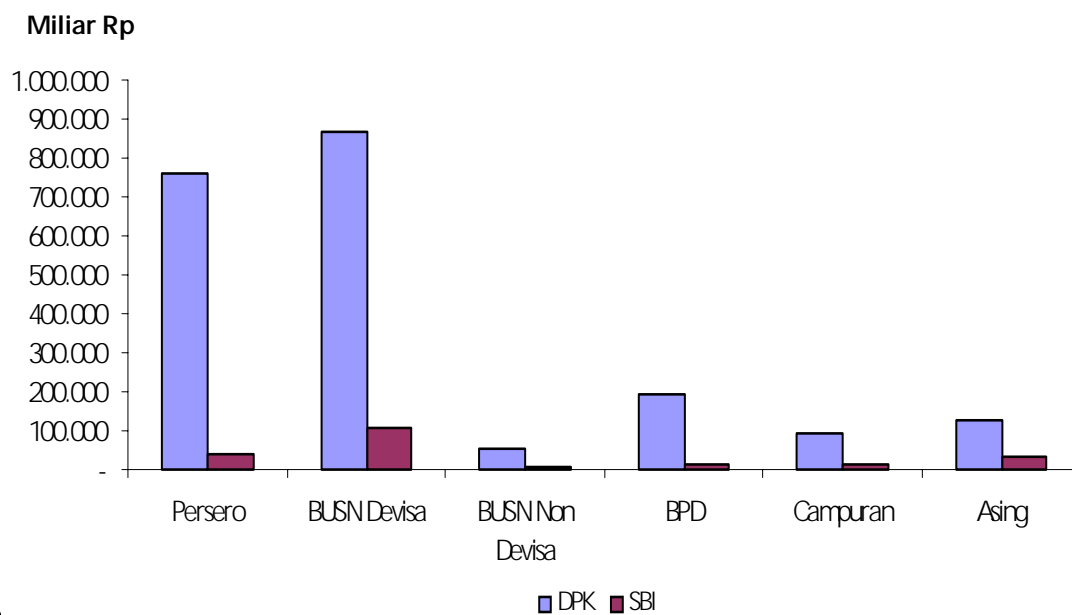
Ket: ¹⁾ Data Revisi Desember 2008,^{*)} Data Sementara (lihat penjelasan hal. iv)

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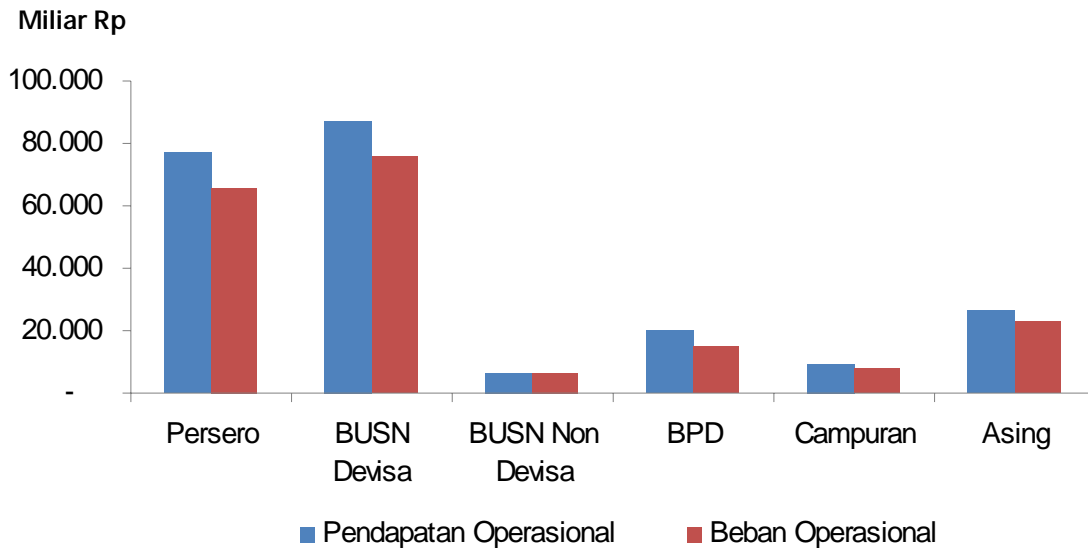
Grafik 1. Kredit dan NPL Kelompok Bank Agustus 2010



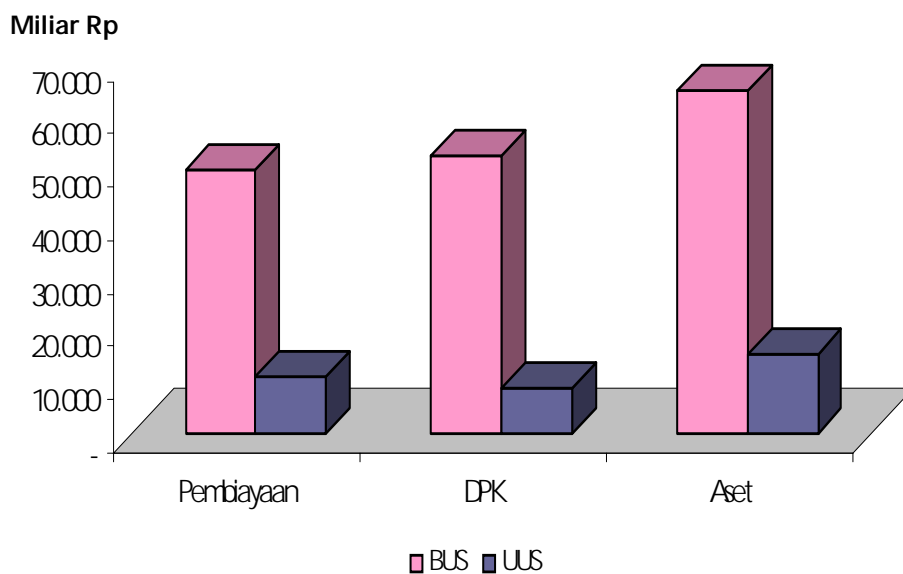
Grafik 2. Dana Pihak Ketiga dan SBI Kelompok Bank Agustus 2010



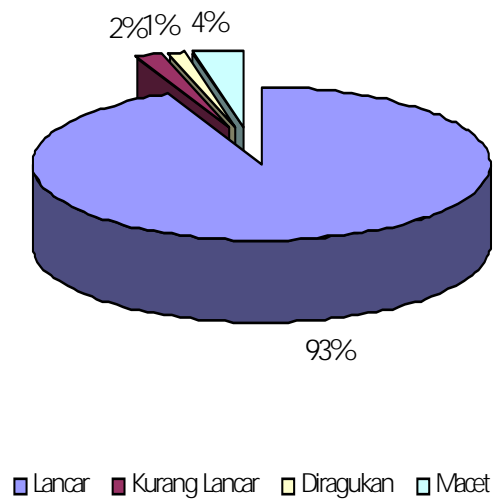
Grafik 3. Pendapatan dan Beban Operasional Kelompok Bank Agustus 2010



Grafik 4. Pembiayaan, DPK dan Aset Perbankan Syariah Agustus 2010



Grafik 5. Kolektibilitas Kredit BPR Agustus 2010



Grafik 6. Kredit MKM Kelompok Bank Agustus 2010

