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KATA PENGANTAR

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

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

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

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

Jakarta, Oktober 2013
BANK INDONESIA
Departemen Perizinan dan Informasi Perbankan

PREFACE

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

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

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

Jakarta, October 2013
BANK INDONESIA
Bank Licensing and Banking Information Department

HALAMAN KETERANGAN

Jadwal Publikasi Kedepan
Edisi September 2013 akan diterbitkan pada minggu ke III bulan November 2013.

Tanda-tanda, dan Sumber Data
Suatu jumlah tidak selalu sama besarnya dengan penjumlahan angka-angka yang bersangkutan karena pembulatan.

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

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

Sumber Data : Bank Indonesia kecuali jika dinyatakan lain.

1. Data yang digunakan dalam Publikasi SPI bersumber dari Laporan Bulanan Bank Umum (LBU), Laporan Bulanan Bank Umum Syariah (LBUS), dan Laporan Bulanan Bank Perkreditan Rakyat (Lapbul BPR) kecuali dinyatakan lain.
2. Proses *download* data; Data Laporan Bulanan Bank Umum (LBU) dan Laporan Bulanan Bank Umum Syariah (LBUS) yang disampaikan dari bank pelapor kepada Bank Indonesia diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu *download* data LBU melalui SIP dapat menyebabkan perbedaan pada data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu *download* data. Misalnya pemrosesan data bulan laporan Agustus 2013 untuk Publikasi Statistik Perbankan Indonesia penerbitan periode ini dilakukan dari tanggal 10 September s/d tanggal 15 Oktober 2013.

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

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PAGE OF REFERENCE

Advance Release Calender (ARC)
September 2012 edition will be released on the 3rd week of November 2013.

Notes, Symbols and Sources of Data
Totals do not necessarily agree with the sum of items shown because of roundings.

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

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

Data Source : Bank Indonesia unless mentioned otherwise.

1. *The data used in the Indonesian Banking Statistics is derive from Commercial Bank Monthly Reports, Sharia Bank Monthly Reports and Rural Bank Monthly Reports.*
2. *Data from the Commercial Bank Monthly Reports and the Sharia Bank Monthly Reports which submitted by the reporting banks to Bank Indonesia, is processed using the Bank Indonesia Banking Information System. The time taken to download data from Banking Information System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to pay attention to the download time of data. The processing of the August 2013 monthly reports for this periode of the Indonesian Banking Statistics was done from 10 September until 15 October 2013.*

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

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DAFTAR SINGKATAN

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

LIST OF ABBREVIATIONS

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

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DATA

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Aug	
Penyaluran Dana																			***Distribution of Funds***
Bank Umum	1.702.520	2.015.221	2.282.179	2.765.912	3.412.463	3.841.859	3.948.283	3.952.177	4.036.091	4.172.672	4.134.322	4.156.001	4.231.772	4.279.179	4.307.736	4.395.524	4.386.028	4.470.452	*Commercial Banks*
Bank Perkreditan Rakyat	26.549	31.313	36.076	43.877	53.534	59.206	60.772	61.763	63.062	64.753	65.010	65.656	66.032	66.906	67.692	68.521	69.107	70.378	*Rural Banks*
SBI dan SBIS [1)]	203.863	166.518	212.116	139.316	117.983	83.758	69.432	70.838	76.573	81.158	87.947	92.579	94.190	98.327	98.565	83.035	76.837	73.167	***SBI and SBIS [1)]***
Sumber Dana																			***Source of Funds***
Bank Umum	1.718.965	1.990.345	2.180.934	2.563.562	3.093.848	3.272.415	3.348.827	3.346.113	3.410.851	3.542.518	3.494.393	3.505.837	3.572.036	3.621.187	3.671.658	3.711.769	3.736.834	3.794.384	*Commercial Banks*
Bank Perkreditan Rakyat	22.629	26.345	30.367	37.034	45.462	50.513	51.796	52.573	53.561	55.289	55.524	56.120	56.443	57.306	57.902	58.570	59.295	60.269	*Rural Banks*
Jumlah Aset																			***Total Assets***
Bank Umum	1.986.501	2.310.557	2.534.106	3.008.853	3.652.832	3.923.764	4.009.368	4.028.789	4.103.456	4.262.587	4.211.039	4.237.117	4.313.832	4.367.751	4.418.690	4.461.783	4.510.290	4.581.137	*Commercial Banks*
Bank Perkreditan Rakyat	27.741	32.533	37.554	45.742	55.799	61.783	63.385	64.409	65.698	67.397	67.610	68.284	68.645	69.446	70.240	71.901	72.091	73.858	*Rural Banks*
Jumlah Bank																			***Total Banks***
Bank Umum	130	124	121	122	120	120	120	120	120	120	120	120	120	120	120	120	120	120	*Commercial Banks*
Bank Perkreditan Rakyat	1.817	1.772	1.733	1.706	1.669	1.669	1.669	1.669	1.667	1.653	1.653	1.654	1.653	1.639	1.641	1.641	1.641	1.641	*Rural Banks*
Jumlah Kantor																			***Total Bank Offices***
Bank Umum	9.680	10.868	12.837	13.837	14.797	15.727	15.899	16.067	16.067	16.625	16.821	16.982	17.089	17.191	17.326	17.504	17.688	17.798	*Commercial Banks*
Bank Perkreditan Rakyat	3.250	3.367	3.644	3.910	4.172	4.337	4.357	4.378	4.404	4.425	4.448	4.470	4.499	4.518	4.549	4.568	4.584	4.612	*Rural Banks*

Ket : [1)] Sertifikat Bank Indonesia Syariah

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

DATA BANK UMUM

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	2.282.724	2.334.211	2.403.656	2.470.380	2.487.835	2.527.989	2.573.056	2.601.768	2.647.930	2.725.674	2.705.601	2.736.684	2.787.372	2.844.812	2.909.085	2.982.436	3.045.511	3.091.429	*a. Credit*
- Kepada Pihak Ketiga	2.266.175	2.317.209	2.386.145	2.452.856	2.470.111	2.510.651	2.555.839	2.585.345	2.631.002	2.707.862	2.688.143	2.718.717	2.768.371	2.824.217	2.887.478	2.959.123	3.021.126	3.067.402	*- To Third Party*
Rupiah	1.894.453	1.935.197	1.988.905	2.051.193	2.074.552	2.110.038	2.146.193	2.175.819	2.215.458	2.281.021	2.258.437	2.296.744	2.333.275	2.375.249	2.431.072	2.501.879	2.550.463	2.563.483	*Rupiah*
Valas	371.722	382.011	397.240	401.663	395.559	400.613	409.645	409.526	415.544	426.841	429.705	421.974	435.096	448.968	456.406	457.244	470.664	503.919	*Foreign Exchange*
- Kepada Bank Lain	16.549	17.002	17.511	17.524	17.724	17.337	17.217	16.423	16.928	17.812	17.458	17.966	19.000	20.595	21.607	23.313	24.384	24.027	*- Inter Bank Credit*
Rupiah	8.448	8.505	8.732	9.422	9.673	9.505	9.767	9.851	10.024	10.596	10.546	11.294	12.042	12.371	13.107	14.123	15.072	15.037	*Rupiah*
Valas	8.101	8.497	8.779	8.102	8.050	7.833	7.450	6.572	6.904	7.215	6.912	6.672	6.958	8.224	8.501	9.190	9.312	8.989	*Foreign Exchange*
b. Penempatan pada Bank Lain	157.676	159.215	173.945	188.328	188.716	172.011	183.218	173.652	168.532	166.623	159.142	199.425	219.424	201.706	196.967	166.884	205.794	184.504	*b. Interbank Placement*
- Giro	40.794	43.059	47.221	50.377	58.383	50.825	61.207	61.856	61.363	58.212	60.515	76.159	86.152	70.087	75.646	50.955	75.859	75.425	*- Demand Deposit*
- Inter Bank Call Money	74.987	72.907	79.108	93.557	90.687	81.325	78.914	74.700	69.517	76.279	66.852	83.709	88.371	80.998	79.050	70.806	90.194	69.911	*- Inter Bank Call Money*
- Deposito Berjangka	39.495	40.445	45.158	42.214	37.729	37.850	41.210	35.059	35.456	30.370	30.107	37.951	42.912	47.568	39.457	41.834	36.827	37.114	*- Time Deposits*
- Lainnya	2.400	2.803	2.458	2.181	1.917	2.011	1.887	2.037	2.197	1.761	1.669	1.606	1.988	3.052[r]	2.814[r]	3.289	2.914	2.053	*- Others*
c. Penempatan pada Bank Indonesia	543.214	505.896	492.918	482.620	479.261	472.976	505.407	493.142	524.437	580.697	562.533	506.847	500.886	524.578	490.240	512.592	453.788	465.921	*c. Placement to Bank Indonesia*
- Giro	252.913	255.137	262.000	260.665	261.529	264.766	267.078	269.233	271.175	289.254	282.128	279.300	282.198	286.281	286.373	296.954	292.888	295.310	*- Demand Deposit*
- Fine Tune Operation (FTO)	73.724	79.120	115.889	93.000	127.276	98.527	155.766	154.363	149.183	198.835	201.545	155.814	143.552	131.062	130.876	95.543	45.719	34.721	*- Fine Tune Operation (FTO)*
- Fasbi	185.718	149.500	96.166	107.249	68.885	93.304	63.873	52.631	84.394	65.431	59.415	51.620	49.269	84.826	60.563	104.724	102.115	124.388	*- Fasbi*
- Lainnya	30.859	22.140	18.863	21.706	21.571	16.380	18.690	16.915	19.685	27.178	19.445	20.113	25.867	22.409	12.427	15.371	13.066	11.503	*- Others*
d. Surat Berharga	431.390	439.927	448.555	449.426	443.975	442.062	423.549	428.016	429.092	429.946	438.448	447.191	455.037	457.632	468.078	449.670	458.791	460.675	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	97.872	93.890	96.627	91.719	83.578	83.758	69.432	70.838	76.573	81.158	87.947	92.579	94.190	98.327	98.565	83.035	76.837	73.167	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SPN)	3.383	4.304	3.582	4.052	3.992	5.165	4.382	4.424	3.485	1.920	2.017	1.681	4.938	3.779	7.584	10.275	18.318	19.571	*- Treasury Bills*
- Obligasi	267.070	276.589	282.481	287.232	289.405	289.182	286.143	291.259	286.069	282.960	287.547	293.956	298.588	298.100	302.912	301.838	308.846	312.470	*- Bonds*
- Lainnya	63.065	65.146	65.866	66.422	67.000	63.957	63.592	61.496	62.965	63.909	60.937	58.975	57.321	57.426	59.017	54.522	54.789	55.466	*- Others*
e. Penyertaan	13.958	13.937	13.986	14.056	14.219	14.229	14.375	14.565	14.606	15.065	15.085	15.082	14.459	14.438	14.438	15.110	15.507	15.529	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	71.150	71.799	72.725	72.134	72.825	73.516	72.403	72.671	72.850	69.931	71.691	72.157	71.529	72.404	71.277	73.294	74.403	77.036	*f. Impairment on Financial Assets*
- Kredit yang diberikan	65.188	65.925	67.190	66.520	67.399	68.052	67.052	67.189	67.984	65.389	66.770	67.460	68.740	64.944[r]	65,015[r]	67.604	68.243	70.658	*- Credit*
- Surat Berharga	2.039	2.098	2.124	2.150	3.402	2.138	3.928	2.108	2.108	2.105	2.136	2.135	2.047	2.037[r]	2.033[r]	2.101	2.151	2.087	*- Securities*
- Lainnya	3.923	3.776	3.411	3.464	2.025	3.326	1.423	3.374	2.758	2.437	2.785	2.561	742	5.423[r]	4.230[r]	3.589	4.009	4.291	*- Others*
g. Tagihan Spot dan Derivatif	6.977	6.511	9.137	8.016	7.720	7.370	7.356	7.137	7.533	8.229	8.145	8.246	8.161	8.501	9.633	9.389	13.603	24.757	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	156.022	162.075	163.910	154.156	140.505	131.705	168.920	161.225	171.110	176.507	173.677	170.369	174.905	157.703	158.463	167.742	127.752	152.486	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	2.825.975	2.841.361	2.908.957	2.955.833	2.961.417	2.984.050	3.049.956	3.070.604	3.130.518	3.225.198	3.205.006	3.207.342	3.243.136	3.299.350	3.349.660	3.374.272	3.392.927	3.440.207	*a. Third Party Funds*
Rupiah	2.420.232	2.439.319	2.484.038	2.516.672	2.511.915	2.534.560	2.591.133	2.598.755	2.653.701	2.757.530	2.720.131	2.712.820	2.749.311	2.810.352	2.816.403	2.843.895	2.843.380	2.863.890	*Rupiah*
Giro	483.154	487.366	518.350	530.661	520.646	505.959	539.191	513.237	537.730	567.801	539.847	529.177	545.965	582.871	563.069	597.833	577.112	575.270	*Demand Deposit*
Tabungan	827.682	841.995	852.491	874.930	881.225	905.391	917.469	928.728	947.636	1.010.488	990.399	982.631	974.296	984.782	986.939	990.719	1.019.789	1.019.866	*Saving*
Simpanan Berjangka	1.109.396	1.109.958	1.113.197	1.111.080	1.110.044	1.123.210	1.134.473	1.156.790	1.168.335	1.179.242	1.189.885	1.201.012	1.229.050	1.242.699	1.266.395	1.255.343	1.246.479	1.268.754	*Time Deposits*
Valas	405.743	402.043	424.920	439.161	449.502	449.491	458.824	471.849	476.817	467.668	484.875	494.522	493.825	488.999	533.257	530.377	549.546	576.317	*Foreign Exchange*
Giro	172.882	168.424	181.954	187.603	188.400	190.429	187.009	193.887	197.883	199.270	215.958	222.423	208.263	208.604	234.163	229.414	236.631	247.599	*Demand Deposit*
Tabungan	61.246	61.463	60.742	64.270	67.130	65.159	63.990	65.558	64.669	66.342	71.446	72.221	73.138	73.496	74.175	75.290	76.038	78.168	*Saving*
Simpanan Berjangka	171.616	172.156	182.224	187.288	193.972	193.903	207.824	212.404	214.266	202.056	197.471	199.878	212.424	206.899	224.919	225.673	236.877	250.550	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	2.226	2.227	2.091	1.958	1.842	1.891	1.702	1.787	2.366	1.864	1.889	1.831	1.719	1.601	2.500	1.697	1.724	1.805	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	106.285	108.922	114.509	127.361	117.787	110.495	119.598	103.372	107.904	124.697	104.438	114.905	127.253	126.400	125.648	133.384	120.911	114.063	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	33.086	35.137	34.506	37.070	36.328	37.894	35.626	40.816	40.832	42.116	41.737	44.688	52.547	51.487	50.020	51.156	52.746	52.883	*d. Issued Securities*
e. Pinjaman yang Diterima	66.721	71.495	71.970	69.025	72.254	72.969	72.316	63.009	61.992	75.341	71.293	71.139	74.622	72.968	72.306	71.583	82.232	87.999	*e. Loans received*
Rupiah	10.969	10.951	10.903	11.745	11.510	11.375	11.606	11.559	11.511	12.229	12.045	11.943	13.498	13.029	12.747	13.547	14.583	13.917	*Rupiah*
Valas	55.753	60.544	61.068	57.279	60.745	61.594	60.709	51.450	50.481	63.112	59.248	59.197	61.124	59.939	59.560	58.036	67.648	74.082	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	5.673	5.577	11.123	8.238	7.703	8.351	8.070	7.605	7.094	7.928	7.602	7.302	7.445	7.207	9.032	9.863	15.168	25.580	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	49.867	51.301	59.246	59.091	58.246	51.893	56.650	54.086	55.765	60.342	57.750	54.081	60.524	57.492	57.501	64.877	65.948	66.398	*g. Other Liabilities*
h. Setoran Jaminan	4.770	4.625	4.759	4.656	4.629	4.870	4.909	4.834	4.380	5.031	4.677	4.549	4.790	4.682	4.991	4.938	5.179	5.447	*h. Margin Deposits*
Beberapa komponen modal																		-	***Components of Capital***
a. Modal Disetor	114.893	115.417	118.587	119.295	120.193	120.272	120.700	121.267	122.177	123.279	124.210	124.397	126.599	130.167	130.937	133.911	134.679	133.044	*a. Paid In Capital*
b. Cadangan	34.512	38.403	37.964	38.855	39.027	39.064	39.118	39.145	39.152	38.656	38.821	38.820	40.516	46.629	47.060	50.437	50.760	50.469	*b. Reserves*
c. L/R Tahun lalu [1)]	174.466	164.239	158.377	154.072	152.893	152.737	152.056	152.037	152.071	149.971	246.272	246.025	238.553	217.491	209.113	205.203	203.822	200.985	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	21.614	28.085	36.355	45.732	52.887	59.721	68.067	76.125	84.862	92.830	8.727	16.085	25.132	32.647	42.699	51.118	59.395	70.738	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	82.511	82.782	79.666	81.665	83.702	83.422	83.994	84.349	86.396	89.426	87.520	91.521	91.059	89.911	89.534	84.829	85.632	83.043	*e. Additional Paid In Capital*
f. Modal Pinjaman	26.642	28.137	28.190	28.284	29.012	29.019	29.032	28.943	28.932	31.242	30.260	30.234	29.288	30.403	29.832	30.440	30.564	30.807	*f. Loan Capital*

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata
[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama
r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada
[2)] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada
r) Revised figures

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	795.041	813.321	834.671	857.257	853.228	868.005	891.558	899.634	922.737	961.994	948.292	961.324	979.032	1.001.570	1.028.931	1.071.098	1.082.282	1.092.980	*a. Credit*
- Kepada Pihak Ketiga	792.719	811.030	832.330	854.674	850.583	865.367	888.985	897.082	920.147	959.128	945.499	958.571	976.289	998.187	1.025.125	1.066.945	1.077.916	1.088.499	*- To Third Party*
Rupiah	702.232	714.576	734.768	754.487	757.712	770.143	789.604	797.818	815.688	847.132	830.918	849.088	860.193	878.031	904.233	945.138	959.545	961.319	*Rupiah*
Valas	90.487	96.454	97.562	100.187	92.871	95.224	99.381	99.264	104.459	111.996	114.581	109.484	116.096	120.156	120.891	121.807	118.372	127.180	*Foreign Exchange*
- Kepada Bank Lain	2.322	2.291	2.341	2.583	2.645	2.638	2.574	2.552	2.590	2.866	2.794	2.752	2.743	3.384	3.807	4.153	4.366	4.481	*- Inter Bank Credit*
Rupiah	2.113	2.089	2.145	2.400	2.451	2.453	2.465	2.388	2.433	2.756	2.644	2.596	2.586	2.708	3.043	3.301	3.365	3.193	*Rupiah*
Valas	209	202	197	183	193	185	108	164	157	111	149	157	156	675	764	852	1.001	1.288	*Foreign Exchange*
b. Penempatan pada Bank Lain	53.577	53.195	58.671	52.640	55.899	57.416	56.709	52.105	53.003	44.017	46.184	61.483	71.903	57.729 r)	61.465	36.836	58.073	59.300	*b. Interbank Placement*
- Giro	19.927	18.851	26.191	23.629	27.146	27.328	32.371	32.670	31.234	23.859	30.735	40.944	48.476	33.895	42.148	20.726	39.255	41.938	*- Demand Deposit*
- Inter Bank Call Money	28.494	26.249	25.026	23.585	23.367	24.330	18.415	15.428	18.415	15.270	11.630	17.242	20.112	19.378	16.187	12.600	13.565	12.262	*- Inter Bank Call Money*
- Deposito Berjangka	5.156	7.510	7.267	5.425	5.386	5.758	5.923	4.006	3.354	4.887	3.818	3.296	3.314	3.618	2.291	2.945	4.476	5.038	*- Time Deposits*
- Lainnya	-	585	188	0	0	0	0	0	0	0	0	0	0	839 r)	839 r)	566	777	61	*- Others*
c. Penempatan pada Bank Indonesia	171.616	171.494	177.335	187.228	177.200	174.872	171.400	169.605	188.518	237.866	202.515	164.505	159.428	192.603	168.655	194.425	155.648	174.849	*c. Placement to Bank Indonesia*
- Giro	85.540	85.305	91.125	87.759	88.299	91.174	90.066	89.908	92.019	107.025	100.933	98.121	97.917	99.271	102.021	107.428	102.980	104.749	*- Demand Deposit*
- Fine Tune Operation (FTO)	27.623	29.054	40.671	43.970	58.292	46.474	61.325	61.231	59.537	101.252	71.569	43.397	39.592	38.775	48.980	36.985	28.142	20.854	*- Fine Tune Operation (FTO)*
- Fasbi	50.011	48.880	41.300	50.039	27.039	35.124	15.810	13.849	30.604	18.977	23.844	14.065	10.677	46.508 r)	13.956	46.691	22.327	47.602	*- Fasbi*
- Lainnya	8.443	8.255	4.239	5.460	3.570	2.100	4.199	4.618	6.359	10.611	6.170	8.922	11.241	8.049	3.698	3.321	2.199	1.644	*- Others*
d. Surat Berharga	182.462	188.551	191.529	188.810	186.835	188.200	186.315	185.862	186.928	189.311	194.214	198.570	197.355	198.780	201.664	187.097	190.999	192.624	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	13.027	14.232	15.219	14.212	14.640	17.251	15.649	14.713	15.409	16.671	19.069	21.183	18.625	21.429	21.456	11.922	13.338	13.646	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	497	1.346	799	937	740	1.512	1.293	1.349	1.934	124	366	184	683	1.086	1.133	865 r)	1.767	2.227	*- Treasury Bills*
- Obligasi	145.355	148.254	149.147	148.351	146.759	146.914	145.398	146.798	147.103	148.758	151.343	152.641	155.048	154.348	155.393	147.986	151.873	152.570	*- Bonds*
- Lainnya	23.584	24.719	26.363	25.310	24.695	22.524	23.975	23.002	22.481	23.757	23.436	24.562	22.999	21.917	23.682	23.964	24.022	24.181	*- Others*
e. Penyertaan	6.108	6.074	6.112	6.129	6.169	6.172	6.294	6.309	6.331	6.675	6.682	6.669	6.681	6.644	6.647	7.271	7.645	7.674	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	37.690	37.670	37.932	37.843	37.946	38.139	38.078	38.154	38.059	36.516	37.405	37.623	36.962	37.639	37.623	37.729	38.122	38.894	*f. Impairment on Financial Assets*
- Kredit yang diberikan	35.947	35.959	36.194	36.107	36.314	36.479	36.464	36.498	36.328	34.846	35.673	35.853	35.136	35.826	35.779	35.943	36.073	36.817	*- Credit*
- Surat Berharga	204	196	181	222	136	136	128	140	144	150	167	176	161	174	161	158	161	173	*- Securities*
- Lainnya	1.539	1.515	1.557	1.515	1.495	1.524	1.487	1.516	1.587	1.520	1.565	1.594	1.664	1.639	1.684	1.627	1.888	1.904	*- Others*
g. Tagihan Spot dan Derivatif	173	93	348	173	253	150	176	169	275	342	223	212	248	303	772	191	307	1.060	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	40.647	40.344	47.833	48.456	41.629	30.307	43.891	40.539	42.910	49.032	52.402	48.375	44.550	34.990	33.039	37.545	33.773	35.270	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	976.682	983.288	1.028.702	1.048.512	1.035.025	1.044.060	1.060.300	1.071.565	1.112.462	1.201.284	1.155.296	1.138.323	1.141.350	1.178.129	1.193.439	1.226.507	1.224.042	1.244.245	*a. Third Party Funds*
Rupiah	860.242	872.104	901.813	914.765	898.238	904.599	917.858	920.386	961.137	1.053.025	1.001.533	982.922	985.403	1.028.840	1.005.066	1.038.001	1.034.055	1.048.141	*Rupiah*
Giro	141.961	141.294	173.519	174.777	169.505	165.191	170.695	155.986	176.906	206.540	179.475	157.774	156.808	184.814	167.726	193.410	181.884	189.975	*Demand Deposit*
Tabungan	368.116	373.876	382.415	398.238	397.082	405.953	409.270	416.565	426.720	467.656	448.343	445.007	442.550	449.201	454.002	459.159	470.679	467.759	*Saving*
Simpanan Berjangka	350.164	356.934	345.879	341.750	331.651	333.455	337.893	347.836	357.512	378.829	373.716	380.141	386.045	394.825	383.338	385.432	381.492	390.407	*Time Deposits*
Valas	116.440	111.184	126.890	133.748	136.786	139.461	142.442	151.179	151.324	148.259	153.763	155.401	155.948	149.289	188.373	188.506	189.987	196.104	*Foreign Exchange*
Giro	52.524	50.852	54.633	59.545	57.968	61.252	59.710	66.872	65.235	65.610	78.854	80.022	73.066	68.518	92.470	91.235	89.093	97.086	*Demand Deposit*
Tabungan	13.505	13.548	13.193	13.631	13.706	14.148	14.047	14.644	14.353	15.366	15.172	15.305	15.864	16.268	16.890	17.338	17.778	17.952	*Saving*
Simpanan Berjangka	50.411	46.783	59.064	60.571	65.112	64.061	68.684	69.663	71.736	67.283	59.736	60.074	67.018	64.503	79.013	79.933	83.116	81.067	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	1.690	1.682	1.718	1.670	1.665	1.606	1.594	1.626	1.638	1.437	1.466	1.502	1.475	1.457	1.512	1.510	1.716	1.798	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	33.677	37.584	37.029	40.511	33.912	36.532	34.823	29.532	27.682	21.807	25.846	32.245	33.296	38.205	36.979	33.257	34.300	35.862	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	5.439	9.980	9.785	11.778	11.805	11.851	11.869	11.888	11.883	11.906	11.937	11.921	18.807	18.812	18.585	18.716	19.029	19.653	*d. Issued Securities*
e. Pinjaman yang Diterima	33.196	37.251	36.327	33.499	35.036	36.952	34.567	27.714	25.783	33.898	30.499	31.369	32.734	31.293	29.303	24.531	29.306	31.379	*e. Loans received*
Rupiah	5.204	5.204	5.191	5.727	5.521	5.506	5.496	5.489	5.492	5.988	5.987	5.994	5.982	5.808	5.811	5.947	5.960	5.934	*Rupiah*
Valas	27.992	32.047	31.135	27.772	29.515	31.445	29.071	22.225	20.291	27.910	24.512	25.375	26.752	25.484	23.492	18.584	23.346	25.445	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	584	580	1.157	844	812	790	833	810	833	771	682	647	721	678	1.248	832	1.205	1.908	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	16.284	18.085	20.964	22.698	21.174	18.975	21.272	18.933	20.229	20.260	20.636	19.276	20.781	20.083	21.343	27.121	28.361	28.778	*g. Other Liabilities*
h. Setoran Jaminan	2.212	2.144	2.246	2.277	2.297	2.373	2.390	2.253	2.347	2.788	2.538	2.457	2.538	2.499	2.807	2.871	2.939	3.084	*h. Margin Deposits*
Beberapa komponen modal								-										-	***Components of Capital***
a. Modal Disetor	31.308	31.308	31.308	31.311	31.311	31.311	31.311	31.311	32.062	32.067	32.067	32.121	32.170	32.170	32.170	32.170	32.171	32.171	*a. Paid In Capital*
b. Cadangan	15.521	17.542	17.688	17.693	17.693	17.693	17.693	17.693	17.693	17.693	17.693	17.693	18.648	23.801	23.802	23.802	23.802	23.802	*b. Reserves*
c. L/R Tahun lalu [1)]	71.777	65.209	61.384	61.322	61.379	61.379	61.378	61.379	61.384	61.384	104.483	104.643	101.254	83.778	83.777	83.792	83.777	83.777	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	9.127	12.075	15.215	19.025	22.394	25.565	29.384	33.056	37.348	40.823	3.452	6.729	11.096	14.665	18.447	22.886	26.666	30.490	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	35.525	35.723	35.165	35.479	36.140	35.625	35.892	36.233	37.514	37.567	36.686	36.657	36.293	36.666	35.824	33.676	33.032	31.517	*e. Additional Paid In Capital*
f. Modal Pinjaman	7.975	7.966	7.970	7.840	7.838	7.823	7.824	7.825	7.825	7.139	7.138	7.120	7.082	7.122	7.124	7.112	7.116	7.132	*f. Loan Capital*

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata
[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama
r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada
[2)] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada
r) Revised figures

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Ags	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	956.947	978.185	1.004.527	1.034.281	1.041.452	1.055.817	1.067.582	1.080.430	1.094.294	1.123.364	1.115.943	1.128.419	1.146.866	1.162.136	1.184.996	1.201.513	1.228.622	1.244.825	*a. Credit*
- Kepada Pihak Ketiga	949.216	970.465	996.625	1.026.096	1.033.109	1.047.497	1.059.131	1.071.848	1.085.626	1.114.279	1.106.845	1.118.930	1.136.637	1.151.702	1.174.225	1.190.263	1.216.555	1.233.648	*- To Third Party*
Rupiah	824.314	842.582	864.146	894.247	903.110	915.365	925.062	939.843	954.990	982.260	975.957	988.213	1.006.063	1.020.497	1.039.693	1.054.734	1.077.701	1.084.711	*Rupiah*
Valas	124.902	127.883	132.479	131.849	129.999	132.132	134.069	132.005	130.637	132.018	130.888	130.717	130.574	131.205	134.532	135.529	138.854	148.936	*Foreign Exchange*
- Kepada Bank Lain	7.731	7.720	7.902	8.185	8.343	8.319	8.450	8.582	8.667	9.085	9.098	9.489	10.229	10.434	10.771	11.251	12.066	11.177	*- Inter Bank Credit*
Rupiah	5.067	5.043	5.160	5.492	5.650	5.839	5.960	6.084	6.173	6.483	6.577	6.976	7.690	7.906	8.224	8.670	9.394	9.430	*Rupiah*
Valas	2.664	2.677	2.741	2.692	2.693	2.481	2.490	2.497	2.494	2.602	2.521	2.513	2.539	2.528	2.547	2.581	2.672	1.747	*Foreign Exchange*
b. Penempatan pada Bank Lain	34.071	32.783	36.086	51.359	53.074	39.947	37.133	37.152	39.634	46.221	37.729	46.406	45.980	50.503	49.863	39.812	53.619	43.352	*b. Interbank Placement*
- Giro	12.702	11.632	12.607	16.943	20.777	13.044	16.819	18.725	18.614	20.881	18.384	21.672	22.309	23.127	22.433	17.684	24.181	20.860	*- Demand Deposit*
- Inter Bank Call Money	16.851	17.503	19.593	30.676	28.310	22.146	18.746	16.014	17.331	23.047	16.757	21.655	21.133	22.879	24.803	18.615	25.871	19.698	*- Inter Bank Call Money*
- Deposito Berjangka	3.034	2.289	2.541	2.501	2.975	3.673	629	1.266	2.426	1.322	1.656	2.293	1.501	3.176	1.556	1.666	2.254	1.460	*- Time Deposits*
- Lainnya	1.485	1.359	1.345	1.240	1.012	1.084	938	1.146	1.262	972	932	786	1.037	1.321	1.071	1.847	1.313	1.333	*- Others*
c. Penempatan pada Bank Indonesia	207.759	177.777	179.111	167.825	173.063	178.080	198.177	189.531	189.371	208.570	232.163	216.858	211.616	196.174	186.812	187.963	185.865	165.594	*c. Placement to Bank Indonesia*
- Giro	105.623	104.873	105.260	105.979	107.047	108.485	110.324	110.239	110.781	114.071	117.022	116.099	115.930	115.616	113.379	117.185	118.316	118.360	*- Demand Deposit*
- Fine Tune Operation (FTO)	29.000	33.567	47.052	29.283	35.175	33.045	59.204	55.742	50.441	61.799	94.244	77.945	69.387	60.439	53.555	39.820	12.058	11.181	*- Fine Tune Operation (FTO)*
- Fasbi	57.943	31.844	17.875	20.912	19.528	25.940	19.509	17.025	20.262	21.895	12.378	15.333	16.232	11.328	15.629	23.308	48.034	29.613	*- Fasbi*
- Lainnya	15.192	7.493	8.924	11.651	11.313	10.609	9.141	6.525	7.887	10.805	8.520	7.481	10.068	8.791	4.249	7.650	7.457	6.440	*- Others*
d. Surat Berharga	153.690	155.795	156.145	159.962	152.462	156.249	150.064	152.944	154.402	154.456	155.560	159.602	158.456	162.582	158.157	155.747	160.674	167.502	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	45.471	42.762	41.717	41.798	36.763	37.942	31.212	33.225	36.868	40.470	43.239	45.275	47.293	48.903	47.448	44.072	36.880	34.883	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	1.161	702	1.263	1.170	700	1.420	1.473	1.594	984	988	715	384	289	644	625	1.342	9.278	11.956	*- Treasury Bills*
- Obligasi	85.389	90.707	91.881	94.724	93.018	95.372	95.715	96.836	95.549	90.998	90.842	94.076	91.024	93.050	91.009	92.698	97.118	103.570	*- Bonds*
- Lainnya	21.669	21.624	21.283	22.270	21.982	21.514	21.664	21.289	21.001	22.000	20.764	19.867	19.851	19.985	19.075	17.636	17.398	17.093	*- Others*
e. Penyertaan	7.034	7.037	7.050	7.116	7.136	7.149	7.161	7.332	7.342	7.441	7.454	7.463	6.832	6.850	6.855	6.889	6.911	6.901	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	22.792	23.159	23.525	23.283	23.568	23.964	22.727	22.812	22.987	22.335	22.795	22.914	23.065	23.081	21.715	23.485	23.666	25.031	*f. Impairment on Financial Assets*
- Kredit yang diberikan	19.417	19.716	20.462	20.165	20.510	20.855	19.690	19.695	20.560	20.190	20.248	20.621	18.161 r)	18.096 r)	18.178 r)	20.274	20.320	21.450	*- Credit*
- Surat Berharga	1.799	1.868	1.902	1.893	3.231	1.966	3.769	1.936	1.931	1.936	1.950	1.940	1.849 r)	1.846 r)	1.856 r)	1.928	1.975	1.898	*- Securities*
- Lainnya	1.576	1.576	1.161	1.225	(172)	1.143	(732)	1.181	496	208	597	353	3.055 r)	3.138 r)	1.681 r)	1.283	1.371	1.683	*- Others*
g. Tagihan Spot dan Derivatif	1.227	1.154	1.580	1.595	1.479	1.445	1.513	1.464	1.478	1.430	1.442	1.420	1.335	1.307	1.330	1.638	2.400	4.165	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	79.105	80.869	76.387	68.824	65.418	65.402	75.599	76.466	85.480	87.650	84.452	84.892	91.152	80.290	85.634	87.526	62.755	83.805	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	1.195.653	1.192.073	1.207.976	1.235.649	1.250.280	1.266.392	1.280.972	1.291.125	1.310.431	1.353.149	1.362.861	1.366.764	1.376.721	1.371.061	1.401.000	1.388.005	1.417.093	1.444.523	*a. Third Party Funds*
Rupiah	1.032.029	1.027.752	1.041.680	1.062.033	1.073.848	1.096.356	1.106.516	1.114.501	1.126.646	1.173.913	1.177.064	1.173.470	1.185.234	1.175.406	1.200.564	1.191.448	1.210.439	1.223.102	*Rupiah*
Giro	168.809	173.015	175.044	179.124	181.851	179.175	176.931	183.108	182.855	198.251	195.227	192.784	200.676	196.075	197.510	199.243	209.168	200.634	*Demand Deposit*
Tabungan	374.505	377.948	381.404	386.535	390.657	407.184	415.527	416.720	424.624	433.712	438.518	437.191	434.565	435.543	433.915	434.133	445.772	449.313	*Saving*
Simpanan Berjangka	488.716	476.789	485.233	496.375	501.340	509.997	514.057	514.672	519.167	541.950	543.319	543.495	549.993	543.789	569.138	558.072	555.499	573.155	*Time Deposits*
Valas	163.624	164.321	166.296	173.616	176.432	170.035	174.456	176.624	183.786	179.236	185.797	193.295	191.487	195.655	200.437	196.557	206.664	221.421	*Foreign Exchange*
Giro	62.870	60.721	63.495	64.909	65.797	63.515	62.934	62.399	67.854	66.731	65.803	70.235	64.909	69.735	71.491	68.255	72.990	75.285	*Demand Deposit*
Tabungan	25.413	25.593	25.293	28.098	28.790	25.850	26.064	26.469	26.646	27.326	31.855	32.353	32.663	33.273	32.997	33.476	33.422	34.929	*Saving*
Simpanan Berjangka	75.341	78.006	77.507	80.609	81.845	80.671	85.458	87.756	89.286	85.179	88.139	90.707	93.915	92.647	95.949	94.826	100.252	111.207	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	182	134	134	122	121	106	102	102	101	84	91	128	77	77	77	5	4	4	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	39.399	36.150	41.426	42.888	35.661	32.578	41.238	33.173	36.873	43.163	37.385	36.882	43.848	46.262	41.489	47.827	38.644	31.676	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	13.444	10.954	10.517	10.544	9.857	9.876	9.644	14.638	14.937	16.720	16.709	19.699	20.349	19.252	18.756	19.260	19.744	19.256	*d. Issued Securities*
e. Pinjaman yang Diterima	10.602	11.483	12.002	12.363	11.879	10.895	10.745	9.510	10.334	11.454	11.236	10.336	10.093	9.692	9.852	11.685	13.957	14.718	*e. Loans received*
Rupiah	2.466	2.653	2.625	2.729	2.718	2.703	2.970	2.932	2.908	2.820	2.945	2.795	2.762	2.465	2.127	2.732	3.489	2.846	*Rupiah*
Valas	8.136	8.831	9.377	9.633	9.161	8.192	7.775	6.577	7.426	8.635	8.291	7.541	7.331	7.228	7.725	8.953	10.468	11.872	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	509	470	952	718	648	859	680	607	595	640	709	668	640	582	698	976	1.890	3.443	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	21.803	22.309	26.588	25.333	24.746	22.486	24.419	24.798	24.824	27.877	24.964	24.096	26.396	24.909	24.881	26.121	25.378	24.530	*g. Other Liabilities*
h. Setoran Jaminan	1.527	1.628	1.633	1.640	1.592	1.627	1.681	1.727	1.179	1.145	1.112	1.119	1.215	1.292	1.287	1.199	1.275	1.377	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	43.071	43.072	43.572	43.787	43.908	43.934	44.052	44.052	43.878	44.383	44.884	44.896	45.420	45.542	45.873	47.992	48.481	47.025	*a. Paid In Capital*
b. Cadangan	8.812	10.508	10.646	10.990	10.994	11.000	11.006	11.006	10.990	10.636	10.988	10.988	11.020	11.554	11.488	13.718	13.736	13.444	*b. Reserves*
c. L/R Tahun lalu [1)]	62.774	61.042	60.921	58.589	58.581	58.492	58.363	58.359	58.261	57.402	89.566	89.429	88.583	87.928	80.688	79.065	79.038	76.637	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	6.761	8.904	12.459	16.005	18.482	20.697	23.394	26.066	28.635	31.687	2.635	4.865	7.486	10.025	14.267	16.345	19.273	23.989	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	41.510	41.480	40.219	42.100	42.640	42.994	43.187	43.264	43.661	46.335	45.731	47.588	47.166	47.457	47.609	46.069	47.264	46.655	*e. Additional Paid In Capital*
f. Modal Pinjaman	15.770	17.264	17.284	17.285	17.990	17.995	18.000	17.903	17.906	20.893	19.901	19.899	19.306	19.796	19.805	19.805	19.836	19.900	*f. Loan Capital*

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata
[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama
r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada
[2)] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada
r) Revised figures

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Ags	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	72.235	73.706	75.516	78.480	80.773	82.440	84.662	86.132	87.840	90.341	91.010	92.229	94.972	96.088	98.761	102.306	103.890	103.346	*a. Credit*
- Kepada Pihak Ketiga	71.655	73.069	74.836	77.753	80.016	81.651	83.848	85.317	86.978	89.451	90.127	91.353	94.056	95.191	97.791	101.253	102.789	102.226	*- To Third Party*
Rupiah	71.655	73.069	74.836	77.753	80.016	81.651	83.848	85.317	86.978	89.451	90.127	91.353	94.056	95.191	97.791	101.253	102.789	102.226	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Kepada Bank Lain	580	637	680	728	757	789	813	815	862	890	882	876	916	897	970	1.053	1.102	1.120	*- Inter Bank Credit*
Rupiah	580	637	680	728	757	789	813	815	862	890	882	876	916	897	970	1.053	1.102	1.120	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	1.908	1.437	1.315	2.476	1.924	1.796	2.271	1.972	2.008	2.519	1.933	1.702	2.679	2.441	1.977	2.110	2.265	1.121	*b. Interbank Placement*
- Giro	107	107	112	120	116	107	98	121	140	190	106	112	170	155	126	150	166	98	*- Demand Deposit*
- Inter Bank Call Money	980	695	575	1.365	873	560	850	745	890	1.020	855	667	1.233	907	659	891	1.156	201	*- Inter Bank Call Money*
- Deposito Berjangka	523	352	357	707	658	835	1.015	825	685	957	690	633	965	1.081	880	764	620	483	*- Time Deposits*
- Lainnya	298	283	272	283	277	295	308	282	292	352	282	290	311	298	313	306	323	340	*- Others*
c. Penempatan pada Bank Indonesia	19.281	20.000	17.394	18.796	17.763	18.184	19.519	19.169	19.767	24.844	22.715	20.900	25.081	24.852	25.825	25.204	22.316	21.289	*c. Placement to Bank Indonesia*
- Giro	7.096	7.263	7.397	7.239	7.327	7.612	7.686	7.808	7.952	8.179	8.446	8.385	8.571	9.005	8.961	8.973	9.121	9.147	*- Demand Deposit*
- Fine Tune Operation (FTO)	4.920	4.468	4.524	4.252	5.560	3.837	6.121	7.160	7.573	10.479	9.282	8.199	9.405	9.546	8.995	5.349	1.634	212	*- Fine Tune Operation (FTO)*
- Fasbi	6.131	7.104	4.131	5.868	3.700	5.278	4.239	2.552	2.721	3.203	2.831	2.836	4.415	3.756	5.708	8.372	9.446	9.860	*- Fasbi*
- Lainnya	1.134	1.165	1.341	1.438	1.176	1.457	1.474	1.649	1.520	2.983	2.156	1.479	2.690	2.546	2.161	2.511	2.114	2.070	*- Others*
d. Surat Berharga	10.177	10.172	10.543	9.988	10.006	9.938	9.606	9.715	9.827	9.843	10.573	11.331	11.072	11.198	10.686	10.640	10.357	10.737	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	3.642	3.551	3.543	3.470	3.587	3.257	2.879	2.930	3.162	3.275	3.511	3.854	3.836	3.923	3.877	4.058	3.794	4.290	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	119[r]	119[r]	119	153	*- Treasury Bills*
- Obligasi	4.615	4.623	4.833	4.558	4.537	4.808	4.992	5.184	5.104	5.047	5.578	5.802	5.703	5.740	5.270	5.086	5.077	5.047	*- Bonds*
- Lainnya	1.920	1.998	2.167	1.960	1.883	1.873	1.735	1.601	1.561	1.521	1.484	1.675	1.533	1.535	1.421	1.379	1.367	1.247	*- Others*
e. Penyertaan	144	149	147	140	142	136	140	144	153	155	155	156	152	152	143	157	159	161	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.272	1.290	1.321	1.335	1.362	1.433	1.485	1.541	1.576	1.557	1.556	1.570	1.565	1.601	1.599	1.550	1.596	1.617	*f. Impairment on Financial Assets*
- Kredit yang diberikan	1.250	1.272	1.296	1.311	1.341	1.410	1.465	1.508	1.553	1.499	1.536	1.532	1.466	1.581	1.577	1.528	1.573	1.599	*- Credit*
- Surat Berharga	9	8	13	9	7	7	4	4	4	5	4	5	5	5	5	4	4	4	*- Securities*
- Lainnya	14	10	12	15	14	16	17	29	19	53	15	34	94	15	17	19	18	14	*- Others*
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	703	1.325	1.499	968	573	2.731	3.631	3.162	3.357	1.930	1.895	1.336	1.159	425	598	1.506	1.631	2.969	*h. Other claims*
Sumber Dana								-											***Source of Funds***
a. Dana Pihak Ketiga	85.619	88.371	87.139	90.365	90.811	93.116	96.178	97.191	99.472	104.346	104.191	103.612	108.484	108.497	110.976	113.379	112.274	111.550	*a. Third Party Funds*
Rupiah	85.619	88.371	87.139	90.365	90.811	93.116	96.178	97.191	99.472	104.346	104.191	103.612	108.484	108.497	110.976	113.379	112.263	111.550	*Rupiah*
Giro	3.439	3.547	3.537	3.645	3.551	3.524	3.757	3.998	4.076	5.074	4.513	4.319	4.579	4.797	5.055	5.057	5.014	4.799	*Demand Deposit*
Tabungan	10.664	11.422	11.253	12.403	11.889	12.103	12.270	12.397	12.644	12.794	13.533	13.592	13.625	13.948	14.592	14.386	14.611	14.292	*Saving*
Simpanan Berjangka	71.516	73.402	72.350	74.317	75.370	77.489	80.152	80.796	82.752	86.478	86.145	85.701	90.281	89.752	91.329	93.936	92.638	92.459	*Time Deposits*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Demand Deposit*
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Saving*
Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	2.885	2.548	2.920	3.589	3.093	3.209	4.074	3.745	3.890	5.091	3.882	3.645	4.403	4.469	4.607	4.639	4.470	4.185	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	3.634	3.634	3.635	4.129	4.129	5.380	5.374	5.025	5.026	5.027	5.027	5.028	5.776	5.776	5.062	5.562	6.354	6.355	*d. Issued Securities*
e. Pinjaman yang Diterima	853	861	856	904	895	894	980	977	953	1.051	1.047	1.094	2.112	2.110	2.110	2.165	1.943	1.937	*e. Loans received*
Rupiah	853	861	856	904	895	894	980	977	953	1.051	1.047	1.094	2.112	2.110	2.110	2.165	1.943	1.937	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	59	59	59	59	59	59	-	-	-	-	-	-	-	-	-	-	6	-	*g. Other Liabilities*
h. Setoran Jaminan	6	7	6	6	7	8	8	8	9	8	5	5	5	5	5	5	7	7	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	7.138	7.154	7.214	7.231	7.260	7.260	7.466	7.466	7.605	7.806	7.821	7.815	7.841	8.005	8.221	8.804	8.853	8.548	*a. Paid In Capital*
b. Cadangan	278	279	289	250	257	257	257	257	257	257	264	266	266	266	273	298	298	299	*b. Reserves*
c. L/R Tahun lalu [1)]	4.430	4.338	4.345	4.384	4.335	4.335	4.335	4.335	4.335	4.335	7.066	7.015	6.995	6.942	6.931	6.895	6.835	6.805	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	599	823	1.076	1.283	1.524	1.751	2.003	2.247	2.479	2.790	276	538	788	1.068	1.359	1.637	1.929	2.198	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	2.300	2.363	2.348	2.409	2.602	2.530	2.544	2.536	2.471	2.406	2.373	2.506	2.419	2.297	2.790	2.558	2.527	2.435	*e. Additional Paid In Capital*
f. Modal Pinjaman	-	-	-	-	14	14	14	14	14	14	14	14	14	14	14	14	14	14	*f. Loan Capital*

1). Pada LBU 2008 tdk didefinisikan Vs Metadata

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

r) Angka-angka diperbaiki

1) LBU 2008 is not defined vs metada

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

r) Revised figures

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Ags	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	182.422	186.939	192.413	198.908	202.847	205.239	209.043	213.376	217.071	219.207	218.629	223.426	227.710	233.721	238.792	245.336	250.414	252.389	*a. Credit*
- Kepada Pihak Ketiga	182.268	186.736	192.197	198.634	202.561	204.939	208.726	213.024	216.726	218.851	218.300	222.991	227.278	233.279	238.337	244.815	249.821	251.775	*- To Third Party*
Rupiah	181.102	185.583	190.961	197.281	201.196	203.595	207.422	211.734	215.416	217.563	217.009	221.715	226.118	232.127	237.413	243.992	248.987	250.900	*Rupiah*
Valas	1.166	1.154	1.236	1.353	1.365	1.344	1.304	1.291	1.311	1.287	1.291	1.276	1.159	1.152	925	824	834	875	*Foreign Exchange*
- Kepada Bank Lain	154	203	216	274	286	299	316	352	345	357	329	435	433	442	454	521	593	614	*- Inter Bank Credit*
Rupiah	154	203	216	274	286	299	316	352	345	357	329	435	433	442	454	521	593	614	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	42.700	41.505	48.087	52.518	43.958	40.512	54.497	44.473	42.809	40.194	39.079	48.482	57.815	58.885	54.133	55.377	48.185	43.366	*b. Interbank Placement*
- Giro	1.761	4.144	1.769	1.816	1.803	1.222	1.577	1.855	1.578	1.809	1.531	2.081	2.590	2.943	2.903	3.111	3.350	2.701	*- Demand Deposit*
- Inter Bank Call Money	10.205	6.943	11.366	17.162	13.351	11.617	19.222	13.585	12.138	15.142	13.520	14.548	17.859	16.079	16.325	15.703	15.193	10.575	*- Inter Bank Call Money*
- Deposito Berjangka	30.187	29.863	34.383	33.029	28.266	27.137	33.143	28.511	28.540	22.894	23.681	31.469	36.870	39.431	34.466	36.142	29.151	29.784	*- Time Deposits*
- Lainnya	546	556	569	511	538	536	556	521	553	349	348	383	496	432	439	421	492	306	*- Others*
c. Penempatan pada Bank Indonesia	82.709	81.913	66.037	62.002	66.003	51.667	63.943	65.038	65.875	48.455	44.383	45.678	46.644	57.429	52.862	51.412	43.187	43.323	*c. Placement to Bank Indonesia*
- Giro	23.667	28.335	28.023	29.339	29.037	26.557	28.385	30.795	28.213	27.642	23.648	23.712	25.177	29.367	28.763	29.507	27.669	26.786	*- Demand Deposit*
- Fine Tune Operation (FTO)	1.830	2.101	12.878	5.521	18.474	5.250	15.729	17.263	16.514	9.368	9.944	10.100	12.197	11.775	9.921	6.490	2.371	1.815	*- Fine Tune Operation (FTO)*
- Fasbi	52.555	47.822	21.737	24.929	13.888	18.882	17.067	13.736	18.349	10.033	9.791	11.088	9.027	15.283 r)	13.429	14.719	12.657	14.559	*- Fasbi*
- Lainnya	4.657	3.655	3.398	2.213	4.605	978	2.761	3.243	2.799	1.413	1.001	778	243	1.004 r)	749	695	490	162	*- Others*
d. Surat Berharga	16.758	17.678	20.545	22.609	20.588	23.050	22.492	21.763	21.777	18.640	20.356	19.978	21.771	21.200	22.948	23.062	25.238	25.828	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	7.844	8.099	9.309	10.120	9.208	9.963	8.518	7.648	8.342	6.618	7.227	5.666	6.463	5.357	5.551	4.981	5.355	4.697	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	-	160	-	-	-	-	-	-	-	49	-	-	-	-	-	-	197	97	*- Treasury Bills*
- Obligasi	7.284	7.975	9.844	10.852	9.629	11.361	12.128	12.136	11.156	9.590	10.844	11.866	12.990	13.341	14.641	14.862	16.723	17.701	*- Bonds*
- Lainnya	1.630	1.444	1.392	1.637	1.751	1.726	1.845	1.979	2.279	2.383	2.284	2.446	2.318	2.503	2.756	3.218	2.963	3.333	*- Others*
e. Penyertaan	573	578	579	579	680	680	688	688	688	688	688	688	688	687	687	687	687	687	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.159	3.331	3.408	3.506	3.654	3.670	3.796	3.997	4.048	3.653	4.102	4.302	4.141	4.413	4.514	4.620	4.829	5.046	*f. Impairment on Financial Assets*
- Kredit yang diberikan	3.148	3.448	3.520	3.491	3.656	3.677	3.801	4.000	4.061	3.667	4.155	4.351	4.144	4.381	4.295 r)	4.606	4.743	5.036	*- Credit*
- Surat Berharga	14	13	13	13	14	13	14	14	12	8	9	8	7	6	5	5	5	5	*- Securities*
- Lainnya	(3)	(130)	(125)	2	(16)	(20)	(19)	(17)	(25)	(22)	(63)	(58)	(10)	26	214 r)	9	82	5	*- Others*
g. Tagihan Spot dan Derivatif	-	0	2	-	1	0	10	0	0	-	2	1	0	0	1	-	0	2	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	11.927	15.014	12.610	13.409	12.017	15.351	25.789	22.813	18.792	17.366	13.593	13.989	16.051	17.887	15.992	17.228	6.651	6.549	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	294.986	303.670	300.782	310.028	307.036	297.228	328.861	321.401	317.976	278.535	284.938	299.648	312.209	336.447	332.720	338.089	325.888	322.124	*a. Third Party Funds*
Rupiah	293.985	302.381	299.483	309.026	306.131	296.268	327.989	320.328	317.010	277.555	284.066	298.490	310.871	334.893	331.114	336.591	324.287	320.771	*Rupiah*
Giro	126.641	124.625	119.931	128.356	121.124	114.856	145.488	127.729	128.634	112.715	114.567	127.457	135.448	147.647	140.754	148.919	130.180	128.357	*Demand Deposit*
Tabungan	56.106	60.071	59.771	60.967	64.088	63.027	62.452	66.712	66.912	79.938	72.484	68.671	65.764	68.102	67.461	67.176	72.844	71.866	*Saving*
Simpanan Berjangka	111.238	117.685	119.781	119.703	120.919	118.384	120.048	125.887	121.464	84.903	97.014	102.362	109.659	119.144	122.900	120.497	121.263	120.548	*Time Deposits*
Valas	1.001	1.290	1.299	1.002	906	960	872	1.073	967	980	872	1.158	1.338	1.554	1.606	1.498	1.601	1.353	*Foreign Exchange*
Giro	215	229	243	248	189	210	202	233	210	238	298	509	478	764	626	659	560	514	*Demand Deposit*
Tabungan	19	18	19	20	19	23	29	28	29	30	29	29	33	32	30	34	32	33	*Saving*
Simpanan Berjangka	767	1.043	1.036	735	697	727	641	813	728	711	545	621	827	759	950	805	1.009	807	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	8	8	8	7	6	6	6	6	6	5	5	4	4	4	4	4	4	4	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	6.828	5.605	6.374	6.268	5.713	5.456	11.760	9.946	10.320	19.869	12.236	12.068	14.081	10.814	12.600	13.842	11.277	10.106	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	8.018	8.019	8.020	8.069	7.687	7.938	7.643	8.169	7.890	7.517	7.118	7.093	6.669	6.699	6.670	6.670	6.671	6.672	*d. Issued Securities*
e. Pinjaman yang Diterima	1.894	1.882	1.879	1.833	1.824	1.821	1.810	1.809	1.806	1.819	1.815	1.808	1.795	1.797	1.847	1.856	1.851	1.854	*e. Loans received*
Rupiah	1.894	1.882	1.879	1.833	1.824	1.821	1.810	1.809	1.806	1.819	1.815	1.808	1.795	1.797	1.847	1.856	1.851	1.854	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	-	-	2	-	0	0	10	0	0	-	1	0	0	0	0	-	5	9	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	157	159	160	154	101	107	193	262	257	2.101	561	176	2.928 r)	2.100 r)	1.045 r)	1.254	809	1.125	*g. Other Liabilities*
h. Setoran Jaminan	241	237	241	233	234	245	247	255	262	479	330	274	232	226	232	233	241	251	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	15.946	15.994	17.564	18.037	18.785	18.839	18.943	19.510	19.529	19.920	20.336	20.462	20.462	21.068	21.191	21.462	21.691	21.818	*a. Paid In Capital*
b. Cadangan	8.448	8.622	7.891	8.238	8.396	8.432	8.477	8.491	8.498	8.356	8.162	8.158	8.867	9.285	9.775	10.214	10.486	10.486	*b. Reserves*
c. L/R Tahun lalu [1)]	5.878	4.483	2.704	1.109	468	401	319	319	348	344	10.074	9.833	6.584	4.397	3.269	1.827	582	582	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	2.321	3.042	3.769	4.557	5.338	6.027	6.881	7.631	8.489	8.946	1.120	1.932	3.012	3.891	4.803	5.876	6.430	7.375	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	1.734	1.812	1.670	1.370	1.996	2.027	2.076	1.999	2.355	2.729	2.349	2.449	2.480	2.719	2.620	2.144	1.711	1.490	*e. Additional Paid In Capital*
f. Modal Pinjaman	1.103	1.103	1.103	1.328	1.328	1.328	1.328	1.328	1.328	1.328	1.328	1.328	1.003	1.003	1.003	1.003	1.004	1.004	*f. Loan Capital*

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

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

r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada

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

r) Revised figures

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Ags	
Peyaluran Dana																			*Distribution of Funds*
a. Kredit Yang Diberikan	128.464	131.755	136.400	140.788	143.784	147.631	147.377	148.734	148.273	153.299	154.641	155.620	158.798	165.174	168.744	174.380	180.398	187.783	*a. Credit*
- Kepada Pihak Ketiga	128.457	131.747	136.393	140.784	143.778	147.628	147.374	148.729	148.269	153.295	154.633	155.612	158.786	165.160	168.730	174.365	180.383	187.733	*- To Third Party*
Rupiah	61.635	63.898	65.825	69.703	72.653	75.820	75.641	76.527	76.724	77.872	78.301	79.016	79.436	81.523	83.299	85.903	86.632	87.797	*Rupiah*
Valas	66.821	67.848	70.568	71.081	71.125	71.809	71.733	72.202	71.545	75.424	76.333	76.596	79.350	83.637	85.431	88.462	93.751	99.936	*Foreign Exchange*
- Kepada Bank Lain	8	9	7	5	6	3	3	4	4	4	7	8	12	14	14	16	14	50	*- Inter Bank Credit*
Rupiah	8	9	7	5	6	3	3	4	4	4	7	8	12	14	14	16	14	50	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	10.527	13.048	11.517	8.733	11.263	10.893	12.382	11.823	13.247	13.465	11.521	14.594	15.944	13.373	12.437	12.294	17.666	15.034	*b. Interbank Placement*
- Giro	3.845	5.863	4.629	4.630	5.080	5.729	6.222	5.147	5.491	7.682	5.783	7.235	8.234	6.402	5.610	5.640	6.145	6.909	*- Demand Deposit*
- Inter Bank Call Money	6.218	6.933	6.462	3.673	5.919	4.894	5.849	6.411	7.489	5.467	5.453	7.036	7.386	6.630	6.493	6.273	11.185	7.765	*- Inter Bank Call Money*
- Deposito Berjangka	412	248	422	364	255	257	308	259	259	310	262	261	262	263	264	318	328	350	*- Time Deposits*
- Lainnya	52	3	4	66	8	13	3	5	7	6	23	61	61	79	69	63	8	10	*- Others*
c. Penempatan pada Bank Indonesia	24.339	21.416	20.989	18.210	17.850	19.152	20.647	20.980	23.477	25.008	23.454	21.104	23.043	26.390	24.041	24.320	21.145	25.886	*c. Placement to Bank Indonesia*
- Giro	13.433	12.686	13.491	13.746	13.415	13.783	13.964	13.798	14.432	14.333	14.310	14.551	16.574	15.069	15.586	15.657	16.198	17.369	*- Demand Deposit*
- Fine Tune Operation (FTO)	929	1.051	2.401	1.735	1.944	1.960	2.810	3.242	4.353	4.334	5.085	3.839	2.517	3.656	4.460	2.466	344	458	*- Fine Tune Operation (FTO)*
- Fasbi	9.559	7.264	4.612	2.309	2.171	3.035	3.493	3.326	4.074	5.554	3.062	2.005	2.486	5.691 r)	2.487	5.761	3.808	7.052	*- Fasbi*
- Lainnya	418	415	484	420	320	373	381	614	619	786	998	709	1.466	1.974	1.508	436	795	1.007	*- Others*
d. Surat Berharga	18.480	17.767	19.021	19.253	17.822	17.721	16.020	17.120	15.558	16.119	15.731	15.654	18.824	15.618	20.899	18.730	16.985	15.455	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	7.004	7.359	7.686	6.882	6.074	5.547	4.200	4.633	4.828	4.479	4.339	4.579	5.482	5.877	7.263	6.354	6.379	5.467	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	958	97	375	785	72	337	207	340	128	278	54	82	1.831	91	1.688	678	665	548	*- Treasury Bills*
- Obligasi	7.301	7.114	7.875	8.484	8.250	8.476	8.141	8.940	7.380	7.648	8.068	7.544	8.153	6.322	8.637	8.642	6.836	5.980	*- Bonds*
- Lainnya	3.217	3.197	3.085	3.102	3.427	3.361	3.472	3.207	3.223	3.713	3.270	3.449	3.358	3.328	3.311	3.056	3.106	3.460	*- Others*
e. Penyertaan	81	81	81	81	81	81	81	81	81	94	94	94	94	94	94	94	94	94	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.359	2.328	2.321	2.366	2.366	2.470	2.571	2.564	2.593	2.571	2.538	2.483	2.517	2.393	2.439	2.436	2.590	2.743	*f. Impairment on Financial Assets*
- Kredit yang diberikan	2.215	2.187	2.179	2.234	2.236	2.358	2.452	2.443	2.449	2.421	2.389	2.356	2.402	2.291	2.326	2.296	2.437	2.566	*- Credit*
- Surat Berharga	3	3	3	3	3	5	2	2	4	3	4	4	5	5	5	4	5	5	*- Securities*
- Lainnya	141	138	139	129	126	107	117	119	139	146	145	123	110	98	108	136	148	172	*- Others*
g. Tagihan Spot dan Derivatif	1.018	1.028	1.557	1.506	1.494	1.521	1.558	1.516	1.428	1.516	1.522	1.460	1.537	1.583	1.805	2.020	3.000	4.691	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	8.328	8.637	9.301	8.084	8.149	6.784	7.364	7.011	7.868	8.077	7.956	9.062	8.752	8.915	8.160	7.617	7.210	8.068	*h. Other claims*
Sumber Dana																			*Source of Funds*
a. Dana Pihak Ketiga	121.530	126.129	129.341	123.685	125.177	129.582	131.384	131.865	134.510	132.454	133.366	135.468	141.991	143.223	146.002	144.756	147.917	150.472	*a. Third Party Funds*
Rupiah	68.101	69.330	69.078	63.993	65.659	67.095	67.204	68.013	69.684	68.704	69.887	69.594	73.972	76.441	80.294	77.894	77.481	74.525	*Rupiah*
Giro	10.447	11.317	11.673	11.357	11.915	11.817	11.476	10.862	10.751	12.226	11.881	11.738	13.181	14.095	13.524	13.454	13.904	12.710	*Demand Deposit*
Tabungan	8.704	8.926	8.153	8.110	8.503	8.580	8.814	8.459	8.844	8.529	8.960	9.367	9.260	9.369	8.796	8.467	8.720	9.157	*Saving*
Simpanan Berjangka	48.950	49.087	49.252	44.525	45.241	46.697	46.914	48.692	50.089	47.948	49.045	48.488	51.531	52.977	57.974	55.973	54.857	52.658	*Time Deposits*
Valas	53.429	56.799	60.263	59.692	59.518	62.488	64.180	63.853	64.827	63.751	63.479	65.875	68.019	66.782	65.708	66.862	70.436	75.947	*Foreign Exchange*
Giro	15.221	16.125	19.142	20.608	20.633	21.391	20.248	19.783	20.581	22.282	21.823	23.303	23.478	22.522	20.358	20.004	20.332	21.623	*Demand Deposit*
Tabungan	10.223	10.350	10.660	10.736	10.750	11.071	10.294	10.523	10.825	10.763	11.484	11.764	11.910	11.147	11.555	12.213	12.378	12.297	*Saving*
Simpanan Berjangka	27.985	30.324	30.460	28.349	28.135	30.026	33.638	33.546	33.420	30.706	30.172	30.808	32.631	33.112	33.795	34.645	37.726	42.027	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	345	404	63	159	49	173	0	49	623	336	48	197	163	63	193	178	0	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	10.355	8.447	9.163	12.727	12.300	12.114	9.175	11.634	9.643	14.927	11.065	10.427	9.178	11.238	12.349	13.702	9.764	12.590	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	795	795	795	796	1.095	1.095	1.095	1.096	1.096	946	946	947	947	947	947	948	948	948	*d. Issued Securities*
e. Pinjaman yang Diterima	20.176	20.018	20.906	20.425	22.620	22.408	24.215	22.999	23.115	27.118	26.697	26.533	27.888	28.077	29.194	31.345	35.175	38.111	*e. Loans received*
Rupiah	551	351	351	551	551	451	351	351	352	552	252	251	847	849	852	847	1.340	1.346	*Rupiah*
Valas	19.624	19.666	20.555	19.874	22.069	21.957	23.864	22.648	22.763	26.567	26.445	26.281	27.041	27.227	28.342	30.499	33.835	36.765	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	813	811	1.385	1.144	1.099	1.160	1.157	1.118	1.045	1.144	1.150	1.080	1.090	1.092	1.392	1.624	2.486	3.999	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli	6.104	5.838	6.400	5.873	6.287	5.285	5.620	5.330	5.474	5.642	6.092	5.777	5.940	5.399	5.193	5.903	6.397	6.495	*g. Other Liabilities*
h. Setoran Jaminan	74	44	56	44	79	185	32	39	87	99	167	174	207	148	116	129	163	121	*h. Margin Deposits*
Beberapa komponen modal																			*Components of Capital*
a. Modal Disetor	13.600	13.600	14.640	14.640	14.640	14.640	14.640	14.640	14.814	14.814	14.814	14.814	16.418	18.364	18.464	18.464	18.464	18.464	*a. Paid In Capital*
b. Cadangan	1.453	1.453	1.451	1.685	1.687	1.683	1.684	1.698	1.713	1.714	1.715	1.715	1.715	1.723	1.722	2.405	2.437	2.437	*b. Reserves*
c. L/R Tahun lalu 1)	12.162	12.138	12.046	11.723	11.657	11.657	11.657	11.642	11.741	11.736	15.195	15.176	15.172	15.149	15.151	14.330	14.298	14.275	*c. Retained Earnings (Profit/Loss) 1)*
d. L/R Tahun berjalan sesudah pajak 2)	774	1.096	1.477	1.770	2.064	2.281	2.458	2.752	3.167	3.448	633	1.044	1.302	1.521	1.870	2.119	2.408	2.870	*d. Current Earnings (Profit /Loss) 2)*
e. Tambahan modal disetor	1.334	1.332	264	265	266	246	262	268	324	333	321	2.314	2.644	711	697	630	1.414	1.402	*e. Additional Paid In Capital*
f. Modal Pinjaman	1.795	1.804	1.833	1.832	1.842	1.859	1.866	1.873	1.859	1.867	1.879	1.872	1.883	2.467	1.886	2.506	2.595	2.757	*f. Loan Capital*

1). Pada LBU 2008 tdk didefinisikan Vs Metadata
2). Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama
r) Angka-angka diperbaiki

1) LBU 2008 is not defined vs metada
2) Positive difference of op. income and non op. minus op. expenses and non op. vs old metada
r) Revised figures

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Ags	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	147.613	150.305	160.130	160.667	165.750	168.857	172.835	173.463	177.715	177.468	177.086	175.667	179.993	186.122	188.861	187.802	199.904	210.106	*a. Credit*
- Kepada Pihak Ketiga	141.860	144.162	153.764	154.916	160.064	163.569	167.774	169.344	173.255	172.859	172.738	171.259	175.326	180.697	183.270	181.482	193.661	203.521	*- To Third Party*
Rupiah	53.515	55.490	58.370	57.722	59.863	63.465	64.616	64.579	65.662	66.742	66.126	67.358	67.409	67.880	68.644	70.860	74.809	76.530	*Rupiah*
Valas	88.345	88.672	95.394	97.194	100.201	100.104	103.158	104.765	107.593	106.117	106.612	103.901	107.917	112.817	114.626	110.622	118.853	126.991	*Foreign Exchange*
- Kepada Bank Lain	5.754	6.143	6.366	5.751	5.686	5.288	5.061	4.119	4.460	4.610	4.348	4.407	4.667	5.425	5.592	6.320	6.243	6.585	*- Inter Bank Credit*
Rupiah	526	525	524	523	523	122	209	208	207	107	106	405	404	404	401	562	604	631	*Rupiah*
Valas	5.227	5.618	5.841	5.227	5.164	5.167	4.852	3.911	4.253	4.503	4.242	4.003	4.264	5.021	5.191	5.757	5.639	5.954	*Foreign Exchange*
b. Penempatan pada Bank Lain	14.892	17.247	18.269	20.603	22.598	21.446	20.226	26.128	17.833	20.207	22.697	26.759	25.104	18.775	17.092	20.454	25.987	22.331	*b. Interbank Placement*
- Giro	2.452	2.461	1.914	3.239	3.461	3.395	4.119	3.338	4.306	3.792	3.976	4.115	4.373	3.566	2.426	3.645	2.762	2.918	*- Demand Deposit*
- Inter Bank Call Money	12.240	14.583	16.087	17.095	18.867	17.778	15.833	22.515	13.253	16.333	18.638	22.560	20.647	15.125	14.583	16.724	23.224	19.410	*- Inter Bank Call Money*
- Deposito Berjangka	183	184	188	188	189	191	191	192	192	-	-	-	-	-	-	-	-	-	*- Time Deposits*
- Lainnya	18	18	81	81	81	83	82	82	82	82	83	85	83	83	84	85	1	3	*- Others*
c. Penempatan pada Bank Indonesia	37.510	33.297	32.054	28.560	27.381	31.021	31.721	28.819	37.429	35.955	37.301	37.803	35.074	27.130	32.045	29.268	25.627	34.980	*c. Placement to Bank Indonesia*
- Giro	17.553	16.675	16.703	16.604	16.404	17.154	16.653	16.685	17.777	18.002	17.770	18.431	18.028	17.953	17.664	18.204	18.604	18.899	*- Demand Deposit*
- Fine Tune Operation (FTO)	9.423	8.878	8.363	8.239	7.832	7.960	10.577	9.726	10.765	11.603	11.421	12.335	10.455	6.871	4.967	4.432	1.169	200	*- Fine Tune Operation (FTO)*
- Fasbi	9.519	6.587	6.512	3.192	2.559	5.045	3.756	2.142	8.385	5.769	7.510	6.293	6.432	2.263 r)	9.353	5.872	5.843	15.703	*- Fasbi*
- Lainnya	1.015	1.156	476	526	587	862	734	266	501	580	600	744	159	45	61	759	11	179	*- Others*
d. Surat Berharga	49.822	49.966	50.773	48.805	56.262	46.904	39.054	40.612	40.600	41.577	42.014	42.057	47.559	48.254	53.724	54.393	54.538	48.529	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	20.885	17.887	19.153	15.238	13.307	9.798	6.974	7.689	7.964	9.643	10.561	12.024	12.491	12.838	12.970	11.649	11.091	10.185	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	767	1.999	1.144	1.160	2.481	1.896	1.408	1.141	439	481	883	1.031	2.135	1.958	4.018	4.912	6.293	4.590	*- Treasury Bills*
- Obligasi	17.125	17.916	18.900	20.264	27.212	22.251	19.769	21.365	19.777	20.918	20.872	22.027	25.670	25.299	27.963	32.564	31.220	27.602	*- Bonds*
- Lainnya	11.045	12.164	11.576	12.144	13.262	12.959	10.902	10.417	12.420	10.535	9.699	6.975	7.263	8.159	8.773	5.269	5.934	6.151	*- Others*
e. Penyertaan	18	18	18	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.878	4.021	4.217	3.800	3.930	3.841	3.745	3.603	3.588	3.299	3.296	3.264	3.280	3.276	3.387	3.474	3.600	3.704	*f. Impairment on Financial Assets*
- Kredit yang diberikan	3.211	3.343	3.540	3.212	3.341	3.273	3.181	3.044	3.033	2.766	2.769	2.746	2.767	2.768	2.859	2.957	3.097	3.189	*- Credit*
- Surat Berharga	10	11	11	11	11	11	11	11	12	2	2	2	2	2	2	2	2	3	*- Securities*
- Lainnya	656	667	666	577	578	557	553	547	543	532	526	516	511	507	526	515	502	512	*- Others*
g. Tagihan Spot dan Derivatif	4.559	4.236	5.651	4.743	4.494	4.254	4.099	3.987	4.352	4.941	4.955	5.153	5.041	5.309	5.725	5.541	7.895	14.839	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	15.311	15.886	16.279	14.415	12.720	11.130	12.645	11.234	12.703	12.452	13.379	12.714	13.241	15.195	15.040	16.321	15.733	15.824	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	151.505	147.830	155.017	147.593	153.088	153.673	152.261	157.456	155.666	155.430	164.354	163.527	162.380	161.994	165.522	163.536	165.712	167.293	*a. Third Party Funds*
Rupiah	80.256	79.380	84.844	76.490	77.228	77.126	75.388	78.336	79.752	79.987	83.390	84.733	85.348	86.274	88.389	86.595	84.855	85.801	*Rupiah*
Giro	31.857	33.568	34.646	33.401	32.700	31.396	30.844	31.554	34.508	32.996	34.183	35.106	35.273	35.443	38.500	37.764	36.961	38.795	*Demand Deposit*
Tabungan	9.587	9.753	9.495	8.679	9.005	8.543	9.135	7.875	7.891	7.858	8.560	8.803	8.533	8.618	8.173	7.399	7.164	7.479	*Saving*
Simpanan Berjangka	38.811	36.059	40.703	34.410	35.523	37.187	35.409	38.908	37.353	39.133	40.647	40.825	41.542	42.213	41.716	41.432	40.730	39.526	*Time Deposits*
Valas	71.249	68.450	70.173	71.103	75.860	76.546	76.873	79.120	75.914	75.443	80.964	78.793	77.033	75.720	77.133	76.940	80.858	81.492	*Foreign Exchange*
Giro	42.052	40.496	44.440	42.293	43.813	44.061	43.916	44.600	44.002	44.409	49.181	48.355	46.332	47.065	49.217	49.247	53.656	53.092	*Demand Deposit*
Tabungan	12.086	11.954	11.577	11.785	13.865	14.068	13.556	13.895	12.815	12.857	12.905	12.770	12.668	12.777	12.704	12.228	12.428	12.958	*Saving*
Simpanan Berjangka	17.112	16.000	14.156	17.025	18.183	18.417	19.402	20.625	19.097	18.176	18.878	17.668	18.033	15.878	15.213	15.464	14.774	15.443	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	-	-	168	-	0	-	-	3	-	3	280	0	-	-	714	-	-	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	13.141	18.587	17.596	21.378	27.108	20.605	18.528	15.342	19.496	19.839	14.023	19.637	22.447	15.412	17.624	20.117	22.456	19.644	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	1.755	1.755	1.755	1.755	1.755	1.755	-	-	-	-	-	-	-	-	-	-	-	-	*d. Issued Securities*
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loans received*
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	3.767	3.716	7.628	5.533	5.144	5.542	5.391	5.070	4.621	5.373	5.061	4.906	4.994	4.854	5.693	6.430	9.583	16.222	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	5.460	4.851	5.076	4.973	5.879	4.980	5.147	4.763	4.980	4.463	5.497	4.756	4.479	5.000	5.038	4.479	4.998	5.469	*g. Other Liabilities*
h. Setoran Jaminan	709	564	577	456	420	433	551	551	495	511	526	520	593	512	544	501	555	607	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	3.830	4.289	4.289	4.289	4.289	4.289	4.289	4.289	4.289	4.289	4.289	4.289	4.289	5.018	5.018	5.018	5.018	5.018	*a. Paid In Capital*
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Reserves*
c. L/R Tahun lalu 1)	17.444	17.029	16.978	16.947	16.473	16.473	16.003	16.003	16.003	14.770	19.887	19.929	19.965	19.298	19.298	19.294	19.292	18.909	*c. Retained Earnings (Profit/Loss) 1)*
d. L/R Tahun berjalan sesudah pajak 2)	2.031	2.145	2.359	3.092	3.085	3.400	3.946	4.373	4.743	5.137	613	976	1.448	1.478	1.953	2.254	2.689	3.816	*d. Current Earnings (Profit /Loss) 2)*
e. Tambahan modal disetor	107	73	1	41	58	0	33	48	72	56	59	8	56	60	(7 r)	(249)	(316)	(456)	*e. Additional Paid In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Loan Capital*

1). Pada LBU 2008 tdk didefinisikan Vs Metadata
2). Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama
*) Angka-angka sementara
**) Angka-angka sangat sementara
***) Angka-angka sangat-sangat sementara
r) Angka-angka diperbaiki

1) LBU 2008 is not defined vs metada
2) Positive difference of op. income and non op. minus op. expenses and non op. vs old metada
**) Provisional figures*
***) Very provisional figures*
****) Estimated figures*
r) Revised figures

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	92.329	124.665	156.634	189.405	222.219	254.854	288.013	322.428	355.961	391.280	36.547	68.697	104.311	139.900	176.401	212.911	250.179	289.066	*1. Interest Income*
a. Dari Bank Indonesia	3.407	4.260	5.075	5.757	6.456	7.050	7.790	8.476	9.133	9.979	970	1.775	2.498	3.234	3.878	4.552	5.130	5.681	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	969	1.272	1.622	2.022	2.430	2.836	3.191	3.592	3.954	4.373	421	756	1.140	1.586	2.066	2.506	2.933	3.345	*b. From interbank placement*
c. Dari surat berharga	6.282	8.341	10.410	12.355	14.493	16.455	18.320	20.288	22.179	24.027	1.998	3.874	5.880	7.946	9.922	11.937	13.882	15.981	*c. From securities*
d. Dari Kredit yang diberikan	64.489	88.029	110.570	133.603	157.104	180.849	205.035	229.595	254.011	279.847	26.704	50.200	76.142	101.743	128.165	154.310	182.129	210.188	*d. From credit*
- kepada pihak ketiga bukan bank	64.258	87.715	110.179	133.133	156.549	180.208	204.314	228.788	253.120	278.874	26.610	50.021	75.866	101.373	127.693	153.735	181.438	209.377	*- To Third Party non Bank*
- kepada bank lain	231	314	391	471	555	640	721	807	891	973	94	178	276	370	471	575	691	811	*- To other Bank*
e. Lainnya	17.183	22.764	28.958	35.668	41.736	47.664	53.677	60.477	66.685	73.054	6.454	12.093	18.651	25.391	32.371	39.606	46.104	53.871	*e Others*
2. Beban Bunga	46.689	61.506	76.579	91.672	106.838	121.855	136.609	152.651	167.859	183.713	17.684	32.189	48.424	64.778	81.710	98.747	115.450	133.190	*2. Interest Expenses*
a. Kepada Bank Indonesia	146	196	252	302	353	410	461	511	560	611	49	97	147	197	246	295	347	399	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	513	674	889	1.128	1.401	1.668	1.913	2.164	2.389	2.644	264	498	776	1.086	1.399	1.743	2.062	2.403	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	25.983	34.144	42.457	50.453	58.691	66.905	74.981	83.469	91.760	100.507	8.873	17.045	25.946	34.797	44.051	52.863	62.235	71.991	*c. Third Party non Bank*
- Giro	2.869	3.774	4.745	5.701	6.703	7.661	8.586	9.539	10.428	11.414	1.001	1.943	2.862	3.860	4.926	5.947	6.975	7.972	*- Demand Deposit*
- Tabungan	4.775	6.259	7.776	9.278	10.807	12.309	13.824	15.410	16.806	18.492	1.641	3.138	4.730	6.275	7.855	9.360	10.927	12.557	*- Saving*
- Simpanan Berjangka	18.339	24.110	29.937	35.474	41.182	46.935	52.571	58.520	64.527	70.601	6.230	11.964	18.354	24.662	31.270	37.556	44.333	51.462	*- Time deposits*
d. Surat Berharga	1.116	1.822	2.242	2.623	3.025	3.436	3.848	4.250	4.696	5.155	453	922	1.384	1.855	2.324	2.803	3.315	3.831	*d. Securities*
e. Pinjaman yang diterima	587	919	1.031	1.238	1.447	1.665	1.864	2.051	2.227	2.452	287	377	580	775	992	1.181	1.398	1.594	*e. Loans received*
f. Lainnya	16.781	22.228	28.289	34.818	40.856	46.772	52.578	59.283	65.344	71.516	6.227	11.763	18.203	24.791	31.537	38.785	45.120	52.049	*f. Others*
g. Koreksi atas pendapatan bunga	1.563	1.523	1.418	1.111	1.064	1.000	963	924	882	828	1.531	1.485	1.387	1.278	1.162	1.077	974	923	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**45.640**	**63.159**	**80.055**	**104.689**	**115.381**	**132.999**	**151.404**	**169.776**	**188.102**	**207.568**	**18.864**	**36.508**	**55.887**	**75.122**	**94.691**	**114.164**	**134.729**	**155.876**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	37.793	47.182	62.924	67.202	79.563	83.244	92.657	99.583	112.791	125.557	20.130	29.004	37.755	47.267	57.812	72.759	76.480	91.520	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	4.560	5.058	5.383	6.488	7.663	7.930	8.257	8.666	9.549	9.929	420	759	1.102	1.524	1.697	2.125	2.494	2.639	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	17	17	16	15	16	18	17	17	16	17	1	1	1	4	4	3	2	3	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	1	5	3	4	8	9	7	9	11	12	19	20	21	20	22	27	34	41	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	9.042	12.733	15.261	17.838	23.805	21.547	23.825	24.456	29.183	32.261	6.153	8.938	11.869	14.492	17.900	25.192	27.714	37.086	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	8.067	11.071	15.065	18.739	22.213	25.271	28.092	31.488	34.756	38.537	3.266	6.208	9.518	12.990	17.583	21.274	25.088	28.340	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	15.379	17.667	26.324	23.102	25.858	28.468	32.460	34.947	39.277	44.800	10.270	13.078	15.244	18.238	20.607	24.138	21.148	23.413	*f Others*
2. Beban Operasional Selain Beban Bunga	57.138	75.702	98.664	109.102	129.902	142.930	160.022	175.623	196.445	218.409	28.685	46.103	62.902	81.991	100.685	124.891	139.172	161.929	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.735	3.137	3.686	4.507	5.092	5.436	5.342	5.231	5.517	5.710	279	328	728	718	1.100	2.010	2.795	3.001	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	1	1	-	-	-	-	-	8	123	123	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	9	8	16	9	6	6	7	5	6	5	-	0	-	0	0	0	0	0	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	8.234	11.421	13.492	15.228	19.698	17.104	18.843	19.285	23.463	26.045	5.353	7.774	10.144	12.088	15.104	21.673	23.262	30.720	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	15.975	20.331	30.206	27.710	32.015	35.548	40.483	44.117	48.598	52.385	11.891	15.558	17.932	22.470	26.300	31.528	29.839	33.260	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	596	838	1.092	1.313	1.507	1.858	1.956	2.169	2.387	2.622	239	450	657	967	1.218	1.466	1.629	1.874	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	29.586	39.964	50.169	60.332	71.583	82.978	93.393	104.809	116.352	131.519	10.923	21.994	33.442	45.748	56.964	68.214	81.648	93.075	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**26.294**	**34.639**	**44.316**	**55.833**	**65.042**	**73.313**	**84.038**	**93.736**	**104.448**	**114.715**	**10.308**	**19.410**	**30.741**	**40.398**	**51.818**	**62.032**	**72.037**	**85.467**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**5.328**	**6.749**	**9.250**	**10.669**	**12.502**	**14.375**	**15.770**	**17.786**	**19.732**	**21.929**	**2.318**	**3.901**	**5.412**	**7.014**	**9.004**	**11.075**	**13.571**	**16.154**	***E. Non Operational Income***
F. Beban non - operasional	**4.180**	**5.488**	**7.124**	**8.330**	**9.806**	**11.193**	**12.543**	**13.932**	**15.395**	**17.133**	**1.667**	**2.981**	**4.354**	**5.698**	**7.167**	**8.744**	**10.611**	**12.898**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**1.148**	**1.261**	**2.126**	**2.339**	**2.696**	**3.181**	**3.227**	**3.854**	**4.336**	**4.796**	**651**	**920**	**1.058**	**1.316**	**1.837**	**2.331**	**2.960**	**3.256**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**27.442**	**35.900**	**46.442**	**58.172**	**67.738**	**76.494**	**87.265**	**97.590**	**108.784**	**119.512**	**10.959**	**20.330**	**31.797**	**41.714**	**53.655**	**64.362**	**74.997**	**88.723**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**(24)**	**(27)**	**(37)**	**(44)**	**(48)**	**(56)**	**(54)**	**(49)**	**(45)**	**56.698**	**8**	**11**	**22**	**28**	**37**	**49**	**61**	**71**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**60**	**285**	**243**	**231**	**584**	**588**	**584**	**702**	**728**	**57.793**	**30**	**88**	**71**	**507**	**537**	**592**	**699**	**638**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**21.614**	**28.085**	**36.355**	**45.732**	**52.887**	**59.721**	**68.067**	**76.125**	**84.862**	**92.830**	**8.727**	**16.085**	**25.132**	**32.647**	**42.699**	**51.118**	**59.395**	**70.738**	***K. Profit/Loss After Estimation of tax***

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	28.557	39.638	49.169	59.081	68.942	78.624	89.255	99.489	109.634	120.662	12.507	22.173	33.293	44.331	55.269	66.503	78.069	89.756	*1. Interest Income*
a. Dari Bank Indonesia	980	1.227	1.520	1.739	1.966	2.154	2.358	2.523	2.674	2.937	289	484	619	767	923	1.049	1.186	1.322	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	343	422	521	624	732	838	940	1.051	1.164	1.323	177	297	406	535	669	775	889	983	*b. From interbank placement*
c. Dari surat berharga	2.582	3.382	4.160	4.995	5.922	6.692	7.485	8.196	8.986	9.694	854	1.679	2.540	3.383	4.205	4.991	5.612	6.435	*c. From securities*
d. Dari Kredit yang diberikan	23.372	32.814	40.688	48.965	57.051	65.302	74.265	82.990	91.556	100.923	10.636	18.887	28.257	37.425	46.656	56.229	66.340	76.395	*d. From credit*
- kepada pihak ketiga bukan bank	23.315	32.734	40.589	48.847	56.914	65.143	74.087	82.791	91.337	100.690	10.610	18.840	28.188	37.334	46.544	56.095	66.179	76.205	*- To Third Party non Bank*
- kepada bank lain	57	79	99	118	136	159	178	199	218	234	27	47	69	91	112	133	161	189	*- To other Bank*
e. Lainnya	1.281	1.793	2.280	2.759	3.272	3.638	4.208	4.729	5.255	5.784	550	826	1.470	2.221	2.816	3.459	4.042	4.622	*e Others*
2. Beban Bunga	11.841	15.526	18.751	21.688	24.957	28.072	31.337	34.666	37.921	41.417	5.163	8.188	11.768	15.413	19.064	22.613	26.279	30.163	*2. Interest Expenses*
a. Kepada Bank Indonesia	121	161	209	249	291	339	381	422	463	506	41	83	124	166	208	249	293	336	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	69	101	152	201	252	298	348	387	419	439	34	68	107	157	217	285	353	449	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	8.368	10.903	13.548	16.037	18.549	21.038	23.477	26.023	28.525	31.277	2.770	5.374	8.125	10.867	13.696	16.380	19.243	22.224	*c. Third Party non Bank*
- Giro	1.076	1.349	1.696	2.018	2.361	2.697	2.990	3.272	3.526	3.837	336	682	922	1.190	1.509	1.801	2.099	2.387	*- Demand Deposit*
- Tabungan	1.758	2.302	2.844	3.387	3.918	4.454	4.991	5.566	6.134	6.777	598	1.180	1.793	2.379	2.981	3.563	4.160	4.813	*- Saving*
- Simpanan Berjangka	5.534	7.252	9.007	10.631	12.270	13.887	15.496	17.186	18.864	20.664	1.835	3.512	5.409	7.298	9.205	11.016	12.984	15.024	*- Time deposits*
d. Surat Berharga	164	551	614	704	791	882	968	1.050	1.133	1.220	84	165	251	358	455	558	678	801	*d. Securities*
e. Pinjaman yang diterima	293	521	554	634	741	857	957	1.059	1.147	1.265	204	218	317	416	540	625	739	845	*e. Loans received*
f. Lainnya	1.265	1.767	2.257	2.753	3.270	3.658	4.245	4.802	5.353	5.903	499	796	1.456	2.172	2.786	3.439	3.999	4.585	*f. Others*
g. Koreksi atas pendapatan bunga	1.563	1.522	1.418	1.111	1.064	1.000	963	922	882	808	1.531	1.485	1.387	1.278	1.162	1.076	973	923	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**16.716**	**24.112**	**30.418**	**37.393**	**43.985**	**50.552**	**57.918**	**64.823**	**71.713**	**79.244**	**7.344**	**13.985**	**21.525**	**28.918**	**36.205**	**43.890**	**51.790**	**59.593**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	15.545	18.443	28.245	25.232	29.695	33.173	37.536	39.941	44.773	50.412	8.322	12.653	15.595	19.130	23.660	30.827	23.810	26.624	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.097	2.376	2.608	3.463	4.373	4.613	4.736	4.884	5.094	5.149	90	170	269	369	382	557	558	564	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	611	959	1.405	1.778	2.236	2.616	3.117	2.858	3.011	3.734	536	583	1.665	1.916	3.473	6.637	2.492	3.479	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	3.115	4.385	5.582	6.849	8.375	9.667	10.745	12.083	13.411	14.985	1.293	2.491	3.778	5.146	6.979	8.417	9.959	11.364	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	9.526	10.481	18.345	12.793	14.711	16.277	18.938	20.116	23.257	26.543	6.402	9.409	9.883	11.699	12.826	15.216	10.801	11.217	*f Others*
2. Beban Operasional Selain Beban Bunga	21.457	27.983	40.503	39.937	47.238	53.427	60.110	65.257	71.953	80.785	11.474	18.574	23.476	30.252	37.614	47.253	43.453	48.899	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.720	1.974	2.086	2.979	3.732	3.782	3.775	3.734	3.753	3.766	41	52	101	120	188	279	436	481	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	0	-	-	-	-	0	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	610	971	1.467	1.808	1.886	2.113	2.453	2.361	2.439	2.940	478	474	1.338	1.259	2.824	5.877	1.441	1.794	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	8.754	10.971	19.327	14.223	16.755	18.315	20.999	22.122	24.397	26.429	6.894	10.228	10.040	12.374	13.880	16.660	12.368	13.466	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	194	290	385	427	469	647	578	630	672	732	81	135	204	349	408	463	451	478	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	10.177	13.775	17.235	20.498	24.396	28.569	32.305	36.411	40.692	46.918	3.979	7.684	11.793	16.150	20.314	23.975	28.756	32.680	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**10.804**	**14.571**	**18.160**	**22.688**	**26.442**	**30.299**	**35.345**	**39.507**	**44.533**	**48.871**	**4.192**	**8.065**	**13.644**	**17.796**	**22.252**	**27.464**	**32.147**	**37.319**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**884**	**802**	**1.229**	**1.387**	**1.605**	**1.880**	**1.722**	**2.234**	**2.705**	**3.183**	**197**	**471**	**567**	**556**	**807**	**1.015**	**1.212**	**1.213**	***E. Non Operational Income***
F. Beban non - operasional	**53**	**87**	**149**	**162**	**187**	**202**	**197**	**207**	**236**	**386**	**47**	**99**	**248**	**150**	**232**	**249**	**379**	**640**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**831**	**715**	**1.080**	**1.225**	**1.418**	**1.679**	**1.524**	**2.027**	**2.469**	**2.798**	**151**	**373**	**320**	**406**	**575**	**766**	**833**	**573**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**11.634**	**15.286**	**19.240**	**23.913**	**27.860**	**31.978**	**36.869**	**41.534**	**47.002**	**51.669**	**4.343**	**8.437**	**13.961**	**18.202**	**22.827**	**28.230**	**32.980**	**37.891**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**26.113**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**26.113**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**9.127**	**12.075**	**15.215**	**19.025**	**22.394**	**25.565**	**29.384**	**33.056**	**37.348**	**40.823**	**3.452**	**6.729**	**11.096**	**14.665**	**18.447**	**22.886**	**26.666**	**30.490**	***K. Profit/Loss After Estimation of tax***

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	39.953	53.038	66.709	80.163	94.001	107.941	121.736	136.467	150.483	165.319	14.737	28.667	43.429	58.301	73.385	88.758	103.816	120.642	*1. Interest Income*
a. Dari Bank Indonesia	1.544	1.840	2.117	2.363	2.606	2.847	3.107	3.394	3.660	3.981	442	837	1.202	1.554	1.820	2.160	2.419	2.635	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	155	199	248	310	393	472	526	580	621	675	60	107	164	218	279	347	408	483	*b. From interbank placement*
c. Dari surat berharga	2.339	3.152	3.974	4.773	5.512	6.285	7.043	7.846	8.617	9.376	748	1.441	2.200	2.968	3.726	4.483	5.311	6.138	*c. From securities*
d. Dari Kredit yang diberikan	26.008	34.862	44.011	53.364	62.994	72.688	82.228	92.145	101.827	112.085	9.972	19.571	29.816	40.121	50.914	61.147	72.177	83.537	*d. From credit*
- kepada pihak ketiga bukan bank	25.864	34.670	43.773	53.078	62.657	72.300	81.790	91.652	101.283	111.487	9.917	19.464	29.646	39.888	50.615	60.781	71.739	83.022	*- To Third Party non Bank*
- kepada bank lain	145	193	238	286	337	388	439	493	544	599	54	107	170	232	298	366	439	515	*- To other Bank*
e. Lainnya	9.907	12.985	16.359	19.354	22.496	25.647	28.832	32.503	35.759	39.202	3.515	6.711	10.048	13.441	16.646	20.621	23.500	27.850	*e Others*
2. Beban Bunga	22.265	29.101	36.298	43.143	50.253	57.458	64.498	72.227	79.372	87.021	7.888	15.111	22.806	30.524	38.140	46.591	54.011	62.445	*2. Interest Expenses*
a. Kepada Bank Indonesia	23	31	38	46	54	61	69	76	83	90	6	12	19	25	31	38	44	51	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	242	316	403	514	635	751	854	960	1.077	1.199	116	230	365	520	673	835	968	1.095	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	11.717	15.302	18.903	22.443	26.137	29.867	33.509	37.311	40.937	44.873	4.094	7.818	11.859	15.814	19.998	23.948	28.172	32.669	*c. Third Party non Bank*
- Giro	973	1.275	1.590	1.907	2.241	2.572	2.891	3.222	3.549	3.911	373	699	1.051	1.413	1.780	2.151	2.540	2.914	*- Demand Deposit*
- Tabungan	2.371	3.126	3.899	4.659	5.459	6.238	7.034	7.851	8.485	9.309	834	1.558	2.342	3.112	3.896	4.636	5.409	6.182	*- Saving*
- Simpanan Berjangka	8.373	10.902	13.413	15.877	18.437	21.056	23.583	26.237	28.903	31.653	2.887	5.561	8.467	11.289	14.322	17.161	20.223	23.572	*- Time deposits*
d. Surat Berharga	611	819	1.031	1.236	1.429	1.621	1.817	2.014	2.244	2.489	256	507	772	1.023	1.275	1.525	1.782	2.044	*d. Securities*
e. Pinjaman yang diterima	140	186	238	285	336	383	427	474	518	565	42	83	131	178	219	263	305	352	*e. Loans received*
f. Lainnya	9.531	12.447	15.684	18.619	21.662	24.775	27.822	31.391	34.514	37.805	3.374	6.462	9.661	12.963	15.944	19.982	22.740	26.234	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	1	0	0	-	0	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**17.688**	**23.937**	**30.411**	**37.021**	**43.748**	**50.483**	**57.239**	**64.240**	**71.111**	**78.298**	**6.849**	**13.555**	**20.622**	**27.777**	**35.244**	**42.167**	**49.805**	**58.197**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	9.182	11.565	14.594	18.446	25.572	23.039	25.462	28.041	30.281	33.347	5.606	6.427	9.351	12.227	15.824	18.970	23.103	28.482	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	852	959	987	1.052	1.245	1.280	1.374	1.492	1.686	1.834	184	319	541	647	755	752	785	811	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	1	5	3	4	8	9	7	9	9	10	19	20	21	20	22	27	34	41	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	1.148	1.571	2.351	2.650	7.974	3.721	4.158	4.525	4.836	4.710	958	1.301	1.620	2.214	2.775	3.557	5.097	7.760	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.890	3.889	5.797	7.532	8.750	9.763	10.785	12.058	13.187	14.598	1.260	2.276	3.537	4.856	6.807	8.304	9.809	10.988	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	4.035	4.843	5.012	6.682	7.595	8.265	9.139	9.956	10.563	12.195	3.186	2.510	3.632	4.490	5.464	6.329	7.378	8.883	*f Others*
2. Beban Operasional Selain Beban Bunga	18.427	24.378	29.755	35.872	46.452	47.832	53.627	59.782	65.655	71.838	9.155	13.775	20.427	27.285	33.693	40.844	49.192	57.930	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	181	249	328	292	288	370	366	353	346	426	78	97	275	204	381	503	568	699	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	4	4	16	9	6	6	7	5	6	5	-	-	-	0	0	0	0	0	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	993	1.384	2.005	2.153	6.836	2.519	2.857	3.070	3.239	2.993	649	873	1.144	1.647	2.127	2.710	4.081	6.407	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	4.939	6.245	6.849	8.776	10.231	11.499	12.918	14.581	15.914	17.278	3.956	3.755	5.346	6.825	8.158	9.860	11.671	13.203	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	160	200	257	312	369	430	485	547	603	686	62	121	187	246	324	427	487	597	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	12.150	16.296	20.300	24.329	28.723	33.008	36.994	41.226	45.549	50.449	4.410	8.929	13.475	18.362	22.703	27.344	32.385	37.023	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**8.443**	**11.124**	**15.250**	**19.595**	**22.867**	**25.690**	**29.074**	**32.499**	**35.736**	**39.807**	**3.301**	**6.208**	**9.547**	**12.720**	**17.376**	**20.293**	**23.715**	**28.749**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**3.784**	**5.118**	**6.743**	**7.801**	**9.106**	**10.496**	**11.789**	**13.055**	**14.371**	**15.751**	**1.517**	**2.698**	**3.944**	**5.371**	**6.813**	**8.343**	**10.129**	**12.086**	***E. Non Operational Income***
F. Beban non - operasional	**3.642**	**4.919**	**6.368**	**7.389**	**8.652**	**9.978**	**11.183**	**12.462**	**13.735**	**15.124**	**1.432**	**2.662**	**3.802**	**5.160**	**6.436**	**7.828**	**9.309**	**10.887**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**142**	**199**	**375**	**412**	**454**	**518**	**605**	**593**	**636**	**628**	**85**	**36**	**142**	**211**	**377**	**515**	**820**	**1.199**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**8.585**	**11.323**	**15.625**	**20.007**	**23.322**	**26.207**	**29.680**	**33.092**	**36.372**	**40.435**	**3.386**	**6.244**	**9.688**	**12.931**	**17.752**	**20.808**	**24.535**	**29.948**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**23.361**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**23.511**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**6.761**	**8.904**	**12.459**	**16.005**	**18.482**	**20.697**	**23.394**	**26.066**	**28.635**	**31.687**	**2.635**	**4.865**	**7.486**	**10.025**	**14.267**	**16.345**	**19.273**	**23.989**	***K. Profit/Loss After Estimation of tax***

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	6.370	8.407	10.803	12.913	15.238	17.525	19.804	22.254	24.697	27.222	2.525	4.887	7.442	10.036	12.794	15.409	18.302	20.926	*1. Interest Income*
a. Dari Bank Indonesia	162	210	250	285	324	361	401	443	486	536	62	110	167	233	296	354	412	474	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	22	28	35	42	51	61	69	78	87	96	9	16	26	36	47	59	69	73	*b. From interbank placement*
c. Dari surat berharga	151	199	247	294	340	385	430	477	522	564	47	95	146	197	245	293	341	372	*c. From securities*
d. Dari Kredit yang diberikan	3.437	4.614	5.864	7.111	8.430	9.750	11.080	12.448	13.837	15.286	1.409	2.775	4.248	5.703	7.185	8.686	10.323	11.797	*d. From credit*
- kepada pihak ketiga bukan bank	3.421	4.592	5.837	7.077	8.388	9.700	11.023	12.383	13.764	15.204	1.400	2.758	4.222	5.668	7.140	8.632	10.258	11.722	*- To Third Party non Bank*
- kepada bank lain	16	22	28	35	42	50	57	65	73	82	9	17	26	35	44	54	65	75	*- To other Bank*
e. Lainnya	2.597	3.356	4.407	5.180	6.094	6.968	7.824	8.808	9.765	10.740	999	1.891	2.855	3.868	5.021	6.017	7.158	8.209	*e Others*
2. Beban Bunga	4.221	5.502	7.072	8.334	9.772	11.184	12.582	14.132	15.650	17.226	1.636	3.091	4.699	6.354	8.165	9.807	11.651	13.357	*2. Interest Expenses*
a. Kepada Bank Indonesia	-	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	32	43	55	67	81	95	110	127	143	163	18	34	52	69	86	105	129	147	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	1.519	2.007	2.497	2.954	3.441	3.935	4.437	4.962	5.482	6.043	587	1.098	1.680	2.254	2.842	3.422	4.060	4.644	*c. Third Party non Bank*
- Giro	36	48	60	73	85	96	107	119	130	146	15	27	41	53	70	86	107	118	*- Demand Deposit*
- Tabungan	94	124	154	185	217	250	284	322	355	389	36	69	106	141	176	211	248	281	*- Saving*
- Simpanan Berjangka	1.389	1.836	2.283	2.697	3.139	3.589	4.045	4.521	4.997	5.507	536	1.001	1.533	2.060	2.596	3.125	3.705	4.245	*- Time deposits*
d. Surat Berharga	106	137	169	200	236	279	323	364	407	444	41	82	128	174	217	257	306	355	*d. Securities*
e. Pinjaman yang diterima	23	30	36	43	50	58	64	72	80	87	7	14	24	38	53	67	81	95	*e. Loans received*
f. Lainnya	2.541	3.285	4.315	5.070	5.963	6.817	7.648	8.607	9.538	10.489	983	1.863	2.815	3.819	4.967	5.955	7.074	8.116	*f. Others*
g. Koreksi atas pendapatan bunga	-	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**2.149**	**2.905**	**3.731**	**4.579**	**5.467**	**6.342**	**7.222**	**8.122**	**9.047**	**9.995**	**889**	**1.796**	**2.743**	**3.682**	**4.630**	**5.602**	**6.651**	**7.568**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			*C. Other Operating Income and Expenses*
1. Pendapatan Operasional Selain Bunga	275	367	518	608	688	749	862	967	1.059	1.184	105	188	272	384	512	622	739	830	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	53	58	66	73	81	83	89	95	98	104	1	7	10	25	51	57	67	73	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	-	-	-	-	1	1	1	1	1	2	0	0	0	0	1	1	1	1***)	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	42	112	169	159	192	225	254	281	311	340	24	57	88	114	140	172	208	244	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	179	196	283	375	414	440	517	590	649	738	79	124	174	245	321	392	463	512	*f Others*
2. Beban Operasional Selain Beban Bunga	1.681	2.262	2.937	3.583	4.252	4.905	5.591	6.291	7.015	7.751	657	1.323	2.046	2.752	3.466	4.205	5.010	5.678	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	4	4	4	10	10	10	12	13	15	14	1	1	2	3	5	4	5	4	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	-	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	344	454	621	721	858	1.006	1.152	1.312	1.456	1.503	146	278	444	544	646	781	914	1.045	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	-	1	1	1	1	2	2	2	3	3	1	2	3	4	5	7	8	10	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	1.332	1.803	2.310	2.851	3.383	3.886	4.425	4.964	5.541	6.230	509	1.042	1.597	2.201	2.810	3.413	4.082	4.619	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**743**	**1.010**	**1.312**	**1.604**	**1.903**	**2.186**	**2.493**	**2.797**	**3.091**	**3.428**	**336**	**661**	**969**	**1.314**	**1.676**	**2.019**	**2.380**	**2.719**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**25**	**38**	**45**	**53**	**65**	**74**	**82**	**89**	**100**	**139**	**10**	**18**	**35**	**46**	**62**	**75**	**91**	**108**	***E. Non Operational Income***
F. Beban non - operasional	**18**	**28**	**34**	**40**	**50**	**60**	**66**	**73**	**83**	**94**	**10**	**18**	**27**	**39**	**52**	**64**	**78**	**95**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**7**	**11**	**11**	**12**	**16**	**14**	**16**	**16**	**18**	**46**	**0**	**0**	**8**	**6**	**10**	**11**	**13**	**13**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**749**	**1.020**	**1.324**	**1.616**	**1.918**	**2.200**	**2.509**	**2.813**	**3.108**	**3.474**	**336**	**661**	**977**	**1.321**	**1.686**	**2.030**	**2.393**	**2.733**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**(4)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4.354**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4.354**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**599**	**823**	**1.076**	**1.283**	**1.524**	**1.751**	**2.003**	**2.247**	**2.479**	**2.790**	**276**	**538**	**788**	**1.068**	**1.359**	**1.637**	**1.929**	**2.198**	***K. Profit/Loss After Estimation of tax***

***) Angka-angka sangat-sangat sementara

****) Estimated figures*

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	10.710	14.592	18.625	22.527	26.744	30.828	34.778	39.115	43.326	47.630	4.134	7.960	12.322	16.714	21.598	26.051	30.949	35.630	*1. Interest Income*
a. Dari Bank Indonesia	388	561	693	814	942	1.016	1.123	1.251	1.352	1.470	63	123	184	274	349	426	485	538	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	302	421	561	722	885	1.034	1.182	1.356	1.511	1.663	133	254	421	628	830	1.022	1.218	1.400	*b. From interbank placement*
c. Dari surat berharga	369	505	649	648	783	895	1.017	1.203	1.282	1.407	119	216	339	475	592	727	870	1.006	*c. From securities*
d. Dari Kredit yang diberikan	7.013	9.510	12.122	14.631	17.349	20.039	22.630	25.337	28.135	30.994	2.838	5.452	8.453	11.309	14.292	17.265	20.370	23.455	*d. From credit*
- kepada pihak ketiga bukan bank	7.011	9.506	12.117	14.626	17.342	20.032	22.622	25.328	28.125	30.984	2.838	5.451	8.450	11.306	14.288	17.260	20.365	23.448	*- To Third Party non Bank*
- kepada bank lain	2	4	5	6	7	7	8	9	9	10	1	1	2	3	4	5	6	7	*- To other Bank*
e. Lainnya	2.637	3.594	4.601	5.711	6.784	7.844	8.825	9.967	11.047	12.096	981	1.915	2.925	4.029	5.534	6.612	8.005	9.231	*e Others*
2. Beban Bunga	5.704	7.808	9.968	12.036	14.226	16.325	18.330	20.570	22.717	24.774	1.903	3.731	5.772	7.929	10.530	12.688	15.182	17.530	*2. Interest Expenses*
a. Kepada Bank Indonesia	3	4	6	7	9	10	12	13	14	16	1	2	4	5	7	8	10	12	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	72	89	108	121	137	153	172	203	232	274	46	77	118	161	206	247	297	333	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	2.799	3.808	4.848	5.854	6.883	7.850	8.813	9.862	10.861	11.789	850	1.660	2.601	3.595	4.630	5.631	6.646	7.675	*c. Third Party non Bank*
- Giro	596	842	1.084	1.325	1.575	1.790	2.031	2.290	2.524	2.757	209	409	657	939	1.222	1.493	1.741	1.991	*- Demand Deposit*
- Tabungan	451	570	702	834	967	1.093	1.212	1.339	1.469	1.621	145	273	402	528	656	780	913	1.053	*- Saving*
- Simpanan Berjangka	1.752	2.396	3.062	3.694	4.341	4.967	5.570	6.233	6.868	7.410	497	978	1.542	2.128	2.751	3.357	3.991	4.630	*- Time deposits*
d. Surat Berharga	215	289	394	443	523	598	672	744	830	912	65	141	210	269	333	404	474	538	*d. Securities*
e. Pinjaman yang diterima	28	48	38	81	89	98	119	127	135	158	5	10	25	30	35	49	58	59	*e. Loans received*
f. Lainnya	2.587	3.569	4.574	5.530	6.584	7.616	8.542	9.620	10.644	11.607	936	1.840	2.814	3.868	5.320	6.348	7.697	8.913	*f. Others*
g. Koreksi atas pendapatan bunga	1	0	0	0	-	0	0	1	1	20	0	0	0	0	0	1	0	0	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**5.006**	**6.785**	**8.656**	**10.490**	**12.518**	**14.503**	**16.448**	**18.545**	**20.609**	**22.856**	**2.231**	**4.229**	**6.550**	**8.785**	**11.068**	**13.364**	**15.766**	**18.100**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	1.654	2.241	2.829	3.424	3.305	3.595	4.017	4.510	4.998	5.652	516	939	1.308	1.650	1.929	2.246	2.502	2.756	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	136	166	194	267	229	235	254	278	315	363	6	32	35	41	49	52	55	60	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	17	17	16	14	16	18	17	17	16	17	1	1	1	4	4	3	2	3	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	0	-	-	-	-	-	1	2	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	28	33	46	52	61	65	81	85	87	90	13	20	23	28	32	37	51	74	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	214	295	378	463	540	628	721	798	880	1.000	73	149	228	321	411	489	579	644	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	1.257	1.729	2.193	2.625	2.460	2.650	2.945	3.332	3.699	4.180	423	737	1.021	1.256	1.433	1.666	1.815	1.977	*f Others*
2. Beban Operasional Selain Beban Bunga	4.025	5.593	7.200	8.741	9.734	11.201	12.596	14.347	15.890	18.181	1.528	3.009	4.498	6.073	7.578	8.970	10.953	12.473	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	92	142	230	256	169	207	199	200	208	215	9	14	33	35	69	51	74	93	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	5	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	27	31	42	47	53	54	69	71	73	75	10	16	18	22	28	30	39	47	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	1.084	1.552	1.964	2.362	2.194	2.321	2.666	3.148	3.465	3.592	562	825	1.119	1.423	1.937	2.201	2.531	2.867	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	7	11	11	14	17	19	21	23	26	29	2	4	6	8	10	12	14	18	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	2.812	3.854	4.952	6.063	7.301	8.600	9.641	10.905	12.118	14.270	945	2.150	3.322	4.584	5.534	6.676	8.294	9.448	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**2.635**	**3.433**	**4.285**	**5.172**	**6.089**	**6.898**	**7.869**	**8.708**	**9.718**	**10.327**	**1.220**	**2.159**	**3.360**	**4.363**	**5.419**	**6.640**	**7.315**	**8.384**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**216**	**275**	**380**	**452**	**517**	**594**	**662**	**746**	**817**	**926**	**77**	**140**	**227**	**339**	**431**	**532**	**653**	**821**	***E. Non Operational Income***
F. Beban non - operasional	**176**	**237**	**318**	**393**	**453**	**523**	**588**	**642**	**713**	**791**	**63**	**114**	**184**	**258**	**339**	**439**	**530**	**645**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**40**	**38**	**63**	**58**	**64**	**71**	**75**	**104**	**104**	**135**	**15**	**26**	**44**	**81**	**92**	**94**	**123**	**176**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**2.675**	**3.471**	**4.348**	**5.231**	**6.153**	**6.969**	**7.944**	**8.812**	**9.822**	**10.462**	**1.235**	**2.185**	**3.404**	**4.444**	**5.511**	**6.733**	**7.438**	**8.560**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2.910**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3.059**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**2.321**	**3.042**	**3.769**	**4.557**	**5.338**	**6.027**	**6.881**	**7.631**	**8.489**	**8.946**	**1.120**	**1.932**	**3.012**	**3.891**	**4.803**	**5.876**	**6.430**	**7.375**	***K. Profit/Loss After Estimation of tax***

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	3.398	4.566	5.777	8.078	9.492	10.958	12.309	13.822	15.382	16.784	1.444	2.711	4.251	5.741	7.328	8.875	10.514	12.213	*1. Interest Income*
a. Dari Bank Indonesia	117	150	176	197	219	234	255	276	315	343	37	68	101	137	173	205	237	271	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	62	86	109	135	151	166	180	199	219	236	13	29	41	58	71	93	117	141	*b. From interbank placement*
c. Dari surat berharga	217	288	371	447	526	599	662	730	800	864	65	130	190	260	330	409	485	551	*c. From securities*
d. Dari Kredit yang diberikan	2.327	3.112	3.953	4.792	5.689	6.600	7.502	8.438	9.508	10.457	959	1.811	2.751	3.698	4.711	5.675	6.733	7.819	*d. From credit*
- kepada pihak ketiga bukan bank	2.327	3.112	3.953	4.792	5.689	6.599	7.502	8.438	9.508	10.457	959	1.811	2.751	3.698	4.711	5.674	6.733	7.819	*- To Third Party non Bank*
- kepada bank lain	-	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	1	*- To other Bank*
e. Lainnya	675	929	1.168	2.506	2.907	3.359	3.709	4.179	4.540	4.883	370	674	1.168	1.587	2.042	2.492	2.942	3.431	*e Others*
2. Beban Bunga	1.733	2.337	2.939	4.610	5.422	6.254	6.971	7.831	8.658	9.400	758	1.407	2.314	3.134	4.013	4.895	5.788	6.751	*2. Interest Expenses*
a. Kepada Bank Indonesia	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	28	38	47	60	80	102	119	139	150	169	24	42	60	76	89	110	119	144	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	945	1.269	1.602	1.909	2.217	2.538	2.859	3.202	3.625	3.973	339	650	1.001	1.357	1.737	2.103	2.500	2.914	*c. Third Party non Bank*
- Giro	63	79	97	119	141	165	187	216	236	256	23	43	65	91	119	142	165	188	*- Demand Deposit*
- Tabungan	66	88	109	129	151	169	188	209	231	258	20	41	61	81	102	120	140	164	*- Saving*
- Simpanan Berjangka	816	1.102	1.396	1.661	1.925	2.204	2.484	2.778	3.158	3.458	296	565	874	1.185	1.516	1.841	2.195	2.563	*- Time deposits*
d. Surat Berharga	20	26	33	39	46	55	64	73	82	89	8	15	23	31	38	46	53	61	*d. Securities*
e. Pinjaman yang diterima	75	99	123	145	170	195	219	239	267	292	26	49	77	105	135	165	202	229	*e. Loans received*
f. Lainnya	665	905	1.134	2.456	2.908	3.364	3.710	4.177	4.535	4.876	361	652	1.153	1.566	2.014	2.472	2.913	3.402	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**1.665**	**2.229**	**2.839**	**3.468**	**4.071**	**4.704**	**5.338**	**5.992**	**6.725**	**7.384**	**686**	**1.304**	**1.937**	**2.607**	**3.315**	**3.980**	**4.726**	**5.462**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	2.882	3.368	3.979	5.132	5.666	6.145	6.401	6.598	6.624	7.934	1.076	1.940	3.239	3.522	3.804	5.421	7.387	7.541	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	126	133	107	122	162	164	169	201	266	272	29	42	38	65	59	63	63	62	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	1.990	2.256	2.618	3.573	4.003	4.195	4.256	4.201	3.930	4.975	754	1.340	2.354	2.360	2.450	3.901	5.636	5.542	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	509	670	850	1.007	1.174	1.350	1.511	1.701	1.914	2.112	157	335	537	735	950	1.150	1.345	1.522	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	203	221	283	294	326	436	466	495	514	575	135	223	310	362	345	306	344	416	*f Others*
2. Beban Operasional Selain Beban Bunga	3.530	4.161	4.915	6.260	7.004	7.844	8.460	8.919	9.177	10.853	1.267	2.243	3.798	4.428	5.048	7.015	9.363	9.772	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	41	43	60	60	78	80	71	63	54	47	29	23	40	30	60	143	157	171	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	1.811	1.986	2.233	2.988	3.157	3.280	3.256	3.139	2.792	3.821	605	1.069	1.968	1.890	1.900	3.133	4.683	4.368	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	430	476	572	707	814	1.095	1.286	1.399	1.523	1.659	175	224	448	698	818	993	1.232	1.441	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	84	111	143	175	210	248	280	315	362	382	35	71	106	136	173	199	237	275	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	1.164	1.545	1.907	2.331	2.746	3.141	3.567	4.002	4.447	4.944	422	857	1.235	1.674	2.098	2.547	3.053	3.517	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**1.017**	**1.435**	**1.903**	**2.340**	**2.733**	**3.005**	**3.280**	**3.671**	**4.172**	**4.466**	**494**	**1.001**	**1.378**	**1.702**	**2.070**	**2.385**	**2.751**	**3.230**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**167**	**172**	**233**	**277**	**332**	**383**	**449**	**470**	**476**	**509**	**336**	**329**	**349**	**361**	**432**	**468**	**557**	**814**	***E. Non Operational Income***
F. Beban non - operasional	**137**	**162**	**166**	**217**	**251**	**274**	**322**	**337**	**331**	**340**	**48**	**46**	**57**	**52**	**72**	**100**	**160**	**307**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**31**	**11**	**67**	**60**	**81**	**109**	**127**	**134**	**145**	**169**	**288**	**284**	**292**	**309**	**360**	**368**	**397**	**507**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**1.047**	**1.446**	**1.970**	**2.400**	**2.814**	**3.114**	**3.407**	**3.805**	**4.317**	**4.635**	**783**	**1.285**	**1.670**	**2.010**	**2.430**	**2.753**	**3.148**	**3.738**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**(27)**	**(36)**	**(45)**	**(52)**	**(59)**	**(64)**	**(69)**	**(74)**	**(78)**	**(80)**	**(2)**	**(4)**	**(6)**	**(6)**	**(4)**	**(1)**	**2**	**6**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**(27)**	**(36)**	**(45)**	**(52)**	**(59)**	**(64)**	**(69)**	**(74)**	**(78)**	**(80)**	**(2)**	**(4)**	**(6)**	**(6)**	**(4)**	**(1)**	**2**	**6**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**774**	**1.096**	**1.477**	**1.770**	**2.064**	**2.281**	**2.458**	**2.752**	**3.167**	**3.448**	**633**	**1.044**	**1.302**	**1.521**	**1.870**	**2.119**	**2.408**	**2.870**	***K. Profit/Loss After Estimation of tax***

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan dan Beban Bunga																			*A. Interest Income and Interest Expenses*
1. Pendapatan bunga	3.340	4.424	5.551	6.644	7.802	8.977	10.130	11.279	12.439	13.664	1.200	2.300	3.575	4.778	6.028	7.314	8.530	9.899	*1. Interest Income*
a. Dari Bank Indonesia	216	271	319	359	398	439	545	588	647	712	77	153	226	268	316	359	391	441	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	86	116	149	189	219	264	295	328	353	379	29	53	82	113	169	209	233	264	*b. From interbank placement*
c. Dari surat berharga	623	815	1.008	1.199	1.410	1.598	1.682	1.837	1.973	2.122	166	313	465	664	824	1.034	1.263	1.480	*c. From securities*
d. Dari Kredit yang diberikan	2.330	3.116	3.931	4.739	5.591	6.469	7.329	8.237	9.148	10.102	890	1.703	2.617	3.488	4.407	5.308	6.185	7.186	*d. From credit*
- kepada pihak ketiga bukan bank	2.319	3.100	3.910	4.713	5.559	6.433	7.290	8.195	9.103	10.053	887	1.697	2.608	3.479	4.395	5.292	6.165	7.162	*- To Third Party non Bank*
- kepada bank lain	11	16	21	26	33	36	39	42	45	48	3	6	9	9	13	16	20	24	*- To other Bank*
e. Lainnya	86	106	144	158	183	208	279	290	319	349	39	77	185	246	312	404	457	528	*e Others*
2. Beban Bunga	925	1.232	1.551	1.862	2.209	2.563	2.891	3.225	3.542	3.874	336	660	1.065	1.425	1.798	2.154	2.539	2.943	*2. Interest Expenses*
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	70	89	124	165	216	269	310	347	370	400	27	48	75	103	128	162	196	234	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	635	854	1.061	1.256	1.464	1.678	1.886	2.109	2.331	2.553	232	446	680	910	1.148	1.379	1.613	1.865	*c. Third Party non Bank*
- Giro	125	181	217	259	299	341	378	421	464	507	44	83	126	174	226	274	323	373	*- Demand Deposit*
- Tabungan	35	51	68	83	95	105	115	123	131	139	8	17	26	34	43	50	57	65	*- Saving*
- Simpanan Berjangka	475	623	776	914	1.070	1.232	1.393	1.565	1.737	1.908	179	346	528	702	880	1.055	1.233	1.428	*- Time deposits*
d. Surat Berharga	-	-	0	0	-	0	5	5	0	0	0	12	0	1	6	13	21	31	*d. Securities*
e. Pinjaman yang diterima	28	35	42	51	60	74	78	80	81	84	2	4	7	8	10	11	12	13	*e. Loans received*
f. Lainnya	192	254	324	390	468	542	612	685	761	837	75	151	303	403	506	589	696	800	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	2.415	3.192	4.000	4.782	5.593	6.414	7.239	8.054	8.897	9.790	864	1.639	2.510	3.352	4.230	5.161	5.991	6.956	*B. Net Interest Income (A1-A2)*
																		-	
C Pendapatan dan Beban Operasional Lain																		-	*C. Other Operating Income and Expenses*
1. Pendapatan Operasional Selain Bunga	8.256	11.198	12.760	14.360	14.638	16.543	18.377	19.527	25.056	27.028	4.505	6.856	7.991	10.353	12.083	14.674	18.939	25.288	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.296	1.366	1.422	1.511	1.574	1.555	1.635	1.716	2.090	2.206	108	189	210	376	401	645	967	1.070	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	5.265	7.914	8.841	9.786	9.529	10.948	12.211	12.786	17.318	18.751	3.893	5.693	6.206	7.973	9.169	11.059	14.437	20.230	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.297	1.720	2.288	2.729	3.181	3.638	4.077	4.566	5.053	5.502	460	900	1.351	1.818	2.296	2.742	3.188	3.579	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	180	197	209	333	353	401	454	458	595	569	45	75	224	186	216	228	347	408	*f Others*
2. Beban Operasional Selain Beban Bunga	8.018	11.324	13.354	14.709	15.223	17.722	19.639	21.027	26.755	29.002	4.604	7.180	8.658	11.202	13.287	16.604	21.201	27.177	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	698	726	977	911	816	986	919	869	1.143	1.242	121	141	277	325	398	1.030	1.554	1.552	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	8	123	123	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	4.793	7.048	7.744	8.232	7.766	9.139	10.208	10.643	14.920	16.216	3.611	5.342	5.676	7.270	8.225	9.923	13.017	18.103	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	424	633	873	921	1.164	1.311	1.462	1.555	1.843	1.923	157	249	535	606	862	1.033	1.123	1.238	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	151	226	295	384	441	512	589	651	721	790	57	117	151	223	297	360	430	496	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	1.951	2.690	3.465	4.261	5.036	5.774	6.462	7.301	8.005	8.708	658	1.331	2.019	2.777	3.505	4.258	5.077	5.789	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	2.654	3.066	3.406	4.433	5.007	5.235	5.977	6.554	7.198	7.816	766	1.316	1.843	2.504	3.025	3.231	3.729	5.066	*D. Operating Profit/loss (A1+C1) - (A2+C2)*
E. Pendapatan non - operasional	252	343	620	699	876	948	1.067	1.191	1.262	1.419	180	244	289	342	459	641	930	1.112	*E. Non Operational Income*
F. Beban non - operasional	154	55	89	128	213	157	186	210	297	398	69	41	36	39	36	64	155	325	*F. Non Operational Expenses*
G. Laba/Rugi non-operasional (E - F)	98	288	530	571	663	792	880	981	965	1.021	111	202	253	303	423	577	774	787	*G. Non Operational Profit (E - F)*
H. Laba/Rugi tahun berjalan sebelum pajak	2.752	3.354	3.936	5.004	5.670	6.026	6.857	7.535	8.163	8.837	877	1.518	2.095	2.806	3.448	3.808	4.503	5.853	*H. Current Year profit*
I. Penerimaan Transfer Laba/Rugi	7	9	8	8	11	8	16	25	33	39	10	15	27	33	42	51	59	65	*I. Transfser Profit / Loss Received*
J. Transfer Laba/Rugi ke Kantor Pusat	87	321	288	283	643	653	654	776	806	835	32	93	77	513	541	594	697	632	*J. Transfer of Profit/Loss to Head Office*
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	2.031	2.145	2.359	3.092	3.085	3.400	3.946	4.373	4.743	5.137	613	976	1.448	1.478	1.953	2.254	2.689	3.816	*K. Profit/Loss After Estimation of tax*

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

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**266.103**	**242.037**	**269.706**	**272.193**	**250.148**	**227.077**	**252.799**	**314.891**	**296.133**	**275.380**	**280.745**	**298.740**	**306.146**	**314.638**	**336.825**	**350.799**	**362.974**	**369.991**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	15.893	16.602	17.204	17.106	14.543	15.462	14.709	18.584	19.614	16.205	16.609	17.167	22.273	24.152	26.642	24.822	24.156	28.045	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	244.966	219.523	248.183	250.392	230.673	207.621	233.382	291.245	271.778	254.545	258.892	274.943	278.677	284.528	303.556	321.080	334.583	336.603	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	5.244	5.912	4.320	4.695	4.932	3.994	4.708	5.061	4.741	4.630	5.244	6.630	5.196	5.958	6.627	4.897	4.235	5.343	- *Others*
Kewajiban Komitmen	**1.099.528**	**1.091.845**	**1.117.584**	**1.151.537**	**1.149.860**	**1.124.938**	**1.167.334**	**1.291.502**	**1.261.668**	**1.154.122**	**1.199.123**	**1.219.531**	**1.223.486**	**1.239.244**	**1.222.703**	**1.262.744**	**1.319.089**	**1.358.317**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	707.637	719.505	722.058	747.792	764.925	772.049	778.165	887.022	898.232	817.271	848.828	859.374	848.325	860.045	831.029	862.142	895.741	924.868	- *Undisbursed loan facilities to debtors*
Committed	270.380	272.287	276.580	277.848	291.208	305.335	307.027	284.623	274.981	265.664	279.925	272.805	276.417	280.426	286.104	279.906	288.449	295.450	*- Committed*
Uncommitted	437.257	447.217	445.478	469.944	473.717	466.714	471.138	602.399	623.250	551.608	568.903	586.569	571.908	579.619	544.924	582.236	607.291	629.418	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	3.011	4.163	5.294	4.552	4.027	4.348	5.096	5.263	5.540	5.911	5.982	7.269	7.092	10.972[r]	7.184	10.067	11.174	11.534	- *Undisbursed loan facilities to other banks*
Committed	1.851	3.192	3.919	2.651	2.893	2.748	3.876	3.989	3.967	1.609	1.658	2.157	1.519	1.418	1.555	1.266	1.329	1.425	*- Committed*
Uncommitted	1.159	971	1.374	1.901	1.134	1.600	1.221	1.274	1.573	4.301	4.324	5.112	5.573	9.554[r]	5.629	8.801	9.845	10.109	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	72.687	72.899	72.395	70.415	65.734	68.337	70.614	73.565	74.570	73.439	70.616	73.041	73.766	69.014	68.919	69.362	70.843	74.186	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	314.553	293.723	315.537	326.556	312.129	278.605	311.412	323.857	281.809	255.717	271.931	277.886	291.633	295.939	310.768	315.744	337.524	343.737	- *Outstanding spot and derivatives (sold)*
- Lainnya	1.640	1.555	2.299	2.222	3.045	1.599	2.046	1.795	1.518	1.785	1.766	1.960	2.670	3.275	4.803	5.428	3.807	3.992	- *Others*
Tagihan Kontinjensi	**182.822**	**188.519**	**200.058**	**219.334**	**191.105**	**192.116**	**195.785**	**198.008**	**200.587**	**199.692**	**199.620**	**204.222**	**206.328**	**203.055**	**199.402**	**201.846**	**208.900**	**224.574**	***Contingent Claims***
- Garansi yang diterima	152.104	154.973	166.330	186.501	165.129	165.725	169.438	171.408	173.780	173.136	172.724	176.814	178.715	175.220	171.350	173.517	179.418	194.683	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	28.820	31.609	31.770	31.979	25.302	25.709	25.671	25.903	26.091	25.849	26.174	26.643	26.714	26.904	27.117	27.428	28.063	28.951	- *Accrued interest*
- Lainnya	1.898	1.937	1.959	853	674	682	676	697	716	706	721	764	898	931	936	902	1.420	940	- *Others*
Kewajiban Kontijensi	**141.326**	**145.990**	**147.701**	**148.773**	**154.077**	**158.894**	**166.239**	**170.883**	**172.773**	**183.675**	**182.069**	**175.443**	**176.201**	**180.446**	**185.477**	**191.643**	**197.657**	**206.708**	***Contingent Liabilities***
- Garansi yang diberikan	140.143	143.894	145.688	146.619	151.930	156.781	164.160	168.046	169.977	180.788	179.249	172.471	173.106	177.608	182.825	188.556	194.727	203.645	- *Issued guarantees*
- Lainnya	1.183	2.095	2.014	2.153	2.147	2.113	2.079	2.838	2.796	2.888	2.820	2.972	3.095	2.838	2.652	3.087	2.929	3.063	- *Others*
Lainnya	**168.202**	**167.363**	**170.551**	**173.289**	**171.557**	**183.804**	**187.492**	**188.148**	**189.370**	**191.889**	**187.487**	**187.995**	**190.414**	**191.592**	**193.721**	**196.474**	**199.522**	**203.622**	***Others***
- Penerusan Kredit	28.736	27.704	27.806	27.787	23.849	25.359	25.326	24.784	24.914	24.576	24.313	24.026	24.372	24.350	24.249	24.621	25.365	26.008	- *Channelling*
- Aset produktif yang dihapusbukukan	131.988	132.645	135.442	138.957	140.450	151.500	155.072	156.139	157.037	159.833	155.596	156.241	158.130	159.176	161.121	162.993	165.458	168.499	- *Written off earning assets*
Kredit yang diberikan	124.520	125.245	126.341	129.741	131.170	135.973	139.515	140.590	141.441	144.316	139.969	140.587	142.498	143.450	145.046	146.983	149.171	152.116	*- Credit disbursed*
Lainnya	7.468	7.401	9.101	9.215	9.280	15.527	15.557	15.549	15.597	15.517	15.627	15.655	15.632	15.726	16.074	16.010	16.287	16.384	*- Others*
- Aset produktif yang dihapustagih	7.478	7.013	7.303	6.545	7.257	6.945	7.095	7.225	7.420	7.480	7.578	7.728	7.911	8.067	8.352	8.860	8.699	9.114	- *Charged off earning assets*
Kredit yang diberikan	5.495	5.573	5.713	5.977	6.081	6.217	6.391	6.468	6.567	6.913	6.991	7.052	7.169	7.457	7.669	7.869	7.968	8.208	*- Credit disbursed*
Lainnya	1.984	1.439	1.590	567	1.176	728	704	758	852	567	587	676	743	610	683	991	731	906	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**11.032**	**9.933**	**23.773**	**20.735**	**15.940**	**16.655**	**20.524**	**17.903**	**22.778**	**23.602**	**29.291**	**28.264**	**27.673**	**26.888**	**16.364**	**35.150**	**37.449**	**26.270**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	281	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	11.029	9.933	23.773	20.353	15.940	16.646	20.524	17.903	22.778	23.602	29.291	28.264	27.673	26.888	16.364	35.150	37.449	26.270	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	3	-	-	101	-	10	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Kewajiban Komitmen	**235.097**	**231.670**	**240.629**	**244.783**	**220.406**	**224.650**	**227.677**	**233.105**	**236.799**	**240.565**	**261.451**	**260.780**	**243.148**	**244.344**	**226.248**	**243.007**	**259.928**	**267.927**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	190.153	186.103	189.350	198.656	180.307	182.260	178.451	187.838	186.620	193.478	212.251	210.303	193.877	194.779	187.988	188.959	199.733	209.480	- *Undisbursed loan facilities to debtors*
Committed	45.419	43.953	41.971	41.047	49.867	51.408	44.702	50.891	48.254	48.414	56.559	50.904	51.012	52.114	52.618	42.014	49.015	55.883	*- Committed*
Uncommitted	144.734	142.149	147.379	157.608	130.440	130.852	133.748	136.947	138.366	145.065	155.692	159.400	142.864	142.666	135.371	146.945	150.718	153.597	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	177	208	223	183	188	222	224	244	275	211	262	252	258	269	231	176	190	192	- *Undisbursed loan facilities to other banks*
Committed	89	120	119	81	80	122	115	129	159	72	151	143	132	120	130	92	107	107	*- Committed*
Uncommitted	88	88	104	102	108	100	108	115	116	140	110	109	125	149	101	85	83	85	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	31.653	31.066	31.923	32.768	30.094	31.144	34.535	33.736	36.033	34.112	32.081	32.961	32.277	33.349	32.799	32.234	33.142	33.106	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	13.108	14.286	19.126	13.168	9.808	11.011	14.457	11.277	13.862	12.749	16.848	16.988	16.506	15.790	5.064[r]	21.266	26.496	25.026	- *Outstanding spot and derivatives (sold)*
- Lainnya	6	7	8	9	9	12	11	10	10	14	10	276	230	157	166	372	367	123	- *Others*
Tagihan Kontinjensi	**32.888**	**32.855**	**33.341**	**34.751**	**30.735**	**32.223**	**34.872**	**34.933**	**35.798**	**35.686**	**36.610**	**36.814**	**36.971**	**39.201**	**40.165**	**41.147**	**42.505**	**45.779**	***Contingent Claims***
- Garansi yang diterima	9.047	9.635	9.932	12.568	10.845	12.070	14.463	14.315	15.080	15.132	15.671	15.734	15.677	17.730	18.663	19.354	20.227	22.843	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	22.188	21.538	21.705	21.600	19.492	19.745	19.992	20.195	20.284	20.116	20.489	20.618	20.732	20.899	20.918	21.198	21.672	22.316	- *Accrued interest*
- Lainnya	1.653	1.682	1.704	583	398	409	417	424	434	438	450	462	562	572	583	595	606	620	- *Others*
Kewajiban Kontijensi	**54.784**	**56.988**	**58.796**	**57.948**	**61.206**	**64.238**	**69.568**	**71.545**	**73.016**	**82.152**	**84.280**	**75.721**	**76.155**	**79.123**	**81.053**	**84.495**	**87.731**	**93.958**	***Contingent Liabilities***
- Garansi yang diberikan	54.703	56.913	58.714	57.805	61.095	64.109	69.468	71.431	72.863	81.904	84.029	75.496	75.923	78.952	80.890	84.289	87.514	93.725	- *Issued guarantees*
- Lainnya	81	75	82	143	111	129	100	114	153	248	251	224	232	171	163	206	217	233	- *Others*
Lainnya	**115.608**	**115.270**	**116.176**	**116.871**	**113.592**	**118.745**	**120.064**	**119.841**	**119.751**	**121.735**	**116.574**	**116.889**	**117.343**	**117.592**	**118.412**	**119.866**	**121.937**	**124.976**	***Others***
- Penerusan Kredit	25.667	24.671	24.744	24.684	20.473	20.472	20.392	19.734	19.377	19.066	18.881	18.570	18.418	18.264	18.166	18.345	18.772	**19.326**	- *Channelling*
- Aset produktif yang dihapusbukukan	89.852	90.510	91.340	92.096	93.027	98.181	99.579	100.014	100.281	102.575	97.598	98.225	98.829	99.232	100.149	101.424	103.064	105.543	- *Written off earning assets*
Kredit yang diberikan	86.574	87.229	88.057	88.812	89.747	94.898	96.293	96.728	96.996	99.263	94.301	94.930	95.535	95.937	96.852	98.115	99.747	102.213	*- Credit disbursed*
Lainnya	3.279	3.281	3.283	3.284	3.280	3.283	3.285	3.286	3.285	3.312	3.298	3.296	3.295	3.296	3.297	3.309	3.317	3.331	*- Others*
- Aset produktif yang dihapustagih	89	90	92	92	92	93	94	94	94	94	95	94	96	96	96	98	101	108	- *Charged off earning assets*
Kredit yang diberikan	89	90	92	92	92	93	94	94	94	94	95	94	96	96	96	98	101	108	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**68.105**	**63.056**	**67.724**	**70.965**	**63.899**	**61.096**	**63.904**	**66.593**	**68.529**	**67.659**	**75.318**	**76.247**	**75.685**	**67.725**	**83.133**	**94.209**	**96.307**	**101.196**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	320	325	279	483	484	488	537	3.420	3.416	3.427	3.447	3.436	3.745	3.650	3.676	3.673	3.747	5.828	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	66.217	59.292	65.837	68.593	61.879	58.988	61.240	60.762	62.947	62.050	69.449	70.488	69.440	61.742	76.871	88.245	91.665	93.476	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	1.568	3.439	1.607	1.890	1.535	1.620	2.128	2.412	2.166	2.183	2.421	2.323	2.499	2.334	2.585	2.291	895	1.892	- *Others*
Kewajiban Komitmen	**381.329**	**374.978**	**388.805**	**398.322**	**402.329**	**425.421**	**435.772**	**442.943**	**446.829**	**441.539**	**455.720**	**460.635**	**459.243**	**479.337**	**486.074**	**504.098**	**519.892**	**522.114**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	288.348	286.547	295.241	301.269	311.091	336.715	343.762	348.707	352.852	347.941	354.612	357.434	357.831	372.952	378.050	386.829	399.443	404.123	- *Undisbursed loan facilities to debtors*
Committed	141.919	140.440	146.585	146.602	151.639	160.390	167.163	169.983	169.083	163.347	168.109	167.587	169.214	172.900	175.826	179.225	178.449	177.478	*- Committed*
Uncommitted	146.429	146.108	148.656	154.667	159.453	176.325	176.599	178.725	183.769	184.594	186.504	189.848	188.617	200.052	202.224	207.603	220.994	226.645	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	1.328	1.220	1.587	1.427	1.561	1.826	1.891	2.020	2.084	2.234	2.392	2.884	2.049	6.550 r)	2.071	2.143	2.118	2.136	- *Undisbursed loan facilities to other banks*
Committed	744	750	772	789	928	993	977	978	1.036	1.140	1.111	1.625	1.023	1.027	1.006	1.038	1.027	1.044	*- Committed*
Uncommitted	584	470	815	638	634	833	914	1.043	1.048	1.094	1.282	1.259	1.027	5.523 r)	1.065	1.105	1.091	1.092	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	26.265	25.911	24.311	22.502	21.625	23.405	22.466	24.820	24.390	25.113	24.845	25.300	25.234	22.877	21.785	22.369	22.739	24.026	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	65.339	61.283	67.335	72.763	67.744	63.348	67.409	67.218	67.377	66.171	73.706	74.813	73.751	75.708	81.455	89.765	95.164	90.430	- *Outstanding spot and derivatives (sold)*
- Lainnya	49	16	331	361	307	127	244	177	126	82	163	204	378	1.250 r)	2.713	2.993	428	1.398	- *Others*
Tagihan Kontinjensi	**8.500**	**8.362**	**8.357**	**7.865**	**8.060**	**8.494**	**8.607**	**8.606**	**9.067**	**8.659**	**8.743**	**8.906**	**8.983**	**8.767**	**8.877**	**8.635**	**8.715**	**8.742**	***Contingent Claims***
- Garansi yang diterima	4.392	4.247	4.093	3.570	3.747	4.100	4.551	4.530	4.929	4.553	4.712	4.583	4.661	4.480	4.459	4.234	3.719	4.046	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	3.996	3.991	4.142	4.161	4.175	4.265	3.939	3.949	4.023	3.979	3.899	4.176	4.141	4.085	4.218	4.197	4.292	4.480	- *Accrued interest*
- Lainnya	112	124	122	134	137	129	117	127	114	126	132	148	181	202	201	204	703	215	- *Others*
Kewajiban Kontijensi	**30.113**	**30.960**	**31.059**	**31.685**	**32.154**	**32.838**	**33.621**	**34.927**	**36.281**	**37.219**	**36.139**	**36.847**	**36.625**	**37.946**	**38.107**	**39.346**	**39.417**	**39.914**	***Contingent Liabilities***
- Garansi yang diberikan	29.059	29.012	29.222	29.726	30.173	30.895	31.687	32.255	33.724	34.706	33.642	34.184	34.075	35.454	35.791	36.952	36.905	37.485	- *Issued guarantees*
- Lainnya	1.054	1.948	1.837	1.960	1.981	1.942	1.934	2.672	2.557	2.512	2.498	2.663	2.550	2.491	2.316	2.394	2.513	2.429	- *Others*
Lainnya	**34.218**	**33.899**	**36.051**	**35.685**	**36.604**	**43.183**	**45.049**	**45.669**	**46.572**	**46.937**	**47.312**	**47.768**	**48.771**	**49.199**	**50.178**	**51.009**	**51.763**	**52.549**	***Others***
- Penerusan Kredit	627	615	614	764	1.201	2.601	2.650	2.788	3.137	3.268	3.204	3.187	3.602	3.585	3.597	3.754	4.091	4.127	- *Channelling*
- Aset produktif yang dihapusbukukan	27.006	26.918	28.859	29.269	29.109	34.607	36.294	36.700	37.067	37.317	37.662	38.005	38.451	38.767	39.617	39.924	40.541	40.922	- *Written off earning assets*
Kredit yang diberikan	23.417	23.385	23.672	23.998	23.756	23.028	24.711	25.125	25.451	25.663	26.035	26.350	26.818	27.046	27.544	27.932	28.283	28.555	*- Credit disbursed*
Lainnya	3.588	3.533	5.187	5.271	5.353	11.579	11.583	11.574	11.616	11.655	11.627	11.655	11.633	11.721	12.073	11.992	12.258	12.367	*- Others*
- Aset produktif yang dihapustagih	6.585	6.367	6.577	5.653	6.293	5.975	6.105	6.182	6.367	6.351	6.447	6.576	6.718	6.847	6.964	7.332	7.131	7.499	- *Charged off earning assets*
Kredit yang diberikan	4.878	4.928	4.987	5.085	5.157	5.247	5.401	5.451	5.515	5.784	5.860	5.900	5.975	6.237	6.282	6.341	6.400	6.593	*- Credit disbursed*
Lainnya	1.707	1.439	1.590	567	1.137	728	704	731	852	567	587	676	743	610	683	991	731	906	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**18**	**12**	**15**	**14**	**13**	**14**	**14**	**14**	**15**	**18**	**18**	**32**	**20**	**27**	**28**	**27**	**22**	**28**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	18	12	15	14	13	14	14	14	15	18	18	32	20	27	28	27	22	28	- *Others*
Kewajiban Komitmen	**3.005**	**3.216**	**3.461**	**3.446**	**4.246**	**4.386**	**4.596**	**4.660**	**4.852**	**4.861**	**5.200**	**5.471**	**4.980**	**5.663**	**5.467**	**5.368**	**6.521**	**6.051**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	2.960	3.152	3.401	3.360	4.171	4.315	4.542	4.608	4.756	4.762	5.083	5.364	4.906	5.569	5.387	5.273	6.428	5.975	- *Undisbursed loan facilities to debtors*
Committed	2.228	2.411	2.579	2.590	2.926	2.874	2.761	2.911	3.031	2.954	3.355	3.278	3.437	3.536	3.593	3.996	4.196	4.132	*- Committed*
Uncommitted	732	741	822	770	1.246	1.441	1.781	1.697	1.725	1.808	1.728	2.086	1.470	2.033	1.794	1.277	2.232	1.843	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	16	26	20	33	21	21	23	32	72	70	60	57	38	53	50	54	55	58	- *Undisbursed loan facilities to other banks*
Committed	4	9	5	11	8	10	9	6	38	41	38	37	8	13	17	24	22	25	*- Committed*
Uncommitted	13	17	14	22	13	11	15	27	35	29	22	20	30	40	33	30	33	34	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (sold)*
- Lainnya	29	38	41	52	54	50	31	20	24	29	57	50	36	41	30	41	38	18	- *Others*
Tagihan Kontinjensi	**268**	**265**	**268**	**287**	**293**	**311**	**317**	**319**	**313**	**309**	**321**	**325**	**325**	**317**	**315**	**341**	**336**	**326**	***Contingent Claims***
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	261	264	268	285	291	311	315	314	308	303	317	320	318	308	311	333	325	316	- *Accrued interest*
- Lainnya	7	1	0	1	1	0	2	5	5	6	4	4	6	9	5	8	10	10	- *Others*
Kewajiban Kontijensi	**217**	**262**	**246**	**272**	**262**	**238**	**270**	**289**	**301**	**374**	**362**	**351**	**371**	**337**	**343**	**483**	**406**	**359**	***Contingent Liabilities***
- Garansi yang diberikan	170	191	198	222	207	198	226	238	255	289	315	302	312	270	288	409	324	292	- *Issued guarantees*
- Lainnya	47	71	48	50	54	40	44	51	46	85	47	49	59	67	55	74	82	67	- *Others*
Lainnya	**1.497**	**1.507**	**1.486**	**1.904**	**1.989**	**2.044**	**2.093**	**2.140**	**2.222**	**2.255**	**2.322**	**2.391**	**2.452**	**2.498**	**2.539**	**2.692**	**2.733**	**2.762**	***Others***
- Penerusan Kredit	85	85	85	85	85	85	83	83	83	82	82	82	82	82	82	82	82	82	- *Channelling*
- Aset produktif yang dihapusbukukan	1.288	1.298	1.277	1.534	1.596	1.633	1.670	1.698	1.752	1.761	1.799	1.855	1.901	1.928	1.951	2.069	2.090	2.102	- *Written off earning assets*
Kredit yang diberikan	1.105	1.122	1.126	1.380	1.442	1.478	1.517	1.545	1.595	1.612	1.647	1.703	1.753	1.777	1.804	1.921	1.943	1.980	*- Credit disbursed*
Lainnya	182	176	151	154	154	155	153	153	157	149	152	152	148	151	147	148	147	122	*- Others*
- Aset produktif yang dihapustagih	124	124	124	285	308	327	341	359	387	412	440	454	469	488	506	541	561	577	- *Charged off earning assets*
Kredit yang diberikan	124	124	124	285	308	327	341	359	387	412	440	454	469	488	506	541	561	577	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

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

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**3.523**	**2.345**	**2.545**	**2.466**	**2.758**	**2.471**	**2.950**	**2.806**	**2.578**	**2.426**	**3.081**	**3.155**	**2.903**	**2.852**	**3.260**	**2.720**	**3.990**	**3.900**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	6	76	76	80	76	77	77	77	77	77	77	77	78	78	88	79	78	79	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	53	22	155	122	430	201	462	164	67	10	465	527	314	289	721	164	846	640	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	3.464	2.247	2.314	2.264	2.252	2.193	2.412	2.564	2.433	2.340	2.540	2.551	2.511	2.485	2.451	2.477	3.066	3.181	- *Others*
Kewajiban Komitmen	**19.781**	**16.087**	**16.682**	**17.027**	**18.250**	**18.521**	**19.674**	**19.588**	**19.574**	**21.004**	**20.666**	**20.876**	**20.210**	**20.652**	**21.086**	**19.773**	**22.762**	**22.758**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	17.445	13.844	14.326	14.710	15.670	16.062	17.173	17.038	17.232	18.826	17.945	18.147	17.572	17.801	18.012	16.990	19.398	19.438	- *Undisbursed loan facilities to debtors*
Committed	6.505	6.253	6.130	6.181	6.138	6.361	6.724	6.606	5.222	5.366	5.326	5.094	4.737	4.875	4.776	4.736	4.934	5.144	*- Committed*
Uncommitted	10.940	7.591	8.196	8.530	9.532	9.702	10.449	10.433	12.010	13.460	12.619	13.053	12.835	12.926	13.236	12.253	14.464	14.294	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	77	67	67	65	68	58	68	67	73	78	90	112	89	76	79	130	125	164	- *Undisbursed loan facilities to other banks*
Committed	72	58	60	59	60	53	62	58	6	15	15	10	10	7	5	3	3	3	*- Committed*
Uncommitted	5	9	7	6	8	5	6	10	68	64	75	102	78	69	74	128	122	160	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	992	950	974	981	918	948	969	1.052	893	865	846	810	814	845	808	869	800	837	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	46	18	96	47	369	230	223	193	96	39	504	508	60	299	565	140	814	615	- *Outstanding spot and derivatives (sold)*
- Lainnya	1.221	1.208	1.219	1.223	1.224	1.222	1.241	1.238	1.280	1.196	1.280	1.299	1.676	1.631	1.622	1.644	1.625	1.705	- *Others*
Tagihan Kontinjensi	**2.847**	**6.228**	**10.240**	**10.912**	**6.710**	**7.094**	**7.239**	**7.621**	**7.594**	**7.391**	**7.262**	**7.313**	**7.445**	**6.376**	**4.276**	**4.240**	**4.084**	**4.139**	***Contingent Claims***
- Garansi yang diterima	680	627	4.923	5.254	5.663	6.005	6.163	6.485	6.418	6.255	6.085	6.089	6.200	5.013	2.855	2.814	2.593	2.617	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	2.055	5.487	5.200	5.539	927	962	952	1.016	1.032	1.018	1.059	1.092	1.111	1.231	1.288	1.344	1.402	1.441	- *Accrued interest*
- Lainnya	112	114	116	119	120	127	124	120	143	118	118	132	133	132	133	82	88	81	- *Others*
Kewajiban Kontijensi	**9.118**	**9.569**	**9.809**	**10.047**	**10.292**	**11.068**	**11.475**	**11.883**	**11.420**	**11.946**	**9.440**	**8.998**	**9.245**	**9.572**	**10.536**	**11.505**	**11.701**	**12.212**	***Contingent Liabilities***
- Garansi yang diberikan	9.117	9.568	9.808	10.046	10.291	11.067	11.474	11.883	11.419	11.945	9.440	8.997	9.180	9.498	10.468	11.135	11.651	11.947	- *Issued guarantees*
- Lainnya	1	1	1	1	1	1	1	1	1	1	1	1	65[r]	74[r]	68[r]	370	49	265	- *Others*
Lainnya	**6.803**	**6.494**	**6.575**	**6.454**	**6.343**	**6.660**	**6.963**	**7.025**	**7.196**	**7.310**	**7.296**	**7.340**	**7.617**	**7.802**	**7.832**	**7.906**	**7.914**	**7.983**	***Others***
- Penerusan Kredit	2.357	2.334	2.363	2.255	2.090	2.202	2.201	2.179	2.317	2.160	2.145	2.186	2.270	2.419	2.403	2.440	2.420	2.473	- *Channelling*
- Aset produktif yang dihapusbukukan	4.052	4.043	4.100	4.086	4.101	4.346	4.649	4.706	4.767	4.998	5.038	5.041	5.235	5.270	5.317	5.353	5.382	5.397	- *Written off earning assets*
Kredit yang diberikan	3.848	3.847	3.835	3.882	3.910	4.138	4.430	4.487	4.545	4.763	4.803	4.805	4.995	5.029	5.077	5.109	5.134	5.152	*- Credit disbursed*
Lainnya	204	195	265	204	191	208	219	219	222	236	234	235	240	241	241	244	248	246	*- Others*
- Aset produktif yang dihapustagih	394	117	113	113	152	113	113	140	113	153	113	113	113	113	113	113	113	113	- *Charged off earning assets*
Kredit yang diberikan	117	117	113	113	113	113	113	113	113	153	113	113	113	113	113	113	113	113	*- Credit disbursed*
Lainnya	276	0	0	-	40	0	0	27	0	0	-	-	-	-	-	-	-	-	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**38.124**	**43.948**	**48.684**	**45.950**	**44.602**	**45.996**	**43.974**	**44.095**	**43.586**	**41.154**	**41.264**	**47.106**	**52.207**	**60.645**	**59.993**	**56.751**	**56.361**	**63.263**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	7.794	8.388	8.452	8.279	5.954	6.793	5.961	6.923	7.059	4.510	4.842	5.441	9.241	9.243	11.614	9.656	8.917	9.580	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	30.153	35.411	39.895	37.525	38.476	39.070	37.860	37.102	36.414	36.560	36.304	41.031	42.865	51.265	48.290	46.998	47.195	53.442	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	177	150	338	147	172	133	153	70	113	84	118	635	101	137	89	98	249	241	- *Others*
Kewajiban Komitmen	**125.465**	**130.934**	**140.355**	**142.486**	**143.520**	**142.694**	**139.370**	**143.583**	**143.954**	**143.637**	**146.959**	**157.168**	**164.549**	**168.621**	**142.931**	**156.580**	**162.342**	**174.873**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	88.286	89.268	91.857	97.611	98.948	98.882	96.740	101.308	103.079	104.664	106.451	110.254	115.207	113.425	85.525[r]	103.208	107.104	111.848	- *Undisbursed loan facilities to debtors*
Committed	15.408	18.071	16.217	17.757	17.852	18.022	18.393	17.669	12.559	12.083	13.607	13.461	13.754	13.359	15.263	14.247	15.188	14.696	*- Committed*
Uncommitted	72.878	71.197	75.640	79.854	81.096	80.860	78.348	83.639	90.520	92.581	92.844	96.793	101.453	100.066	70.262[r]	88.961	91.916	97.152	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	5	4	5	8	6	9	9	8	12	15	6	12	14	12	11	10	11	185	- *Undisbursed loan facilities to other banks*
Committed	1	2	4	2	3	3	3	3	3	4	2	3	6	6	6	6	7	12	*- Committed*
Uncommitted	3	2	1	6	3	6	7	4	9	11	5	8	8	6	5	3	4	173	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	5.251	5.737	7.562	7.265	6.349	6.232	6.176	6.286	6.649	6.022	6.006	6.597	7.400	6.074	6.828	6.383	6.843	8.127	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	31.696	35.781	40.328	37.357	38.007	37.428	35.927	35.631	34.140	32.721	34.387	40.203	41.825	48.984	50.401	46.813	48.206	54.524	- *Outstanding spot and derivatives (sold)*
- Lainnya	227	144	603	245	210	142	517	350	74	215	109	103	103	126	166	167	177	189	- *Others*
Tagihan Kontinjensi	**48.476**	**51.928**	**52.960**	**76.141**	**55.408**	**57.122**	**56.676**	**57.517**	**61.885**	**62.290**	**62.214**	**64.309**	**66.669**	**60.718**	**61.201**	**62.707**	**66.477**	**71.208**	***Contingent Claims***
- Garansi yang diterima	48.285	51.724	52.749	75.930	55.179	56.887	56.398	57.279	61.636	62.040	61.970	64.037	66.403	60.484	60.961	62.498	66.259	70.976	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	191	204	211	211	228	235	278	233	246	246	240	268	264	232	238	207	216	229	- *Accrued interest*
- Lainnya	-	-	-	-	-	-	-	5	4	4	4	4	2	2	2	2	3	3	- *Others*
Kewajiban Kontijensi	**12.087**	**12.891**	**13.286**	**14.075**	**14.531**	**14.710**	**15.113**	**15.445**	**15.728**	**15.200**	**15.807**	**16.325**	**16.453**	**16.696**	**17.649**	**17.733**	**17.912**	**19.038**	***Contingent Liabilities***
- Garansi yang diberikan	12.087	12.891	13.241	14.075	14.531	14.710	15.113	15.445	15.689	15.158	15.785	16.290	16.265	16.662	17.601	17.691	17.844	18.969	- *Issued guarantees*
- Lainnya	-	-	45	-	0	-	-	-	39	42	22	35	189[r]	34	49	42	68	69	- *Others*
Lainnya	**2.895**	**2.993**	**2.902**	**2.966**	**3.334**	**3.405**	**3.471**	**3.556**	**3.652**	**3.753**	**3.830**	**3.897**	**3.962**	**4.165**	**4.264**	**4.440**	**4.549**	**4.660**	***Others***
- Penerusan Kredit	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- *Channelling*
- Aset produktif yang dihapusbukukan	2.686	2.759	2.682	2.747	3.114	3.165	3.229	3.314	3.410	3.506	3.578	3.645	3.693	3.896	3.982	4.062	4.163	4.257	- *Written off earning assets*
Kredit yang diberikan	2.533	2.605	2.528	2.593	2.960	3.011	3.076	3.160	3.257	3.352	3.424	3.492	3.539	3.743	3.829	3.909	4.009	4.103	*- Credit disbursed*
Lainnya	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	*- Others*
- Aset produktif yang dihapustagih	209	234	220	219	221	240	241	242	242	247	252	252	269	269	282	378	387	403	- *Charged off earning assets*
Kredit yang diberikan	209	234	220	219	221	240	241	242	242	247	252	252	269	269	282	378	387	403	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen	**145.302**	**122.742**	**126.965**	**132.063**	**122.937**	**100.845**	**121.433**	**183.480**	**158.647**	**140.520**	**131.773**	**143.937**	**147.659**	**156.501**	**174.047**	**161.941**	**168.844**	**175.334**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	7.772	7.812	8.396	7.984	8.028	8.105	8.135	8.164	9.062	8.192	8.243	8.214	9.210	11.181	11.264	11.414	11.414	12.558	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	137.515	114.866	118.524	123.800	113.949	92.716	113.297	175.316	149.571	132.324	123.384	134.633	138.384	144.345	161.310	150.523	157.427	162.775	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	15	64	45	280	959	24	2	1	14	4	147	1.089	65	975	1.472	4	3	1	- *Others*
Kewajiban Komitmen	**334.849**	**334.961**	**327.651**	**345.475**	**361.110**	**309.267**	**340.245**	**447.624**	**409.659**	**302.516**	**309.127**	**314.602**	**331.357**	**320.628**	**340.897**	**333.919**	**347.644**	**364.593**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	120.445	140.591	127.883	132.186	154.737	133.814	137.497	227.522	233.693	147.600	152.485	157.871	158.931	155.519	156.067	160.885	163.635	174.003	- *Undisbursed loan facilities to debtors*
Committed	58.901	61.160	63.098	63.671	62.787	66.281	67.284	36.563	36.832	33.500	32.970	32.481	34.263	33.643	34.030	35.687	36.668	38.117	*- Committed*
Uncommitted	61.544	79.431	64.785	68.515	91.951	67.533	70.213	190.959	196.861	114.101	119.516	125.390	124.669	121.876	122.037	125.198	126.967	135.886	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	1.408	2.639	3.392	2.836	2.183	2.212	2.882	2.892	3.023	3.302	3.172	3.953	4.645	4.011	4.741	7.554	8.674	8.799	- *Undisbursed loan facilities to other banks*
Committed	942	2.253	2.959	1.709	1.815	1.568	2.710	2.815	2.725	338	341	339	340	244	391	103	162	234	*- Committed*
Uncommitted	466	386	432	1.127	369	644	172	77	297	2.964	2.831	3.614	4.304	3.767	4.350	7.452	8.512	8.565	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	8.525	9.235	7.625	6.900	6.749	6.606	6.468	7.672	6.605	7.328	6.838	7.374	8.040	5.869	6.699	7.508	7.319	8.090	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	204.364	182.355	188.653	203.221	196.201	166.589	193.396	209.538	166.335	144.037	146.486	145.375	159.491	155.158	173.283	157.760	166.845	173.142	- *Outstanding spot and derivatives (sold)*
- Lainnya	107	142	98	331	1.240	45	2	1	4	249	147	29	249	70	107	212	1.172	559	- *Others*
Tagihan Kontinjensi	**89.845**	**88.881**	**94.892**	**89.379**	**89.900**	**86.871**	**88.075**	**89.011**	**85.930**	**85.357**	**84.471**	**86.555**	**85.936**	**87.676**	**84.567**	**84.776**	**86.784**	**94.380**	***Contingent Claims***
- Garansi yang diterima	89.700	88.741	94.633	89.180	89.696	86.662	87.864	88.799	85.717	85.156	84.287	86.370	85.774	87.514	84.412	84.616	86.619	94.201	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	130	125	244	182	187	192	195	197	199	187	170	170	148	148	143	149	156	168	- *Accrued interest*
- Lainnya	15	15	15	16	18	17	16	15	15	13	14	15	14	14	12	11	10	10	- *Others*
Kewajiban Kontijensi	**35.007**	**35.320**	**34.505**	**34.745**	**35.632**	**35.802**	**36.192**	**36.793**	**36.027**	**36.785**	**36.039**	**37.202**	**37.351**	**36.773**	**37.788**	**38.081**	**40.490**	**41.227**	***Contingent Liabilities***
- Garansi yang diberikan	35.007	35.320	34.505	34.745	35.632	35.802	36.192	36.793	36.027	36.785	36.039	37.202	37.351	36.773	37.788	38.081	40.490	41.227	- *Issued guarantees*
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Lainnya	**7.182**	**7.199**	**7.362**	**9.409**	**9.694**	**9.766**	**9.852**	**9.916**	**9.977**	**9.899**	**10.154**	**9.709**	**10.268**	**10.336**	**10.496**	**10.561**	**10.626**	**10.692**	***Others***
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Channelling*
- Aset produktif yang dihapusbukukan	7.105	7.118	7.185	9.225	9.504	9.569	9.651	9.708	9.760	9.676	9.922	9.470	10.021	10.082	10.104	10.162	10.218	10.277	- *Written off earning assets*
Kredit yang diberikan	7.044	7.057	7.123	9.077	9.355	9.420	9.488	9.545	9.597	9.664	9.759	9.307	9.858	9.919	9.941	9.999	10.054	10.113	*- Credit disbursed*
Lainnya	61	61	61	149	149	149	163	163	163	12	163	163	163	163	163	163	164	165	*- Others*
- Aset produktif yang dihapustagih	77	81	177	183	190	198	202	209	217	223	232	239	247	254	391	399	408	415	- *Charged off earning assets*
Kredit yang diberikan	77	81	177	183	190	198	202	209	217	223	232	239	247	254	391	399	408	415	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**18,28**	**17,97**	**17,87**	**17,49**	**17,28**	**17,29**	**17,41**	**17,31**	**17,44**	**17,43**	**19,31**	**19,29**	**19,08**	**18,74**	**18,68**	**18,08**	**18,08**	**18,02**	***Capital Adequacy Ratio (%)***
- Modal	453.764	455.881	463.105	466.131	466.511	471.494	481.024	481.099	490.094	496.629	557.410	563.382	565.431	561.848	569.202	567.388	576.547	582.716	- *Capital*
- ATMR	2.482.748	2.536.379	2.591.560	2.664.705	2.699.394	2.727.375	2.762.856	2.779.759	2.810.359	2.849.997	2.886.972	2.920.963	2.963.335	2.997.947	3.047.401	3.137.611	3.188.076	3.234.414	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,42**	**16,11**	**16,04**	**15,63**	**15,48**	**15,43**	**15,54**	**15,48**	**15,58**	**15,60**	**17,52**	**17,51**	**17,24**	**16,94**	**16,91**	**16,30**	**16,32**	**16,34**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	407.780	408.494	415.792	416.520	417.882	420.946	429.376	430.352	437.798	444.545	505.866	511.414	510.947	507.982	515.172	511.475	520.451	528.377	- *Core Capital (Tier I)*
- ATMR	2.482.748	2.536.379	2.591.560	2.664.705	2.699.394	2.727.375	2.762.856	2.779.759	2.810.359	2.849.997	2.886.972	2.920.963	2.963.335	2.997.947	3.047.401	3.137.611	3.188.076	3.234.414	- *Risk Weighted Assets*
ROA (%)	**3,05**	**2,98**	**3,05**	**3,16**	**3,13**	**3,07**	**3,09**	**3,10**	**3,12**	**3,11**	**3,16**	**2,92**	**3,03**	**2,96**	**2,99**	**3,02**	**3,00**	**3,03**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	107.765	105.849	109.304	114.209	113.942	112.537	114.033	114.788	116.327	117.103	128.423	119.224	124.226	122.288	124.437	126.197	126.133	128.398	- *Profit*
- Rata-rata total aset	3.529.662	3.555.152	3.586.545	3.617.193	3.640.673	3.660.546	3.684.874	3.706.039	3.729.813	3.761.912	4.067.805	4.077.665	4.105.137	4.132.432	4.155.641	4.179.853	4.203.757	4.230.746	- *Average total assets*
BOPO (%)	**76,68**	**76,70**	**76,75**	**74,68**	**74,94**	**74,70**	**74,26**	**74,02**	**73,97**	**74,10**	**79,63**	**77,38**	**75,11**	**75,02**	**74,54**	**74,66**	**74,14**	**74,06**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	84.843	112.018	143.356	161.551	190.745	212.172	237.409	261.595	290.737	321.357	39.306	64.824	90.545	118.453	146.520	179.027	202.408	235.035	- *Operating Expenses*
- Pendapatan Operasional	110.645	146.050	186.783	216.332	254.535	284.034	319.714	353.421	393.059	433.678	49.358	83.773	120.546	157.898	196.559	239.786	273.011	317.357	- *Operating Income*
NIM (%)	**5,15**	**5,31**	**5,33**	**5,38**	**5,41**	**5,43**	**5,45**	**5,48**	**5,48**	**5,49**	**5,53**	**5,34**	**5,41**	**5,42**	**5,41**	**5,43**	**5,46**	**5,46**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	176.666	183.510	185.970	189.115	191.240	192.862	195.023	196.860	198.231	200.338	218.105	211.016	215.365	217.071	218.140	219.773	222.215	223.906	- *Interest income net*
- Rata-rata total aset produktif	3.429.746	3.454.767	3.486.112	3.516.358	3.534.925	3.551.432	3.575.594	3.595.175	3.618.565	3.648.741	3.944.435	3.954.362	3.980.999	4.006.770	4.029.514	4.050.534	4.073.035	4.097.904	- *Average total earning assets*
LDR (%)	**79,89**	**81,17**	**81,61**	**82,57**	**82,55**	**83,70**	**83,33**	**83,78**	**83,61**	**83,58**	**83,47**	**84,35**	**84,93**	**85,17**	**85,84**	**86,80**	**88,68**	**88,88**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	2.181.181	2.230.568	2.297.363	2.360.735	2.363.995	2.414.668	2.455.427	2.482.519	2.525.169	2.597.026	2.577.120	2.605.285	2.650.434	2.704.323	2.757.639	2.818.238	2.893.020	2.938.954	- *Total Credit to third party*
- Total Dana Pihak Ketiga	2.730.265	2.748.059	2.815.001	2.859.206	2.863.630	2.884.859	2.946.482	2.963.231	3.020.235	3.107.385	3.087.358	3.088.562	3.120.554	3.175.378	3.212.610	3.246.636	3.262.157	3.306.536	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**20,45**	**19,53**	**19,13**	**18,98**	**19,02**	**18,48**	**18,23**	**17,75**	**18,03**	**18,45**	**18,31**	**18,07**	**18,08**	**18,20**	**17,48**	**16,22**	**16,40**	**15,75**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	602.860	571.762	570.259	574.169	573.475	560.596	566.436	547.693	573.906	616.043	597.746	586.414	598.786	612.040	584.308	547.670	557.523	532.728	- *Aset Likuid Primer*
- Aset Likuid Sekunder	131.574	137.390	139.765	141.546	145.609	141.543	140.963	143.927	141.277	142.989	147.044	152.226	153.233	155.000	158.333	150.046	155.352	163.193	- *Aset Likuid Sekunder*
- Total Aset	3.592.089	3.631.623	3.712.118	3.770.434	3.781.548	3.799.658	3.879.497	3.896.525	3.967.552	4.115.003	4.067.805	4.087.525	4.160.081	4.214.319	4.248.473	4.300.917	4.347.177	4.419.669	- *Total Assets*

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

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

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**17,86**	**17,11**	**17,17**	**16,58**	**16,11**	**16,38**	**16,61**	**16,13**	**16,39**	**16,17**	**18,61**	**18,47**	**18,25**	**17,24**	**17,51**	**16,61**	**16,41**	**16,35**	***Capital Adequacy Ratio (%)***
- Modal	157.570	154.789	157.320	156.964	154.424	157.593	163.076	160.442	165.603	166.297	192.879	194.886	193.045	184.012	189.996	185.969	187.596	189.265	- *Capital*
- ATMR	882.289	904.767	916.005	946.896	958.384	962.384	981.974	994.742	1.010.575	1.028.287	1.036.489	1.054.870	1.058.063	1.067.313	1.084.825	1.119.932	1.142.853	1.157.567	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,07**	**15,37**	**15,60**	**14,82**	**14,53**	**14,66**	**14,85**	**14,46**	**14,62**	**14,59**	**17,29**	**17,16**	**16,73**	**15,93**	**16,13**	**15,17**	**15,00**	**15,13**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	141.814	139.018	142.927	140.284	139.293	141.074	145.822	143.797	147.726	150.049	179.223	180.980	176.990	169.988	174.983	169.901	171.449	175.169	- *Core Capital (Tier I)*
- ATMR	882.289	904.767	916.005	946.896	958.384	962.384	981.974	994.742	1.010.575	1.028.287	1.036.489	1.054.870	1.058.063	1.067.313	1.084.825	1.119.932	1.142.853	1.157.567	- *Risk Weighted Assets*
ROA (%)	**3,67**	**3,59**	**3,58**	**3,67**	**3,64**	**3,64**	**3,71**	**3,74**	**3,82**	**3,80**	**3,49**	**3,40**	**3,74**	**3,63**	**3,62**	**3,70**	**3,69**	**3,68**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	46.538	45.859	46.175	47.827	47.760	47.967	49.159	49.841	51.275	51.669	52.111	50.624	55.845	54.605	54.784	56.460	56.537	56.837	- *Profit*
- Rata-rata total aset	1.266.905	1.276.551	1.290.522	1.303.727	1.311.085	1.318.793	1.326.552	1.333.507	1.343.006	1.359.034	1.492.152	1.489.233	1.493.920	1.505.655	1.513.866	1.524.660	1.533.619	1.543.907	- *Average total assets*
BOPO (%)	**74,87**	**74,22**	**75,92**	**72,29**	**72,38**	**72,09**	**71,27**	**70,78**	**70,24**	**70,53**	**79,44**	**76,38**	**71,34**	**71,08**	**70,89**	**70,86**	**67,31**	**66,77**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	32.190	41.954	57.254	59.190	69.304	78.275	87.688	95.677	105.132	116.981	16.197	26.076	33.961	43.733	54.189	66.794	66.178	74.989	- *Operating Expenses*
- Pendapatan Operasional	42.994	56.525	75.414	81.879	95.746	108.574	123.033	135.184	149.665	165.852	20.389	34.141	47.605	61.529	76.441	94.258	98.325	112.307	- *Operating Income*
NIM (%)	**5,38**	**5,78**	**5,77**	**5,84**	**5,86**	**5,87**	**5,94**	**5,95**	**5,94**	**5,95**	**6,04**	**5,77**	**5,90**	**5,90**	**5,88**	**5,89**	**5,93**	**5,93**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	66.864	72.335	73.003	74.787	75.402	75.829	77.224	77.788	78.233	79.244	88.131	83.910	86.099	86.753	86.893	87.781	88.783	89.390	- *Interest income net*
- Rata-rata total aset produktif	1.241.850	1.251.723	1.266.189	1.279.814	1.286.796	1.292.480	1.300.430	1.306.717	1.316.095	1.331.277	1.458.783	1.454.462	1.459.374	1.470.244	1.478.354	1.489.445	1.496.562	1.506.273	- *Average total earning assets*
LDR (%)	**81,16**	**82,48**	**80,91**	**81,51**	**82,18**	**82,88**	**83,84**	**83,72**	**82,71**	**79,84**	**81,84**	**84,21**	**85,54**	**84,73**	**85,90**	**86,99**	**88,06**	**87,48**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	792.719	811.030	832.330	854.674	850.583	865.367	888.985	897.082	920.147	959.128	945.499	958.571	976.289	998.187	1.025.125	1.066.945	1.077.916	1.088.499	- *Total Credit to third party*
- Total Dana Pihak Ketiga	976.682	983.288	1.028.702	1.048.512	1.035.025	1.044.060	1.060.300	1.071.565	1.112.462	1.201.284	1.155.296	1.138.323	1.141.350	1.178.129	1.193.439	1.226.507	1.224.042	1.244.245	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**19,99**	**20,03**	**20,03**	**20,02**	**19,87**	**20,15**	**18,71**	**18,40**	**19,29**	**20,06**	**18,87**	**17,71**	**17,68**	**18,87**	**17,40**	**15,58**	**15,80**	**16,51**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	179.989	184.695	192.539	194.578	190.963	199.873	183.061	180.470	200.082	229.643	200.605	180.837	184.826	208.090	188.051	172.779	174.285	187.881	- *Aset Likuid Primer*
- Aset Likuid Sekunder	75.975	76.777	77.149	79.701	78.301	76.767	76.719	76.463	77.263	78.295	81.012	82.416	80.955	82.690	81.072	73.128	76.493	78.918	- *Aset Likuid Sekunder*
- Total Aset	1.280.544	1.305.491	1.346.402	1.369.752	1.355.233	1.372.756	1.388.621	1.396.102	1.437.996	1.535.343	1.492.152	1.486.314	1.503.293	1.540.859	1.546.709	1.578.632	1.587.370	1.615.923	- *Total Assets*

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

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

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**16,06**	**16,16**	**15,93**	**15,60**	**15,57**	**15,42**	**15,58**	**15,44**	**15,50**	**15,33**	**16,90**	**16,88**	**16,87**	**16,93**	**16,43**	**16,21**	**16,22**	**16,19**	***Capital Adequacy Ratio (%)***
- Modal	163.229	166.408	168.553	168.595	170.082	170.726	173.209	173.733	176.163	177.744	198.318	200.016	203.036	205.952	203.395	203.549	207.964	209.054	- *Capital*
- ATMR	1.016.636	1.029.471	1.057.870	1.080.514	1.092.666	1.107.004	1.112.032	1.125.129	1.136.737	1.159.788	1.173.798	1.184.740	1.203.384	1.216.758	1.237.769	1.255.918	1.281.841	1.290.919	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**13,86**	**13,88**	**13,61**	**13,36**	**13,31**	**13,18**	**13,34**	**13,23**	**13,28**	**13,05**	**14,47**	**14,47**	**14,48**	**14,50**	**14,09**	**13,87**	**13,92**	**13,91**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	140.916	142.889	143.963	144.385	145.487	145.898	148.327	148.858	150.983	151.331	169.885	1.184.740	174.212	176.401	174.342	174.135	178.423	179.620	- *Core Capital (Tier I)*
- ATMR	1.016.636	1.029.471	1.057.870	1.080.514	1.092.666	1.107.004	1.112.032	1.125.129	1.136.737	1.159.788	1.173.798	171.451	1.203.384	1.216.758	1.237.769	1.255.918	1.281.841	1.290.919	- *Risk Weighted Assets*
ROA (%)	**2,35**	**2,33**	**2,56**	**2,72**	**2,70**	**2,64**	**2,64**	**2,63**	**2,61**	**2,64**	**2,41**	**2,22**	**2,27**	**2,28**	**2,41**	**2,45**	**2,48**	**2,50**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	32.478	32.318	35.626	38.155	38.097	37.420	37.630	37.719	37.728	38.452	38.371	35.327	36.284	36.430	38.667	39.491	40.047	40.641	- *Profit*
- Rata-rata total aset	1.380.575	1.384.991	1.392.571	1.402.498	1.411.364	1.418.959	1.427.588	1.435.270	1.443.953	1.455.843	1.589.677	1.592.101	1.599.109	1.599.490	1.604.150	1.610.155	1.616.921	1.624.494	- *Average total assets*
BOPO (%)	**78,49**	**78,36**	**76,48**	**75,10**	**76,35**	**75,45**	**75,29**	**75,25**	**75,23**	**74,88**	**80,61**	**78,17**	**77,77**	**77,68**	**76,67**	**76,35**	**76,65**	**77,00**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	29.144	38.311	47.073	56.344	70.312	75.126	84.215	93.794	103.114	112.722	12.930	20.928	31.225	41.531	51.821	62.055	73.944	86.644	- *Operating Expenses*
- Pendapatan Operasional	37.129	48.893	61.548	75.023	92.094	99.567	111.848	124.649	137.073	150.543	16.041	26.774	40.149	53.463	67.586	81.281	96.472	112.520	- *Operating Income*
NIM (%)	**4,95**	**5,01**	**5,06**	**5,09**	**5,12**	**5,15**	**5,15**	**5,17**	**5,18**	**5,17**	**4,93**	**4,88**	**4,93**	**4,97**	**4,98**	**5,00**	**5,04**	**5,06**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	66.119	67.140	68.197	69.084	69.876	70.531	71.025	71.693	72.193	72.679	75.737	75.059	76.059	76.695	77.127	77.549	78.492	79.156	- *Interest income net*
- Rata-rata total aset produktif	1.336.092	1.339.807	1.347.147	1.356.459	1.363.747	1.370.219	1.378.426	1.385.543	1.393.803	1.404.733	1.534.760	1.538.937	1.544.185	1.543.806	1.547.870	1.550.380	1.558.452	1.564.843	- *Average total earning assets*
LDR (%)	**78,92**	**80,78**	**81,83**	**82,35**	**81,84**	**81,88**	**81,87**	**82,22**	**82,03**	**81,58**	**80,34**	**80,90**	**81,56**	**83,00**	**82,94**	**83,52**	**84,92**	**84,62**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	879.806	899.835	924.135	951.054	956.954	969.674	978.429	988.514	1.001.877	1.026.324	1.018.958	1.028.927	1.042.830	1.054.307	1.067.706	1.074.089	1.114.375	1.129.846	- *Total Credit to third party*
- Total Dana Pihak Ketiga	1.114.752	1.113.987	1.129.288	1.154.877	1.169.339	1.184.324	1.195.159	1.202.328	1.221.338	1.257.990	1.268.301	1.271.832	1.278.659	1.270.305	1.287.290	1.286.101	1.312.209	1.335.266	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**16,54**	**14,87**	**14,82**	**15,02**	**15,44**	**15,05**	**15,01**	**14,49**	**14,45**	**15,47**	**16,27**	**16,13**	**15,50**	**15,28**	**14,81**	**13,53**	**14,48**	**12,91**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	197.754	170.483	172.827	181.826	188.429	183.985	186.446	177.611	180.779	203.772	217.481	214.276	208.654	203.840	199.314	181.959	198.145	167.910	- *Aset Likuid Primer*
- Aset Likuid Sekunder	33.372	37.467	38.027	36.270	37.755	37.561	38.154	40.422	40.391	41.689	41.142	42.901	41.350	42.011	41.009	38.452	41.814	48.700	- *Aset Likuid Sekunder*
- Total Aset	1.397.462	1.398.237	1.422.893	1.452.130	1.464.562	1.472.123	1.496.618	1.504.408	1.530.790	1.586.631	1.589.677	1.594.526	1.613.124	1.608.619	1.622.789	1.628.858	1.657.518	1.677.507	- *Total Assets*

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

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

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**19,88**	**20,82**	**20,85**	**20,51**	**20,34**	**20,33**	**20,55**	**20,39**	**20,39**	**20,80**	**21,15**	**21,11**	**21,36**	**21,41**	**22,49**	**21,80**	**21,22**	**21,36**	***Capital Adequacy Ratio (%)***
- Modal	11.062	11.692	11.944	12.187	12.334	12.445	12.762	12.856	12.986	13.530	14.558	14.749	15.245	15.377	16.332	16.030	15.841	15.985	- *Capital*
- ATMR	55.644	56.157	57.294	59.411	60.628	61.222	62.115	63.056	63.678	65.057	68.836	69.869	71.365	71.834	72.628	73.518	74.664	74.833	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**20,78**	**19,91**	**19,95**	**19,58**	**19,39**	**19,37**	**19,60**	**19,43**	**19,43**	**19,38**	**20,25**	**20,23**	**20,06**	**20,10**	**21,17**	**20,52**	**20,34**	**20,48**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	11.565	11.182	11.432	11.635	11.755	11.857	12.178	12.251	12.375	12.610	13.941	14.137	14.315	14.437	15.379	15.083	15.185	15.326	- *Core Capital (Tier I)*
- ATMR	55.644	56.157	57.294	59.411	60.628	61.222	62.115	63.056	63.678	65.057	68.836	69.869	71.365	71.834	72.628	73.518	74.664	74.833	- *Risk Weighted Assets*
ROA (%)	**3,26**	**3,26**	**3,30**	**3,32**	**3,34**	**3,30**	**3,30**	**3,29**	**3,29**	**3,31**	**3,03**	**3,23**	**3,23**	**3,22**	**3,31**	**3,35**	**3,36**	**3,36**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	2.911	2.937	2.984	3.039	3.075	3.070	3.103	3.122	3.149	3.204	3.274	3.486	3.545	3.561	3.694	3.704	3.730	3.752	- *Profit*
- Rata-rata total aset	89.267	90.162	90.536	91.415	92.050	92.919	94.017	94.880	95.757	96.840	108.132	107.878	109.653	110.540	111.557	110.437	111.042	111.637	- *Average total assets*
BOPO (%)	**79,47**	**79,40**	**79,42**	**79,17**	**79,08**	**79,23**	**79,22**	**79,28**	**79,28**	**79,30**	**80,24**	**78,67**	**78,81**	**78,96**	**78,51**	**78,32**	**78,38**	**78,40**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	2.797	3.738	4.763	5.736	6.746	7.782	8.840	9.928	11.011	12.149	1.108	2.145	3.270	4.423	5.575	6.639	7.836	9.028	- *Operating Expenses*
- Pendapatan Operasional	3.520	4.708	5.997	7.245	8.531	9.822	11.159	12.522	13.888	15.320	1.381	2.727	4.149	5.602	7.100	8.476	9.998	11.515	- *Operating Income*
NIM (%)	**8,78**	**8,79**	**8,95**	**9,07**	**9,21**	**9,28**	**9,28**	**9,30**	**9,33**	**9,34**	**8,84**	**9,01**	**9,01**	**9,02**	**9,00**	**9,08**	**9,13**	**9,13**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	7.447	7.531	7.699	7.880	8.052	8.188	8.291	8.389	8.499	8.606	9.125	9.265	9.425	9.502	9.573	9.553	9.658	9.703	- *Interest income net*
- Rata-rata total aset produktif	84.837	85.683	86.041	86.844	87.420	88.263	89.347	90.194	91.057	92.126	103.169	102.834	104.567	105.391	106.351	105.260	105.785	106.319	- *Average total earning assets*
LDR (%)	**80,31**	**79,20**	**82,63**	**82,64**	**85,47**	**84,75**	**83,39**	**85,01**	**84,06**	**82,73**	**83,84**	**86,05**	**84,26**	**85,89**	**85,60**	**86,85**	**88,91**	**89,04**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	57.265	58.292	59.760	61.946	63.576	64.792	66.279	67.190	68.073	69.804	70.305	71.111	73.160	73.954	75.736	76.863	77.190	77.908	- *Total Credit to third party*
- Total Dana Pihak Ketiga	71.307	73.598	72.320	74.956	74.386	76.452	79.481	79.041	80.984	84.374	83.854	82.635	86.824	86.104	88.477	88.504	86.822	87.501	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**20,21**	**20,07**	**17,09**	**18,72**	**17,12**	**15,97**	**16,76**	**16,08**	**16,49**	**19,32**	**18,00**	**17,06**	**19,56**	**19,02**	**19,34**	**18,31**	**16,71**	**15,44**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	17.035	17.300	14.342	16.895	15.409	14.670	16.009	15.196	15.953	19.716	17.785	16.602	20.264	19.647	20.623	19.715	17.502	16.129	- *Aset Likuid Primer*
- Aset Likuid Sekunder	1.302	1.334	1.384	1.044	1.001	1.144	1.222	1.310	1.285	1.291	1.682	1.754	1.880	1.881	1.737	1.558	1.661	1.751	- *Aset Likuid Sekunder*
- Total Aset	90.713	92.846	92.032	95.814	95.857	98.999	102.801	102.653	104.519	108.758	108.132	107.624	113.204	113.199	115.624	116.163	114.668	115.803	- *Total Assets*

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

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

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**19,79**	**18,69**	**18,28**	**17,00**	**17,74**	**17,49**	**17,15**	**17,59**	**17,91**	**18,02**	**20,77**	**20,45**	**18,73**	**17,98**	**17,79**	**15,62**	**16,72**	**16,93**	***Capital Adequacy Ratio (%)***
- Modal	32.862	32.106	31.535	30.967	32.247	32.636	32.936	33.798	34.606	35.198	41.160	41.458	38.809	38.311	38.270	37.681	37.382	37.773	- *Capital*
- ATMR	166.052	171.826	172.542	182.188	181.789	186.601	192.020	192.091	193.175	195.318	198.131	202.759	207.252	213.070	215.175	241.218	223.525	223.048	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**18,48**	**17,38**	**16,93**	**15,57**	**16,27**	**16,04**	**15,65**	**16,16**	**16,47**	**16,66**	**19,28**	**18,96**	**17,44**	**16,70**	**16,52**	**14,47**	**15,46**	**15,66**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	30.679	29.861	29.217	28.359	29.578	29.939	30.053	31.033	31.812	32.531	38.197	38.449	36.145	35.586	35.538	34.897	34.548	34.935	- *Core Capital (Tier I)*
- ATMR	166.052	171.826	172.542	182.188	181.789	186.601	192.020	192.091	193.175	195.318	198.131	202.759	207.252	213.070	215.175	241.218	223.525	223.048	- *Risk Weighted Assets*
ROA (%)	**3,26**	**3,09**	**3,06**	**3,03**	**3,03**	**2,99**	**2,97**	**2,95**	**2,97**	**2,90**	**4,14**	**3,59**	**3,65**	**3,49**	**3,42**	**3,44**	**3,25**	**3,27**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	10.699	10.412	10.435	10.462	10.548	10.453	10.532	10.574	10.715	10.462	14.815	13.109	13.616	13.331	13.227	13.467	12.751	12.840	- *Profit*
- Rata-rata total aset	328.395	336.788	341.147	345.756	348.627	349.614	354.611	357.984	360.593	361.101	357.621	365.180	373.404	382.399	386.972	391.335	392.194	392.323	- *Average total assets*
BOPO (%)	**73,11**	**74,17**	**74,66**	**74,72**	**74,11**	**74,33**	**74,17**	**74,46**	**74,28**	**75,29**	**67,29**	**69,54**	**69,06**	**70,04**	**70,36**	**69,87**	**71,71**	**71,66**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	7.164	9.855	12.628	15.289	17.431	19.975	22.426	25.391	28.067	31.470	2.510	4.929	7.502	10.200	12.867	15.397	18.540	21.204	- *Operating Expenses*
- Pendapatan Operasional	9.799	13.287	16.913	20.461	23.521	26.873	30.235	34.099	37.785	41.797	3.730	7.088	10.862	14.563	18.286	22.037	25.855	29.588	- *Operating Income*
NIM (%)	**6,45**	**6,38**	**6,42**	**6,40**	**6,54**	**6,60**	**6,52**	**6,58**	**6,60**	**6,70**	**7,93**	**7,34**	**7,39**	**7,25**	**7,22**	**7,18**	**7,25**	**7,27**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	20.024	20.354	20.775	20.980	21.459	21.755	21.833	22.254	22.483	22.856	26.774	25.373	26.201	26.354	26.562	26.727	27.028	27.150	- *Interest income net*
- Rata-rata total aset produktif	310.600	319.073	323.483	328.071	328.257	329.410	334.666	338.116	340.855	341.257	337.794	345.562	354.313	363.468	368.086	372.464	373.051	373.221	- *Average total earning assets*
LDR (%)	**61,79**	**61,49**	**63,90**	**64,07**	**62,00**	**68,95**	**63,35**	**66,28**	**68,16**	**78,57**	**76,61**	**74,42**	**72,80**	**69,34**	**71,63**	**72,69**	**76,96**	**78,47**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	182.268	186.736	192.197	198.634	190.366	204.939	207.967	213.024	216.726	218.851	218.300	222.991	227.278	233.279	238.337	245.766	250.808	252.779	- *Total Credit to third party*
- Total Dana Pihak Ketiga	294.986	303.670	300.782	310.028	307.036	297.228	328.298	321.401	317.976	278.535	284.938	299.648	312.209	336.447	332.720	338.089	325.888	322.124	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**34,60**	**32,34**	**30,77**	**30,26**	**28,94**	**26,04**	**29,18**	**26,74**	**27,00**	**22,93**	**23,34**	**24,93**	**26,24**	**26,91**	**25,32**	**24,42**	**23,02**	**21,64**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	120.011	113.963	106.350	106.770	101.987	87.397	108.995	98.316	99.928	80.457	78.844	87.400	96.263	103.916	95.392	93.943	83.318	76.873	- *Aset Likuid Primer*
- Aset Likuid Sekunder	2.902	3.081	3.978	4.820	3.901	5.448	6.158	5.510	4.492	3.626	4.642	5.513	6.024	6.241	7.238	6.940	8.169	8.210	- *Aset Likuid Sekunder*
- Total Aset	355.279	361.967	358.581	368.804	365.851	356.528	394.584	388.340	386.685	366.684	357.621	372.739	389.850	409.387	405.260	413.154	397.348	393.226	- *Total Assets*

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

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

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**20,47**	**19,75**	**19,19**	**18,97**	**18,52**	**18,53**	**18,50**	**18,56**	**18,96**	**18,65**	**19,38**	**20,25**	**20,99**	**20,88**	**20,05**	**20,42**	**20,29**	**19,51**	***Capital Adequacy Ratio (%)***
- Modal	29.510	29.264	29.884	29.926	30.132	30.357	30.439	30.531	30.744	30.770	32.852	34.933	36.967	38.082	37.924	38.667	39.748	40.166	- *Capital*
- ATMR	144.161	148.183	155.729	157.724	162.677	163.868	164.536	164.519	162.183	164.956	169.480	172.484	176.075	182.355	189.111	189.319	195.946	205.845	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**18,35**	**17,66**	**17,16**	**16,95**	**16,53**	**16,41**	**16,37**	**16,42**	**16,81**	**16,52**	**17,29**	**18,17**	**18,93**	**18,55**	**18,01**	**18,12**	**17,99**	**17,22**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	26.453	26.168	26.716	26.739	26.885	26.889	26.942	27.014	27.258	27.253	29.305	31.348	33.326	33.819	34.053	34.297	35.259	35.453	- *Core Capital (Tier I)*
- ATMR	144.161	148.183	155.729	157.724	162.677	163.868	164.536	164.519	162.183	164.956	169.480	172.484	176.075	182.355	189.111	189.319	195.946	205.845	- *Risk Weighted Assets*
ROA (%)	**2,20**	**2,25**	**2,42**	**2,45**	**2,44**	**2,34**	**2,27**	**2,27**	**2,29**	**2,24**	**4,38**	**3,53**	**3,01**	**2,66**	**2,56**	**2,39**	**2,31**	**2,36**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	4.131	4.261	4.637	4.718	4.741	4.587	4.466	4.490	4.556	4.479	9.328	7.569	6.555	5.941	5.789	5.458	5.349	5.548	- *Profit*
- Rata-rata total aset	187.926	189.695	191.957	192.909	194.247	195.647	196.824	197.994	198.954	200.343	212.894	214.555	218.099	223.532	226.199	228.556	231.368	234.719	- *Average total assets*
BOPO (%)	**82,13**	**79,91**	**78,32**	**78,57**	**78,02**	**78,45**	**78,43**	**77,69**	**76,49**	**77,86**	**76,80**	**74,83**	**78,34**	**78,13**	**77,39**	**79,98**	**81,78**	**80,42**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	4.607	5.608	6.738	8.427	9.528	10.738	11.721	12.567	13.133	15.179	1.625	2.922	4.890	5.973	7.024	9.431	12.222	13.106	- *Operating Expenses*
- Pendapatan Operasional	5.609	7.017	8.604	10.726	12.212	13.687	14.944	16.175	17.170	19.494	2.116	3.905	6.243	7.645	9.076	11.792	14.944	16.297	- *Operating Income*
NIM (%)	**3,54**	**3,52**	**3,55**	**3,60**	**3,59**	**3,61**	**3,61**	**3,63**	**3,64**	**3,63**	**3,79**	**3,58**	**3,50**	**3,49**	**3,51**	**3,47**	**3,49**	**3,48**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	6.548	6.572	6.696	6.820	6.862	6.938	6.999	7.071	7.118	7.163	7.964	7.573	7.541	7.710	7.835	7.841	7.983	8.073	- *Interest income net*
- Rata-rata total aset produktif	184.735	186.553	188.663	189.697	190.989	192.366	193.618	194.800	195.786	197.239	210.372	211.744	215.355	220.741	223.435	225.795	228.493	231.819	- *Average total earning assets*
LDR (%)	**105,15**	**103,84**	**104,88**	**113,20**	**114,18**	**113,32**	**111,46**	**112,12**	**110,08**	**115,63**	**115,85**	**114,95**	**111,80**	**115,10**	**115,36**	**120,29**	**121,42**	**124,18**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	127.262	130.513	135.178	139.511	142.452	146.327	145.994	147.364	145.091	150.061	151.320	152.424	155.551	163.899	167.465	173.092	179.069	186.401	- *Total Credit to third party*
- Total Dana Pihak Ketiga	121.033	125.685	128.892	123.240	124.756	129.123	130.984	131.439	131.809	129.772	130.616	132.597	139.131	142.399	145.162	143.899	147.484	150.106	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**17,71**	**17,40**	**16,17**	**13,36**	**13,45**	**13,50**	**14,01**	**14,40**	**15,04**	**15,39**	**14,03**	**13,87**	**15,13**	**14,81**	**15,15**	**14,21**	**13,93**	**12,93**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	29.842	29.737	28.216	21.762	22.558	23.174	24.368	25.293	27.809	29.856	26.177	25.896	29.996	31.033	30.189	28.939	31.341	30.426	- *Aset Likuid Primer*
- Aset Likuid Sekunder	4.204	4.193	4.296	4.641	4.640	4.559	4.519	4.727	3.563	3.334	3.692	4.090	4.067	3.297	5.707	5.220	3.251	2.959	- *Aset Likuid Sekunder*
- Total Aset	192.228	195.004	201.002	197.672	202.276	205.445	206.237	208.525	208.550	215.621	212.894	216.216	225.187	231.843	236.866	240.343	248.240	258.174	- *Total Assets*

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

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

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**27,08**	**27,27**	**27,52**	**28,36**	**27,66**	**27,50**	**27,42**	**29,03**	**28,68**	**30,89**	**32,32**	**32,74**	**31,69**	**32,48**	**33,60**	**33,17**	**32,69**	**32,06**	***Capital Adequacy Ratio (%)***
- Modal	59.028	61.622	63.869	67.493	67.292	67.737	68.601	69.739	69.992	73.091	77.643	77.341	78.329	80.112	83.285	85.492	88.016	90.473	- *Capital*
- ATMR	217.966	225.975	232.120	237.973	243.252	246.297	250.179	240.222	244.013	236.592	240.238	236.240	247.195	246.618	247.893	257.707	269.247	282.202	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**26,08**	**26,28**	**26,51**	**27,36**	**26,67**	**26,51**	**26,40**	**28,06**	**27,72**	**29,91**	**31,35**	**31,77**	**30,73**	**31,53**	**32,63**	**32,27**	**31,79**	**31,14**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	56.855	59.377	61.537	65.119	64.884	65.289	66.055	67.399	67.644	70.771	75.315	75.050	75.959	77.752	80.876	83.161	85.586	87.873	- *Core Capital (Tier I)*
- ATMR	217.966	225.975	232.120	237.973	243.252	246.297	250.179	240.222	244.013	236.592	240.238	236.240	247.195	246.618	247.893	257.707	269.247	282.202	- *Risk Weighted Assets*
ROA (%)	**3,98**	**3,63**	**3,38**	**3,56**	**3,43**	**3,18**	**3,20**	**3,16**	**3,10**	**3,06**	**3,42**	**2,95**	**2,70**	**2,71**	**2,64**	**2,42**	**2,42**	**2,71**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	11.007	10.063	9.447	10.009	9.720	9.039	9.143	9.042	8.905	8.837	10.524	9.109	8.382	8.419	8.276	7.616	7.719	8.780	- *Profit*
- Rata-rata total aset	276.595	276.965	279.814	280.888	283.300	284.613	285.282	286.404	287.550	288.751	307.329	308.717	310.952	310.817	312.899	314.710	318.613	323.666	- *Average total assets*
BOPO (%)	**77,11**	**80,37**	**81,39**	**78,89**	**77,68**	**79,48**	**79,03**	**78,72**	**80,79**	**80,78**	**86,57**	**85,60**	**84,03**	**83,42**	**83,26**	**85,28**	**86,40**	**85,58**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	8.940	12.552	14.900	16.564	17.424	20.276	22.518	24.238	30.280	32.856	4.936	7.823	9.697	12.593	15.045	18.712	23.688	30.065	- *Operating Expenses*
- Pendapatan Operasional	11.594	15.619	18.306	20.997	22.432	25.510	28.495	30.792	37.478	40.672	5.701	9.139	11.539	15.097	18.070	21.942	27.417	35.130	- *Operating Income*
NIM (%)	**3,56**	**3,52**	**3,50**	**3,47**	**3,45**	**3,45**	**3,46**	**3,45**	**3,45**	**3,47**	**3,46**	**3,27**	**3,31**	**3,32**	**3,32**	**3,36**	**3,31**	**3,31**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	9.663	9.577	9.600	9.564	9.588	9.621	9.652	9.665	9.706	9.790	10.373	9.836	10.039	10.057	10.151	10.321	10.271	10.434	- *Interest income net*
- Rata-rata total aset produktif	271.633	271.928	274.588	275.473	277.717	278.693	279.107	279.805	280.969	282.108	299.557	300.822	303.207	303.121	305.417	307.191	310.693	315.430	- *Average total earning assets*
LDR (%)	**93,63**	**97,52**	**99,19**	**104,96**	**104,56**	**106,44**	**110,19**	**107,55**	**111,30**	**111,21**	**105,10**	**104,73**	**107,97**	**111,55**	**110,72**	**110,97**	**116,87**	**121,66**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	141.860	144.162	153.764	154.916	160.064	163.569	167.774	169.344	173.255	172.859	172.738	171.259	175.326	180.697	183.270	181.482	193.661	203.521	- *Total Credit to third party*
- Total Dana Pihak Ketiga	151.505	147.830	155.017	147.593	153.088	153.673	152.261	157.456	155.666	155.430	164.354	163.527	162.380	161.994	165.522	163.536	165.712	167.293	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**26,12**	**25,22**	**24,35**	**23,55**	**24,90**	**23,00**	**21,25**	**22,36**	**21,28**	**22,30**	**23,34**	**24,82**	**24,65**	**20,74**	**22,51**	**23,19**	**22,48**	**21,21**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	58.229	55.584	55.985	52.338	54.129	51.497	47.558	50.806	49.355	52.599	56.854	61.404	58.783	45.514	50.739	50.336	52.932	53.509	- *Aset Likuid Primer*
- Aset Likuid Sekunder	13.819	14.538	14.931	15.071	20.010	16.065	14.191	15.495	14.283	14.754	14.874	15.551	18.957	18.880	21.571	24.748	23.964	22.654	- *Aset Likuid Sekunder*
- Total Aset	275.862	278.077	291.207	286.262	297.769	293.807	290.636	296.496	299.013	301.966	307.329	310.105	315.423	310.412	321.224	323.766	342.033	359.037	- *Total Assets*

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

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

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

Kelompok Bank	2012										2013								*Group of Bank*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
- Bank Persero	1.280.545	1.305.492	1.346.403	1.369.752	1.355.233	1.372.756	1.388.621	1.396.102	1.437.996	1.535.343	1.492.152	1.486.314	1.503.293	1.540.859	1.546.709	1.578.632	1.587.370	1.615.923	- *State Owned Banks*
- BUSN Devisa	1.493.055	1.490.197	1.516.427	1.549.745	1.562.224	1.572.030	1.601.017	1.611.323	1.640.486	1.705.408	1.705.217	1.715.882	1.736.757	1.731.693	1.762.054	1.755.355	1.785.750	1.806.348	- *Foreign Exchange Commercial Banks*
- BUSN Non Devisa	109.629	112.232	111.777	116.682	117.014	120.981	125.482	125.990	128.684	135.472	134.227	133.781	141.242	141.477	144.507	148.432	147.591	146.433	- *Non-Foreign Exchange Commercial Banks*
- BPD	355.294	361.975	358.582	368.805	365.852	356.529	395.213	388.341	386.686	366.685	357.120	372.740	389.851	409.387	405.260	413.154	397.348	393.226	- *Regional Development Banks*
- Bank Campuran	194.173	196.910	202.834	199.654	204.172	207.395	208.233	210.536	210.591	217.713	214.994	218.295	227.265	233.923	238.936	242.443	250.197	260.170	- *Joint Venture Banks*
- Bank Asing	276.030	278.260	291.408	286.477	298.041	294.072	290.801	296.496	299.013	301.966	307.329	310.105	315.423	310.412	321.224	323.766	342.033	359.037	- *Foreign Owned Banks*
Total	**3.708.726**	**3.745.067**	**3.827.432**	**3.891.116**	**3.902.536**	**3.923.764**	**4.009.368**	**4.028.789**	**4.103.456**	**4.262.587**	**4.211.039**	**4.237.117**	**4.313.832**	**4.367.751**	**4.418.690**	**4.461.783**	**4.510.290**	**4.581.137**	***Total***

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

Kelompok Bank	Desember 2008				Desember 2009				Desember 2010				Desember 2011				Agustus 2012				Desember 2012				Agustus 2013				*Group of Bank*
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
Bank Persero	0	0	2	3	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	*State Owned Banks*
BUSN Devisa	3	16	10	6	2	18	8	6	1	18	10	7	1	18	7	10	1	18	6	11	1	17	7	11	1	17	7	11	*Foreign Exchange Commercial Banks*
BUSN Non Devisa	24	8	1	0	21	9	1	0	21	8	2	0	12	15	3	0	10	16	2	1	10	17	2	1	11	15	2	1	*Non-Foreign Exchange Commercial Banks*
BPD	0	19	7	0	1	17	8	0	0	15	11	0	0	14	11	1	0	14	11	1	0	14	11	1	0	13	12	1	*Regional Development Banks*
Bank Campuran	1	8	6	0	1	8	7	0	1	7	7	0	0	6	8	0	0	7	8	0	0	6	8	0	0	7	8	0	*Joint Venture Banks*
Bank Asing	0	4	4	2	0	4	5	1	0	5	4	1	0	4	3	3	0	4	2	4	0	3	3	4	0	2	4	4	*Foreign Owned Banks*
Total	**28**	**55**	**30**	**11**	**25**	**56**	**29**	**11**	**23**	**53**	**34**	**12**	**13**	**57**	**32**	**18**	**11**	**59**	**29**	**21**	**11**	**57**	**31**	**21**	**12**	**54**	**33**	**21**	***Total***

Tabel 1.31 Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum kepada Bank Lain

(Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank)

Miliar Rp *(Billion Rp)*

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**2.965.809**	**3.033.578**	**3.128.499**	**3.195.127**	**3.175.613**	**3.203.509**	**3.274.512**	**3.289.277**	**3.339.825**	**3.416.989**	**3.370.759**	**3.471.162**	**3.550.589**	**3.573.221**	**3.638.229**	**3.674.645**	**3.748.911**	**3.813.167**	***Earning Assets***
a. Lancar	2.818.767	2.879.184	2.979.721	3.044.533	3.026.450	3.047.937	3.112.689	3.130.332	3.180.983	3.250.997	3.196.818	3.294.565	3.369.833	3.393.202	3.476.582	3.494.982	3.576.340	3.625.934	*a. Current*
b. DPK	92.326	97.779	92.261	94.652	92.951	97.876	106.528	100.941	103.026	110.176	118.046	119.402	124.437	123.186	104.178	122.037	114.153	124.522	*b. Special Mention*
c. Kurang Lancar	9.330	9.483	10.866	9.920	10.123	10.365	9.924	12.122	9.945	9.189	11.320	10.437	9.884	10.309	9.783	9.578	10.498	12.298	*c. Sub-Standard*
d. Diragukan	8.133	8.449	7.579	8.420	8.078	8.324	8.263	8.926	7.704	9.515	7.573	9.886	9.509	8.332	8.596	8.779	8.408	8.909	*d. Doubtful*
e. Macet	37.253	38.682	38.072	37.603	38.009	39.007	37.108	36.956	38.167	37.113	37.002	36.873	36.925	38.192	39.090	39.269	39.512	41.505	*e. Loss*
Aset Produktif Transaksi Rekening Administratif 1)	**480.091**	**487.062**	**493.134**	**497.233**	**504.071**	**526.977**	**539.409**	**523.258**	**516.887**	**513.648**	**523.880**	**513.537**	**517.794**	**521.723**	**533.094**	**532.776**	**548.421**	**567.499**	***Earning Assets - Account Administrative Transactions 1)***
a. Lancar	473.715	481.600	486.642	490.385	495.950	519.128	531.102	515.232	512.681	509.422	512.574	506.255	510.196	514.068	527.612	526.797	540.931	560.801	*a. Current*
b. DPK	5.923	5.056	6.108	6.306	7.622	7.447	7.797	7.687	3.974	4.018	11.082	7.066	7.329	7.348	5.193	5.711	7.061	6.386	*b. Special Mention*
c. Kurang Lancar	275	210	217	356	340	220	326	119	65	85	64	71	122	149	119	117	82	88	*c. Sub-Standard*
d. Diragukan	80	92	42	26	15	47	50	75	30	27	38	49	38	38	28	30	28	29	*d. Doubtful*
e. Macet	97	104	125	160	143	135	135	146	137	96	122	97	108	120	141	121	320	195	*e. Lost*
Non Performing Earning Aset (Nominal)	**107.843**	**111.677**	**111.483**	**110.341**	**111.142**	**114.265**	**55.806**	**58.343**	**56.048**	**56.024**	**110.427**	**113.021**	**111.210**	**112.392**	**57.758**	**57.894**	**58.847**	**63.023**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**16.548**	**17.002**	**17.511**	**17.524**	**17.724**	**17.337**	**17.217**	**16.423**	**16.928**	**17.812**	**17.458**	**17.966**	**19.000**	**20.595**	**21.607**	**23.313**	**24.384**	**24.027**	***Interbank Loans***
a. Lancar	16.397	16.871	17.381	17.310	17.577	17.204	17.060	16.331	16.831	17.668	17.357	17.875	18.869	20.470	21.487	23.181	24.285	23.887	*a. Current*
b. DPK	43	24	26	112	47	32	79	13	19	64	13	10	42	39	38	44	9	47	*b. Special Mention*
c. Kurang Lancar	1	0	-	-	-	-	1	2	0	-	6	2	10	5	-	3	0	0	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	3	3	*d. Doubtful*
e. Macet	107	107	104	102	99	102	78	78	78	80	82	79	79	81	83	83	86	90	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**108**	**108**	**104**	**102**	**99**	**102**	**79**	**79**	**78**	**80**	**87**	**82**	**89**	**87**	**84**	**88**	**90**	**93**	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

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

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**1.086.447**	**1.109.848**	**1.146.720**	**1.160.713**	**1.151.485**	**1.157.399**	**1.192.625**	**1.193.701**	**1.221.352**	**1.260.415**	**1.256.267**	**1.285.637**	**1.309.769**	**1.310.251**	**1.342.141**	**1.350.472**	**1.383.618**	**1.399.401**	***Earning Assets***
a. Lancar	1.015.215	1.034.503	1.075.338	1.087.498	1.079.683	1.084.875	1.114.839	1.118.072	1.145.819	1.176.286	1.164.604	1.198.236	1.219.165	1.217.021	1.266.068	1.261.044	1.303.034	1.307.597	*a. Current*
b. DPK	48.526	51.596	47.441	49.807	48.095	48.665	54.634	50.400	52.093	59.753	67.680	62.819	66.462	68.632	51.412	64.871	55.321	64.025	*b. Special Mention*
c. Kurang Lancar	3.575	3.345	4.253	3.434	4.142	3.923	3.888	5.743	3.825	2.699	4.394	3.870	3.633	3.846	3.374	3.020	3.676	5.220	*c. Sub-Standard*
d. Diragukan	3.190	3.640	3.149	3.753	3.180	3.198	3.216	3.769	2.743	4.709	2.643	4.702	4.368	3.475	3.892	3.988	3.232	3.622	*d. Doubtful*
e. Macet	15.941	16.763	16.540	16.219	16.384	16.739	16.048	15.717	16.872	16.967	16.947	16.011	16.141	17.276	17.395	17.549	18.355	18.937	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**131.864**	**132.052**	**132.727**	**131.701**	**141.135**	**146.783**	**148.821**	**156.187**	**157.308**	**163.904**	**172.820**	**159.504**	**159.345**	**164.535**	**166.436**	**158.629**	**169.778**	**182.821**	***Earning Assets - Account Administrative Transactions***
a. Lancar	130.302	130.708	131.468	130.478	139.660	145.547	147.562	154.674	156.174	162.882	165.501	158.150	158.129	163.392	165.288	157.161	168.304	180.704	*a. Current*
b. DPK	1.498	1.269	1.176	1.147	1.412	1.183	1.203	1.455	1.075	980	7.254	1.302	1.110	1.040	1.033	1.375	1.379	2.026	*b. Special Mention*
c. Kurang Lancar	22	15	21	9	10	7	3	10	2	21	9	6	65	58	52	51	14	7	*c. Sub-Standard*
d. Diragukan	23	24	3	8	0	3	6	6	3	2	14	21	6	1	2	2	1	2	*d. Doubtful*
e. Macet	20	36	59	59	54	44	46	41	54	20	43	25	36	44	61	40	80	82	*e. Loss*
Non Performing Earning Aset (Nominal)	**45.402**	**47.482**	**47.865**	**46.804**	**47.401**	**47.706**	**23.208**	**25.286**	**23.498**	**24.418**	**47.954**	**49.084**	**48.143**	**49.128**	**24.776**	**24.650**	**25.358**	**27.870**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**2.321**	**2.291**	**2.341**	**2.583**	**2.645**	**2.638**	**2.574**	**2.552**	**2.590**	**2.866**	**2.794**	**2.752**	**2.743**	**3.384**	**3.807**	**4.153**	**4.366**	**4.481**	***Interbank Loans***
a. Lancar	2.176	2.167	2.214	2.371	2.509	2.514	2.421	2.473	2.495	2.740	2.706	2.665	2.630	3.299	3.706	4.033	4.283	4.382	*a. Current*
b. DPK	39	18	26	112	37	23	76	2	18	48	8	9	36	7	23	39	0[1]	12	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	1	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	*d. Doubtful*
e. Macet	106	106	102	100	98	101	77	77	77	78	80	78	77	78	78	79	82	86	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**106**	**106**	**102**	**100**	**98**	**101**	**77**	**77**	**77**	**78**	**80**	**78**	**77**	**78**	**78**	**80**	**84**	**87**	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

r) Angka-angka diperbaiki

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

r) Revised figures

Tabel 1.33 Aset Produktif BUSN Devisa dan Kualitas Kredit BUSN Devisa kepada Bank Lain

(Earning Asset of Foreign Exchange Banks and Credit Quality of Foreign Exchange Banks to Other Bank)

Miliar Rp *(Billion Rp)*

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**1.155.846**	**1.181.027**	**1.205.215**	**1.243.320**	**1.241.235**	**1.244.708**	**1.254.822**	**1.268.611**	**1.293.983**	**1.327.140**	**1.294.400**	**1.334.737**	**1.353.800**	**1.364.067**	**1.381.782**	**1.389.622**	**1.411.319**	**1.448.975**	***Earning Assets***
a. Lancar	1.104.631	1.127.590	1.152.865	1.191.446	1.189.896	1.189.936	1.200.800	1.215.115	1.239.756	1.274.458	1.243.357	1.278.811	1.297.878	1.310.643	1.328.718	1.333.635	1.354.137	1.389.684	*a. Current*
b. DPK	30.609	32.756	31.627	31.172	30.724	34.162	34.789	33.879	34.831	33.686	31.986	36.634	36.714	34.336	33.709	36.447	38.291	38.828	*b. Special Mention*
c. Kurang Lancar	3.877	4.135	4.504	4.119	3.646	3.512	3.373	3.642	3.516	3.810	3.677	3.531	3.638	3.705	3.724	3.709	3.712	4.076	*c. Sub-Standard*
d. Diragukan	2.636	2.595	2.303	2.579	2.609	2.553	2.520	2.580	2.442	2.305	2.470	2.715	2.544	2.317	2.031	2.186	2.342	2.494	*d. Doubtful*
e. Macet	14.094	13.952	13.916	14.004	14.360	14.545	13.340	13.395	13.438	12.881	12.909	13.045	13.026	13.066	13.601	13.645	12.838	13.893	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**193.503**	**191.413**	**195.986**	**199.565**	**199.076**	**210.208**	**216.871**	**221.944**	**222.627**	**218.107**	**221.358**	**222.882**	**223.816**	**226.886**	**229.527**	**234.770**	**233.873**	**234.627**	***Earning Assets - Account Administrative Transactions***
a. Lancar	191.799	190.597	194.062	197.071	196.097	207.304	213.633	218.278	222.011	217.286	220.487	220.099	221.140	224.195	228.833	234.088	231.725	233.940	*a. Current*
b. DPK	1.630	754	1.888	2.418	2.942	2.875	3.184	3.637	589	790	848	2.769	2.655	2.672	672	660	1.945	609	*b. Special Mention*
c. Kurang Lancar	42	15	15	28	8	2	27	1	3	11	2	1	1	2	11	6	8	7	*c. Sub-Standard*
d. Diragukan	18	30	10	10	5	9	10	9	8	5	3	5	10	9	3	3	2	3	*d. Doubtful*
e. Macet	14	17	10	39	25	18	17	20	16	14	17	8	9	8	8	13	193	68	*e. Loss*
Non Performing Earning Aset (Nominal)	**40.708**	**40.858**	**40.923**	**40.882**	**40.967**	**41.072**	**19.287**	**19.648**	**19.423**	**19.027**	**37.727**	**38.260**	**38.096**	**37.942**	**19.378**	**19.562**	**19.094**	**20.541**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**7.731**	**7.720**	**7.902**	**8.185**	**8.343**	**8.319**	**8.450**	**8.582**	**8.667**	**9.085**	**9.098**	**9.488**	**10.229**	**10.435**	**10.771**	**11.251**	**12.066**	**11.177**	***Interbank Loans***
a. Lancar	7.730	7.714	7.901	8.183	8.342	8.310	8.448	8.571	8.667	9.069	9.092	9.487	10.224	10.401	10.755	11.243	12.061	11.152	*a. Current*
b. DPK	-	5	0	1	1	9	2	11	0	16	6	1	4	32	14	4	2	22	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	2	0	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	0	1	1	2	2	*d. Doubtful*
e. Macet	1	1	1	1	0	0	-	-	-	-	-	-	0	0	0	0	1	1	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**1**	**1**	**1**	**1**	**0**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**1**	**1**	**1**	**3**	**3**	**3**	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

Tabel 1.34 Aset Produktif BUSN Non Devisa dan Kualitas Kredit BUSN Non Devisa kepada Bank Lain

(Earning Asset of Non Foreign Exchange Banks and Credit Quality of Non Foreign Exchange Banks to Other Bank)

Miliar Rp *(Billion Rp)*

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**68.698**	**69.684**	**71.787**	**73.756**	**74.605**	**77.937**	**80.388**	**80.746**	**81.967**	**82.482**	**76.689**	**83.879**	**86.499**	**86.425**	**87.426**	**91.120**	**91.750**	**91.502**	***Earning Assets***
a. Lancar	66.008	66.847	69.189	71.106	71.820	74.766	77.296	77.663	78.802	79.366	74.392	80.237	82.865	82.809	83.904	87.522	88.083	87.749	*a. Current*
b. DPK	1.556	1.734	1.432	1.485	1.569	1.923	1.879	1.884	1.923	1.872	1.612	2.356	2.455	2.349	2.250	2.380	2.434	2.564	*b. Special Mention*
c. Kurang Lancar	186	161	281	259	308	278	208	185	267	361	175	308	231	337	338	344	311	215	*c. Sub-Standard*
d. Diragukan	275	226	223	242	239	267	278	248	254	197	165	269	286	262	269	286	324	294	*d. Doubtful*
e. Macet	674	717	663	664	669	704	727	765	720	686	346	709	662	668	665	587	598	681	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**1.886**	**2.064**	**2.202**	**2.533**	**2.310**	**2.296**	**2.136**	**2.218**	**2.331**	**2.235**	**2.497**	**2.495**	**2.473**	**2.462**	**2.473**	**2.931**	**2.862**	**2.649**	***Earning Assets - Account Administrative Transactions***
a. Lancar	1.882	2.053	2.199	2.512	2.309	2.291	2.116	2.211	2.325	2.232	2.489	2.490	2.429	2.417	2.457	2.928	2.860	2.646	*a. Current*
b. DPK	3	11	3	6	1	5	19	6	6	3	7	5	43	17	14	1	2	3	*b. Special Mention*
c. Kurang Lancar	0	0	0	4	0	0	0	0	0	0	0	0	0	25	0	0	0	0	*c. Sub-Standard*
d. Diragukan	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*d. Doubtful*
e. Macet	0	0	0	10	0	0	0	0	0	0	0	0	1	1	1	1	0	0	*e. Loss*
Non Performing Earning Aset (Nominal)	**2.270**	**2.207**	**2.315**	**2.312**	**2.414**	**2.496**	**1.213**	**1.199**	**1.242**	**1.245**	**1.372**	**2.572**	**2.358**	**2.534**	**1.274**	**1.219**	**1.233**	**1.191**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**580**	**637**	**680**	**728**	**757**	**789**	**813**	**815**	**862**	**890**	**882**	**876**	**916**	**897**	**970**	**1.053**	**1.102**	**1.120**	***Interbank Loans***
a. Lancar	579	637	680	728	757	789	812	813	861	888	875	872	905	890	966	1.049	1.092	1.111	*a. Current*
b. DPK	-	0	-	-	-	-	-	-	-	-	-	-	-	-	0	-	7	7	*b. Special Mention*
c. Kurang Lancar	1	-	-	-	-	-	1	1	-	-	6	2	9	4	0	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0	-	-	-	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	1	1	1	1	2	2	4	4	3	2	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	**-**	**-**	**-**	**-**	**-**	**1**	**1**	**1**	**1**	**7**	**3**	**11**	**7**	**4**	**4**	**3**	**2**	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

Tabel 1.35 Aset Produktif BPD dan Kualitas Kredit BPD kepada Bank Lain

(Earning Asset of Regional Development Banks and Credit Quality of Regional Development Banks to Other Bank)

Miliar Rp *(Billion Rp)*

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**255.204**	**262.581**	**275.087**	**289.007**	**263.372**	**285.813**	**312.770**	**304.128**	**302.368**	**297.222**	**293.411**	**307.652**	**325.170**	**333.504**	**333.698**	**342.902**	**332.407**	**330.081**	***Earning Assets***
a. Lancar	246.916	254.364	266.948	280.229	254.724	275.546	301.682	292.944	291.642	287.538	280.833	295.079	312.480	320.695	320.958	329.527	319.090	315.901	*a. Current*
b. DPK	4.673	4.314	4.142	4.677	4.671	4.996	6.031	5.788	5.345	4.570	6.392	6.715	7.068	6.808	6.387	6.859	6.388	7.221	*b. Special Mention*
c. Kurang Lancar	524	687	595	638	579	1.175	1.074	1.236	1.038	945	1.765	1.275	942	1.137	1.105	1.125	1.154	982	*c. Sub-Standard*
d. Diragukan	405	410	442	442	537	830	652	707	672	637	665	687	818	795	902	840	1.010	1.006	*d. Doubtful*
e. Macet	2.686	2.806	2.959	3.022	2.861	3.266	3.331	3.453	3.671	3.532	3.756	3.895	3.863	4.069	4.346	4.551	4.766	4.971	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**16.686**	**16.829**	**16.972**	**17.267**	**15.803**	**18.429**	**19.211**	**19.598**	**17.539**	**18.191**	**15.626**	**14.911**	**14.741**	**15.224**	**16.057**	**16.743**	**17.389**	**17.932**	***Earning Assets - Account Administrative Transactions***
a. Lancar	16.608	16.753	16.904	17.165	15.698	18.308	19.084	19.464	17.442	18.152	15.549	14.854	14.668	15.052	15.889	16.550	17.296	17.847	*a. Current*
b. DPK	30	39	25	63	59	52	27	38	59	4	41	21	39	133	126	152	53	45	*b. Special Mention*
c. Kurang Lancar	0	0	2	2	0	6	42	1	2	0	1	1	1	4	1	2	1	4	*c. Sub-Standard*
d. Diragukan	2	1	1	1	3	12	10	54	12	12	15	13	13	15	14	16	16	15	*d. Doubtful*
e. Macet	44	35	39	36	42	50	48	42	25	23	21	23	20	21	26	22	23	21	*e. Loss*
Non Performing Earning Aset (Nominal)	**7.188**	**7.756**	**7.966**	**8.189**	**7.943**	**10.528**	**5.157**	**5.491**	**5.420**	**5.150**	**12.355**	**11.707**	**11.238**	**11.994**	**6.395**	**6.556**	**6.969**	**7.000**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**154**	**203**	**216**	**274**	**286**	**299**	**316**	**352**	**345**	**357**	**329**	**435**	**433**	**442**	**454**	**521**	**593**	**614**	***Interbank Loans***
a. Lancar	150	201	215	273	277	299	315	351	345	357	329	435	430	441	454	520	593	607	*a. Current*
b. DPK	3	1	-	-	9	-	-	-	0	-	-	-	2	0	1	1	-	7	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	1	1	1	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**-**	**-**	**-**	**-**		**-**	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

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

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**165.483**	**170.924**	**176.513**	**176.994**	**181.119**	**183.144**	**183.209**	**184.827**	**184.970**	**191.046**	**187.736**	**194.973**	**202.449**	**203.241**	**210.625**	**213.734**	**223.741**	**229.595**	***Earning Assets***
a. Lancar	160.008	164.863	170.839	171.462	175.720	177.556	177.045	178.981	179.178	184.439	181.434	188.439	195.526	196.812	204.082	206.834	216.420	221.928	*a. Current*
b. DPK	3.265	3.353	3.463	3.258	3.088	3.196	3.731	3.391	3.417	4.239	4.015	4.237	4.596	4.287	4.413	4.976	5.132	5.373	*b. Special Mention*
c. Kurang Lancar	453	425	504	583	521	586	490	452	436	540	481	473	493	434	399	385	642	758	*c. Sub-Standard*
d. Diragukan	379	373	306	316	416	351	477	510	447	482	488	363	331	334	345	300	309	296	*d. Doubtful*
e. Macet	1.378	1.910	1.402	1.374	1.374	1.455	1.466	1.493	1.491	1.346	1.318	1.462	1.503	1.373	1.386	1.238	1.239	1.239	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**32.777**	**36.737**	**37.059**	**39.143**	**38.765**	**39.004**	**39.717**	**39.468**	**34.892**	**33.260**	**35.392**	**36.349**	**37.423**	**36.087**	**39.694**	**38.326**	**39.881**	**41.803**	***Earning Assets - Account Administrative Transactions***
a. Lancar	32.217	36.183	36.478	38.608	38.298	38.506	39.089	38.731	34.335	32.788	34.932	35.896	36.916	35.603	39.109	37.725	39.308	41.235	*a. Current*
b. DPK	498	519	551	495	442	459	560	674	533	451	439	432	501	470	571	582	558	535	*b. Special Mention*
c. Kurang Lancar	59	34	29	38	23	37	67	62	22	21	20	21	7	14	14	18	15	33	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	*d. Doubtful*
e. Macet	4	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	*e. Loss*
Non Performing Earning Aset (Nominal)	**4.396**	**5.409**	**4.413**	**4.532**	**4.607**	**4.775**	**2.501**	**2.519**	**2.398**	**2.389**	**4.574**	**4.579**	**4.637**	**4.265**	**2.145**	**1.942**	**2.205**	**2.327**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**8**	**9**	**7**	**5**	**6**	**3**	**3**	**4**	**4**	**4**	**7**	**8**	**12**	**14**	**14**	**16**	**14**	**50**	***Interbank Loans***
a. Lancar	8	9	7	5	6	3	3	4	4	4	7	8	12	14	14	16	14	50	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

Tabel 1.37 Aset Produktif Bank Asing dan Kualitas Kredit Bank Asing kepada Bank Lain

(Earning Assets of Foreign Owned Banks and Credit Quality of Foreign Owned Banks to Other Bank)

Miliar Rp *(Billion Rp)*

Indikator	2012										2013								*Indicator*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset Produktif Neraca	**234.131**	**239.514**	**253.176**	**251.338**	**263.796**	**254.508**	**250.698**	**257.265**	**255.186**	**258.683**	**262.256**	**264.285**	**272.901**	**275.733**	**282.556**	**286.795**	**306.075**	**313.612**	***Earning Assets***
a. Lancar	225.989	231.017	244.542	242.792	254.607	245.258	241.027	247.557	245.785	248.910	252.198	253.763	261.919	265.221	272.852	276.419	295.576	303.075	*a. Current*
b. DPK	3.697	4.027	4.157	4.253	4.804	4.934	5.464	5.600	5.416	6.057	6.362	6.641	7.142	6.774	6.008	6.503	6.587	6.512	*b. Special Mention*
c. Kurang Lancar	715	730	729	886	927	891	891	864	863	833	828	979	947	850	843	994	1.004	1.046	*c. Sub-Standard*
d. Diragukan	1.248	1.207	1.156	1.087	1.098	1.126	1.119	1.112	1.147	1.184	1.141	1.150	1.163	1.150	1.156	1.179	1.193	1.196	*d. Doubtful*
e. Macet	2.481	2.533	2.593	2.319	2.361	2.299	2.196	2.133	1.974	1.700	1.726	1.752	1.731	1.739	1.697	1.700	1.716	1.783	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**103.375**	**107.967**	**108.188**	**107.024**	**106.982**	**110.257**	**112.653**	**83.843**	**82.190**	**77.951**	**76.187**	**77.396**	**79.995**	**76.529**	**78.907**	**81.379**	**84.639**	**87.668**	***Earning Assets - Account Administrative Transactions***
a. Lancar	100.907	105.306	105.531	104.550	103.888	107.172	109.619	81.874	80.394	76.081	73.615	74.767	76.914	73.410	76.035	78.346	81.438	84.429	*a. Current*
b. DPK	2.264	2.463	2.465	2.177	2.767	2.873	2.803	1.878	1.712	1.790	2.492	2.537	2.981	3.016	2.778	2.940	3.125	3.169	*b. Special Mention*
c. Kurang Lancar	152	146	149	275	300	168	186	44	37	32	33	43	47	46	41	40	44	37	*c. Sub-Standard*
d. Diragukan	37	37	27	6	6	23	23	6	6	8	7	9	10	13	9	8	9	9	*d. Doubtful*
e. Macet	15	15	15	15	21	21	23	41	41	40	40	41	42	45	44	45	24	23	*e. Loss*
Non Performing Earning Aset (Nominal)	**7.881**	**7.966**	**8.000**	**7.623**	**7.810**	**7.689**	**4.439**	**4.200**	**4.068**	**3.796**	**6.445**	**6.820**	**6.739**	**6.529**	**3.790**	**3.965**	**3.989**	**4.095**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**5.754**	**6.143**	**6.366**	**5.751**	**5.686**	**5.288**	**5.061**	**4.119**	**4.460**	**4.610**	**4.348**	**4.407**	**4.667**	**5.425**	**5.592**	**6.320**	**6.243**	**6.585**	***Interbank Loans***
a. Lancar	5.754	6.143	6.366	5.751	5.686	5.288	5.061	4.119	4.460	4.610	4.348	4.407	4.667	5.425	5.592	6.320	6.243	6.585	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

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

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Agustus 2012		Desember 2012		Agustus 2013		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**430.000**	**24,53**	**465.222**	**23,85**	**535.855**	**22,91**	**652.708**	**23,44**	**696.388**	**23,34**	**767.070**	**23,78**	**822.869**	**23,92**	***Demand Deposits***
Rupiah	307.743	17,55	332.198	17,03	383.808	16,41	485.716	17,44	505.959	16,96	567.801	17,61	575.270	16,72	*Rupiah*
Valas	122.257	6,97	133.024	6,82	152.047	6,50	166.992	6,00	190.429	6,38	199.270	6,18	247.599	7,20	*Foreign Exchange*
Tabungan	**498.587**	**28,44**	**585.707**	**30,03**	**733.157**	**31,35**	**898.245**	**32,25**	**970.550**	**32,52**	**1.076.830**	**33,39**	**1.098.034**	**31,92**	***Saving***
Rupiah	476.717	27,19	544.411	27,91	678.621	29,02	840.063	30,16	905.391	30,34	1.010.488	31,33	1.019.866	29,65	*Rupiah*
Valas	21.870	1,25	41.295	2,12	54.536	2,33	58.181	2,09	65.159	2,18	66.342	2,06	78.168	2,27	*Foreign Exchange*
Simpanan Berjangka	**824.704**	**47,04**	**899.783**	**46,13**	**1.069.811**	**45,74**	**1.234.072**	**44,31**	**1.317.113**	**44,14**	**1.381.298**	**42,83**	**1.519.304**	**44,16**	***Time Deposits***
Rupiah	675.983	38,56	761.844	39,05	928.089	39,68	1.072.770	38,52	1.123.210	37,64	1.179.242	36,56	1.268.754	36,88	*Rupiah*
Valas	148.722	8,48	137.939	7,07	141.723	6,06	161.302	5,79	193.903	6,50	202.056	6,26	250.550	7,28	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	-	-	673.312	24,18	676.429	22,67	677.030	20,99	751.325	21,84	*Rupiah*
Valas	-	-	-	-	-	-	110.978	3,98	130.522	4,37	128.829	3,99	146.686	4,26	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Periode 3 Month*
Rupiah	-	-	-	-	-	-	222.071	7,97	220.081	7,38	251.926	7,81	256.449	7,45	*Rupiah*
Valas	-	-	-	-	-	-	21.467	0,77	26.637	0,89	27.543	0,85	42.766	1,24	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Periode 6 Month*
Rupiah	-	-	-	-	-	-	90.412	3,25	119.001	3,99	125.555	3,89	134.489	3,91	*Rupiah*
Valas	-	-	-	-	-	-	15.504	0,56	19.883	0,67	27.215	0,84	33.673	0,98	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Periode >= 12 Month*
Rupiah	-	-	-	-	-	-	86.975	3,11	107.698	3,61	124.731	3,87	126.492	3,68	*Rupiah*
Valas	-	-	-	-	-	-	13.352	0,48	16.861	0,57	18.469	0,57	27.425	0,80	*Foreign Exchange*
Total DPK	**1.753.292**	**100,00**	**1.950.712**	**100,00**	**2.338.824**	**100,00**	**2.785.024**	**100,00**	**2.984.050**	**100,00**	**3.225.198**	**100,00**	**3.440.207**	**100,00**	***Total Third Party Funds***
Rupiah	1.460.443	83,30	1.638.454	83,99	1.990.518	85,11	2.398.549	86,12	2.534.560	84,94	2.757.530	85,50	2.863.890	83,25	*Rupiah*
Valas	292.849	16,70	312.258	16,01	348.306	14,89	386.475	13,88	449.491	15,06	467.668	14,50	576.317	16,75	*Foreign Exchange*

Tabel 1.39 Komposisi Dana Pihak Ketiga Bank Persero
(Composition of Third Party Funds of State Owned Banks)
Miliar Rp *(Billion Rp)*

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Agustus 2012		Desember 2012		Agustus 2013		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**151.767**	**22,66**	**172.602**	**22,03**	**194.533**	**21,65**	**242.853**	**23,37**	**226.443**	**21,69**	**272.149**	**22,65**	**287.061**	**23,07**	***Demand Deposits***
Rupiah	123.438	18,43	136.512	17,43	152.770	17,00	190.600	18,34	165.191	15,82	206.540	17,19	189.975	15,27	*Rupiah*
Valas	28.329	4,23	36.090	4,61	41.763	4,65	52.253	5,03	61.252	5,87	65.610	5,46	97.086	7,80	*Foreign Exchange*
Tabungan	**237.446**	**35,45**	**278.581**	**35,56**	**323.767**	**36,04**	**395.372**	**38,04**	**420.101**	**40,24**	**483.022**	**40,21**	**485.710**	**39,04**	***Saving***
Rupiah	230.047	34,34	268.894	34,32	311.891	34,72	383.292	36,88	405.953	38,88	467.656	38,93	467.759	37,59	*Rupiah*
Valas	7.399	1,10	9.687	1,24	11.876	1,32	12.080	1,16	14.148	1,36	15.366	1,28	17.952	1,44	*Foreign Exchange*
Simpanan Berjangka	**280.614**	**41,89**	**332.201**	**42,41**	**380.106**	**42,31**	**401.027**	**38,59**	**397.516**	**38,07**	**446.113**	**37,14**	**471.474**	**37,89**	***Time Deposits***
Rupiah	235.219	35,12	274.965	35,10	328.677	36,58	350.866	33,76	333.455	31,94	378.829	31,54	390.407	31,38	*Rupiah*
Valas	45.395	6,78	57.236	7,31	51.429	5,72	50.161	4,83	64.061	6,14	67.283	5,60	81.067	6,52	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	-	-	229.284	22,06	206.260	19,76	223.177	18,58	229.364	18,43	*Rupiah*
Valas	-	-	-	-	-	-	35.179	3,39	45.692	4,38	46.712	3,89	46.778	3,76	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Periode 3 Month*
Rupiah	-	-	-	-	-	-	62.782	6,04	59.925	5,74	71.970	5,99	73.054	5,87	*Rupiah*
Valas	-	-	-	-	-	-	4.976	0,48	6.381	0,61	5.442	0,45	15.060	1,21	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Periode 6 Month*
Rupiah	-	-	-	-	-	-	19.550	1,88	25.049	2,40	32.208	2,68	30.950	2,49	*Rupiah*
Valas	-	-	-	-	-	-	5.922	0,57	5.879	0,56	8.401	0,70	9.757	0,78	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Periode >= 12 Month*
Rupiah	-	-	-	-	-	-	39.250	3,78	42.220	4,04	51.475	4,28	57.039	4,58	*Rupiah*
Valas	-	-	-	-	-	-	4.084	0,39	6.110	0,59	6.729	0,56	9.472	0,76	*Foreign Exchange*
Total DPK	**669.827**	**100,00**	**783.384**	**100,00**	**898.405**	**100,00**	**1.039.253**	**100,00**	**1.044.060**	**100,00**	**1.201.284**	**100,00**	**1.244.245**	**100,00**	***Total Third Party Funds***
Rupiah	588.704	87,89	680.371	86,85	793.338	88,31	924.759	88,98	904.599	86,64	1.053.025	87,66	1.048.141	84,24	*Rupiah*
Valas	81.123	12,11	103.013	13,15	105.067	11,69	114.494	11,02	139.461	13,36	148.259	12,34	196.104	15,76	*Foreign Exchange*

Tabel 1.40 Komposisi Dana Pihak Ketiga BUSN Devisa
(Composition of Third Party Funds of Foreign Exchange Commercial Banks)
Miliar Rp *(Billion Rp)*

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Agustus 2012		Desember 2012		Agustus 2013		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**137.481**	**19,59**	**153.929**	**19,71**	**195.216**	**20,02**	**225.170**	**19,19**	**242.703**	**19,17**	**264.982**	**19,58**	**275.918**	**19,10**	***Demand Deposits***
Rupiah	89.607	12,77	104.102	13,33	133.895	13,73	166.221	14,17	179.290	14,16	198.251	14,65	200.634	13,89	*Rupiah*
Valas	47.875	6,82	49.827	6,38	61.322	6,29	58.949	5,02	63.413	5,01	66.731	4,93	75.285	5,21	*Foreign Exchange*
Tabungan	**203.171**	**28,95**	**254.350**	**32,56**	**316.054**	**32,41**	**388.030**	**33,07**	**433.099**	**34,22**	**461.038**	**34,07**	**484.242**	**33,52**	***Saving***
Rupiah	198.120	28,23	238.632	30,55	294.034	30,15	363.575	30,99	407.249	32,17	433.712	32,05	449.313	31,10	*Rupiah*
Valas	5.051	0,72	15.718	2,01	22.020	2,26	24.455	2,08	25.850	2,04	27.326	2,02	34.929	2,42	*Foreign Exchange*
Simpanan Berjangka	**361.058**	**51,45**	**372.792**	**47,73**	**464.038**	**47,58**	**560.098**	**47,74**	**590.004**	**46,61**	**627.129**	**46,35**	**684.363**	**47,38**	***Time Deposits***
Rupiah	309.732	44,14	326.063	41,75	407.603	41,79	490.904	41,84	509.765	40,27	541.950	40,05	573.155	39,68	*Rupiah*
Valas	51.326	7,31	46.729	5,98	56.435	5,79	69.194	5,90	80.239	6,34	85.179	6,29	111.207	7,70	*Foreign Exchange*
- Jangka Waktu 1 bulan														-	*- Periode 1 Month*
Rupiah	-	-	-	-	-	-	307.839	26,24	308.482	24,37	320.362	23,68	347.260	24,04	*Rupiah*
Valas	-	-	-	-	-	-	47.742	4,07	49.994	3,95	49.251	3,64	62.014	4,29	*Foreign Exchange*
- Jangka Waktu 3 bulan														-	*- Periode 3 Month*
Rupiah	-	-	-	-	-	-	107.755	9,18	113.239	8,95	127.361	9,41	122.944	8,51	*Rupiah*
Valas	-	-	-	-	-	-	9.728	0,83	12.195	0,96	14.451	1,07	18.531	1,28	*Foreign Exchange*
- Jangka Waktu 6 bulan														-	*- Periode 6 Month*
Rupiah	-	-	-	-	-	-	39.826	3,39	49.915	3,94	54.242	4,01	61.599	4,26	*Rupiah*
Valas	-	-	-	-	-	-	5.505	0,47	9.322	0,74	12.135	0,90	15.898	1,10	*Foreign Exchange*
- Jangka Waktu >= 12 bulan														-	*- Periode >= 12 Month*
Rupiah	-	-	-	-	-	-	35.483	3,02	38.129	3,01	39.985	2,95	41.353	2,86	*Rupiah*
Valas	-	-	-	-	-	-	6.219	0,53	8.728	0,69	9.343	0,69	14.764	1,02	*Foreign Exchange*
Total DPK	**701.710**	**100,00**	**781.072**	**100,00**	**975.308**	**100,00**	**1.173.297**	**100,00**	**1.265.806**	**100,00**	**1.353.149**	**100,00**	**1.444.523**	**100,00**	***Total Third Party Funds***
Rupiah	597.459	85,14	668.798	85,63	835.532	85,67	1.020.700	86,99	1.096.304	86,61	1.173.913	86,75	1.223.102	84,67	*Rupiah*
Valas	104.251	14,86	112.274	14,37	139.777	14,33	152.597	13,01	169.502	13,39	179.236	13,25	221.421	15,33	*Foreign Exchange*

Tabel 1.41 Komposisi Dana Pihak Ketiga BUSN Non Devisa
(Composition of Third Party Funds of Non-Foreign Exchange Commercial Banks)
Miliar Rp *(Billion Rp)*

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Agustus 2012		Desember 2012		Agustus 2013		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**1.779**	**5,36**	**2.184**	**4,96**	**2.745**	**4,66**	**3.634**	**4,37**	**3.311**	**3,61**	**5.074**	**4,86**	**4.799**	**4,30**	***Demand Deposits***
Rupiah	1.779	5,36	2.183	4,96	2.745	4,66	3.634	4,37	3.311	3,61	5.074	4,86	4.799	4,30	*Rupiah*
Valas	0	0,00	0	0,00	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Tabungan	**3.375**	**10,16**	**4.161**	**9,46**	**6.178**	**10,48**	**10.281**	**12,37**	**11.923**	**13,00**	**12.794**	**12,26**	**14.292**	**12,81**	***Saving***
Rupiah	3.375	10,16	4.161	9,46	6.178	10,48	10.281	12,37	11.923	13,00	12.794	12,26	14.292	12,81	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Simpanan Berjangka	**28.059**	**84,48**	**37.635**	**85,57**	**50.026**	**84,86**	**69.180**	**83,25**	**76.456**	**83,38**	**86.478**	**82,88**	**92.459**	**82,89**	***Time Deposits***
Rupiah	28.059	84,48	37.635	85,57	50.026	84,86	69.180	83,25	76.456	83,38	86.478	82,88	92.459	82,89	*Rupiah*
Valas	-	-	0	0,00	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 1 bulan										-				-	*- Periode 1 Month*
Rupiah	-	-	-	-	-	-	36.567	44,01	40.586	44,26	43.915	42,09	49.382	44,27	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 3 bulan										-				-	*- Periode 3 Month*
Rupiah	-	-	-	-	-	-	18.991	22,86	17.608	19,20	22.133	21,21	24.408	21,88	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 6 bulan										-				-	*- Periode 6 Month*
Rupiah	-	-	-	-	-	-	11.284	13,58	14.268	15,56	15.658	15,01	14.769	13,24	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu >= 12 bulan										-				-	*- Periode >= 12 Month*
Rupiah	-	-	-	-	-	-	2.337	2,81	3.994	4,36	4.771	4,57	3.900	3,50	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Total DPK	**33.213**	**100,00**	**43.980**	**100,00**	**58.950**	**100,00**	**83.095**	**100,00**	**91.691**	**100,00**	**104.346**	**100,00**	**111.550**	**100,00**	***Total Third Party Funds***
Rupiah	33.213	100,00	43.979	100,00	58.950	100,00	83.095	100,00	91.691	100,00	104.346	100,00	111.550	100,00	*Rupiah*
Valas	0	0,00	0	0,00	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*

Tabel 1.42 Komposisi Dana Pihak Ketiga BPD
(Composition of Third Party Funds of Regional Development Banks)
Miliar Rp *(Billion Rp)*

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Agustus 2012		Desember 2012		Agustus 2013		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**70.746**	**49,38**	**63.848**	**41,94**	**62.196**	**33,87**	**88.456**	**37,59**	**115.066**	**38,71**	**112.953**	**40,55**	**128.871**	**40,01**	***Demand Deposits***
Rupiah	70.653	49,32	63.553	41,74	61.725	33,61	88.094	37,43	114.856	38,64	112.715	40,47	128.357	39,85	*Rupiah*
Valas	93	0,07	294	0,19	471	0,26	362	0,15	210	0,07	238	0,09	514	0,16	*Foreign Exchange*
Tabungan	**37.498**	**26,17**	**43.728**	**28,72**	**53.614**	**29,20**	**67.338**	**28,61**	**63.050**	**21,21**	**79.968**	**28,71**	**71.898**	**22,32**	***Saving***
Rupiah	37.497	26,17	43.724	28,72	53.595	29,19	67.318	28,60	63.027	21,21	79.938	28,70	71.866	22,31	*Rupiah*
Valas	1	0,00	4	0,00	19	0,01	20	0,01	23	0,01	30	0,01	33	0,01	*Foreign Exchange*
Simpanan Berjangka	**35.015**	**24,44**	**44.673**	**29,34**	**67.815**	**36,93**	**79.555**	**33,80**	**119.111**	**40,07**	**85.614**	**30,74**	**121.355**	**37,67**	***Time Deposits***
Rupiah	34.877	24,34	44.148	29,00	67.365	36,69	78.767	33,47	118.384	39,83	84.903	30,48	120.548	37,42	*Rupiah*
Valas	138	0,10	525	0,34	450	0,24	787	0,33	727	0,24	711	0,26	807	0,25	*Foreign Exchange*
- Jangka Waktu 1 bulan										-				-	*- Periode 1 Month*
Rupiah	-	-	-	-	-	-	46.523	19,77	66.271	22,30	37.513	13,47	69.909	21,70	*Rupiah*
Valas	-	-	-	-	-	-	673	0,29	616	0,21	468	0,17	728	0,23	*Foreign Exchange*
- Jangka Waktu 3 bulan										-		-		-	*- Periode 3 Month*
Rupiah	-	-	-	-	-	-	14.335	6,09	12.806	4,31	12.214	4,39	18.356	5,70	*Rupiah*
Valas	-	-	-	-	-	-	51	0,02	25	0,01	14	0,01	24	0,01	*Foreign Exchange*
- Jangka Waktu 6 bulan										-		-		-	*- Periode 6 Month*
Rupiah	-	-	-	-	-	-	12.559	5,34	20.092	6,76	13.495	4,84	15.339	4,76	*Rupiah*
Valas	-	-	-	-	-	-	5	0,00	12	0,00	27	0,01	10	0,00	*Foreign Exchange*
- Jangka Waktu >= 12 bulan										-		-		-	*- Periode >= 12 Month*
Rupiah	-	-	-	-	-	-	5.349	2,27	19.215	6,46	21.682	7,78	16.944	5,26	*Rupiah*
Valas	-	-	-	-	-	-	59	0,03	74	0,02	203	0,07	45	0,01	*Foreign Exchange*
Total DPK	**143.262**	**100,00**	**152.251**	**100,00**	**183.624**	**100,00**	**235.348**	**100,00**	**297.228**	**100,00**	**278.535**	**100,00**	**322.124**	**100,00**	***Total Third Party Funds***
Rupiah	143.027	99,84	151.425	99,46	182.685	99,49	234.179	99,50	296.268	99,68	277.555	99,65	320.771	99,58	*Rupiah*
Valas	235	0,16	826	0,54	939	0,51	1.169	0,50	960	0,32	980	0,35	1.353	0,42	*Foreign Exchange*

Tabel 1.43 Komposisi Dana Pihak Ketiga Bank Campuran
(Composition of Third Party Funds of Joint Venture Banks)
Miliar Rp *(Billion Rp)*

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Agustus 2012		Desember 2012		Agustus 2013		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**18.872**	**24,54**	**21.472**	**22,66**	**22.280**	**22,70**	**25.396**	**22,57**	**33.408**	**25,39**	**34.508**	**26,05**	**34.332**	**22,82**	***Demand Deposits***
Rupiah	4.976	6,47	7.136	7,53	7.984	8,13	9.485	8,43	11.915	9,05	12.226	9,23	12.710	8,45	*Rupiah*
Valas	13.896	18,07	14.336	15,13	14.295	14,56	15.912	14,14	21.493	16,33	22.282	16,82	21.623	14,37	*Foreign Exchange*
Tabungan	**3.023**	**3,93**	**7.418**	**7,83**	**14.507**	**14,78**	**18.503**	**16,44**	**19.765**	**15,02**	**19.292**	**14,57**	**21.454**	**14,26**	***Saving***
Rupiah	3.023	3,93	3.983	4,20	6.156	6,27	8.402	7,47	8.694	6,61	8.529	6,44	9.157	6,09	*Rupiah*
Valas	-	-	3.436	3,63	8.351	8,51	10.101	8,98	11.071	8,41	10.763	8,13	12.297	8,17	*Foreign Exchange*
Simpanan Berjangka	**55.007**	**71,53**	**65.871**	**69,51**	**61.374**	**62,52**	**68.642**	**60,99**	**78.420**	**59,59**	**78.654**	**59,38**	**94.685**	**62,93**	***Time Deposits***
Rupiah	29.691	38,61	43.203	45,59	40.151	40,90	44.532	39,57	47.963	36,45	47.948	36,20	52.658	35,00	*Rupiah*
Valas	25.315	32,92	22.668	23,92	21.223	21,62	24.110	21,42	30.457	23,14	30.706	23,18	42.027	27,93	*Foreign Exchange*
- Jangka Waktu 1 bulan										-				-	*- Periode 1 Month*
Rupiah	-	-	-	-	-	-	27.920	24,81	29.018	22,05	26.748	20,19	29.356	19,51	*Rupiah*
Valas	-	-	-	-	-	-	15.002	13,33	21.793	16,56	20.389	15,39	26.907	17,88	*Foreign Exchange*
- Jangka Waktu 3 bulan										-				-	*- Periode 3 Month*
Rupiah	-	-	-	-	-	-	8.971	7,97	9.096	6,91	9.285	7,01	11.169	7,42	*Rupiah*
Valas	-	-	-	-	-	-	3.725	3,31	4.030	3,06	3.964	2,99	5.824	3,87	*Foreign Exchange*
- Jangka Waktu 6 bulan										-				-	*- Periode 6 Month*
Rupiah	-	-	-	-	-	-	4.539	4,03	7.188	5,46	6.842	5,17	7.157	4,76	*Rupiah*
Valas	-	-	-	-	-	-	3.062	2,72	3.370	2,56	4.743	3,58	6.776	4,50	*Foreign Exchange*
- Jangka Waktu >= 12 bulan										-				-	*- Periode >= 12 Month*
Rupiah	-	-	-	-	-	-	3.102	2,76	2.661	2,02	5.073	3,83	4.976	3,31	*Rupiah*
Valas	-	-	-	-	-	-	2.321	2,06	1.264	0,96	1.611	1,22	2.519	1,67	*Foreign Exchange*
Total DPK	**76.902**	**100,00**	**94.761**	**100,00**	**98.161**	**100,00**	**112.541**	**100,00**	**131.594**	**100,00**	**132.454**	**100,00**	**150.472**	**100,00**	***Total Third Party Funds***
Rupiah	37.691	49,01	54.321	57,32	54.292	55,31	62.418	55,46	68.573	52,11	68.704	51,87	74.525	49,53	*Rupiah*
Valas	39.211	50,99	40.440	42,68	43.869	44,69	50.123	44,54	63.021	47,89	63.751	48,13	75.947	50,47	*Foreign Exchange*

Tabel 1.44 Komposisi Dana Pihak Ketiga Bank Asing
(Composition of Third Party Funds of Foreign Owned Banks)
Miliar Rp *(Billion Rp)*

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Agustus 2012		Desember 2012		Agustus 2013		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**49.354**	**38,44**	**51.854**	**44,10**	**58.886**	**47,35**	**67.199**	**47,49**	**75.457**	**49,10**	**77.405**	**49,80**	**91.887**	**54,93**	***Demand Deposits***
Rupiah	17.290	13,47	19.242	16,36	24.689	19,85	27.683	19,56	31.396	20,43	32.996	21,23	38.795	23,19	*Rupiah*
Valas	32.064	24,98	32.612	27,73	34.197	27,49	39.516	27,93	44.061	28,67	44.409	28,57	53.092	31,74	*Foreign Exchange*
Tabungan	**14.071**	**10,96**	**17.203**	**14,63**	**19.038**	**15,31**	**18.721**	**13,23**	**22.611**	**14,71**	**20.715**	**13,33**	**20.437**	**12,22**	***Saving***
Rupiah	4.654	3,63	6.222	5,29	6.768	5,44	7.195	5,09	8.543	5,56	7.858	5,06	7.479	4,47	*Rupiah*
Valas	9.417	7,34	10.982	9,34	12.270	9,87	11.526	8,15	14.068	9,15	12.857	8,27	12.958	7,75	*Foreign Exchange*
Simpanan Berjangka	**64.952**	**50,59**	**48.537**	**41,28**	**46.452**	**37,35**	**55.572**	**39,28**	**55.605**	**36,18**	**57.310**	**36,87**	**54.969**	**32,86**	***Time Deposits***
Rupiah	38.405	29,92	32.267	27,44	34.265	27,55	38.522	27,23	37.187	24,20	39.133	25,18	39.526	23,63	*Rupiah*
Valas	26.547	20,68	16.270	13,84	12.187	9,80	17.050	12,05	18.417	11,98	18.176	11,69	15.443	9,23	*Foreign Exchange*
- Jangka Waktu 1 bulan										-				-	*- Periode 1 Month*
Rupiah	-	-	-	-	-	-	25.177	17,79	25.812	16,80	25.315	16,29	26.054	15,57	*Rupiah*
Valas	-	-	-	-	-	-	12.382	8,75	12.427	8,09	12.011	7,73	10.260	6,13	*Foreign Exchange*
- Jangka Waktu 3 bulan										-				-	*- Periode 3 Month*
Rupiah	-	-	-	-	-	-	9.237	6,53	7.406	4,82	8.962	5,77	6.518	3,90	*Rupiah*
Valas	-	-	-	-	-	-	2.987	2,11	4.006	2,61	3.673	2,36	3.326	1,99	*Foreign Exchange*
- Jangka Waktu 6 bulan										-				-	*- Periode 6 Month*
Rupiah	-	-	-	-	-	-	2.654	1,88	2.490	1,62	3.110	2,00	4.675	2,79	*Rupiah*
Valas	-	-	-	-	-	-	1.010	0,71	1.300	0,85	1.910	1,23	1.232	0,74	*Foreign Exchange*
- Jangka Waktu >= 12 bulan										-				-	*- Periode >= 12 Month*
Rupiah	-	-	-	-	-	-	1.453	1,03	1.479	0,96	1.746	1,12	2.280	1,36	*Rupiah*
Valas	-	-	-	-	-	-	670	0,47	684	0,45	583	0,38	625	0,37	*Foreign Exchange*
Total DPK	**128.377**	**100,00**	**117.594**	**100,00**	**124.376**	**100,00**	**141.491**	**100,00**	**153.673**	**100,00**	**155.430**	**100,00**	**167.293**	**100,00**	***Total Third Party Funds***
Rupiah	60.349	47,01	57.731	49,09	65.722	52,84	73.399	51,88	77.126	50,19	79.987	51,46	85.801	51,29	*Rupiah*
Valas	68.028	52,99	59.864	50,91	58.653	47,16	68.092	48,12	76.546	49,81	75.443	48,54	81.492	48,71	*Foreign Exchange*

Tabel 1.45 Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Agustus 2013
(*Composition of Third Party Funds of Commercial Banks Based on Location - August 2013)*
Miliar Rp *(Billion Rp)*

Lokasi	Giro *(Demand Deposits)*		Tabungan *(Saving Deposits)*		Deposito *(Time Deposits)*		Total DPK *(Total Third Party Funds)*			Pangsa Thd Total DPK (%) *(Portion to Total Third Party (%)*	*Location*
	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Total		
1. Jawa Barat	47.925	8.081	114.851	5.097	99.450	9.939	262.226	23.117	285.343	8,22	1. *Jawa Barat*
2. Banten	17.587	4.223	34.833	1.492	34.250	6.638	86.670	12.353	99.023	2,74	2. *Banten*
3. DKI Jakarta	278.154	199.235	277.009	45.928	748.143	200.556	1.303.305	445.719	1.749.024	50,61	3. *DKI Jakarta*
4. D.I Yogyakarta	4.623	431	18.371	474	10.749	589	33.743	1.494	35.237	1,01	4. *D.I Yogyakarta*
5. Jawa Tengah	22.371	2.667	78.267	2.724	47.282	2.743	147.920	8.134	156.054	4,51	5. *Jawa Tengah*
6. Jawa Timur	42.064	8.846	130.478	7.300	108.197	10.582	280.738	26.727	307.466	8,91	6. *Jawa Timur*
7. Bengkulu	2.181	32	4.127	22	1.731	20	8.039	75	8.115	0,24	7. *Bengkulu*
8. Jambi	2.990	258	9.589	189	5.241	100	17.820	547	18.367	0,57	8. *Jambi*
9. Aceh	7.192	86	9.807	99	5.041	103	22.040	289	22.328	0,70	9. *Aceh*
10. Sumatera Utara	21.149	3.336	57.173	3.252	47.803	8.083	126.125	14.670	140.796	4,12	10. *Sumatera Utara*
11. Sumatera Barat	4.384	310	12.576	207	8.438	129	25.399	646	26.045	0,77	11. *Sumatera Barat*
12. Riau	12.752	1.015	24.363	581	14.981	453	52.097	2.049	54.145	1,66	12. *Riau*
14. Sumatera Selatan	8.043	1.284	22.468	798	17.992	837	48.504	2.919	51.422	1,60	14. *Sumatera Selatan*
15. Bangka Belitung	1.709	761	6.357	72	3.212	171	11.278	1.004	12.283	0,38	15. *Bangka Belitung*
13. Kepulauan Riau	6.885	5.558	12.326	2.183	5.189	1.549	24.400	9.290	33.690	0,96	13. *Kepulauan Riau*
16. Lampung	5.097	406	12.660	310	5.635	255	23.392	971	24.363	0,72	16. *Lampung*
17. Kalimantan Selatan	7.554	543	17.070	389	8.702	223	33.325	1.155	34.480	1,06	17. *Kalimantan Selatan*
18. Kalimantan Barat	5.683	446	18.631	458	8.105	254	32.420	1.158	33.578	0,99	18. *Kalimantan Barat*
19. Kalimantan Timur	18.313	3.320	31.112	1.931	25.879	3.001	75.305	8.252	83.557	2,53	19. *Kalimantan Timur*
20. Kalimantan Tengah	4.242	452	7.572	53	3.551	39	15.365	543	15.908	0,48	20. *Kalimantan Tengah*
21. Sulawesi Tengah	2.517	63	6.269	54	1.776	25	10.563	141	10.704	0,32	21. *Sulawesi Tengah*
22. Sulawesi Selatan	8.610	804	30.684	668	15.045	654	54.339	2.126	56.464	1,64	22. *Sulawesi Selatan*
23. Sulawesi Utara	2.845	250	7.870	454	5.348	274	16.062	977	17.039	0,50	23. *Sulawesi Utara*
24. Gorontalo	490	2	1.740	20	855	5	3.085	27	3.112	0,09	24. *Gorontalo*
25. Sulawesi Barat	1.080	1	1.622	0	173	0	2.874	1	2.875	0,09	25. *Sulawesi Barat*
26. Sulawesi Tenggara	2.932	38	5.913	88	1.796	14	10.641	139	10.780	0,32	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	2.008	56	7.760	113	3.504	69	13.272	238	13.511	0,40	27. *Nusa Tenggara Barat*
28. Bali	10.472	2.324	27.942	1.954	16.803	743	55.217	5.020	60.237	1,71	28. *Bali*
29. Nusa Tenggara Timur	3.609	35	7.885	57	3.923	38	15.417	129	15.546	0,47	29. *Nusa Tenggara Timur*
30. Maluku	1.884	31	4.376	41	2.333	48	8.593	120	8.713	0,26	30. *Maluku*
31. Papua	12.356	273	11.634	139	5.169	220	29.159	631	29.791	0,85	31. *Papua*
32. Maluku Utara	1.073	97	2.746	10	821	9	4.640	117	4.757	0,14	32. *Maluku Utara*
33. Papua Barat	4.485	13	3.766	70	1.614	48	9.864	132	9.996	0,28	33. *Papua Barat*
34. Lainnya	12	2.324	19	940	22	2.140	53	5.405	5.457	0,15	34. *Lainnya*
Total	**575.270**	**247.599**	**1.019.866**	**78.168**	**1.268.754**	**250.550**	**2.863.890**	**576.317**	**3.440.207**	**100**	**Total**

Tabel 1.46 Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpun Dana
(Third Party Funds of Commercial Banks Based on Location of Deposits)
Miliar Rp *(Billion Rp)*

Lokasi	2012										2013								*Location*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Jawa Barat	225.244	229.017	236.025	237.542	238.355	242.824	244.482	247.398	254.567	262.433	259.783	259.343	262.286	272.114	275.893	277.335	274.398	285.343	1. *Jawa Barat*
2. Banten	74.862	77.570	78.662	79.028	79.846	81.717	81.486	82.859	85.298	88.496	89.397	89.148	89.124	90.876	91.753	92.411	96.176	99.023	2. *Banten*
3. DKI Jakarta	1.410.500	1.407.328	1.458.755	1.477.968	1.480.163	1.488.856	1.510.724	1.524.850	1.566.877	1.629.585	1.619.163	1.612.813	1.636.099	1.659.401	1.707.249	1.707.728	1.723.701	1.749.024	3. *DKI Jakarta*
4. D.I Yogyakarta	28.029	28.488	28.576	29.227	29.723	30.425	31.056	30.962	31.719	32.501	32.405	32.739	33.086	33.597	33.738	34.199	34.597	35.237	4. *D.I Yogyakarta*
5. Jawa Tengah	129.494	131.524	132.133	134.997	134.858	137.370	141.489	140.417	142.949	145.257	144.307	144.314	146.362	148.214	149.491	152.013	153.896	156.054	5. *Jawa Tengah*
6. Jawa Timur	255.493	256.319	260.011	266.096	267.098	268.903	277.597	280.965	283.615	292.224	290.230	290.282	293.347	296.088	298.121	300.502	302.910	307.466	6. *Jawa Timur*
7. Bengkulu	6.616	6.770	6.954	7.108	7.287	7.353	7.494	7.614	7.622	7.368	7.306	7.458	7.569	7.895	7.831	8.070	8.165	8.115	7. *Bengkulu*
8. Jambi	17.255	17.435	17.504	17.612	17.506	17.208	17.918	17.729	17.707	17.945	17.923	18.336	18.376	18.741	18.458	19.155	18.579	18.367	8. *Jambi*
9. Aceh	19.706	20.934	20.693	20.668	20.015	19.348	22.414	21.551	21.140	21.969	21.259	21.807	21.788	24.085	23.681	23.736	22.995	22.328	9. *Aceh*
10. Sumatera Utara	128.448	128.817	129.117	129.083	131.537	133.098	135.506	135.990	136.897	139.259	138.709	137.114	137.289	136.560	135.615	139.131	137.291	140.796	10. *Sumatera Utara*
11. Sumatera Barat	23.593	23.628	23.818	24.251	24.538	24.715	25.852	25.603	25.829	25.623	25.925	25.793	26.405	26.589	26.335	25.906	25.914	26.045	11. *Sumatera Barat*
12. Riau	48.480	48.445	48.063	50.314	50.974	50.375	53.457	52.653	51.749	52.243	50.836	53.216	52.754	54.797	53.913	55.990	55.243	54.145	12. *Riau*
13. Sumatera Selatan*)	53.280	53.322	53.287	52.071	52.173	51.451	52.833	52.763	52.755	54.244	52.768	53.276	53.011	53.803	52.443	53.982	52.643	51.422	13. *Sumatera Selatan*
14. Bangka Belitung	10.849	10.812	10.910	10.920	10.713	10.758	11.877	12.242	12.303	12.172	12.387	12.774	12.612	12.739	12.429	12.663	12.264	12.283	14. *Bangka Belitung*
15. Kepulauan Riau*)	25.551	25.730	25.611	26.721	26.945	26.388	28.003	28.141	28.284	28.804	28.718	30.157	30.406	31.575	31.493	32.289	32.823	33.690	15. *Kepulauan Riau*
16. Lampung	20.474	21.156	21.451	22.056	22.008	21.865	22.502	22.889	22.958	22.612	22.627	22.835	23.201	23.722	23.951	24.349	24.137	24.363	16. *Lampung*
17. Kalimantan Selatan	29.647	30.237	30.978	31.881	31.287	31.209	32.836	32.868	33.521	34.118	34.020	34.286	34.489	35.290	35.254	35.795	35.255	34.480	17. *Kalimantan Selatan*
18. Kalimantan Barat	28.856	29.038	29.572	30.352	30.270	30.419	31.060	30.996	31.882	32.000	31.592	31.834	32.407	32.849	33.243	33.509	33.921	33.578	18. *Kalimantan Barat*
19. Kalimantan Timur	73.171	73.209	72.640	77.217	76.613	75.582	79.990	79.022	78.165	79.992	78.591	82.410	82.037	84.299	82.534	85.228	84.958	83.557	19. *Kalimantan Timur*
20. Kalimantan Tengah	13.458	13.848	14.136	14.562	14.208	14.272	14.785	15.526	15.480	14.285	14.742	15.016	15.497	15.841	15.843	16.247	16.164	15.908	20. *Kalimantan Tengah*
21. Sulawesi Tengah	9.338	9.603	9.765	10.064	9.904	9.842	10.177	10.070	10.106	10.022	10.047	10.115	10.442	10.745	10.837	10.924	10.927	10.704	21. *Sulawesi Tengah*
22. Sulawesi Selatan	46.249	47.307	47.604	48.625	48.552	49.435	51.079	51.502	52.445	54.453	53.453	53.157	53.884	54.292	54.212	55.320	55.636	56.464	22. *Sulawesi Selatan*
23. Sulawesi Utara	14.785	14.987	15.069	15.584	15.346	15.328	15.795	15.852	15.991	16.407	16.223	16.122	16.402	16.803	16.837	16.963	17.152	17.039	23. *Sulawesi Utara*
24. Gorontalo*)	2.874	2.944	2.916	2.996	2.906	2.828	3.027	3.005	3.008	2.990	3.021	3.064	3.162	3.233	3.196	3.178	3.186	3.112	24. *Gorontalo*
25. Sulawesi Barat*)	2.091	2.308	2.424	2.445	2.466	2.462	2.598	2.624	2.678	2.585	2.627	2.635	2.725	2.848	2.837	2.886	2.880	2.875	25. *Sulawesi Barat*
26. Sulawesi Tenggara*)	9.258	9.617	9.701	9.930	9.728	9.632	10.020	9.933	10.081	9.870	10.104	10.235	10.578	10.906	10.985	10.854	10.738	10.780	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	11.005	11.259	11.383	11.900	11.736	11.752	12.365	12.495	12.625	12.734	12.829	12.619	12.749	13.743	13.502	13.378	13.588	13.511	27. *Nusa Tenggara Barat*
28. Bali	46.898	47.413	48.101	49.577	50.264	51.492	52.988	53.883	54.555	54.948	55.298	55.297	55.982	56.344	56.645	57.840	59.042	60.237	28. *Bali*
29. Nusa Tenggara Timur	13.430	13.814	13.893	14.296	14.477	14.457	14.752	14.698	14.834	14.884	15.219	15.179	15.351	15.594	15.602	15.836	15.906	15.546	29. *Nusa Tenggara Timur*
30. Maluku	7.199	7.383	7.455	7.684	7.630	7.752	7.894	8.022	8.233	8.340	8.536	8.410	8.504	8.661	8.720	8.724	8.790	8.713	30. *Maluku*
31. Papua	24.332	25.529	25.798	26.298	25.771	27.739	27.982	27.506	27.054	27.148	26.893	26.702	26.162	28.160	28.247	28.647	30.104	29.791	31. *Papua*
32. Maluku Utara	4.313	4.238	4.170	4.268	4.273	4.220	4.462	4.466	4.493	4.425	4.767	4.779	4.793	4.923	4.847	4.744	4.729	4.757	32. *Maluku Utara*
33. Papua Barat	7.224	7.296	7.762	7.956	7.745	8.456	8.377	8.294	7.977	8.284	8.061	8.968	8.871	8.995	8.811	9.607	9.173	9.996	33. *Papua Barat*
34. Lainnya	3.974	4.037	4.020	4.537	4.501	4.518	5.080	5.213	5.117	4.976	5.239	5.107	5.387	5.030	5.113	5.133	5.048	5.457	34. *Others*
Total	**2.825.975**	**2.841.361**	**2.908.957**	**2.955.833**	**2.961.417**	**2.984.050**	**3.049.956**	**3.070.604**	**3.130.518**	**3.225.198**	**3.205.006**	**3.207.342**	**3.243.136**	**3.299.350**	**3.349.660**	**3.374.272**	**3.392.927**	**3.440.207**	***Total***

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

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			***Demand Deposits***
Rupiah	2,36	2,32	2,26	2,27	2,23	2,20	2,20	2,16	2,14	2,12	2,17	2,14	2,16	2,19	2,13	2,17	2,10	2,14	*- Rupiah*
Valas	0,35	0,33	0,35	0,37	0,37	0,37	0,36	0,35	0,35	0,37	0,34	0,34	0,34	0,36	0,36	0,36	0,36	0,37	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	2,13	2,10	2,07	2,02	1,94	1,91	1,90	1,89	1,90	1,91	1,88	1,87	1,86	1,86	1,98	1,99	1,98	1,99	*- Rupiah*
Valas	0,34	0,35	0,36	0,44	0,37	0,32	0,32	0,31	0,30	0,34	0,33	0,32	0,30	0,30	0,32	0,33	0,33	0,31	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	5,76	5,53	5,47	5,48	5,43	5,43	5,46	5,50	5,50	5,59	5,54	5,56	5,48	5,45	5,48	5,55	5,87	6,13	*Rupiah*
Valas	1,57	1,64	1,56	1,55	1,53	1,58	1,62	1,60	1,57	1,57	1,55	1,58	1,50	1,49	1,42	1,42	1,52	1,57	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	6,33	6,07	5,87	5,75	5,71	5,72	5,72	5,76	5,82	5,90	5,97	6,00	5,91	5,90	5,90	5,89	6,11	6,28	*Rupiah*
Valas	2,00	2,00	1,87	1,90	1,89	1,81	1,88	1,88	1,91	1,91	1,95	2,01	2,05	2,07	1,92	1,69	2,02	1,81	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	6,74	6,48	6,28	6,15	6,01	5,90	5,97	5,96	6,01	6,04	6,05	6,09	6,06	6,07	6,06	6,06	6,17	6,27	*Rupiah*
Valas	2,34	2,35	2,39	2,40	2,35	2,39	2,39	2,39	2,36	2,33	2,29	2,26	2,31	2,32	2,29	2,17	2,39	2,23	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	6,68	6,59	6,54	6,48	6,35	6,27	6,17	6,12	6,10	6,05	5,99	5,88	5,82	5,79	5,77	5,88	5,92	6,11	*Rupiah*
Valas	1,92	1,97	1,98	2,03	1,95	1,94	1,96	1,99	1,98	1,97	2,02	2,09	2,15	2,08	2,10	2,02	2,16	2,09	*Foreign Exchange*

Tabel 1.48 Suku Bunga Rata-rata DPK Bank Persero
(Average of Interest Rate of Third Party Funds of State Owned Banks)
Persen *(Percent)*

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			***Demand Deposits***
Rupiah	2,28	2,30	2,12	2,13	2,13	2,07	1,93	1,92	1,89	2,08	2,03	1,93	1,90	2,03	1,92	2,08	1,96	2,06	*- Rupiah*
Valas	0,14	0,14	0,14	0,15	0,14	0,14	0,14	0,16	0,15	0,15	0,17	0,18	0,17	0,19	0,25	0,24	0,21	0,21	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	1,74	1,74	1,73	1,69	1,60	1,56	1,55	1,55	1,55	1,59	1,56	1,56	1,57	1,56	1,55	1,57	1,55	1,57	*- Rupiah*
Valas	0,23	0,23	0,23	0,23	0,23	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,23	0,22	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	5,38	5,18	5,08	5,05	5,10	5,09	5,10	5,15	5,15	5,23	5,17	5,11	5,09	5,03	5,00	5,23	5,36	5,72	*Rupiah*
Valas	1,00	1,06	0,99	0,93	0,85	0,97	0,91	0,89	0,96	0,97	0,85	0,59	0,51	0,59	0,54	0,76	0,65	0,83	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	5,99	5,71	5,53	5,43	5,41	5,41	5,43	5,48	5,47	5,54	5,55	5,54	5,54	5,50	5,48	5,59	5,82	6,01	*Rupiah*
Valas	1,78	1,63	1,45	1,33	1,31	1,30	1,29	1,27	1,14	1,11	1,08	0,66	0,72	0,76	0,90	1,05	0,92	1,06	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	6,10	5,91	5,76	5,64	5,52	5,42	5,40	5,40	5,51	5,53	5,54	5,53	5,53	5,53	5,51	5,58	5,63	5,77	*Rupiah*
Valas	2,28	2,32	1,45	2,20	2,15	2,20	2,16	2,04	1,99	1,99	1,92	1,86	1,77	1,67	1,63	1,57	1,24	1,46	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	6,58	6,52	6,43	6,32	6,22	6,12	5,98	5,98	5,93	5,91	5,86	5,47	5,46	5,46	5,45	5,81	5,67	6,18	*Rupiah*
Valas	1,56	1,57	1,61	1,68	1,66	1,67	1,73	1,73	1,65	1,65	1,65	0,90	0,64	0,65	0,64	1,65	0,61	1,65	*Foreign Exchange*

Tabel 1.49 Suku Bunga Rata-rata DPK BUSN Devisa
(Average of Interest Rate of Third Party Funds of Foreign Exchange Commercial Banks)
Persen *(Percent)*

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			***Demand Deposits***
Rupiah	2,02	2,01	1,98	2,02	1,89	1,96	1,89	1,91	1,93	1,91	1,92	1,90	1,92	1,90	1,89	1,90	1,88	1,91	*- Rupiah*
Valas	0,52	0,47	0,47	0,48	0,50	0,51	0,48	0,47	0,48	0,50	0,47	0,47	0,46	0,47	0,46	0,50	0,51	0,53	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	2,36	2,29	2,23	2,21	2,12	2,12	2,11	2,11	2,12	2,11	2,06	2,03	2,03	2,04	2,33	2,35	2,33	2,34	*- Rupiah*
Valas	0,40	0,42	0,42	0,60	0,50	0,41	0,42	0,41	0,38	0,46	0,44	0,40	0,40	0,41	0,42	0,45	0,44	0,42	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	5,94	5,68	5,67	5,68	5,51	5,48	5,52	5,56	5,54	5,69	5,65	5,67	5,63	5,62	5,66	5,75	6,12	6,40	*Rupiah*
Valas	1,88	1,89	1,88	1,94	1,95	1,91	2,01	2,00	1,99	1,94	1,94	1,94	1,94	1,90	1,88	1,96	2,05	2,14	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	6,32	6,08	5,89	5,78	5,70	5,69	5,65	5,68	5,76	5,86	5,98	5,98	5,97	5,95	5,93	5,91	6,12	6,35	*Rupiah*
Valas	2,36	2,41	2,34	2,36	2,32	2,26	2,33	2,30	2,30	2,32	2,32	2,29	2,37	2,45	2,43	2,42	2,55	2,50	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	6,48	6,21	6,04	5,92	5,75	5,68	5,70	5,67	5,70	5,75	5,77	5,83	5,86	5,93	5,95	5,98	6,08	6,21	*Rupiah*
Valas	2,63	2,61	2,34	2,61	2,59	2,61	2,63	2,68	2,69	2,63	2,60	2,59	2,64	2,63	2,60	2,61	2,59	2,66	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	6,33	6,26	6,19	6,13	5,95	5,86	5,77	5,65	5,57	5,48	5,42	5,41	5,40	5,41	5,47	5,50	5,67	5,63	*Rupiah*
Valas	2,16	2,23	2,26	2,26	2,19	2,09	2,13	2,19	2,23	2,22	2,28	2,30	2,34	2,28	2,32	2,32	2,39	2,45	*Foreign Exchange*

Tabel 1.50 Suku Bunga Rata-rata DPK BUSN Non Devisa
(Average of Interest Rate of Third Party Funds of Non-Foreign Exchange Commercial Banks)
Persen *(Percent)*

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			***Demand Deposits***
Rupiah	3,96	3,96	3,80	3,49	3,48	3,45	3,43	3,05	3,10	3,25	3,16	3,02	3,37	3,26	3,18	3,15	3,05	3,43	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	3,99	3,94	3,80	3,72	3,83	3,86	3,79	3,76	3,75	3,70	3,82	3,78	4,17	4,18	4,13	4,11	4,08	4,14	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Simpanan Berjangka		-	-	-	-	-	-	-											***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	6,93	6,66	6,51	6,54	6,56	6,58	6,66	6,71	6,77	6,90	6,78	6,62	5,83	5,75	5,78	5,78	5,98	6,28	*Rupiah*
Valas	-								-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	7,28	7,08	6,87	6,75	6,72	6,78	6,89	6,99	7,09	7,22	7,21	7,05	6,25	6,26	6,28	6,40	6,55	6,68	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	8,13	7,88	7,65	7,39	7,18	7,07	7,11	7,19	7,32	7,45	7,50	7,47	7,40	7,35	7,32	7,32	7,39	7,47	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	8,28	8,26	8,13	7,97	7,91	7,81	7,72	7,69	7,67	7,67	7,62	7,50	7,21	7,18	7,11	7,18	7,08	7,31	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*

Tabel 1.51 Suku Bunga Rata-rata DPK Bank Pembangunan Daerah
(Average of Interest Rate of Third Party Funds of Regional Development Banks)
Persen *(Percent)*

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			***Demand Deposits***
Rupiah	3,01	2,94	2,93	2,90	2,89	2,82	2,93	2,88	2,85	2,67	2,89	2,89	2,87	2,80	2,72	2,74	2,67	2,68	*- Rupiah*
Valas	0,77	0,80	1,01	0,87	0,73	0,53	0,45	0,55	0,57	0,47	0,51	0,30	0,33	0,35	0,42	0,44	0,38	0,37	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	2,90	2,81	2,83	2,63	2,55	2,52	2,53	2,46	2,50	2,54	2,55	2,54	2,46	2,40	2,38	2,37	2,32	2,31	*- Rupiah*
Valas	0,72	0,67	0,50	0,51	0,52	0,57	0,60	0,58	0,58	0,58	0,57	0,57	0,58	0,58	0,57	0,59	0,60	0,58	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	6,48	6,09	5,99	5,87	5,86	5,87	5,78	5,86	5,90	6,08	5,89	5,86	5,82	5,78	5,77	5,78	5,89	6,15	*Rupiah*
Valas	4,01	3,73	3,35	3,79	2,12	2,15	2,00	2,21	2,16	2,11	2,05	1,60	1,86	2,01	1,93	1,82	1,96	1,90	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	7,15	6,78	6,43	6,34	6,25	6,28	6,31	6,42	6,51	6,57	6,58	6,52	6,21	6,33	6,35	6,31	6,36	6,42	*Rupiah*
Valas	2,01	2,18	2,09	2,15	1,92	1,97	1,87	1,80	1,20	1,40	1,45	1,41	1,34	1,01	1,55	1,35	1,41	1,28	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	7,57	7,24	6,91	6,70	6,60	6,28	6,45	6,46	6,54	6,76	6,61	6,55	6,46	6,44	6,48	6,39	6,42	6,63	*Rupiah*
Valas	1,46	1,41	2,09	1,54	1,31	1,28	1,51	1,56	1,59	1,69	1,49	1,47	1,32	1,01	1,01	1,04	1,18	1,24	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	7,46	7,34	7,30	7,25	7,13	7,09	7,01	6,95	6,97	6,96	6,85	6,77	6,67	6,64	6,55	6,54	6,48	6,57	*Rupiah*
Valas	1,53	1,33	1,22	1,12	1,10	1,13	1,07	1,07	1,20	0,96	1,08	1,03	1,05	1,04	1,12	1,13	1,05	1,03	*Foreign Exchange*

Tabel 1.52 Suku Bunga Rata-rata DPK Bank Campuran
(Average of Interest Rate of Third Party Funds of Joint Venture Banks)
Persen *(Percent)*

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			***Demand Deposits***
Rupiah	1,75	1,83	1,96	1,83	1,85	1,81	1,92	1,73	1,50	1,70	1,68	1,57	1,62	1,77	1,93	1,60	1,80	1,62	*- Rupiah*
Valas	0,38	0,34	0,54	0,54	0,48	0,59	0,58	0,43	0,53	0,55	0,56	0,53	0,51	0,59	0,45	0,44	0,43	0,52	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	2,66	2,59	2,54	2,50	2,48	2,47	2,47	2,37	2,25	2,14	2,20	2,22	2,24	2,24	2,24	2,17	2,08	1,99	*- Rupiah*
Valas	0,35	0,34	0,37	0,31	0,23	0,25	0,25	0,21	0,18	0,19	0,18	0,21	0,15	0,20	0,23	0,21	0,21	0,21	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	5,59	5,47	5,32	5,32	5,38	5,53	5,59	5,57	5,56	5,66	5,56	5,59	5,65	5,67	5,61	5,79	6,07	6,27	*Rupiah*
Valas	1,87	2,04	2,02	1,99	1,98	2,07	2,17	2,15	1,97	2,05	1,99	2,01	1,99	1,94	1,81	1,82	1,82	1,88	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	6,24	5,92	5,84	5,80	5,86	5,91	6,02	6,08	6,08	6,17	6,11	6,17	6,16	6,20	6,24	6,25	6,43	6,63	*Rupiah*
Valas	1,80	1,87	1,80	1,91	1,92	1,80	1,88	1,76	1,81	1,71	1,76	1,78	1,78	1,72	1,65	1,68	1,84	1,82	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	6,10	5,95	5,80	5,83	5,92	5,98	6,46	6,56	6,63	6,64	6,57	6,52	6,37	6,15	6,04	6,02	6,14	6,23	*Rupiah*
Valas	2,33	2,29	1,80	2,55	2,50	2,58	2,72	2,69	2,65	2,65	2,67	2,62	2,60	2,61	2,53	2,59	2,54	2,53	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	6,78	6,15	6,17	6,62	6,60	6,57	6,56	6,64	6,78	6,76	6,80	6,79	6,78	6,77	6,72	6,72	6,71	6,70	*Rupiah*
Valas	2,35	1,99	2,07	2,38	1,86	2,22	2,21	2,21	2,23	2,24	2,27	2,21	2,33	2,34	2,22	2,23	2,27	2,26	*Foreign Exchange*

Tabel 1.53 Suku Bunga Rata-rata DPK Bank Asing
(Average of Interest Rate of Third Party Funds of Foreign Owned Banks)
Persen *(Percent)*

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro																			***Demand Deposits***
Rupiah	1,65	1,39	1,48	1,45	1,51	1,62	1,55	1,56	1,55	1,71	1,66	1,48	1,68	1,91	1,75	1,61	1,79	1,77	*- Rupiah*
Valas	0,25	0,36	0,30	0,50	0,50	0,45	0,46	0,56	0,43	0,52	0,40	0,32	0,41	0,38	0,42	0,40	0,35	0,40	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	1,76	1,86	1,91	1,58	1,24	1,21	1,22	1,13	1,14	1,17	1,18	1,08	1,08	1,09	1,04	1,01	1,02	1,14	*- Rupiah*
Valas	0,32	0,32	0,33	0,31	0,25	0,33	0,15	0,15	0,24	0,24	0,23	0,35	0,13	0,13	0,16	0,17	0,15	0,15	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	3,85	3,74	3,76	3,91	4,11	4,40	4,55	4,76	4,62	4,52	4,47	4,46	4,60	4,52	4,57	4,70	5,21	5,71	*Rupiah*
Valas	1,28	1,25	1,23	1,34	1,66	1,64	1,69	1,72	1,47	1,57	1,50	1,09	1,04	0,65	0,66	0,41	0,51	0,52	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	5,13	4,93	4,75	4,63	4,73	4,84	4,80	4,83	4,78	5,06	5,09	5,20	5,16	4,86	4,85	4,89	5,22	5,60	*Rupiah*
Valas	1,18	1,13	1,12	1,17	1,22	1,23	1,34	1,40	1,53	1,65	1,65	1,66	1,49	1,32	1,53	1,32	1,38	1,29	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	5,28	5,17	5,04	4,98	4,91	4,98	5,06	5,06	5,00	4,90	5,36	5,41	5,42	5,29	5,20	5,35	5,42	5,46	*Rupiah*
Valas	1,03	1,11	1,12	1,19	1,17	1,12	0,85	0,91	0,88	0,90	0,89	0,89	1,16	1,12	0,99	1,00	1,04	1,13	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	6,51	6,45	6,36	6,31	6,13	5,97	5,88	5,67	5,66	5,70	5,69	5,70	5,63	5,58	5,52	5,81	5,99	6,13	*Rupiah*
Valas	1,91	2,61	1,68	2,05	2,17	2,18	2,18	1,91	2,01	2,03	2,03	1,01	1,48	1,33	1,35	1,20	1,18	1,18	*Foreign Exchange*

Tabel 1.54 Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Average of Credit Interest Rate of Commercial Banks to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients)

Persen *(Percent)*

Keterangan	2012										2013								*Items*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																			***Credit Recipients Industrial Origin***
1. Pertanian, perburuan dan Kehutanan																			*1. Agricultures, hunting and forestry*
Rupiah	11,35	11,24	11,36	11,48	11,53	11,41	11,56	11,47	11,37	11,32	11,32	11,28	11,34	11,32	11,30	11,11	11,24	11,29	*Rupiah*
Valas	4,74	4,73	4,71	4,73	4,65	4,63	4,64	4,69	4,64	4,59	4,73	4,76	4,78	4,47	4,47	4,51	4,68	4,75	*Foreign Exchange*
2. Perikanan																			*2. Fisheries*
Rupiah	14,01	13,89	13,87	13,77	13,80	13,71	13,68	13,56	13,50	13,37	13,35	13,28	13,34	13,31	13,20	13,32	13,36	13,28	*Rupiah*
Valas	7,66	7,77	7,80	7,85	7,88	7,88	7,84	7,72	7,20	7,36	7,33	7,31	7,23	7,25	6,92	6,60	6,57	6,54	*Foreign Exchange*
3. Pertambangan dan Penggalian																			*3. Mining and Quarrying*
Rupiah	11,38	11,36	11,41	11,42	11,46	11,38	11,23	11,16	11,28	11,29	11,35	11,37	11,52	11,56	11,54	11,38	11,53	11,67	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
4. Industri Pengolahan																			*4. Procesing industry*
Rupiah	10,31	10,30	10,24	10,26	10,18	10,12	10,08	10,06	10,05	9,98	9,97	9,97	10,00	10,01	10,01	9,96	10,22	10,25	*Rupiah*
Valas	4,37	4,34	4,33	4,34	4,33	4,21	4,18	4,19	4,16	4,24	4,21	4,16	4,10	4,09	4,07	4,08	3,99	4,02	*Foreign Exchange*
5. Listrik, gas dan air																			*5. Electricity, gas and water*
Rupiah	8,12	7,88	7,61	8,43	8,54	8,39	8,09	8,49	8,19	8,93	8,49	8,25	8,67	8,54	8,41	8,34	8,37	8,81	*Rupiah*
Valas	4,82	4,81	4,79	4,93	4,95	4,83	4,86	4,84	4,72	4,68	4,75	4,72	4,69	4,69	4,69	4,68	4,67	4.67***)	*Foreign Exchange*
6. Konstruksi																			*6. Construction*
Rupiah	11,82	11,75	11,69	11,65	11,63	11,56	11,64	11,62	11,62	11,49	11,36	11,34	11,31	11,24	11,31	11,23	11,33	11,53	*Rupiah*
Valas	5,95	6,00	5,79	5,70	5,55	5,63	5,56	5,56	5,54	5,60	5,63	5,80	5,70	5,36	5,27	5,08	4,99	4,98	*Foreign Exchange*
7. Perdagangan Besar dan Eceran																			*7. Big and retail trade*
Rupiah	13,26	13,07	12,97	12,96	12,99	13,00	13,01	12,93	12,82	12,67	12,71	12,64	12,56	12,56	12,67	12,73	12,88	12,73	*Rupiah*
Valas	4,96	5,00	4,85	4,83	4,83	4,86	4,83	4,78	4,73	4,84	4,89	4,84	4,81	4,87	4,90	4,89	4,88	4,92	*Foreign Exchange*
8. Penyediaan akomodasi dan penyediaan makan minum																			*8. Provision of accomodation and food supply drinking*
Rupiah	12,82	12,73	12,63	12,53	12,44	12,35	12,30	12,21	12,14	12,05	12,04	11,97	11,94	11,88	11,81	11,74	11,88	12,00	*Rupiah*
Valas	6,50	6,50	6,48	6,44	7,38	6,44	6,44	6,44	6,20	6,17	6,25	6,25	6,13	6,11	6,18	6,16	6,15	6,14	*Foreign Exchange*
9. Transportasi, pergudangan dan komunikasi																			*9. Transportation, warehousing and communications*
Rupiah	10,28	10,21	10,13	10,09	10,25	10,23	10,33	10,24	10,18	10,54	10,57	10,60	10,50	10,44	10,32	10,15	10,38	10,46	*Rupiah*
Valas	5,09	5,09	5,16	5,14	5,15	5,12	5,14	5,15	5,13	5,04	4,96	4,97	4,82	4,86	4,89	4,82	4,86	4,73	*Foreign Exchange*
10. Perantara Keuangan																			*10. Transitional Finance*
Rupiah	10,05	9,99	9,85	9,77	9,75	9,70	9,69	9,65	9,71	9,69	9,66	9,61	9,58	9,58	9,53	9,36	9,56	9,67	*Rupiah*
Valas	2,44	2,41	2,39	2,41	2,41	2,46	2,44	2,41	2,36	2,28	2,27	2,26	2,20	2,15	2,12	2,15	2,14	2,14	*Foreign Exchange*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																			*11. Real estate, Rental Business, and services company*
Rupiah	12,62	12,55	12,50	12,48	12,39	12,50	12,38	12,30	12,23	12,12	12,06	12,05	12,02	12,01	11,99	11,99	12,15	12,22	*Rupiah*
Valas	5,60	5,59	5,78	5,87	5,77	5,81	5,78	5,86	5,77	5,85	5,90	5,91	5,95	5,74	5,90	5,88	5,95	5,99	*Foreign Exchange*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																			*12. Government administration, the defense and compulsory social security*
Rupiah	10,79	10,63	10,79	10,84	12,21	12,19	12,25	12,20	12,14	11,95	12,03	12,02	12,04	12,03	12,00	11,91	11,89	11,90	*Rupiah*
Valas	3,38	3,32	3,26	3,29	3,26	3,18	3,36	2,93	3,00	2,84	2,83	2,81	2,94	2,80	2,77	2,82	2,85	2,85	*Foreign Exchange*
13. Jasa Pendidikan																			*13. Education services*
Rupiah	14,16	13,99	13,94	13,82	14,07	14,19	14,25	14,19	14,15	14,06	14,14	14,13	14,16	13,36	13,23	13,13	13,14	13,19	*Rupiah*
Valas	5,75	5,75	5,71	5,69	5,67	5,69	8,96	9,07	9,26	9,29	9,12	9,10	9,09	8,99	8,96	8,98	9,01	8,64	*Foreign Exchange*
14. Jasa Kesehatan dan Kegiatan Sosial																			*14. Health and social services*
Rupiah	12,52	12,48	12,45	12,45	12,40	12,31	12,33	12,27	12,23	12,18	12,26	12,19	12,14	12,02	11,97	11,94	12,06	12,08	*Rupiah*
Valas	4,95	4,92	4,91	4,55	5,12	5,04	4,40	4,47	5,47	5,60	6,98	6,97	6,97	6,98	6,97	6,97	6,98	6,97	*Foreign Exchange*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya																			*15. Community, Sociocultural,Entertainment and Other Individual Services*
Rupiah	13,52	13,42	13,37	13,22	13,19	13,08	12,95	12,90	12,86	12,67	13,22	13,19	12,94	12,80	12,79	12,38	14,28	14,12	*Rupiah*
Valas	5,47	5,40	5,35	5,44	5,33	5,36	5,32	5,33	5,35	5,35	5,34	5,32	5,28	5,30	5,31	5,36	5,26	5,45	*Foreign Exchange*
16. Jasa Perorangan yang Melayani Rumah Tangga																			*16. Individual services which serve households*
Rupiah	16,86	16,59	16,48	16,15	16,12	15,02	16,32	16,17	16,07	16,18	16,08	15,83	15,60	15,45	15,24	15,08	14,95	14,90	*Rupiah*
Valas	-	-	-	5,50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																			*17. Extra agency international agency and other international*
Rupiah	13,23	13,05	12,95	11,16	9,67	9,59	9,53	9,48	9,48	9,50	9,46	9,43	9,43	9,44	9,47	9,48	9,49	9,51	*Rupiah*
Valas	4,18	5,60	4,49	3,08	3,06	3,07	3,03	2,95	2,92	2,72	2,65	2,72	2,69	2,75	2,74	2,80	2,87	2,85	*Foreign Exchange*
18. Kegiatan yang belum jelas batasannya																			*18. Business Activities which are not clearly defined*
Rupiah	15,14	14,89	14,70	13,79	13,36	13,55	13,65	13,50	13,30	11,51	12,66	12,70	12,31	12,25	12,22	7.70r)	8,77	9,95	*Rupiah*
Valas	3,29	3,37	3,39	3,52	3,63	4,86	5,03	4,64	4,66	4,58	4,53	4,30	4,77	4,45	4,47	3,33	3,31	4,13	*Foreign Exchange*
Penerima Kredit Bukan Lapangan Usaha																			***Credit Recipients Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal																			*- For House Ownership*
Rupiah	11,00	10,97	10,83	10,75	10,73	10,60	10,58	10,55	10,52	10,46	10,44	10,40	10,39	10,36	10,32	10,31	10,28	10,31	*Rupiah*
Valas	7,64	7,62	7,20	7,07	6,97	6,91	5,13	7,07	7,05	6,93	6,90	6,91	6,56	6,25	6,29	6,30	5,17	7,01	*Foreign Exchange*
- Untuk Pemilikan Flat atau Apartemen																			*- For Apartement Ownership*
Rupiah	10,46	10,35	10,14	9,98	9,90	8,86	8,83	8,80	8,81	8,78	8,76	8,75	8,72	8,69	8,65	9,14	9,12	9,15	*Rupiah*
Valas	6,68	6,68	6,19	6,19	6,19	6,19	6,20	6,19	6,20	6,20	6,80	6,80	6,80	6,81	6,39	6,39	6,39	6,39	*Foreign Exchange*
- Untuk Pemilikan Ruko atau Rukan																			*- For Shop House Ownership*
Rupiah	10,39	10,35	10,30	10,21	10,14	10,11	10,07	10,03	9,97	9,94	9,91	9,90	9,85	9,83	9,79	9,75	9,72	9,74	*Rupiah*
Valas	6,35	6,30	6,32	6,30	6,32	6,33	6,33	6,33	7,62	7,64	7,61	8,01	8,02	6,34	6,79	7,18	6,37	6.37***)	*Foreign Exchange*
- Untuk Pemilikan Kendaraan Bermotor																			*- For Vehicles Ownership*
Rupiah	12,44	12,38	12,28	12,19	12,07	12,00	11,92	11,75	11,49	11,33	11,19	11,06	10,93	10,80	10,68	10,58	10,49	10,44	*Rupiah*
Valas	6,87	12,85	9,06	12,43	12,66	13,39	13,21	23,55*)	13,91r)	6,70r)	6,69r)	6,69r)	6,68r)	6,38r)	6,38r)	6,31	6,23	6,00	*Foreign Exchange*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya																			*- Others*
Rupiah	16,45	16,45	16,48	16,26	16,13	14,56	14,52	14,47	14,45	14,36	14,18	14,14	14,08	14,05	13,99	14,27	14,26	14,24	*Rupiah*
Valas	4,82	4,85	4,90	4,89	4,88	5,04	5,60	4,81	4,79	4,85	4,84	4,70	4,48	4,66	4,62	4,19	4,71	4,24	*Foreign Exchange*
- Bukan Lapangan Usaha Lainnya																			*- Non Industrial Origin Others*
Rupiah	16,80	16,61	16,85	17,10	17,53	18,88	18,91	18,61	18,49	18,82	18,25	17,58	18,06	17,87	18,01	17,51	17,32	17,30	*Rupiah*
Valas	3,86	3,80	4,45	5,31	3,76	3,56	3,83	3,80	3,87	4,01	4,13	4,14	4,14	4,17	3,87	3,66	4,59	4,72	*Foreign Exchange*

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

**) Provisional figures*
****) Estimated figures*
r) Revised figures

Tabel 1.55 Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Average of Credit Interest Rate of Commercial Banks Based on Types and Orientation User)

Persen *(Percent)*

Jenis Penggunaan	2012										2013								*Type of Use*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Jenis Penggunaan																			*1. Type of Use*
- Modal Kerja																			*- Working Capital*
Rupiah	12,02	11,87	11,79	11,80	11,79	11,74	11,71	11,69	11,62	11,50	11,50	11,46	11,45	11,45	11,47	11,42	11,68	11,65	*Rupiah*
Valas	4,06	4,05	4,06	4,13	4,12	4,12	4,09	4,10	4,06	4,08	4,09	4,06	3,99	3,90	3,92	3,89	3,87	4,00	*Foreign Exchange*
- Investasi																			*- Investments*
Rupiah	11,63	11,56	11,51	11,46	11,42	11,36	11,36	11,30	11,25	11,28	11,30	11,27	11,24	11,21	11,17	11,14	11,29	11,37	*Rupiah*
Valas	5,19	5,14	5,11	5,11	5,15	5,09	5,08	5,08	4,97	5,03	5,00	4,99	4,99	4,93	4,88	4,94	4,93	5,03	*Foreign Exchange*
- Konsumsi																			*- Consumption*
Rupiah	14,13	14,10	14,03	13,90	13,92	13,69	13,67	13,60	13,53	13,58	13,40	13,22	13,28	13,22	13,20	13,14	13,06	13,05	*Rupiah*
Valas	4,29	4,14	4,65	5,35	4,20	4,17	4,15	4,26	4,20	4,33	4,53	4,56	4,48	4,30	4,33	4,19	4,51	4,92	*Foreign Exchange*
2. Orientasi Penggunaan																			*2. User Orientation*
- Ekspor																			*- Ekspor*
Rupiah	10,50	10,56	10,52	10,68	10,70	10,81	10,83	10,85	10,73	10,18	9,96	9,90	10,00	10,16	10,18	10,06	10,08	10,18	*Rupiah*
Valas	4,63	4,64	4,66	4,58	4,58	4,57	4,52	4,51	4,31	4,41	4,37	4,33	4,25	4,15	4,13	4,19	4,11	4,10	*Foreign Exchange*
- Impor																			*- Impor*
Rupiah	10,00	9,99	10,00	10,07	9,86	9,74	9,71	9,75	9,64	9,76	9,74	9,74	9,77	9,73	12,91	13,32	13,35	13.35***)	*Rupiah*
Valas	4,44	4,30	4,35	4,40	4,49	4,54	4,55	4,44	4,32	4,04	4,07	3,95	4,00	3,70	3,80	3,80	3,78	3,77	*Foreign Exchange*
- Lainnya																			*- Other*
Rupiah	12,72	12,61	12,54	12,47	12,47	12,36	12,34	12,29	12,23	12,19	12,15	12,06	12,07	12,04	12,00	11,94	12,06	12,11	*Rupiah*
Valas	4,41	4,40	4,38	4,45	4,46	4,44	4,41	4,43	4,39	4,42	4,42	4,41	4,36	4,29	4,28	4,31	4,30	4,43	*Foreign Exchange*

***) Angka-angka sangat-sangat sementara

****) Estimated figures*

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

Kelompok Bank	2007	2012										2013								*Group of Bank*
		Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Bank Persero																				*State Owned Banks*
Jumlah Bank	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	*Total Banks*
Jumlah Kantor	2.765	4.363	4.388	4.581	4.781	4.866	5.056	5.140	5.213	5.301	5.363	5.400	5.484	5.538	5.595	5.681	5.803	5.946	6.008	*Total Bank Offices*
BUSN Devisa																				*Foreign Exchange Commercial Banks*
Jumlah Bank	35	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	*Total Banks*
Jumlah Kantor	4.694	7.254	7.260	7.293	7.305	7.322	7.337	7.370	7.430	7.485	7.647	7.709	7.743	7.764	7.778	7.812	7.841	7.860	7.875	*Total Bank Offices*
BUSN Non Devisa																				*Non-Foreign Exchange Commercial Banks*
Jumlah Bank	36	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	*Total Banks*
Jumlah Kantor	778	1.303	1.305	1.316	1.316	1.318	1.322	1.353	1.386	1.407	1.447	1.459	1.471	1.481	1.488	1.490	1.499	1.510	1.532	*Total Bank Offices*
BPD																				*Regional Development Banks*
Jumlah Bank	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	*Total Banks*
Jumlah Kantor	1.205	1.479	1.486	1.496	1.518	1.554	1.560	1.584	1.586	1.636	1.712	1.797	1.827	1.847	1.871	1.883	1.900	1.909	1.919	*Total Bank Offices*
Bank Campuran																				*Joint Venture Banks*
Jumlah Bank	17	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	*Total Banks*
Jumlah Kantor	96	260	260	265	261	261	261	261	261	261	263	263	264	264	264	265	266	267	268	*Total Bank Offices*
Bank Asing																				*Foreign Owned Bank*
Jumlah Bank	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	*Total Banks*
Jumlah Kantor	142	181	181	191	191	191	191	191	191	191	193	193	193	195	195	195	195	196	196	*Total Bank Offices*
Total																				*Total*
Jumlah Bank	**130**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	***Total Banks***
Jumlah Kantor	**9.680**	**14.840**	**14.880**	**15.142**	**15.372**	**15.512**	**15.727**	**15.899**	**16.067**	**16.067**	**16.625**	**16.821**	**16.982**	**17.089**	**17.191**	**17.326**	**17.504**	**17.688**	**17.798**	***Total Bank Offices***

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

Lokasi	2012										2013								*Location*
	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Jawa Barat	371	371	368	370	372	375	375	375	380	380	380	384	385	386	388	392	394	394	1. *Jawa Barat*
2. Banten	84	84	84	85	84	86	86	88	91	93	93	93	93	93	94	94	94	94	2. *Banten*
3. DKI Jakarta	539	541	546	546	544	547	549	551	561	564	563	573	573	573	574	575	574	574	3. *DKI Jakarta*
4. D.I. Yogyakarta	55	55	56	56	56	56	56	56	56	56	56	56	57	57	57	58	58	58	4. *D.I Yogyakarta*
5. Jawa Tengah	302	302	303	305	302	310	310	311	311	311	312	314	319	320	320	322	322	324	5. *Jawa Tengah*
6. Jawa Timur	402	402	402	403	403	407	409	410	411	411	410	412	413	415	418	419	418	418	6. *Jawa Timur*
7. Bengkulu	27	27	27	27	27	28	28	28	28	28	28	28	28	29	29	30	30	30	7. *Bengkulu*
8. Jambi	51	51	51	51	51	51	51	52	52	53	53	53	54	55	55	56	57	57	8. *Jambi*
9. Aceh	73	73	73	74	73	74	75	75	76	77	77	77	77	77	77	77	78	78	9. *Aceh*
10. Sumatera Utara	182	182	183	183	182	184	185	186	189	192	194	194	194	194	195	195	195	197	10. *Sumatera Utara*
11. Sumatera Barat	77	77	78	78	77	80	80	80	81	81	81	81	82	82	82	84	84	84	11. *Sumatera Barat*
12. Riau	88	88	87	87	88	88	88	88	88	88	88	88	88	88	89	89	89	89	12. *Riau*
13. Sumatera Selatan	83	83	85	86	83	87	88	89	92	93	95	95	96	98	98	99	99	99	13. *Sumatera Selatan*
14. Bangka Belitung	24	24	23*)	23	24	22	22	22*)	22	22	22	22	23	23	24	24	24	24	14. ***Bangka Belitung***
15. Kepulauan Riau	51	51	53*)	54	51	54	54	54*)	55	56	56	56	57	58	58	58	58	58	15. ***Kepulauan Riau***
16. Lampung	51	51	53	53	51	55	55	55	56	56	56	56	56	57	57	57	57	57	16. *Lampung*
17. Kalimantan Selatan	71	72	72	72	72	74	74	74	74	74	74	74	74	74	76	77	77	77	17. *Kalimantan Selatan*
18. Kalimantan Barat	69	69	69	69	69	69	69	69	69	69	69	69	69	70	70	70	70	70	18. *Kalimantan Barat*
19. Kalimantan Timur	105	105	104	105	106	106	106	106	107	108	109	110	111	112	112	112	112	113	19. *Kalimantan Timur*
20. Kalimantan Tengah	43	43	43	43	43	44	45	45	45	46	46	46	46	46	47	47	47	47	20. *Kalimantan Tengah*
21. Sulawesi Tengah	36	36	36	36	36	37	37	37	37	38	38	38	38	38	38	38	38	38	21. *Sulawesi Tengah*
22. Sulawesi Selatan	122	122	123	124	122	125	125	124	124	124	125	126	126	127	127	128	128	128	22. *Sulawesi Selatan*
23. Sulawesi Utara	53	53	53	53	53	53	53	55	55	55	55	55	55	55	56	56	56	57	23. *Sulawesi Utara*
24. Gorontalo	16	16	16*)	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	24. ***Gorontalo***
25. Sulawesi Barat	14	14	14*)	14	14	14	14	14	14	14	14	15	15	15	15	15	15	15	25. ***Sulawesi Barat***
26. Sulawesi Tenggara	30	30	30	30	30	31	31	31	31	31	32	32	32	33	33	33	33	33	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	43	43	43	43	43	43	43	44	44	44	44	45	45	47	48	48	48	50	27. *Nusa Tenggara Barat*
28. Bali	81	81	82	82	82	83	83	84	84	85	85	87	88	88	88	89	89	91	28. *Bali*
29. Nusa Tenggara Timur	49	49	49	49	49	49	49	49	51	51	51	51	51	51	51	51	52	52	29. *Nusa Tenggara Timur*
30. Maluku	33	33	31	31	33	30	30	30	30	30	30	30	30	30	30	30	30	30	30. *Maluku*
31. Papua	55	55	54	54	55	54	54	54	55	56	56	56	58	58	58	58	58	58	31. *Papua*
32. Maluku Utara	14	14	17	17	14	18	18	18	18	18	18	18	19	19	19	19	19	19	32. *Maluku Utara*
33. Irian Jaya Barat	24	24	25	25	24	25	25	25	25	25	25	25	25	25	25	25	25	25	33. *Papua Barat*
34. Lainnya	17	17	17	17	17	17	17	17	16	16	16	16	16	16	16	16	16	16	34. *Others*
Total	**3.335**	**3.338**	**3.350**	**3.361**	**3.346**	**3.392**	**3.400**	**3.336**	**3.444**	**3.461**	**3.467**	**3.491**	**3.509**	**3.525**	**3.540**	**3.557**	**3.560**	**3.570**	***Total***

DATA BANK SYARIAH

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana iB	**32.304**	**48.264**	**64.355**	**94.884**	**140.980**	**154.202**	**162.116**	**167.689**	**173.464**	**188.562**	**186.983**	**191.064**	**204.180**	**202.439**	**208.588**	**212.205**	**211.826**	**214.864**	***Fund Disbursements iB***
a. Pembiayaan	26.149	38.199	46.886	68.181	102.655	124.946	130.357	135.581	140.318	147.505	149.672	154.072	161.081	163.407	167.259	171.227	174.486	174.537	*a. Financing*
Rupiah	24.878	35.879	44.938	64.817	97.847	118.626	123.809	128.497	133.088	139.880	141.810	146.173	152.981	155.624	158.773	162.174	165.378	164.924	*Rupiah*
Valas	1.270	2.320	1.948	3.364	4.808	6.320	6.548	7.085	7.230	7.625	7.862	7.899	8.099	7.783	8.487	9.054	9.108	9.613	*Foreign Exchange*
b. Antar Bank	1.437	1.978	3.036	4.138	4.846	4.527	5.097	5.158	5.322	6.004	4.838	4.751	6.135	6.342	6.665	7.226	5.780	5.353	*b. Inter-Bank*
c. Penempatan di BI	3.238	5.189	10.393	16.393	27.127	16.497	18.479	18.520	19.557	26.713	24.201	23.072	28.092	23.198	25.035	24.212	21.940	25.146	*c. Placements at BI*
d. Surat Berharga (tidak termasuk obligasi rekap)	1.302	2.683	3.786	5.733	5.902	7.563	7.563	7.817	7.671	7.822	7.738	8.567	8.347	9.032	9.145	9.029	9.106	9.187	*d. Money Instruments (not including recapitalization bonds)*
e. Penyertaan	41	79	83	88	47	47	47	47	47	47	47	47	47	47	47	47	47	47	*e. Equity participation*
f. Tagihan Lainnya	138	136	171	351	403	622	571	565	549	471	486	554	479	413	436	462	466	594	*f. Other claims*
Sumber Dana iB	**27.948**	**40.591**	**57.762**	**83.184**	**126.409**	**136.901**	**142.555**	**148.180**	**152.931**	**165.404**	**162.931**	**165.731**	**176.823**	**176.923**	**182.925**	**184.959**	**186.116**	**189.283**	***Sources of Funds iB***
a. DPK	25.473	36.852	52.271	76.036	115.415	123.673	127.678	134.453	138.671	147.512	148.731	150.795	156.964	158.519	163.858	163.966	166.453	170.222	*a. Third Party Funds*
Rupiah	24.324	35.449	50.266	72.807	110.910	118.236	121.840	127.252	130.891	140.547	141.619	143.742	149.032	151.024	155.232	155.207	158.279	161.435	*Rupiah*
Giro Wadiah	2.925	3.741	5.403	7.914	10.678	11.091	12.221	13.126	12.159	15.683	14.609	12.984	12.489	14.030	13.767	14.158	14.817	14.992	*Wadiah Demand Deposit*
Deposito Mudharabah	12.919	19.273	28.484	42.206	67.942	68.790	70.046	74.108	77.923	80.576	82.883	86.245	90.798	90.648	94.827	93.652	93.961	96.349	*Mudharabah Time Deposits*
Tabungan Mudharabah	8.480	12.436	16.379	22.688	32.290	38.354	39.573	40.018	40.810	44.288	44.127	44.514	45.744	46.346	46.639	47.397	49.501	50.093	*Mudharabah Savings Accounts*
Valas	1.149	1.403	2.006	3.229	4.505	5.438	5.837	7.200	7.781	6.965	7.112	7.052	7.933	7.495	8.626	8.759	8.174	8.788	*Foreign Exchange*
Giro Wadiah	424	498	798	1.142	1.329	1.724	1.555	1.969	1.999	2.026	1.969	1.996	1.579	2.015	1.922	1.842	1.958	1.879	*Wadiah Demand Deposit*
Deposito Mudharabah	726	870	1.111	1.869	2.864	2.966	3.459	4.396	4.896	4.155	4.401	4.323	5.624	4.703	5.919	6.025	5.407	6.046	*Mudharabah Time Deposits*
Tabungan Mudharabah	-	35	96	218	312	748	823	836	885	784	742	734	729	777	785	891	810	863	*Mudharabah Savings Accounts*
b. Kewajiban Kepada BI	32	68	6	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*b. Liabilities at BI*
c. Antar Bank	1.499	2.419	3.717	4.924	6.648	7.316	8.779	7.778	8.201	11.576	7.909	8.558	12.791	11.405	11.859	13.491	12.442	11.647	*c. Inter-Bank*
d. Surat Berharga	350	311	340	325	924	1.572	1.532	1.537	1.537	1.537	1.537	1.537	2.171	2.171	2.171	2.171	1.980	1.980	*d. Money Instruments*
e. Pinjaman yang Diterima	161	150	512	483	1.520	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loans received*
Rupiah	161	150	512	483	1.520	1.752	1.879	1.852	1.851	1.952	1.952	1.952	1.952	1.952	1.953	1.953	2.138	2.139	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	103	104	103	104	104	104	186	-	-	*Foreign Exchange*
f. Kewajiban Lainnya	401	727	845	1.321	1.783	2.471	2.574	2.453	2.584	2.634	2.619	2.711	2.768	2.691	2.903	3.116	3.020	3.214	*f. Other Liabilities*
g. Setoran Jaminan	32	64	69	90	119	117	113	107	86	89	79	75	73	80	75	75	81	81	*g. Guarantee Deposits*
Komponen Modal																			***Capital Components***
a. Modal Disetor	1.017	1.752	1.946	5.965	6.611	6.911	6.911	6.911	6.911	7.211	7.211	7.196	7.498	7.603	7.603	8.152	8.151	8.150	*a. Paid-In Capital*
b. Cadangan	275	335	449	491	579	907	915	914	913	913	915	915	944	943	1.004	1.004	1.013	1.013	*b. Reserves*
c. L/R tahun berjalan	481	432	790	1.051	1.475	1.752	2.029	2.333	2.577	2.541	359	659	1.044	1.361	1.636	1.922	2.186	2.515	*c. Current Earnings (Profit/Loss)*
d. L/R tahun Lalu	149	152	315	527	1.069	1.897	1.890	1.890	1.890	1.895	4.248	4.216	3.514	3.410	3.347	3.197	3.187	3.186	*d. Retained Earnings (Profit/Loss)*
e. Perkiraan tambahan modal disetor	132	466	468	516	816	618	618	618	618	618	618	618	618	516	-	514	514	514	*e. Estimate of Additional Paid-In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Capital Loans*
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	**1.761**	**2.824**	**3.076**	**5.408**	**9.244**	**2.918**	**3.412**	**3.321**	**3.242**	**4.993**	**4.709**	**5.103**	**5.611**	**5.343**	**5.423**	**5.443**	**4.640**	**4.299**	***Bank Indonesia Syariah Money Certificates (BUS & UUS)***
Total Aset	**33.016**	**49.555**	**66.090**	**97.519**	**145.467**	**161.534**	**168.660**	**174.094**	**179.871**	**195.018**	**193.110**	**196.988**	**209.603**	**207.800**	**215.444**	**218.566**	**219.183**	**223.503**	***Total Assets***
Jaringan Kantor																			***Office Network***
Jumlah Bank	29	32	31	34	34	35	35	35	35	35	35	35	35	35	35	35	35	34	*Total Banks*
Jumlah Kantor 1)	568	790	998	1.477	1.702	2.061	2.115	2.153	2.185	2.227	2.266	2.290	2.306	2.361	2.381	2.385	2.397	2.439	*Total Bank Offices 1)*

Ket: 1) Tidak termasuk Gerai Muamalat

Note: 1) Excluding Gerai Muamalat

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana iB	**25.663**	**33.026**	**46.386**	**76.602**	**112.853**	**117.600**	**123.631**	**126.942**	**130.555**	**142.148**	**138.439**	**140.681**	**148.935**	**148.649**	**152.618**	**155.651**	**156.813**	**159.573**	***Fund Disbursements iB***
a. Pembiayaan	20.717	26.109	34.452	56.357	83.704	97.264	101.014	104.224	107.307	112.396	112.650	115.033	119.508	121.647	124.586	128.102	131.049	131.117	*a. Financing*
Rupiah	19.602	24.422	33.190	53.864	80.038	92.937	96.496	99.375	102.279	106.987	107.063	109.440	113.768	115.841	118.698	121.955	124.787	124.479	*Rupiah*
Valas	1.115	1.688	1.261	2.493	3.665	4.327	4.518	4.849	5.028	5.410	5.587	5.593	5.739	5.806	5.888	6.147	6.262	6.638	*Foreign Exchange*
b. Antar Bank	672	1.016	1.415	1.968	2.571	2.383	2.640	2.704	2.939	3.071	2.208	2.188	2.865	3.422	3.243	3.476	2.610	2.387	*b. Inter-Bank*
c. Penempatan di BI	3.286	3.827	7.345	12.642	20.975	10.788	12.770	12.557	12.879	19.189	16.176	15.227	18.696	15.089	16.116	15.464	14.749	17.524	*c. Placements at BI*
d. Surat Berharga (tidak termasuk obligasi rekap)	766	1.859	2.922	5.203	5.166	6.497	6.589	6.846	6.846	6.988	6.887	7.642	7.345	8.034	8.194	8.104	7.891	7.906	*d. Money Instruments (not including recapitalization bonds)*
e. Penyertaan	41	79	83	88	47	47	47	47	47	47	47	47	47	47	47	47	47	47	*e. Equity participation*
f. Tagihan Lainnya	182	136	169	344	391	621	570	565	537	456	470	543	474	410	432	459	466	593	*f. Other claims*
Sumber Dana iB	**23.960**	**30.546**	**43.858**	**69.992**	**105.500**	**110.925**	**115.804**	**118.858**	**122.223**	**133.170**	**129.247**	**131.135**	**138.787**	**138.772**	**142.905**	**145.243**	**147.488**	**150.382**	***Sources of Funds iB***
a. DPK	21.966	27.734	39.624	64.335	96.548	99.278	102.951	107.373	110.283	117.817	117.666	118.795	122.585	123.825	127.311	127.885	130.834	133.690	*a. Third Party Funds*
Rupiah	20.880	26.498	37.881	61.404	92.571	94.971	98.625	102.351	104.792	112.664	112.564	113.716	117.049	118.450	121.328	121.387	124.732	126.739	*Rupiah*
Giro Wadiah	2.624	2.250	3.612	6.620	8.874	8.829	10.328	11.145	9.942	13.445	12.477	10.970	10.420	11.844	11.362	11.824	12.318	12.380	*Wadiah Demand Deposit*
Deposito Mudharabah	10.555	14.588	21.510	35.350	57.067	55.579	56.492	59.024	61.960	63.748	64.569	67.054	70.408	69.529	72.772	71.843	73.248	74.613	*Mudharabah Time Deposits*
Tabungan Mudharabah	7.702	9.659	12.759	19.435	26.630	30.564	31.805	32.182	32.890	35.471	35.518	35.692	36.221	37.076	37.194	37.721	39.166	39.746	*Mudharabah Savings Accounts*
Valas	1.085	1.237	1.743	2.931	3.977	4.307	4.325	5.021	5.491	5.153	5.102	5.078	5.536	5.376	5.983	6.498	6.103	6.952	*Foreign Exchange*
Giro Wadiah	262	465	683	1.095	1.274	1.678	1.518	1.926	1.949	1.948	1.895	1.933	1.496	1.937	1.848	1.771	1.889	1.803	*Wadiah Demand Deposit*
Deposito Mudharabah	823	772	1.060	1.834	2.699	2.315	2.437	2.721	3.097	2.856	2.885	2.815	3.700	3.070	3.789	4.301	3.843	4.761	*Mudharabah Time Deposits*
Tabungan Mudharabah	-	-	-	2	4	314	370	375	445	349	322	330	340	368	347	426	371	387	*Mudharabah Savings Accounts*
b. Kewajiban Kepada BI	32	68	6	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*b. Liabilities at BI*
c. Antar Bank	1.049	1.736	3.005	3.944	5.416	6.645	7.655	6.445	6.818	9.989	6.193	6.870	10.118	8.946	9.374	10.968	10.504	10.285	*c. Inter-Bank*
d. Surat Berharga	329	311	340	325	725	1.373	1.333	1.338	1.338	1.338	1.338	1.338	1.972	1.972	1.972	1.972	1.781	1.781	*d. Money Instruments*
e. Pinjaman yang Diterima	154	150	112	81	1.119	1.351	1.479	1.451	1.451	1.654	1.654	1.654	1.655	1.655	1.656	1.738	1.737	1.737	*e. Loans received*
Rupiah	154	150	112	81	1.119	1.351	1.479	1.451	1.451	1.551	1.551	1.551	1.551	1.551	1.552	1.552	1.737	1.737	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	103	104	103	104	104	104	186	-	-	*Foreign Exchange*
f. Kewajiban Lainnya	400	513	735	1.236	1.603	2.197	2.310	2.184	2.286	2.325	2.355	2.443	2.423	2.337	2.560	2.648	2.591	2.847	*f. Other Liabilities*
g. Setoran Jaminan	31	35	36	69	89	81	75	67	47	47	41	36	34	38	32	32	40	42	*g. Guarantee Deposits*
Komponen Modal																			***Capital Components***
a. Modal Disetor	1.001	1.701	1.946	5.965	6.611	6.911	6.911	6.911	6.911	7.211	7.211	7.196	7.498	7.603	7.603	8.152	8.151	8.150	*a. Paid-In Capital*
b. Cadangan	275	335	449	491	579	907	915	914	913	913	915	915	944	943	1.004	1.004	1.013	1.013	*b. Reserves*
c. L/R tahun berjalan	459	499	499	776	1.065	1.187	1.374	1.563	1.740	1.790	212	380	627	771	888	1.036	1.160	1.312	*c. Current Earnings (Profit/Loss)*
d. L/R tahun Lalu	143	138	295	499	1.054	1.831	1.824	1.824	1.824	1.829	3.866	3.866	3.296	3.216	3.157	3.122	3.112	3.112	*d. Retained Earnings (Profit/Loss)*
e. Perkiraan tambahan modal disetor	132	466	468	516	816	618	618	618	618	618	618	618	618	516	-	514	514	514	*e. Estimate of Additional Paid-In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Capital Loans*
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	**2.599**	**2.824**	**3.076**	**5.408**	**9.244**	**2.918**	**3.412**	**3.321**	**3.242**	**4.993**	**4.709**	**5.103**	**5.611**	**5.343**	**5.423**	**5.443**	**4.640**	**4.299**	***Bank Indonesia Syariah Money Certificates (BUS & UUS)***
Total Aset	**27.286**	**34.036**	**48.014**	**79.186**	**116.930**	**123.830**	**129.065**	**132.252**	**135.892**	**147.581**	**143.746**	**145.924**	**153.730**	**153.442**	**158.849**	**161.011**	**163.433**	**166.383**	***Total Assets***
Jaringan Kantor																			***Office Network***
Jumlah Bank	3	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*Total Banks*
Jumlah Kantor [1)]	398	576	711	1.215	1.390	1.587	1.639	1.675	1.703	1.734	1.769	1.790	1.801	1.847	1.859	1.876	1.871	1.909	*Total Bank Offices [1)]*

Ket: [1)] Tidak termasuk Gerai Muamalat

Note: [1)] Excluding Gerai Muamalat

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana iB	**10.099**	**15.238**	**17.969**	**18.282**	**28.127**	**36.602**	**38.485**	**40.747**	**42.909**	**46.414**	**48.544**	**50.383**	**55.245**	**53.790**	**55.969**	**56.554**	**55.013**	**55.290**	***Fund Disbursements iB***
a. Pembiayaan	7.227	12.090	12.435	11.824	18.952	27.682	29.343	31.358	33.011	35.109	37.023	39.039	41.573	41.760	42.673	43.126	43.437	43.420	*a. Financing*
Rupiah	6.910	11.457	11.748	10.953	17.809	25.689	27.313	29.122	30.809	32.894	34.747	36.733	39.213	39.782	40.075	40.219	40.591	40.445	*Rupiah*
Valas	318	632	687	871	1.143	1.992	2.030	2.236	2.202	2.215	2.275	2.306	2.360	1.977	2.598	2.907	2.846	2.975	*Foreign Exchange*
b. Antar Bank	996	962	1.621	2.170	2.276	2.144	2.457	2.454	2.383	2.933	2.630	2.563	3.270	2.920	3.422	3.751	3.170	2.966	*b. Inter-Bank*
c. Penempatan di BI	1.254	1.362	3.048	3.751	6.152	5.709	5.709	5.964	6.678	7.524	8.025	7.845	9.396	8.110	8.920	8.749	7.191	7.623	*c. Placements at BI*
d. Surat Berharga (tidak termasuk obligasi rekap)	622	824	864	530	736	1.066	974	971	824	834	851	925	1.002	998	950	925	1.215	1.281	*d. Money Instruments (not including recapitalization bonds)*
e. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Equity participation*
f. Tagihan Lainnya	-	-	1	7	12	1	1	1	13	14	16	11	4	3	4	3	0	1	*f. Other claims*
Sumber Dana iB	**7.061**	**10.044**	**13.903**	**13.191**	**20.908**	**25.976**	**26.752**	**29.323**	**30.708**	**32.234**	**33.684**	**34.596**	**38.037**	**38.151**	**40.020**	**39.716**	**38.628**	**38.901**	***Sources of Funds iB***
a. DPK	6.045	9.118	12.648	11.702	18.867	24.395	24.727	27.080	28.388	29.695	31.065	32.000	34.379	34.694	36.547	36.081	35.619	36.532	*a. Third Party Funds*
Rupiah	6.003	8.952	12.385	11.403	18.339	23.264	23.215	24.901	26.099	27.883	29.055	30.026	31.983	32.574	33.904	33.820	33.548	34.696	*Rupiah*
Giro Wadiah	836	1.490	1.791	1.294	1.804	2.263	1.893	1.981	2.217	2.238	2.132	2.014	2.069	2.186	2.405	2.334	2.500	2.612	*Wadiah Demand Deposit*
Deposito Mudharabah	3.416	4.684	6.974	6.856	10.875	13.212	13.554	15.084	15.963	16.828	18.313	19.191	20.391	21.119	22.055	21.809	20.713	21.737	*Mudharabah Time Deposits*
Tabungan Mudharabah	1.751	2.777	3.620	3.253	5.660	7.790	7.768	7.836	7.919	8.817	8.610	8.822	9.523	9.269	9.445	9.677	10.335	10.347	*Mudharabah Savings Accounts*
Valas	42	166	263	298	528	1.131	1.512	2.179	2.289	1.812	2.009	1.974	2.397	2.120	2.643	2.261	2.072	1.836	*Foreign Exchange*
Giro Wadiah	29	33	116	47	54	46	37	43	50	78	74	62	83	77	75	71	69	76	*Wadiah Demand Deposit*
Deposito Mudharabah	13	98	51	35	165	651	1.022	1.675	1.799	1.300	1.515	1.509	1.924	1.634	2.130	1.724	1.563	1.285	*Mudharabah Time Deposits*
Tabungan Mudharabah	-	35	96	217	308	434	453	461	440	435	420	403	390	409	438	466	439	475	*Mudharabah Savings Accounts*
b. Kewajiban Kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Liabilities at BI*
c. Antar Bank	902	684	712	981	1.232	671	1.124	1.333	1.383	1.587	1.716	1.688	2.674	2.460	2.486	2.523	1.938	1.362	*c. Inter-Bank*
d. Surat Berharga	21	-	-	-	199	199	199	199	199	199	199	199	199	199	199	199	199	199	*d. Money Instruments*
e. Pinjaman yang Diterima	1	0	400	402	401	401	401	401	400	401	401	401	401	401	401	401	401	402	*e. Loans received*
Rupiah	1	0	400	402	401	401	401	401	400	401	401	401	401	401	401	401	401	402	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Lainnya	73	214	111	86	180	274	263	269	298	309	264	268	345	355	343	468	429	367	*f. Other Liabilities*
g. Setoran Jaminan	19	29	33	21	30	36	38	40	39	42	39	39	38	42	43	43	41	39	*g. Guarantee Deposits*
Komponen Modal																			***Capital Components***
a. Modal Disetor	16	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Paid-In Capital*
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Reserves*
c. L/R tahun berjalan	81	(66)	291	275	410	565	656	770	837	752	147	279	417	590	748	886	1.026	1.203	*c. Current Earnings (Profit/Loss)*
d. L/R tahun Lalu	6	14	20	28	15	66	66	66	66	66	382	349	218	194	190	75	75	75	*d. Retained Earnings (Profit/Loss)*
e. Perkiraan tambahan modal disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Estimate of Additional Paid-In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Capital Loans*
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	**2.599**	**2.824**	**3.076**	**5.408**	**9.244**	**2.918**	**3.412**	**3.321**	**3.242**	**4.993**	**4.709**	**5.103**	**5.611**	**5.343**	**5.423**	**5.443**	**4.640**	**4.299**	***Bank Indonesia Syariah Money Certificates (BUS & UUS)***
Total Aset	**9.252**	**15.519**	**18.076**	**18.333**	**28.536**	**37.704**	**39.595**	**41.842**	**43.979**	**47.437**	**49.364**	**51.064**	**55.873**	**54.358**	**56.595**	**57.555**	**55.750**	**57.120**	***Total Assets***
Jaringan Kantor																			***Office Network***
Jumlah Bank	26	27	25	23	23	24	24	24	24	24	24	24	24	24	24	24	24	23	*Total Banks*
Jumlah Kantor [1)]	170	214	287	262	312	474	476	478	482	493	497	500	505	514	522	509	526	530	*Total Bank Offices [1)]*

Ket: [1)] Tidak termasuk Gerai Muamalat

Note: [1)] Excluding Gerai Muamalat

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Bank Umum Syariah	27.286	34.036	48.014	79.186	116.930	123.830	129.065	132.252	135.892	147.581	143.746	145.924	153.730	153.442	158.849	161.011	163.433	166.383	*Syariah Commercial Banks*
Unit Usaha Syariah	9.252	15.519	18.076	18.333	28.536	37.704	39.595	41.842	43.979	47.437	49.364	51.064	55.873	54.358	56.595	57.555	55.750	57.120	*Syariah Business Units*

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Pembiayaan iB	**27.944**	**38.195**	**46.886**	**68.181**	**102.655**	**124.946**	**130.357**	**135.581**	**140.318**	**151.754**	**149.672**	**154.072**	**161.080**	**163.407**	**167.259**	**171.227**	**174.486**	**174.537**	***Financing iB***
a. Lancar	25.494	35.076	41.931	63.006	95.480	116.219	121.399	126.370	130.331	142.501	138.708	142.250	148.795	151.022	153.769	157.839	161.418	159.983	*a. Current*
b. Dalam Perhatian Khusus	1.319	1.610	3.074	3.114	4.587	5.259	5.384	5.712	6.481	5.822	7.240	7.625	7.852	7.721	8.608	8.870	8.271	9.305	*b. Special Mention*
c. Kurang Lancar	321	525	435	677	1.075	1.306	1.317	1.218	1.153	995	1.272	1.355	1.355	1.473	1.663	1.387	1.647	1.895	*c. Sub-Standard*
d. Diragukan	267	224	582	332	297	592	738	767	739	557	596	715	628	713	740	729	812	801	*d. Doubtful*
e. Macet	543	759	865	1.052	1.216	1.569	1.519	1.515	1.615	1.878	1.857	2.127	2.450	2.478	2.480	2.403	2.339	2.554	*e. Lost*
Non Performing Financing (Nominal)	**1.131**	**1.509**	**1.882**	**2.061**	**2.588**	**3.468**	**3.575**	**3.499**	**3.506**	**3.430**	**3.725**	**4.197**	**4.434**	**4.664**	**4.883**	**4.518**	**4.798**	**5.249**	***Non Performing Financing (Nominal)***
Rasio Non Performing Loan (%)	**4,05**	**3,95**	**4,01**	**3,02**	**2,52**	**2,78**	**2,74**	**2,58**	**2,50**	**2,26**	**2,49**	**2,72**	**2,75**	**2,85**	**2,92**	**2,64**	**2,75**	**3,01**	***Non Performing Loan Ratio (%)***

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

Indikator	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Agustus 2012		Desember 2012		Agustus 2013		*Indicator*
	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	
Giro Wadiah iB	**4.238**	**11,50**	**6.202**	**11,86**	**9.056**	**11,91**	**12.006**	**11,79**	**12.815**	**10,36**	**17.708**	**12,00**	**16.871**	**9,91**	***Demand Deposit iB***
Rupiah	3.741	10,15	5.403	10,34	7.914	10,41	10.678	10,49	11.091	8,97	15.683	10,63	14.992	8,81	*Rupiah*
Valas	498	1,35	798	1,53	1.142	1,50	1.329	1,30	1.724	1,39	2.026	1,37	1.879	1,10	*Foreign Exchange*
Deposito Mudharabah iB	**20.143**	**54,66**	**29.595**	**56,62**	**44.075**	**57,97**	**70.806**	**69,55**	**71.757**	**58,02**	**84.732**	**57,44**	**102.395**	**60,15**	***Deposits iB***
Rupiah	19.273	52,30	28.484	54,49	42.206	55,51	67.942	66,74	68.790	55,62	80.576	54,62	96.349	56,60	*Rupiah*
Valas	870	2,36	1.111	2,13	1.869	2,46	2.864	2,81	2.966	2,40	4.155	2,82	6.046	3,55	*Foreign Exchange*
Tabungan Mudharabah iB	**12.471**	**33,84**	**16.475**	**31,52**	**22.906**	**30,13**	**32.602**	**32,02**	**39.102**	**31,62**	**45.072**	**30,55**	**50.956**	**29,93**	***Savings iB***
Rupiah	12.436	33,74	16.379	31,33	22.688	29,84	32.290	31,72	38.354	31,01	44.288	30,02	50.093	29,43	*Rupiah*
Valas	35	0,10	96	0,18	218	0,29	312	0,31	748	0,60	784	0,53	863	0,51	*Foreign Exchange*
Total DPK iB	**36.852**	**100**	**52.271**	**100**	**76.036**	**100**	**115.415**	**113,37**	**123.673**	**100,00**	**147.512**	**100,00**	**170.222**	**100,00**	***Total Third Party Funds iB***
Rupiah	35.449	96,19	50.266	96,16	72.807	95,75	110.910	108,94	118.236	95,60	140.547	95,28	161.435	94,84	*Rupiah*
Valas	1.403	3,81	2.006	3,84	3.229	4,25	4.505	4,42	5.438	4,40	6.965	4,72	8.788	5,16	*Foreign Exchange*

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Giro iB																			***Wadiah Demand Deposit iB***
Rupiah	1,07	1,21	1,04	1,26	2,15	1,10	0,96	0,97	1,19	1,01	1,07	0,90	0,78	1,24	0.71 r)	0,77	0,81	0,76	*Rupiah*
Valas	1,08	0,95	0,38	0,77	1,13	0,28	0,31	0,25	0,25	0,26	0,26	0,26	0,27	0,28	0,14	0,18	0,11	0,12	*Foreign Exchange*
Deposito iB																			***Mudharabah Deposits iB***
Rupiah	7,97	8,61	7,48	7,03	7,46	6,21	6,17	6,32	6,22	6,33	6,22	5,52	4,20	4,06	5,10	5,10	5,31	5,38	*Rupiah*
Valas	5,71	2,69	3,18	4,35	3,36	3,12	2,77	2,61	2,24	2,89	2,64	2,57	1,70	1,76	2,53	2,90	3,22	3,19	*Foreign Exchange*
Tabungan iB																			***Mudharabah Saving iB***
Rupiah	3,32	3,61	2,76	3,08	3,23	2,30	1,96	2,34	2,25	2,41	2,47	2,15	1,87	1,84	5.31 r)	5,44	5,44	5,50	*Rupiah*
Valas	0,63	0,92	1,01	0,92	0,87	0,87	0,90	1,41	0,51	0,68	0,67	0,93	0,69	2,29	0,76	0,86	0,78	0,78	*Foreign Exchange*

r) Angka-angka diperbaiki

r) Revised figures

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

Sektor Ekonomi	2007	2008	2009	2010	2011	2012					2013								*Sektor Ekonomi*
						Ags	Sep	Okt [1)]	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pertanian, perburuan dan sarana pertanian	15,97	16,34	17,78	14,91	13,72	14,15	14,33	14,03	13,42	15,07	14,58	14,35	14,37	16,02	14,33	13,34	14,69	14,05	*1. Agriculture, hunting and agricultural facilities*
Rupiah	15,97	16,36	17,78	14,97	14,04	14,21	14,45	14,13	13,49	15,23	15,19	14,92	14,92	16,24	14,44	13,41	14,83	14,17	*Rupiah*
Valas	0,00	0,00	0,00	12,11	9,89	12,05	12,05	12,05	12,05	12,05	11,06	11,05	11,05	12,05	12,05	12,05	12,05	12,05	*Foreign Exchange*
2. Pertambangan	12,59	15,57	15,44	16,29	12,22	11,63	11,39	11,25	11,45	11,36	11,04	11,32	12,53	12,75	13,06	12,65	12,61	13,18	*2. Mining*
Rupiah	13,96	10,39	14,20	14,32	13,70	13,65	13,28	13,17	13,17	13,03	12,87	13,23	15,27	15,51	15,68	15,43	14,98	15,94	*Rupiah*
Rupiah	10,33	22,74	18,51	19,03	9,60	7,92	7,77	7,73	8,14	7,99	7,96	8,19	8,09	8,16	8,10	8,19	8,26	8,25	*Foreign Exchange*
3. Valas	15,01	14,68	15,48	13,99	13,49	13,04	12,87	12,85	12,49	12,18	11,73	11,78	11,49	11,64	11,18	11,10	13,78	11,21	*3. Manufacturing*
Rupiah	16,33	15,58	15,34	14,32	13,56	13,40	13,26	13,20	12,75	12,58	12,04	12,09	11,73	11,91	11,41	11,21	14,01	11,32	*Rupiah*
Valas	6,40	2,49	39,77	10,04	11,78	8,87	8,35	10,38	10,44	9,65	8,54	8,25	8,13	8,16	8,03	9,08	9,25	9,08	*Foreign Exchange*
4. Listrik, gas dan air	15,40	13,90	15,30	15,34	14,03	13,16	12,98	13,03	13,05	12,91	12,64	12,66	12,59	12,02	11,98	11,46	11,42	11,38	*4. Electricity, gas and water*
Rupiah	15,80	18,97	16,18	16,31	14,56	13,69	13,68	13,73	13,84	13,77	13,55	13,59	13,44	12,70	12,68	12,69	12,60	12,60	*Rupiah*
Valas	9,27	10,42	10,76	7,86	10,30	9,73	9,12	9,13	9,09	8,90	9,06	9,05	9,05	9,03	9,02	8,24	8,51	8,50	*Foreign Exchange*
5. Konstruksi	15,51	13,67	13,49	14,32	14,32	13,52	14,38	13,98	14,00	13,95	13,76	13,72	13,61	13,04	12,70	12,67	12,83	12,73	*5. Construction*
Rupiah	16,03	13,90	14,15	14,63	14,54	13,78	14,78	14,52	14,51	14,46	14,15	14,11	13,97	13,42	13,00	13,05	13,10	12,99	*Rupiah*
Valas	3,20	8,85	4,60	9,91	12,11	11,42	11,17	10,47	10,47	10,62	10,98	10,92	10,87	9,12	9,14	8,24	9,35	9,41	*Foreign Exchange*
6. Perdagangan, restoran dan hotel	15,78	17,00	19,34	19,64	19,25	19,03	18,10	18,71	18,47	18,33	18,50	18,51	17,85	18,51	17,89	17,66	17,62	17,56	*6. Trade, restaurants and hotels*
Rupiah	15,75	17,08	19,49	20,18	19,60	19,32	18,33	19,05	18,87	18,74	18,92	18,91	18,22	18,92	18,28	18,01	17,97	17,95	*Rupiah*
Valas	16,40	15,00	12,04	9,32	8,99	8,82	8,86	9,16	9,25	9,14	9,16	9,19	8,97	8,97	8,36	9,09	9,35	9,35	*Foreign Exchange*
7. Pengangkutan, pergudangan dan komunikasi	14,28	16,00	15,24	15,49	15,08	14,66	14,50	14,32	14,21	13,96	13,49	13,48	13,40	13,48	13,31	12,95	13,28	13,18	*7. Transportation, warehousing and communications*
Rupiah	15,54	16,85	15,80	16,38	16,20	15,90	15,82	15,62	15,48	15,40	14,55	14,51	14,46	14,38	14,20	14,37	14,40	14,35	*Rupiah*
Valas	6,75	9,49	8,12	9,60	9,12	8,94	9,32	9,27	9,23	8,94	8,71	8,72	8,67	10,07	9,99	8,30	9,70	9,71	*Foreign Exchange*
8. Jasa Dunia usaha	15,19	15,97	15,26	15,03	14,37	14,42	14,32	14,20	14,32	13,86	14,10	14,10	13,86	13,80	13,75	13,74	13,81	13,78	*8. Business Services*
Rupiah	15,85	16,82	15,54	15,38	14,51	14,59	14,47	14,34	14,46	13,98	14,20	14,22	13,98	13,93	13,87	13,86	13,95	13,92	*Rupiah*
Valas	6,57	3,93	8,22	5,88	8,89	8,87	8,64	8,50	8,38	8,61	8,97	8,56	9,03	8,79	9,48	9,44	9,21	9,19	*Foreign Exchange*
9. Jasa sosial/masyarakat	12,95	14,04	16,89	17,91	14,57	13,45	13,13	12,60	12,95	12,76	14,50	13,23	12,56	11,12	12,21	11,20	19,24	17,95	*9. Social Services*
Rupiah	12,95	14,04	16,89	17,91	14,67	13,50	13,07	12,55	12,92	12,74	14,50	13,21	12,55	11,09	12,20	11,17	19,35	18,04	*Rupiah*
Valas	0,00	0,00	-	8,00	7,98	8,09	18,15	15,94	14,38	14,41	14,44	14,41	12,95	12,91	13,01	12,74	12,75	12,56	*Foreign Exchange*
10. Lain-lain	11,49	11,60	11,04	10,17	9,68	9,63	9,88	11,11	11,18	10,29	10,69	10,73	10,76	10,79	11,36	10,73	10,78	10,83	*10. Others*
Rupiah	11,58	11,82	11,41	10,47	9,99	10,03	10,28	11,24	11,30	10,63	11,00	11,05	11,08	11,10	11,80	11,11	11,12	11,20	*Rupiah*
Valas	0,47	0,09	0,13	0,70	0,78	0,08	0,08	0,70	0,74	0,36	1,35	1,45	1,09	1,11	0,88	0,80	0,97	0,99	*Foreign Exchange*

Ket: [1)] terdapat formulasi baru untuk perhitungan bagi hasil akad ijarah

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

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

Jenis Penggunaan	2007	2008	2009	2010	2011	2012					2013								*Type of Use*
						Ags	Sep	Okt [1)]	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Modal Kerja	**15,51**	**16,49**	**16,99**	**16,55**	**15,33**	**14,96**	**14,81**	**14,71**	**14,73**	**14,33**	**14,51**	**14,35**	**14,07**	**13,92**	**13,89**	**13,66**	**15,12**	**14,66**	***Working Capital***
Rupiah	15,92	19,34	17,15	16,96	15,65	15,29	15,12	15,03	15,05	14,63	14,86	14,69	14,38	14,20	14,16	13,93	15,48	15,02	*Rupiah*
Valas	8,51	4,26	12,55	10,56	9,67	9,17	9,10	9,34	9,36	9,29	9,21	9,13	9,07	8,87	9,36	8,48	8,89	8,87	*Foreign Exchange*
Investasi	**13,87**	**13,67**	**13,75**	**14,54**	**14,42**	**14,34**	**14,41**	**14,20**	**14,19**	**13,96**	**14,06**	**14,00**	**13,81**	**13,73**	**13,52**	**13,28**	**13,42**	**13,33**	***Investment***
Rupiah	14,59	18,04	14,22	14,82	14,74	14,69	14,77	14,61	14,60	14,37	14,48	14,41	14,19	14,11	13,87	13,75	13,80	13,73	*Rupiah*
Valas	7,41	2,23	7,65	8,88	10,14	9,49	9,86	9,64	9,68	9,48	9,51	9,53	9,59	9,61	9,03	9,07	9,61	9,61	*Foreign Exchange*
Konsumsi	**11,48**	**11,58**	**11,03**	**10,16**	**9,68**	**9,63**	**9,88**	**11,11**	**11,17**	**10,38**	**10,77**	**10,82**	**10,85**	**10,88**	**11,47**	**10,84**	**10,90**	**10,94**	***Consumption***
Rupiah	11,56	14,32	11,40	10,47	9,99	10,03	10,28	11,23	11,29	10,72	11,09	11,14	11,17	11,20	11,91	11,24	11,25	11,33	*Rupiah*
Valas	0,47	0,01	0,13	0,70	0,78	0,08	0,08	0,70	0,74	0,36	1,35	1,45	1,09	1,12	0,88	0,81	0,97	0,99	*Foreign Exchange*

Ket: [1)] terdapat formulasi baru untuk perhitungan bagi hasil akad ijarah

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

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana iB	**1.107**	**1.591**	**1.995**	**2.586**	**3.328**	**4.027**	**4.142**	**4.230**	**4.326**	**4.459**	**4.519**	**4.597**	**4.666**	**4.746**	**4.840**	**4.924**	**4.984**	**5.112**	***Disbursement of Fund iB***
Pembiayaan iB	877	1.257	1.587	2.060	2.676	3.336	3.405	3.465	3.530	3.554	3.566	3.658	3.749	3.892	4.033	4.160	4.261	4.241	*Financing iB*
Antar Bank Aktiva iB	230	334	408	525	652	691	737	765	797	906	954	940	916	855	807	764	723	872	*Interbank Assets iB*
Sumber Dana iB	**937**	**849**	**1.679**	**2.196**	**2.892**	**3.528**	**3.630**	**3.711**	**3.787**	**3.911**	**3.945**	**4.026**	**4.097**	**4.160**	**4.223**	**4.295**	**4.367**	**4.496**	***Source of Funds iB***
Dana Pihak Ketiga	708	570	1.251	1.604	2.095	2.611	2.687	2.776	2.842	2.938	2.984	3.062	3.133	3.177	3.216	3.209	3.240	3.340	*Third Party Funds*
Tabungan iB Wadiah	87	10	234	285	412	473	481	499	512	527	547	542	553	562	557	556	538	575	*Wadiah Savings iB*
Tabungan iB Mudharabah	204	280	319	374	448	495	510	535	542	590	561	582	603	600	599	561	556	581	*Mudharabah Savings iB*
Deposito iB Mudharabah	417	280	697	945	1.235	1.643	1.696	1.743	1.787	1.820	1.876	1.938	1.977	2.015	2.060	2.092	2.146	2.184	*Deposit Mudharabah iB*
Antar Bank Passiva	174	-	353	521	694	804	827	823	817	855	859	877	874	886	909	995	1.038	1.056	*Interbank Liabilities*
Pinjaman yang Diterima	52	8	57	52	80	86	88	85	99	91	74	52	52	59	60	53	52	55	*Loan received*
Kewajiban Lainnya	3	271	18	19	23	27	28	26	28	27	27	35	38	39	39	37	37	33	*Other Liabilities*
Beberapa Komponen Modal	**214**	**265**	**1.240**	**434**	**501**	**562**	**575**	**590**	**611**	**616**	**623**	**614**	**602**	**617**	**630**	**646**	**649**	**656**	***Some Components of Capital***
Modal Disetor	176	222	751	347	390	452	455	460	470	472	478	481	487	504	523	529	531	544	*Paid-In Capital*
Cadangan	21	28	456	42	50	64	64	63	61	61	62	64	77	78	81	81	81	81	*Reserves*
L/R Tahun berjalan	27	30	55	70	87	70	81	91	103	106	10	21	32	45	55	67	72	65	*Current Earnings (Profit/Loss)*
L/R Tahun Lalu	(9)	(15)	(22)	(25)	(26)	(23)	(24)	(24)	(24)	(24)	74	48	7	(9)	(28)	(30)	(35)	(35)	*Current Earnings (Profit/Loss)*

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Aset	**1.203**	**1.693**	**2.126**	**2.739**	**3.520**	**4.254**	**4.370**	**4.461**	**4.555**	**4.699**	**4.746**	**4.830**	**4.897**	**4.983**	**5.074**	**5.170**	**5.247**	**5.361**	***Assets***
Pembiayaan iB	**882**	**1.257**	**1.587**	**2.060**	**2.676**	**3.336**	**3.405**	**3.465**	**3.530**	**3.554**	**3.566**	**3.658**	**3.749**	**3.892**	**4.033**	**4.160**	**4.261**	**4.241**	***Financing iB***
Lancar	807	1.151	1.475	1.927	2.512	3.105	3.171	3.229	3.290	3.335	3.319	3.389	3.479	3.607	3.723	3.859	3.948	3.906	*Current*
Kurang Lancar	22	35	31	39	49	80	80	80	83	73	92	100	97	104	117	105	110	113	*Sub Standard*
Diragukan	22	21	31	30	45	51	51	56	54	52	52	57	58	60	70	73	73	75	*Doubtful*
Macet	31	49	50	65	70	99	103	100	103	94	102	111	115	121	123	123	130	146	*Lost*
Non Performing Financing (Nominal)	**75**	**105**	**112**	**134**	**164**	**230**	**234**	**237**	**240**	**219**	**246**	**268**	**270**	**285**	**310**	**302**	**313**	**335**	***Non Performing Financing (Nominal)***
Non Performing Financing (%)	**8,56**	**8,38**	**7,03**	**6,50**	**6,11**	**6,91**	**6,87**	**6,83**	**6,80**	**6,15**	**6,91**	**7,33**	**7,20**	**7,32**	**7,69**	**7,25**	**7,35**	**7,89**	***Non Performing Financing (%)***

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Bank Umum Syariah (BUS)																			***Sharia Commercial Banks***
Jumlah Bank	3	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*Total Banks*
Jumlah Kantor	398	576	711	1.215	1.390	1.587	1.639	1.675	1.703	1.734	1.769	1.790	1.801	1.847	1.859	1.876	1.871	1.909	*Total Bank Offices*
Unit Usaha Syariah (UUS)																			***Sharia Business Units***
Jumlah Bank	26	27	25	23	24	24	24	24	24	24	24	24	24	25	24	24	24	24	*Total Banks*
Jumlah Kantor	170	214	287	262	312	474	476	478	482	493	497	500	505	514	522	509	526	530	*Total Bank Offices*
BPR Syariah																			***Sharia Rural Bank***
Jumlah Bank	114	131	139	150	155	156	156	156	156	158	158	158	159	159	159	159	160 r)	160	*Total Banks*
Jumlah Kantor	185	202	223	286	364	364	386	390	390	401	398	395	399	386	399	397	398	398	*Total Bank Offices*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei r)	Jun	Jul	Ags	
CAR (%)	-	-	-	**16,76**	**16,63**	**13,63**	**14,98**	**14,54**	**14,60**	**14,14**	**15,29**	**15,20**	**14,30**	**14,72**	**14,28**	**14,32**	**15,28**	**14,71**	***CAR (%)***
- Modal	-	-	-	9.578	11.297	13.205	13.288	13.499	13.638	13.866	15.021	15.054	15.166	15.349	15.520	15.871	16.266	16.084	- *Capital*
- ATMR	-	-	-	57.156	67.936	96.863	88.704	92.867	93.401	98.071	98.263	99.059	106.040	104.299	108.680	110.861	106.476	109.354	- *Risk Weighted Assets*
KAP																			***Earning Assset Quality***
APYD terhadap Aktiva Produktif	-	-	-	**96,84**	**94,38**	**97,89**	**98,21**	**97,88**	**97,90**	**97,34**	**96,92**	**96,65**	**96,61**	**96,66**	**96,54**	**96,78**	**96,91**	**96,59**	***Classified Earning assets to***
- APYD	-	-	-	2.121	757	302	267	316	323	3.341	3.839	4.253	4.469	4.492	4.868	4.554	4.380	4.913	- *Classified Earning Assets*
- Total Aktiva Produktif	-	-	-	67.230	13.471	14.298	14.914	14.905	15.367	125.551	124.603	126.927	131.835	134.625	140.817	141.317	141.541	144.145	- *Total Earning assets*
Rentabilitas																			***Profitability***
NOM (%)	-	-	-	**1,77**	**1,20**	**1,44**	**2,08**	**1,73**	**1,53**	**2,04**	**2,34**	**2,22**	**2,29**	**2,25**	**2,02**	**2,05**	**2,23**	**2,23*****	***NOM (%)***
- Pendapatan	-	-	-	936	949	1.410	2.080	1.775	1.606	2.184	2.559	2.491	2.627	2.653	2.445	2.545	2.830	2,830***	- *Net Operations Income*
- Rata-rata Aktiva	-	-	-	53.024	79.144	98.104	100.230	102.520	104.809	107.114	109.385	112.146	114.875	117.890	121.117	124.112	126.978	126,978***	- *Average Earning Assets*
ROA (%)	-	-	-	**1,59**	**1,59**	**1,88**	**2,13**	**1,92**	**1,94**	**1,94**	**2,14**	**1,92**	**1,95**	**1,94**	**1,58**	**1,65**	**1,57**	**1,54**	***ROA (%)***
- Laba	-	-	-	960	1.460	2.185	2.531	2.300	2.326	2.397	3.076	2.777	2.878	2.891	2.411	2.543	2.423	2.402	- *Profit*
- Rata-Rata total aset	-	-	-	60.268	92.058	116.127	118.632	119.994	120.036	123.667	143.727	144.891	147.837	149.254	152.792	154.159	154.656	155.990	- *Average Assets*
BOPO (%)	-	-	-	**82,38**	**81,65**	**76,91**	**76,48**	**76,26**	**76,21**	**76,35**	**76,60**	**76,86**	**81,64**	**76,32**	**81,50**	**79,86**	**75,68**	**83,30**	***Operating Expenses to***
- Biaya Operasional	-	-	-	4.368	6.378	4.779	5.400	6.078	6.768	7.678	726	1.447	2.439	3.077	4.243	5.072	5.464	7.845	- *Operations Expenses*
- Pendapatan	-	-	-	5.302	7.812	6.214	7.061	7.970	8.880	10.057	948	1.883	2.988	4.032	5.206	6.351	7.220	9.418	- *Operations Income*
Likuiditas																			***Liquidity***
Short Term Mistmach (%)	-	-	-	**16,76**	**19,64**	**18,29**	**18,66**	**18,70**	**18,79**	**18,04**	**18,01**	**18,12**	**18,77**	**21,56**	**16,53**	**16,73**	**16,12**	**17,03**	***Short Term Mistmach (%)***
- Aktiva Jangka Pendek	-	-	-	9.578	16.779	16.411	17.412	17.670	18.401	18.689	18.416	19.040	20.579	23.919	18.511	19.466	19.181	19.932	- *Short-Term Assets*
- Kewajiban Jangka	-	-	-	57.156	85.448	89.707	93.307	94.494	97.922	103.588	102.257	105.093	109.610	110.936	111.990	116.334	118.997	117.050	- *Short-Term Liabilities*
FDR (%)	-	-	-	**87,60**	**91,41**	**118,46**	**120,09**	**118,23**	**118,38**	**120,65**	**117,65**	**118,42**	**121,50**	**120,05**	**119,88**	**121,71**	**121,71**	**121.71*****	***FDR (%)***
- Pembiayaan	-	-	-	56.357	32.165	117.600	123.631	126.942	130.555	142.148	138.439	140.681	148.935	148.649	152.618	155.651	155.651	155,651***	- *Financing*
- Dana Pihak Ketiga	-	-	-	64.335	35.186	99.278	102.951	107.373	110.283	117.817	117.666	118.795	122.585	123.825	127.311	127.885	127.885	127,885***	- *Third Party Funds*

***) Angka-angka sangat-sangat sementara

r) Angka-angka diperbaiki

****) Estimated figures*

r) Revised figures

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

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

r) Angka-angka diperbaiki

r) revised figures

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DATA BPR

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penyaluran Dana																			***Fund Disbursements***
a. Kredit	20.540	25.472	28.001	33.844	41.100	47.947	48.500	48.895	49.425	49.818	50.396	51.709	52.633	53.749	55.023	56.248	57.462	57.634	*a. Credits*
b. Antar Bank Aktiva	6.009	5.841	8.075	10.033	12.434	11.258	12.272	12.868	13.637	14.935	14.614	13.947	13.399	13.157	12.668	12.273	11.645	12.744	*b. Inter-Bank Assets*
Sumber Dana																			***Source of Funds***
a. DPK	18.719	21.339	25.552	31.312	38.209	41.436	42.436	43.091	43.831	44.870	45.153	45.388	45.489	45.999	46.143	45.935	46.201	47.255	*a. Third Party Funds*
Deposito	12.701	14.204	17.280	21.455	26.174	28.479	29.115	29.538	29.958	30.401	30.581	30.690	30.771	30.908	31.068	31.174	31.723	32.345	*Time Deposits*
Tabungan	6.018	7.135	8.272	9.857	12.035	12.957	13.321	13.553	13.873	14.468	14.571	14.698	14.718	15.091	15.075	14.761	14.477	14.909	*Savings Deposits*
b. Antar Bank Pasiva	3.240	4.214	3.947	4.739	6.420	8.282	8.598	8.726	8.898	9.528	9.481	9.833	9.981	10.322	10.831	11.688	12.050	12.021	*b. Inter-Bank Liabilities*
c. Pinjaman yang Diterima	482	542	541	610	443	430	365	368	425	426	428	445	469	480	486	475	541	551	*c. Loans received*
d. Kewajiban Segera	189	250	328	373	389	365	397	387	408	466	462	454	504	504	442	472	503	442	*d. Immediate Liabilities*
Beberapa Komponen Modal																			***Several Components of Capital***
a. Modal Disetor	2.776	3.241	4.072	4.757	5.517	6.028	6.091	6.128	6.182	6.227	6.272	6.306	6.341	6.391	6.510	6.568	6.719	6.769	*a. Paid In Capital*
b. Cadangan	828	1.098	1.033	1.272	1.465	1.720	1.739	1.721	1.710	1.726	1.837	1.908	1.959	2.028	2.087	2.080	2.033	1.999	*b. Reserves*
c. L/R Tahun Berjalan	663	849	1.158	1.447	1.853	1.542	1.761	2.002	2.216	2.328	211	425	647	882	1.132	1.367	1.556	1.759	*c. Current Earnings*
d. L/R Tahun Lalu	38	(100)	(118)	(157)	(125)	40	19	(1)	2	(24)	1.938	1.633	1.254	649	397	307	226	231	*d. Retained Earnings (Profit/Loss)*

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
LDR (%)	**80,03**	**82,54**	**79,61**	**79,02**	**78,54**	**83,63**	**82,59**	**81,85**	**81,11**	**78,63**	**78,84**	**80,24**	**81,43**	**82,51**	**83,55**	**84,56**	**85,44**	**84,37**	***LDR (%)***
- Total Kredit	20.684	25.480	28.012	33.878	41.144	48.000	48.556	48.949	49.474	49.866	50.443	51.762	52.687	53.803	55.087	56.313	57.522	57.694	- *Total Credit*
- Penghimpunan Dana	21.696	25.944	29.496	36.420	44.836	49.081	50.294	51.204	52.264	54.535	54.234	54.716	54.896	55.754	56.404	56.974	57.645	58.627	- *Funds collected*
- Modal Inti	4.149	4.926	5.691	6.450	7.551	8.314	8.501	8.600	8.730	8.880	9.744	9.797	9.807	9.454	9.530	9.618	9.680	9.752	- *Core Capital*
NPL (%)	**7,98**	**9,88**	**6,90**	**6,12**	**5,22**	**5,44**	**5,35**	**5,39**	**5,33**	**4,75**	**5,13**	**5,17**	**5,25**	**5,21**	**5,09**	**4,98**	**4,97**	**5,22**	***NPL (%)***
- Kredit Non Lancar	1.639	2.516	1.932	2.070	2.146	2.609	2.596	2.635	2.632	2.369	2.587	2.672	2.764	2.801	2.803	2.798	2.855	3.009	- *Non Current Credits*
- Total Kredit	20.540	25.472	28.001	33.844	41.100	47.947	48.500	48.895	49.425	49.818	50.396	51.709	52.633	53.749	55.023	56.248	57.462	57.634	- *Total Credit*
ROA (%)	**2,39**	**2,61**	**3,08**	**3,16**	**3,32**	**3,74**	**3,71**	**3,73**	**3,68**	**3,46**	**3,75**	**3,74**	**3,77**	**3,81**	**3,87**	**3,80**	**3,70**	**3,57**	***ROA (%)***
- L/R Tahun Berjalan	663	849	1.158	1.447	1.853	1.542	1.761	2.002	2.216	2.328	211	425	647	882	1.132	1.367	1.556	1.759	- *Current Earnings (Profit/Loss)*
- Total Aktiva	27.741	32.533	37.554	45.742	55.799	61.783	63.385	64.409	65.698	67.397	67.610	68.284	68.645	69.446	70.240	71.901	72.091	73.858	- *Total Aktiva*
ROE (%)	**20,98**	**22,67**	**25,08**	**26,71**	**29,46**	**33,34**	**33,54**	**34,14**	**34,10**	**32,63**	**35,18**	**35,17**	**35,30**	**35,69**	**35,92**	**35,73**	**34,15**	**33,56**	***ROE (%)***
- L/R Tahun Berjalan	663	849	1.158	1.447	1.853	1.542	1.761	2.002	2.216	2.328	211	425	647	882	1.132	1.367	1.556	1.759	- *Current Earnings (Profit/Loss)*
- Modal Disetor	2.776	3.241	4.072	4.757	5.517	6.028	6.091	6.128	6.182	6.227	6.272	6.306	6.341	6.391	6.510	6.568	6.719	6.769	- *Paid In Capital*
- Cadangan Umum	384	506	546	661	772	908	910	908	908	909	934	947	991	1.026	1.050	1.083	1.092	1.095	- *General Reserve*

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

Lokasi	2007	2008	2009	2010	2011	2012					2013								*Location*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Jawa Barat	4.818	5.868	7.061	8.511	9.771	10.517	10.786	10.885	11.054	11.293	11.320	11.416	11.518	11.670	11.807	12.507	11.898	12.669	*1. Jawa Barat*
2. Banten	512	632	737	907	1.056	1.179	1.210	1.231	1.262	1.308	1.312	1.312	1.329	1.316	1.379	1.381	1.426	1.433	*2. Banten*
3. DKI Jakarta	489	571	708	922	1.341	1.479	1.488	1.509	1.511	1.579	1.546	1.556	1.571	1.594	1.608	1.625	1.725	1.673	*3. DKI Jakarta*
4. D.I Yogyakarta	1.409	1.634	1.848	2.250	2.610	2.857	2.912	2.947	2.997	3.097	3.088	3.123	3.139	3.117	3.152	3.212	3.232	3.295	*4. D.I Yogyakarta*
5. Jawa Tengah	6.723	7.790	9.190	10.899	12.851	13.761	14.125	14.363	14.669	14.938	14.929	14.920	15.033	15.115	15.195	15.309	15.372	15.685	*5. Jawa Tengah*
6. Jawa Timur	3.616	4.030	4.739	5.607	6.562	7.378	7.602	7.670	7.822	7.898	7.967	8.027	8.094	8.139	8.276	8.410	8.520	8.639	*6. Jawa Timur*
7. Bengkulu	18	23	25	30	33	37	38	38	39	39	38	38	38	38	38	39	39	39	*7. Bengkulu*
8. Jambi	216	205	244	323	424	589	622	625	643	644	660	674	686	682	684	692	725	744	*8. Jambi*
9. Aceh	54	110	121	104	125	128	130	133	136	138	139	137	139	146	149	147	148	151	*9. Aceh*
10. Sumatera Utara	419	495	580	677	763	838	857	867	875	877	898	910	905	907	902	917	928	949	*10. Sumatera Utara*
11. Sumatera Barat	733	901	1.025	1.157	1.278	1.286	1.319	1.343	1.353	1.406	1.384	1.369	1.342	1.328	1.304	1.300	1.277	1.292	*11. Sumatera Barat*
12. Riau	392	491	601	735	899	987	988	997	1.002	1.015	1.009	1.004	997	1.037	1.024	1.028	1.015	1.027	*12. Riau*
13. Kepulauan Riau	620	855	1.349	2.161	2.836	3.318	3.337	3.383	3.408	3.425	3.402	3.368	3.384	3.399	3.403	3.444	3.587	3.713	*13. Kepulauan Riau*
14. Sumatera Selatan	336	394	520	645	834	1.001	989	975	983	996	996	1.001	1.012	1.018	1.009	1.019	1.025	1.003	*14. Sumatera Selatan*
15. Bangka Belitung	8	9	20	25	50	55	56	54	56	59	55	55	53	53	54	55	53	67	*15. Bangka Belitung*
16. Lampung	3.516	3.563	3.037	3.539	4.386	4.559	4.643	4.761	4.929	5.167	5.367	5.623	5.665	5.810	5.912	6.133	6.170	6.239	*16. Lampung*
17. Kalimantan Selatan	167	260	250	348	389	368	366	385	385	396	391	396	402	403	398	393	392	400	*17. Kalimantan Selatan*
18. Kalimantan Barat	403	511	577	670	820	986	974	993	964	979	932	921	935	967	955	989	965	958	*18. Kalimantan Barat*
19. Kalimantan Timur	154	193	233	272	282	268	269	277	284	310	303	304	305	303	298	296	300	301	*19. Kalimantan Timur*
20. Kalimantan Tengah	7	10	28	46	67	101	109	106	104	137	109	147	148	156	142	159	190	161	*20. Kalimantan Tengah*
21. Sulawesi Tengah	134	209	254	309	504	793	843	902	933	955	983	1.030	1.060	1.142	1.171	1.220	1.255	1.266	*21. Sulawesi Tengah*
22. Sulawesi Selatan	194	272	336	457	669	855	874	880	891	925	941	950	954	962	988	1.040	1.048	1.050	*22. Sulawesi Selatan*
23. Sulawesi Utara	171	194	241	395	625	732	748	764	789	820	847	841	850	878	891	905	924	952	*23. Sulawesi Utara*
24. Sulawesi Tenggara	47	57	65	68	80	93	94	95	98	103	104	103	104	103	105	105	109	110	*24. Sulawesi Tenggara*
25. Sulawesi Barat	-	3	2	3	4	5	5	6	7	6	6	6	6	7	8	7	7	7	*25. Sulawesi Barat*
26. Gorontalo	23	21	26	29	30	34	34	33	33	35	33	33	33	33	33	33	33	33	*26. Gorontalo*
27. Nusa Tenggara Barat	375	456	535	585	716	753	775	806	826	840	857	867	844	852	860	832	841	846	*27. Nusa Tenggara Barat*
28. Bali	1.851	2.318	2.663	3.431	4.801	5.461	5.772	5.904	6.117	6.326	6.339	6.500	6.443	6.584	6.757	6.934	7.085	7.264	*28. Bali*
29. Nusa Tenggara Timur	35	64	109	153	200	224	222	225	228	253	252	249	250	250	258	258	281	306	*29. Nusa Tenggara Timur*
30. Maluku	160	210	210	217	391	591	609	632	654	747	717	683	716	740	765	788	808	825	*30. Maluku*
31. Papua	137	184	215	231	314	424	456	479	502	516	512	539	514	520	536	548	540	555	*31. Papua*
32. Maluku Utara	1	1	2	8	13	15	16	16	16	17	17	17	18	18	18	18	18	20	*32. Maluku Utara*
33. Papua Barat	-	-	-	29	74	109	118	125	128	152	157	164	161	159	159	159	159	186	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**27.741**	**32.533**	**37.554**	**45.742**	**55.799**	**61.783**	**63.385**	**64.409**	**65.698**	**67.397**	**67.610**	**68.284**	**68.645**	**69.446**	**70.240**	**71.901**	**72.091**	**73.858**	***Total***

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

Total Aset	2007	2008	2009	2010	2011	2012					2013								*Total Asset*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Total Aset BPR < 1 Miliar	85	56	46	25	16	10	14	15	13	12	12	11	13	11	11	11	11	10	*Total Asset Rural bank < 1 Billion*
Total Aset BPR 1 s.d 5 Miliar	651	536	429	341	264	247	238	240	239	229	229	227	227	228	230	226	229	230	*Total Asset Rural bank 1 up to 5 Billion*
Total Aset BPR 5 s.d 10 Miliar	527	511	479	433	387	346	347	331	328	333	320	317	310	305	290	290	278	269	*Total Asset Rural bank 5 up to 10 Billion*
Total Aset BPR > 10 Miliar	554	669	779	907	1.002	1.065	1.070	1.083	1.087	1.079	1.092	1.099	1.103	1.095	1.110	1.114	1.123	1.132	*Total Asset Rural bank > 10 Billion*
Total	**1.817**	**1.772**	**1.733**	**1.706**	**1.669**	**1.668**	**1.669**	**1.669**	**1.667**	**1.653**	**1.653**	**1.654**	**1.653**	**1.639**	**1.641**	**1.641**	**1.641**	**1.641**	***Total***

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

Kolektibilitas	2007	2008	2009	2010	2011	2012					2013								*Collectibility*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Kredit	**20.540**	**25.472**	**28.001**	**33.844**	**41.100**	**47.947**	**48.500**	**48.895**	**49.425**	**49.818**	**50.396**	**51.709**	**52.633**	**53.749**	**55.023**	**56.248**	**57.462**	**57.634**	***Credit***
a. Lancar	18.901	22.956	26.068	31.775	38.953	45.339	45.904	46.260	46.793	47.450	47.810	49.037	49.869	50.948	52.220	53.450	54.607	54.625	*a. Current*
b. Kurang Lancar	407	1.039	457	514	495	720	675	699	688	577	732	781	809	806	780	782	809	899	*b. Sub-Standard*
c. Diragukan	319	342	335	398	420	478	486	470	480	453	469	476	479	498	495	518	533	553	*c. Doubtful*
d. Macet	913	1.135	1.140	1.158	1.231	1.410	1.435	1.466	1.464	1.339	1.386	1.415	1.476	1.496	1.528	1.499	1.513	1.558	*d. Lost*
Non Performing Loan (Nominal)	**1.639**	**2.516**	**1.932**	**2.070**	**2.146**	**2.609**	**2.596**	**2.635**	**2.632**	**2.369**	**2.587**	**2.672**	**2.764**	**2.801**	**2.803**	**2.798**	**2.855**	**3.009**	***Non Performing Loan (Nominal)***
Rasio Non Performing Loan (%)	**7,98**	**9,88**	**6,90**	**6,12**	**5,22**	**5,44**	**5,35**	**5,39**	**5,33**	**4,75**	**5,13**	**5,17**	**5,25**	**5,21**	**5,09**	**4,98**	**4,97**	**5,22**	***Non Performing Loan Ratio (%)***

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

Lokasi	2007	2008	2009	2010	2011	2012					2013								*Location*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Jawa Barat	379	408	417	427	455	517	515	530	530	501	525	538	557	565	555	560	565	592	*1. Jawa Barat*
2. Banten	42	43	70	81	85	98	101	99	98	89	97	97	97	102	103	103	109	116	*2. Banten*
3. DKI Jakarta	17	26	36	46	46	57	68	74	73	64	67	69	80	65	65	64	70	78	*3. DKI Jakarta*
4. D.I Yogyakarta	83	80	80	103	109	141	139	139	136	115	128	133	140	149	142	148	151	160	*4. D.I Yogyakarta*
5. Jawa Tengah	614	591	618	658	675	786	775	770	762	687	734	747	764	778	784	787	777	801	*5. Jawa Tengah*
6. Jawa Timur	170	157	155	176	194	243	246	240	238	204	229	231	238	244	247	252	268	288	*6. Jawa Timur*
7. Bengkulu	1	1	1	1	1	1	1	1	1	2	1	2	2	2	2	2	2	2	*7. Bengkulu*
8. Jambi	9	11	14	14	13	17	17	17	20	14	19	22	23	25	26	28	29	33	*8. Jambi*
9. Aceh	6	7	33	10	6	8	9	9	9	6	7	8	8	8	9	9	9	10	*9. Aceh*
10. Sumatera Utara	27	29	35	39	48	45	44	43	44	40	43	42	44	44	43	45	46	47	*10. Sumatera Utara*
11. Sumatera Barat	32	40	67	87	66	85	86	83	85	68	79	81	83	84	85	88	93	94	*11. Sumatera Barat*
12. Riau	14	18	27	40	49	86	87	92	91	89	97	101	100	104	109	108	111	118	*12. Riau*
13. Kepulauan Riau	5	9	9	22	37	69	57	62	66	62	76	91	85	83	88	82	81	83	*13. Kepulauan Riau*
14. Sumatera Selatan	16	20	24	31	27	33	31	32	37	34	41	43	46	43	47	48	53	54	*14. Sumatera Selatan*
15. Bangka Belitung	2	1	1	2	1	2	2	2	2	2	2	2	2	2	2	2	2	3	*15. Bangka Belitung*
16. Lampung	58	909	84	52	51	71	64	72	69	57	72	77	77	79	75	73	80	94	*16. Lampung*
17. Kalimantan Selatan	5	5	9	8	12	14	14	14	15	17	13	12	16	18	20	19	25	28	*17. Kalimantan Selatan*
18. Kalimantan Barat	13	17	19	17	16	27	27	30	29	27	30	32	34	32	32	31	32	33	*18. Kalimantan Barat*
19. Kalimantan Timur	8	10	27	30	24	28	29	29	29	29	30	29	29	30	31	31	31	31	*19. Kalimantan Timur*
20. Kalimantan Tengah	0	0	1	2	4	4	4	4	6	4	3	5	4	3	4	5	6	8	*20. Kalimantan Tengah*
21. Sulawesi Tengah	2	4	4	4	4	7	8	9	10	7	8	10	10	15	10	11	12	12	*21. Sulawesi Tengah*
22. Sulawesi Selatan	11	11	13	19	15	15	15	15	16	13	15	17	16	16	16	15	16	20	*22. Sulawesi Selatan*
23. Sulawesi Utara	4	5	6	12	18	29	31	34	34	25	32	35	37	35	38	39	43	49	*23. Sulawesi Utara*
24. Sulawesi Tenggara	1	3	2	6	9	10	10	10	10	10	11	11	11	11	12	12	12	14	*24. Sulawesi Tenggara*
25. Sulawesi Barat	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*25. Sulawesi Barat*
26. Gorontalo	4	3	4	5	3	3	2	2	3	3	3	3	3	3	3	3	3	3	*26. Gorontalo*
27. Nusa Tenggara Barat	30	33	40	64	69	75	75	81	83	79	82	84	87	85	82	69	67	73	*27. Nusa Tenggara Barat*
28. Bali	78	71	126	98	95	120	115	116	112	103	120	125	144	146	146	133	130	135	*28. Bali*
29. Nusa Tenggara Timur	1	1	4	5	6	9	9	10	9	7	10	11	13	13	11	12	13	12	*29. Nusa Tenggara Timur*
30. Maluku	1	1	2	6	5	5	5	4	5	4	5	5	5	5	5	5	5	6	*30. Maluku*
31. Papua	4	5	6	6	4	5	7	7	8	5	6	6	7	8	8	8	8	9	*31. Papua*
32. Maluku Utara	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	*32. Maluku Utara*
33. Papua Barat	-	-	-	0	0	1	1	1	1	0	1	1	1	2	3	5	5	4	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**1.639**	**2.516**	**1.932**	**2.070**	**2.146**	**2.609**	**2.596**	**2.635**	**2.632**	**2.369**	**2.587**	**2.672**	**2.764**	**2.801**	**2.803**	**2.798**	**2.855**	**3.009**	***Total***

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

Indikator	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Agustus 2012		Desember 2012		Agustus 2013		*Indicator*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	
Deposito	14.204	66,56	17.280	67,63	21.455	68,52	26.174	68,50	28.479	68,73%	30.401	67,75	32.345	68,45%	*Time Deposits*
Tabungan	7.135	33,44	8.272	32,37	9.857	31,48	12.035	31,50	12.957	31,27%	14.468	32,25	14.909	31,55%	*Saving*
Total DPK	**21.339**	**100,00**	**25.552**	**100,00**	**31.312**	**100,00**	**38.209**	**100,00**	**41.436**	**100%**	**44.870**	**100,00**	**47.255**	**100%**	***Total Third Party Funds***

Tabel 3.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Agustus 2013
(Composition of Third Party Funds of Rural Banks Based on Location - August 2013)

Lokasi	Tabungan *(Saving Deposits)*	Deposito *(Time Deposits)*	Total DPK *(Total of Third Party Funds)*	Pangsa Thd Total DPK (%) *(Portion to Total Third Party Funds (%)*	*Location*
	Miliar Rp *(Billion Rp)*				
1. Jawa Barat	2.096	6.092	8.188	17,33	*1. Jawa Barat*
2. Banten	204	670	874	1,85	*2. Banten*
3. DKI Jakarta	146	879	1.025	2,17	*3. DKI Jakarta*
4. D.I Yogyakarta	731	1.614	2.345	4,96	*4. D.I Yogyakarta*
5. Jawa Tengah	4.706	6.340	11.046	23,38	*5. Jawa Tengah*
6. Jawa Timur	1.587	3.623	5.210	11,03	*6. Jawa Timur*
7. Bengkulu	13	14	26	0,06	*7. Bengkulu*
8. Jambi	76	465	540	1,14	*8. Jambi*
9. Aceh	30	38	68	0,14	*9. Aceh*
10. Sumatera Utara	326	339	665	1,41	*10. Sumatera Utara*
11. Sumatera Barat	507	342	850	1,80	*11. Sumatera Barat*
12. Riau	303	371	674	1,43	*12. Riau*
13. Kepulauan Riau	446	2.529	2.975	6,30	*13. Kepulauan Riau*
14. Sumatera Selatan	184	435	618	1,31	*14. Sumatera Selatan*
15. Bangka Belitung	9	42	51	0,11	*15. Bangka Belitung*
16. Lampung	584	2.645	3.229	6,83	*16. Lampung*
17. Kalimantan Selatan	98	115	214	0,45	*17. Kalimantan Selatan*
18. Kalimantan Barat	319	417	737	1,56	*18. Kalimantan Barat*
19. Kalimantan Timur	75	105	180	0,38	*19. Kalimantan Timur*
20. Kalimantan Tengah	50	74	124	0,26	*20. Kalimantan Tengah*
21. Sulawesi Tengah	54	294	348	0,74	*21. Sulawesi Tengah*
22. Sulawesi Selatan	148	370	518	1,10	*22. Sulawesi Selatan*
23. Sulawesi Utara	129	566	695	1,47	*23. Sulawesi Utara*
24. Sulawesi Tenggara	34	35	68	0,14	*24. Sulawesi Tenggara*
25. Sulawesi Barat	1	1	2	0,00	*25. Sulawesi Barat*
26. Gorontalo	7	11	18	0,04	*26. Gorontalo*
27. Nusa Tenggara Barat	287	239	526	1,11	*27. Nusa Tenggara Barat*
28. Bali	1.543	3.095	4.638	9,81	*28. Bali*
29. Nusa Tenggara Timur	74	143	216	0,46	*29. Nusa Tenggara Timur*
30. Maluku	53	180	233	0,49	*30. Maluku*
31. Papua	57	169	226	0,48	*31. Papua*
32. Maluku Utara	5	4	9	0,02	*32. Maluku Utara*
33. Papua Barat	27	92	119	0,25	*33. Papua Barat*
34. Lainnya	-	-	-	0,00	*34. Others*
Total	**14.909**	**32.345**	**47.255**	**100,00**	***Total***

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

Lokasi	2007	2008	2009	2010	2011	2012					2013								*Location*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Jawa Barat	3.305	4.035	5.072	6.061	6.859	7.272	7.461	7.534	7.648	7.746	7.798	7.846	7.928	8.098	8.169	7.994	7.977	8.188	*1. Jawa Barat*
2. Banten	274	308	382	509	661	757	776	783	796	816	828	840	856	841	906	887	880	874	*2. Banten*
3. DKI Jakarta	288	305	420	600	837	968	983	1.016	1.020	1.063	1.032	1.018	1.023	1.001	1.009	986	1.008	1.025	*3. DKI Jakarta*
4. D.I Yogyakarta	1.043	1.142	1.290	1.511	1.814	1.991	2.024	2.058	2.108	2.193	2.215	2.244	2.255	2.251	2.260	2.277	2.277	2.345	*4. D.I Yogyakarta*
5. Jawa Tengah	4.712	5.395	6.449	7.529	9.052	9.571	9.880	10.073	10.333	10.585	10.644	10.616	10.691	10.802	10.831	10.734	10.732	11.046	*5. Jawa Tengah*
6. Jawa Timur	2.349	2.476	2.964	3.497	4.041	4.561	4.737	4.797	4.850	4.893	4.966	4.984	4.985	5.034	5.111	5.093	5.095	5.210	*6. Jawa Timur*
7. Bengkulu	11	15	17	18	20	24	25	25	25	25	24	24	24	25	26	26	26	26	*7. Bengkulu*
8. Jambi	161	146	186	244	316	438	460	466	474	482	491	495	502	505	504	507	525	540	*8. Jambi*
9. Aceh	34	57	37	41	55	57	55	57	59	61	61	60	61	65	71	65	67	68	*9. Aceh*
10. Sumatera Utara	307	357	426	493	538	589	601	612	610	612	628	636	636	637	636	644	654	665	*10. Sumatera Utara*
11. Sumatera Barat	475	580	715	829	913	878	908	929	938	972	960	952	929	918	891	866	835	850	*11. Sumatera Barat*
12. Riau	293	350	417	525	629	678	677	676	667	678	680	681	672	674	663	662	659	674	*12. Riau*
13. Kepulauan Riau	476	657	1.071	1.758	2.324	2.695	2.699	2.723	2.724	2.735	2.733	2.745	2.740	2.742	2.728	2.761	2.872	2.975	*13. Kepulauan Riau*
14. Sumatera Selatan	258	308	386	471	556	644	635	615	612	625	633	637	642	640	636	638	642	618	*14. Sumatera Selatan*
15. Bangka Belitung	8	8	17	21	43	46	47	44	45	48	43	43	42	43	43	44	42	51	*15. Bangka Belitung*
16. Lampung	2.287	2.140	1.945	2.427	2.883	3.029	3.063	3.104	3.215	3.249	3.360	3.320	3.287	3.287	3.181	3.186	3.191	3.229	*16. Lampung*
17. Kalimantan Selatan	97	144	154	177	251	201	199	212	213	222	218	222	225	224	220	209	207	214	*17. Kalimantan Selatan*
18. Kalimantan Barat	319	399	470	547	651	795	780	798	770	783	734	722	724	757	735	768	741	737	*18. Kalimantan Barat*
19. Kalimantan Timur	89	114	152	177	174	168	170	173	179	192	188	187	190	189	185	180	179	180	*19. Kalimantan Timur*
20. Kalimantan Tengah	6	6	15	28	44	71	79	75	73	105	77	112	113	121	107	121	148	124	*20. Kalimantan Tengah*
21. Sulawesi Tengah	54	93	99	130	277	290	292	292	289	284	294	344	356	386	349	352	353	348	*21. Sulawesi Tengah*
22. Sulawesi Selatan	122	128	185	259	366	446	458	466	467	476	475	476	470	465	472	499	513	518	*22. Sulawesi Selatan*
23. Sulawesi Utara	126	145	171	282	439	508	516	531	555	588	614	611	622	657	662	656	665	695	*23. Sulawesi Utara*
24. Sulawesi Tenggara	42	50	55	56	56	59	58	59	58	61	61	61	61	61	62	65	68	68	*24. Sulawesi Tenggara*
25. Sulawesi Barat	-	2	1	2	2	2	3	3	3	3	2	2	2	2	2	2	2	2	*25. Sulawesi Barat*
26. Gorontalo	9	7	10	14	16	17	20	18	18	20	18	19	18	19	19	19	18	18	*26. Gorontalo*
27. Nusa Tenggara Barat	209	260	319	366	452	458	475	492	505	521	537	545	536	542	543	512	515	526	*27. Nusa Tenggara Barat*
28. Bali	1.179	1.455	1.803	2.331	3.254	3.557	3.703	3.797	3.912	4.054	4.083	4.211	4.171	4.273	4.373	4.435	4.534	4.638	*28. Bali*
29. Nusa Tenggara Timur	17	38	71	108	143	166	162	164	167	186	185	181	180	181	184	181	200	216	*29. Nusa Tenggara Timur*
30. Maluku	71	100	99	105	251	203	204	200	200	271	238	214	215	220	225	223	231	233	*30. Maluku*
31. Papua	95	119	152	166	224	221	200	204	204	203	208	209	209	213	213	216	215	226	*31. Papua*
32. Maluku Utara	0	0	1	4	6	7	7	8	7	8	8	8	8	9	9	9	9	9	*32. Maluku Utara*
33. Papua Barat	-	-	-	26	63	71	79	87	88	111	115	121	117	121	120	119	119	119	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**18.719**	**21.339**	**25.552**	**31.312**	**38.209**	**41.436**	**42.436**	**43.091**	**43.831**	**44.870**	**45.153**	**45.388**	**45.489**	**45.999**	**46.143**	**45.935**	**46.201**	**47.255**	***Total***

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tabungan	-	7,16	6,32	5,53	5,21	4,80	4,78	4,75	4,71	4,68	4,61	4,62	4,61	4,62	4,59	4,60	4,59	4,57	*Saving*
Deposito	-	12,43	10,81	10,25	9,85	8,58	8,52	8,48	8,44	8,40	8,37	8,35	8,32	8,33	8,31	8,33	8,42	8,53	*Time Deposits*

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

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

Sektor Ekonomi	2010[1)]		2011	2012							2013								*Economic Sector*
	Nov	Des	Des	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Pertanian, Perburuhan, dan Kehutanan	36,76	38,29	36,58	36,16	35,96	35,58	35,82	35,69	35,63	35,51	34,98	35,22	34,89	34,84	34,71	34,11	34,30	34,17	*1. Agriculture, hunting, and forestry*
2 Perikanan	32,65	33,39	32,10	32,04	31,63	31,75	31,62	31,85	31,87	31,32	31,01	30,54	30,56	30,47	30,61	30,69	30,71	30,57	*2. Fisheries*
3 Pertambangan dan Penggalian	27,89	28,29	26,58	27,01	24,77	25,53	25,65	26,04	26,25	26,60	27,43	26,07	26,34	25,95	25,86	25,84	26,60	26,87	*3. Mining and quarrying*
4 Industri Pengolahan	31,18	30,67	29,14	29,00	28,96	28,74	28,58	28,66	28,95	28,44	28,45	28,40	28,30	28,03	27,81	27,94	28,39	28,45	*4. Processing industry*
5 Listrik, Gas dan Air	32,00	34,43	30,33	29,83	28,25	28,49	28,69	28,97	28,84	29,08	28,48	27,98	27,73	28,11	28,74	29,54	28,72	27,58	*5. Electricity, gas and water*
6 Konstruksi	32,09	31,41	29,72	30,04	28,94	28,87	29,22	29,43	29,41	28,59	28,64	28,75	28,90	28,70	29,00	28,58	29,17	29,24	*6. Construction*
7 Perdagangan Besar dan Eceran	33,03	33,14	31,97	31,22	31,14	31,08	30,90	30,91	30,66	30,41	30,30	30,15	30,00	29,87	29,78	29,68	29,69	29,57	*7. Big and retail trade*
8 Penyediaan Akomodasi dan Penyedian Makan Minum	27,76	27,99	28,53	28,67	28,75	28,50	28,37	28,43	28,15	28,53	28,07	27,97	28,12	27,60	27,70	28,48	28,82	28,77	*8. Provision of accommodation and food supply drinking*
9 Transportasi, Pergudangan dan Komunikasi	30,15	30,12	28,11	28,56	28,86	28,88	27,81	27,79	27,87	27,89	27,80	27,95	27,85	27,73	27,70	27,65	27,63	27,59	*9. Transportation, warehousing and communications*
10 Perantara Keuangan	24,36	25,28	24,20	25,11	24,44	24,09	23,95	23,89	23,73	23,52	23,22	23,07	22,93	22,80	22,36	22,46	22,43	22,42	*10. Transitional finance*
11 Real Estate	27,31	27,26	22,77	22,29	22,79	21,80	22,90	21,90	21,87	21,50	21,33	21,50	22,41	22,48	23,05	23,12	22,87	22,43	*11. Real estate, rental business, and services company*
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	34,99	35,78	26,38	28,01	27,53	25,61	27,45	27,54	28,18	27,60	27,43	26,07	25,39	25,03	25,26	25,09	25,30	25,69	*12. Government administration, the defense and compulsory social security*
13 Jasa Pendidikan	31,29	31,61	28,84	28,75	28,27	28,32	28,48	28,84	29,37	28,20	28,27	28,11	27,96	28,27	27,76	27,91	28,41	28,51	*13. Education services*
14 Jasa Kesehatan dan Kegiatan Sosial	30,40	30,51	30,86	29,77	28,98	29,49	28,89	28,68	28,71	28,89	28,81	28,68	28,52	28,32	28,49	28,29	28,48	28,22	*14. Health and social services*
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	29,41	29,05	28,23	28,46	28,25	28,46	28,28	28,30	28,30	27,98	28,00	27,95	27,66	27,55	27,47	27,73	28,16	27,70	*15. Community, Sociocultural,Entertainment and Other Individual Services*
16 Jasa Perorangan yang Melayani Rumah Tangga	33,62	31,07	32,82	32,35	32,05	31,88	31,32	31,32	31,18	31,15	30,85	30,66	30,37	30,16	29,82	29,85	29,81	30,06	*16. Individual services serving the household*
17 Kegiatan Usaha yang Belum Jelas Batasannya	29,49	29,35	29,11	28,92	28,64	28,74	28,32	28,66	28,68	28,00	28,91	28,29	28,38	28,48	28,72	29,42	29,95	30,15	*17. International Agency and Other Extra Agency International*
18 Bukan Lapangan Usaha - Rumah Tangga	28,44	28,12	27,39	26,87	26,80	26,40	26,60	26,48	26,32	26,19	25,97	25,84	25,84	25,49	25,25	24,93	24,77	24,57	*18. Business Activities which are not clearly defined*
19 Bukan Lapangan Usaha - Lainnya	28,09	27,71	26,88	26,64	26,54	26,39	26,39	26,17	26,03	25,90	25,86	25,88	25,77	25,59	25,34	25,04	25,23	25,18	*19. Not the business field - other*

[1)] Merupakan sambungan halaman 144

* *Continue from page 144*

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

Jenis Penggunaan	2007	2008	2009	2010	2011	2012					2013								*Type of Use*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Modal Kerja	-	34,43	34,83	33,21	32,05	31,41	31,28	31,29	31,19	30,91	30,82	30,69	30,55	30,45	30,40	30,24	30,44	30,32	*Total Working Capital*
Investasi	-	27,67	30,37	29,01	28,23	27,52	27,25	27,17	27,05	26,62	26,67	26,59	26,44	26,15	26,08	26,31	26,03	25,93	*Total Investment*
Konsumsi	-	29,57	29,14	27,81	27,00	26,40	26,44	26,24	26,10	25,97	25,89	25,87	25,78	25,57	25,32	25,01	25,12	25,11	*Total Consumption*

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

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

Keterangan	2007	2008	2009	2010	2011	2012					2013								*Information*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jumlah BPR	1.817	1.772	1.733	1.706	1.669	1.669	1.669	1.669	1.667	1.653	1.653	1.654	1.653	1.639	1.641	1.641	1.641	1.641	*Total Rural Banks*
Jumlah Kantor	3.250	3.367	3.644	3.910	4.172	4.337	4.357	4.378	4.404	4.425	4.448	4.470	4.499	4.518	4.549	4.568	4.584	4.612	*Total Bank Offices*

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

Lokasi	BPR *(Rural Bank)*			Total	*Location*
	KP	KC	KPK		
1. Jawa Barat	305	296	194	795	*1. Jawa Barat*
2. Banten	69	40	33	142	*2. Banten*
3. DKI Jakarta	25	8	35	68	*3. DKI Jakarta*
4. D.I Yogyakarta	54	30	126	210	*4. D.I Yogyakarta*
5. Jawa Tengah	251	488	379	1.118	*5. Jawa Tengah*
6. Jawa Timur	326	202	584	1.112	*6. Jawa Timur*
7. Bengkulu	3	4	4	11	*7. Bengkulu*
8. Jambi	16	6	3	25	*8. Jambi*
9. Aceh	5	14	1	20	*9. Aceh*
10. Sumatera Utara	54	35	13	102	*10. Sumatera Utara*
11. Sumatera Barat	97	40	20	157	*11. Sumatera Barat*
12. Riau	32	7	13	52	*12. Riau*
13. Kepulauan Riau	40	24	2	66	*13. Kepulauan Riau*
14. Sumatera Selatan	19	11	7	37	*14. Sumatera Selatan*
15. Bangka Belitung	2	3	1	6	*15. Bangka Belitung*
16. Lampung	26	29	6	61	*16. Lampung*
17. Kalimantan Selatan	25	5	1	31	*17. Kalimantan Selatan*
18. Kalimantan Barat	20	5	6	31	*18. Kalimantan Barat*
19. Kalimantan Timur	14	8	5	27	*19. Kalimantan Timur*
20. Kalimantan Tengah	4			4	*20. Kalimantan Tengah*
21. Sulawesi Tengah	9	14	7	30	*21. Sulawesi Tengah*
22. Sulawesi Selatan	23	5	7	35	*22. Sulawesi Selatan*
23. Sulawesi Utara	17	22	10	49	*23. Sulawesi Utara*
24. Sulawesi Tenggara	12	4	2	18	*24. Sulawesi Tenggara*
25. Sulawesi Barat	1			1	*25. Sulawesi Barat*
26. Gorontalo	4	3	1	8	*26. Gorontalo*
27. Nusa Tenggara Barat	29	46	4	79	*27. Nusa Tenggara Barat*
28. Bali	137	35	99	271	*28. Bali*
29. Nusa Tenggara Timur	11	2	3	16	*29. Nusa Tenggara Timur*
30. Maluku	2	6	2	10	*30. Maluku*
31. Papua	6	8	1	15	*31. Papua*
32. Maluku Utara	2	1		3	*32. Maluku Utara*
33. Papua Barat	1	1		2	*33. Papua Barat*
34. Lainnya	-	-	-	-	*34. Others*
Total	**1.641**	**1.402**	**1.569**	**4.612**	***Total***

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DATA PERKREDITAN

Tabel 4.1.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012										2013								*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun[r])	Jul	Ags	
Penerima Kredit Lapangan Usaha																				***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	109.790	115.084	115.748	123.536	131.810	128.744	126.541	131.785	133.387	134.974	142.451	142.607	144.227	146.057	148.680	151.957	154.657	157.176	158.525	*1. Agricultures, Hunting and Forestry*
NPL	1.523	1.761	1.865	1.973	2.083	2.085	2.302	2.449	2.467	2.458	2.603	2.525	2.573	2.844	2.894	2.945	2.679	2.711	2.783	*NPL*
2. Perikanan	4.935	4.750	4.712	4.849	5.079	5.135	5.065	5.228	5.290	5.536	5.492	5.463	5.471	5.682	5.682	5.701	5.670	5.718	5.792	*2. Fisher*
NPL	291	485	479	216	224	226	280	286	288	284	197	202	198	241	244	244	206	157	171	*NPL*
3. Pertambangan dan Penggalian	87.780	88.052	92.024	95.533	92.955	89.082	89.097	93.978	94.543	98.600	104.207	105.016	99.764	104.746	113.096	113.258	109.030	103.394	112.580	*3. Mining and Quarrying*
NPL	302	589	578	576	837	903	978	1.095	1.165	1.285	1.292	1.325	1.346	1.345	1.134	1.092	1.082	1.563	1.775	*NPL*
4. Industri Pengolahan	344.597	358.950	367.021	377.257	388.408	396.743	408.495	420.406	422.551	429.166	445.807	443.074	447.715	453.895	457.900	469.764	485.150	500.982	519.946	*4. Procesing Industry*
NPL	11.746	12.281	12.445	12.829	12.290	11.924	12.122	11.181	11.772	10.580	10.479	10.619	10.647	9.964	9.801	9.669	9.324	9.123	9.749	*NPL*
5. Listrik, gas dan air	45.841	60.508	62.901	66.765	57.502	58.140	63.717	68.386	63.423	67.577	59.073	66.079	70.140	63.314	63.719	68.111	69.652	72.236	67.868	*5. Electricity, Gas and Water*
NPL	247	204	204	205	310	308	304	311	309	310	253	253	271	267	265	267	269	280	280	*NPL*
6. Konstruksi	75.395	79.326	81.071	84.866	90.779	92.193	92.827	98.999	97.592	98.696	95.921	89.855	90.705	93.285	96.464	103.013	108.911	111.614	118.001	*6. Construction*
NPL	2.865	3.621	3.821	3.479	3.396	3.894	4.019	3.805	3.988	3.879	3.410	3.697	3.447	3.370	3.740	4.088	4.037	4.086	4.131	*NPL*
7. Perdagangan Besar dan Eceran	375.017	381.444	397.302	419.551	451.313	456.895	455.296	457.613	466.679	477.594	499.567	486.274	504.435	527.526	543.471	549.983	595,465	605.348	606.233	*7. Wholesale and Retail Trade*
NPL	12.500	13.341	13.669	14.211	14.520	14.562	14.391	13.626	14.172	13.952	12.668	13.642	14.171	14.130	14.533	15.004	15.742	16.046	16.554	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	30.425	32.260	33.053	34.418	36.030	37.059	37.713	39.520	41.871	42.692	44.640	44.891	46.015	47.224	48.075	49.141	51.833	53.344	52.401	*8. Provision of accomodation and the provision of eating and drinking*
NPL	629	598	617	549	448	420	472	478	474	470	443	535	629	620	874	894	894	901	869	*NPL*
9. Transportasi, pergudangan dan komunikasi	97.966	99.493	100.758	104.144	111.399	110.784	114.414	114.611	117.296	119.562	122.235	120.780	121.875	126.617	128.906	133.892	140.890	142.652	148.072	*9. Transportation, Warehousing and Communications*
NPL	2.400	2.369	2.416	2.469	2.436	2.556	2.636	2.557	3.522	2.652	2.522	2.795	3.022	3.050	3.178	3.263	3.160	2.959	3.511	*NPL*
10. Perantara Keuangan	105.184	116.327	121.509	120.093	123.383	123.979	124.574	124.462	125.820	123.480	124.958	124.687	124.495	126.696	128.538	136.552	137.614	142.820	145.035	*10. Financial intermediaries*
NPL	309	176	249	164	189	203	196	210	213	225	193	224	232	244	239	255	244	250	334	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	116.201	122.859	123.766	125.137	130.534	136.087	146.841	140.338	144.193	146.619	150.568	151.517	152.655	157.897	158.480	161.718	174.709	179.046	180.567	*11. Real Estate, Business, Ownership, and Business Services*
NPL	1.767	2.033	2.087	2.160	2.256	2.306	2.696	2.107	2.161	2.283	2.446	2.935	2.868	2.642	2.491	2.732	2.856	2.792	3.177	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	3.014	2.159	2.065	2.955	2.928	2.864	2.765	2.778	2.573	2.659	2.793	2.741	2.741	2.791	2.776	2.803	4.803	4.986	5.885	*12. Government administration, Defese and Compulsory social security*
NPL	15	15	13	14	328	13	12	11	13	13	5	5	5	5	4	4	3	3	3	*NPL*
13. Jasa Pendidikan	4.064	4.128	4.384	4.359	4.510	4.529	4.338	4.483	4.474	4.508	4.612	4.579	4.636	4.696	4.614	4.836	4.835	4.900	4.991	*13. Education Services*
NPL	63	82	82	86	62	63	62	59	59	66	50	67	65	79	75	73	62	60	63	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	7.611	7.456	7.490	7.480	7.626	7.753	7.805	8.126	8.220	8.343	8.671	8.652	8.728	8.988	9.257	9.254	9.481	9.517	9.630	*14. Health Services and Social Activities*
NPL	334	359	347	349	411	413	411	408	398	405	396	395	392	396	374	310	310	238	242	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	39.294	39.788	40.744	41.339	43.176	44.072	43.897	43.646	44.758	43.766	45.006	43.356	43.927	44.807	45.595	46.441	48.123	51.592	50.694	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	774	919	993	1.008	915	1.192	1.279	1.272	1.287	1.301	1.088	1.132	1.116	1.077	1.176	1.178	1.180	1.288	1.320	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	691	587	579	637	695	758	732	709	711	713	711	716	752	879	895	939	1.178	1.239	1.299	*16. Individual Services which Serve Households*
NPL	37	52	45	36	30	49	51	54	62	60	49	49	51	53	50	48	51	35	38	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3.305	3.010	2.556	3.246	99	556	536	516	504	497	501	477	455	443	422	406	381	357	351	*17. International Agency and Other Extra Agency International*
NPL	53	39	51	56	0	13	13	11	11	11	8	8	8	9	9	8	9	9	8	*NPL*
18. Kegiatan yang belum jelas batasannya	81.689	64.710	63.624	61.554	52.578	49.193	35.788	40.235	41.391	41.793	50.396	43.635	45.166	37.621	40.633	40.280	4.583	2.953	2.332	*18. Business Activities which are not clearly defined*
NPL	1.339	1.491	1.570	1.472	1.078	1.020	818	872	896	807	892	752	805	750	768	749	58	57	44	*NPL*
Penerima Kredit Bukan Lapangan Usaha																				***Loans to Non Industrial Origin***
Rumah Tangga																				*House Hold*
- Untuk Pemilikan Rumah Tinggal	176.659	189.842	186.651	200.544	213.526	220.075	196.934	199.471	202.104	206.879	211.476	213.131	215.701	220.069	224.835	229.283	248.697	255.078	257.753	*- For Home Ownership*
NPL	3.291	3.903	4.008	4.230	4.312	4.614	4.471	4.335	4.428	4.587	4.395	5.385	5.569	5.547	5.572	5.496	5.974	6.296	6.622	*NPL*
- Untuk Pemilikan Flat atau Apartemen	5.573	6.016	6.159	6.108	6.564	6.839	8.799	8.984	9.201	9.829	10.275	10.137	10.420	10.726	11.114	11.424	10.587	11.070	11.359	*- For Apartement Ownership*
NPL	57	70	77	70	58	64	97	94	96	98	86	101	114	98	101	100	75	78	91	*NPL*
- Untuk Pemilikan Ruko atau Rukan	15.207	15.724	16.189	16.848	17.677	18.180	18.163	18.634	18.880	19.433	19.988	20.230	20.596	21.158	21.687	22.252	23.001	23.759	24.231	*- For Shop House Ownership*
NPL	260	289	283	301	331	336	348	374	385	391	380	418	426	455	506	489	517	527	563	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	105.725	102.795	103.166	104.279	107.211	105.620	103.670	102.068	100.171	99.778	98.658	96.618	95.961	93.605	93.498	93.632	98.449	103.318	103.450	*- For Vehicles Ownership*
NPL	998	1.069	1.082	1.093	1.116	1.104	1.160	1.172	1.167	1.113	1.082	1.076	986	997	946	944	915	863	886	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	119.841	132.718	135.575	147.477	153.813	160.282	252.958	256.821	262.497	264.108	278.867	279.107	273.320	279.049	282.631	288.041	266.066	268.311	269.910	*- Others*
NPL	1.413	1.590	1.648	1.838	1.598	1.673	2.785	2.799	2.845	2.832	2.663	2.859	2.936	2.969	2.920	2.951	2.461	2.520	2.627	*NPL*
Bukan Lapangan Usaha Lainnya	244.288	238.188	248.160	233.167	223.261	214.550	169.684	174.040	177.216	184.199	180.987	184.520	188.817	190.601	193.250	194.797	205.358	209.717	210.498	*Non Industrial Origin Others*
NPL	4.482	4.477	4.705	4.503	4.150	4.159	3.482	3.379	3.290	3.205	2.995	3.157	3.308	3.278	3.386	3.494	3.472	3.519	3.538	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.2.a. Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of State Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012										2013								*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun r)	Jul	Ags	
Penerima Kredit Lapangan Usaha																				*Loans by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	63.980	64.865	64.822	69.089	74.480	75.567	71.988	77.058	80.156	82.395	87.012	87.396	87.456	88.462	90.152	91.552	94.211	94.738	94.633	*1. Agricultures, Hunting and Forestry*
NPL	677	704	799	833	911	975	940	1.060	1.159	1.143	1.397	1.213	1.215	1.318	1.369	1.401	1.184	1.178	1.227	*NPL*
2. Perikanan	2.339	2.153	2.162	2.316	2.503	2.540	2.434	2.564	2.547	2.690	2.659	2.634	2.627	2.756	2.774	2.785	2.754	2.734	2.755	*2. Fisher*
NPL	209	115	116	119	128	128	176	180	179	187	108	109	108	149	148	146	111	68	81	*NPL*
3. Pertambangan dan Penggalian	35.009	31.120	33.553	34.474	34.089	29.751	29.853	33.078	33.494	36.321	40.792	42.055	38.679	42.302	47.388	46.534	45.507	35.857	40.020	*3. Mining and Quarrying*
NPL	83	283	267	293	396	318	322	311	427	336	217	196	218	210	199	187	176	290	287	*NPL*
4. Industri Pengolahan	109.948	108.991	109.370	113.992	121.542	123.720	126.527	133.233	134.639	135.035	142.652	139.071	140.016	141.727	138.427	143.465	152.448	155.755	164.053	*4. Procesing Industry*
NPL	4.740	5.007	5.093	5.152	5.053	4.921	5.004	4.705	5.515	4.501	4.499	4.572	4.493	3.919	3.844	3.787	3.755	3.877	4.048	*NPL*
5. Listrik, gas dan air	20.762	33.794	36.197	39.093	28.972	28.901	33.036	37.726	32.406	36.648	27.584	33.800	37.750	30.905	31.548	35.038	36.233	38.078	33.028	*5. Electricity, Gas and Water*
NPL	39	47	46	46	45	42	33	46	35	38	14	17	33	33	31	22	33	15	16	*NPL*
6. Konstruksi	27.728	29.288	29.660	31.096	34.089	34.071	34.199	36.837	37.292	37.862	37.676	35.651	36.090	37.373	38.452	40.109	43.648	44.705	44.885	*6. Construction*
NPL	1.133	1.570	1.630	1.306	1.246	1.672	1.359	1.269	1.264	1.265	1.198	1.282	1.163	1.176	1.386	1.497	1.548	1.655	1.718	*NPL*
7. Perdagangan Besar dan Eceran	127.969	124.992	126.888	142.182	162.995	165.718	160.690	157.867	160.923	162.777	174.264	166.125	178.701	193.623	200.287	205.366	244.816	249.367	248.293	*7. Wholesale and Retail Trade*
NPL	6.206	6.523	6.760	7.042	7.026	7.169	6.949	7.053	7.109	7.092	6.391	6.979	7.372	7.317	7.573	7.706	8.380	8.525	8.703	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	6.366	6.674	7.013	7.122	7.455	7.630	7.476	8.055	8.127	8.468	8.734	8.798	8.902	9.283	9.521	9.760	11.740	12.274	12.314	*8. Provision of accomodation and the provision of eating and drinking*
NPL	279	230	234	239	147	156	132	134	138	144	134	204	209	215	252	259	281	276	256	*NPL*
9. Transportasi, pergudangan dan komunikasi	34.037	33.182	32.814	32.958	36.531	35.480	38.218	38.091	39.008	39.755	41.533	40.904	41.510	42.603	43.746	47.307	54.123	54.908	56.149	*9. Transportation, Warehousing and Communications*
NPL	761	743	749	1.011	767	722	715	717	1.505	691	680	687	650	724	717	711	727	744	765	*NPL*
10. Perantara Keuangan	20.872	23.953	27.475	25.151	27.108	26.855	25.409	26.038	25.631	27.165	27.563	27.191	27.765	28.208	28.766	30.780	28.822	27.849	27.400	*10. Financial intermediaries*
NPL	173	23	80	41	69	54	49	55	53	53	47	55	63	65	64	66	44	51	120	*NPL*
11. Real Estate, Usaha Persewaan,	17.237	19.762	20.005	18.542	19.931	20.271	28.716	21.208	20.796	21.286	21.618	21.197	21.332	22.336	22.661	23.752	33.105	34.489	34.194	*11. Real Estate, Business, Ownership,*
NPL	285	351	364	357	335	356	822	361	378	378	364	404	408	433	426	462	591	608	609	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	2.382	1.514	1.508	2.443	2.434	2.379	2.288	2.301	2.190	2.282	2.199	2.200	2.204	2.263	2.177	2.198	4.227	4.401	5.272	*12. Government administration, Defese and Compulsory social security*
NPL	15	15	13	14	328	13	12	11	13	13	5	5	5	5	4	4	2	2	3	*NPL*
13. Jasa Pendidikan	682	726	710	847	918	919	649	690	685	675	701	701	717	739	740	774	777	784	777	*13. Education Services*
NPL	17	18	19	19	20	21	16	17	17	19	11	19	16	24	23	21	13	13	13	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	2.201	2.306	2.309	2.383	2.494	2.507	2.461	2.570	2.581	2.559	2.607	2.649	2.669	2.797	2.839	2.799	2.835	2.731	2.771	*14. Health Services and Social Activities*
NPL	214	220	220	221	282	281	281	282	267	264	260	260	256	254	255	246	240	140	144	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.633	5.418	5.285	5.663	6.633	6.866	6.264	6.596	6.597	6.857	7.631	6.737	6.767	7.973	7.588	7.728	9.329	9.784	9.975	*15. Community, Sociocultural,Entertainment and Other*
NPL	136	169	168	167	189	188	194	197	193	206	176	194	177	180	183	182	163	168	188	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	222	214	220	280	325	373	245	319	336	343	350	361	391	505	527	567	785	866	909	*16. Individual Services which Serve Households*
NPL	7	8	7	8	9	9	9	11	10	10	8	10	10	9	9	7	5	5	6	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3.208	2.921	2.471	3.074	4	3	4	5	4	5	14	19	17	17	12	10	5	0	0	*17. International Agency and Other Extra Agency International*
NPL	53	39	51	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	61.692	61.084	59.519	57.688	49.281	46.253	32.894	37.567	38.869	39.088	46.968	39.593	41.693	34.458	37.854	36.779	803	1.094	441	*18. Business Activities which are not clearly defined*
NPL	1.073	1.337	1.413	1.301	905	881	698	748	785	732	835	692	743	692	711	700	9	10	1	*NPL*
Penerima Kredit Bukan Lapangan Usaha																				***Loans to Non Industrial Origin***
Rumah Tangga																				*House Hold*
- Untuk Pemilikan Rumah Tinggal	89.587	93.270	95.134	100.380	110.440	115.121	91.234	91.896	93.880	95.775	98.016	99.457	101.225	103.379	105.665	107.959	124.842	128.505	129.844	*- For Home Ownership*
NPL	1.930	2.267	2.448	2.558	2.625	2.857	2.672	2.525	2.654	2.783	2.612	3.512	3.676	3.585	3.575	3.474	3.917	4.223	4.423	*NPL*
- Untuk Pemilikan Flat atau Apartemen	2.275	2.494	2.584	2.206	2.409	2.546	4.324	4.347	4.440	4.808	5.090	4.806	4.933	5.152	5.347	5.548	4.534	4.761	4.888	*- For Apartement Ownership*
NPL	32	39	48	36	31	36	65	67	65	68	66	74	86	72	76	76	54	56	62	*NPL*
- Untuk Pemilikan Ruko atau Rukan	2.224	2.423	2.498	2.596	2.773	2.903	2.773	2.885	3.028	3.182	3.388	3.469	3.562	3.735	3.870	4.008	4.269	4.396	4.455	*- For Shop House Ownership*
NPL	59	71	83	103	109	118	120	137	148	152	141	163	161	176	185	151	157	172	184	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	14.584	12.647	12.899	13.343	13.804	13.788	13.236	13.211	13.486	13.599	13.925	14.111	14.292	14.233	14.356	14.461	18.355	19.329	19.382	*- For Vehicles Ownership*
NPL	56	77	78	87	85	90	95	86	91	92	95	91	97	102	106	113	127	126	131	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.639	19.642	20.233	28.548	30.167	32.230	122.409	123.814	126.110	127.250	140.040	140.258	132.577	135.069	137.428	140.270	114.773	114.533	114.761	*- Others*
NPL	456	495	523	669	661	703	1.791	1.816	1.851	1.843	1.690	1.865	1.927	1.943	1.960	1.967	1.484	1.516	1.589	*NPL*
Bukan Lapangan Usaha Lainnya	107.258	109.287	115.701	96.864	83.296	74.190	28.040	31.030	29.856	33.323	26.112	26.315	26.695	26.392	26.061	25.572	34.006	35.975	37.301	*Non Industrial Origin Others*
NPL	1.150	1.289	1.456	1.175	955	911	309	308	311	316	302	316	363	350	344	335	303	303	310	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.3.a. Kredit dan NPL BUSN Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Foreign Exchange Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012										2013								*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																				***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	32.618	33.802	34.516	36.269	37.381	36.629	36.997	37.018	35.611	35.443	37.311	36.813	38.431	38.600	38.979	39.885	39.392	40.233	41.274	*1. Agricultures, Hunting and Forestry*
NPL	588	700	699	756	765	779	790	809	723	721	640	677	720	876	857	873	769	779	775	*NPL*
2. Perikanan	1.893	1.896	1.900	1.873	1.883	1.867	1.860	1.872	1.917	1.994	1.978	1.988	1.993	2.075	2.048	2.073	2.077	2.158	2.195	*2. Fisher*
NPL	45	330	322	55	52	48	54	54	55	44	43	45	43	44	46	46	48	37	35	*NPL*
3. Pertambangan dan Penggalian	32.282	31.642	32.585	31.732	29.762	28.742	29.256	29.553	29.357	29.618	29.125	29.133	28.981	30.533	31.629	32.301	31.557	31.429	33.248	*3. Mining and Quarrying*
NPL	166	244	246	255	414	506	505	629	529	638	728	689	726	698	664	665	665	730	889	*NPL*
4. Industri Pengolahan	145.923	151.735	157.727	157.892	161.027	162.686	166.897	170.540	171.665	175.787	183.778	182.268	184.039	183.753	186.517	188.435	192.630	196.647	200.698	*4. Procesing Industry*
NPL	4.628	4.905	5.009	5.298	4.893	4.616	4.656	4.019	3.798	3.821	3.683	3.802	3.903	3.856	3.730	3.778	3.628	3.269	3.599	*NPL*
5. Listrik, gas dan air	17.119	18.177	17.924	18.339	19.183	19.682	21.004	21.240	21.359	21.118	21.877	22.287	22.354	22.289	22.036	23.033	23.181	23.599	23.774	*5. Electricity, Gas and Water*
NPL	202	151	151	152	154	155	154	151	161	159	127	124	123	119	119	129	119	146	145	*NPL*
6. Konstruksi	32.818	36.259	36.869	38.379	38.999	39.731	40.097	41.776	39.033	38.787	39.051	37.709	38.496	39.069	39.741	42.609	42.895	42.855	48.031	*6. Construction*
NPL	1.011	1.019	1.027	1.015	980	979	1.000	1.035	1.221	1.146	843	976	970	863	798	958	825	798	841	*NPL*
7. Perdagangan Besar dan Eceran	192.695	195.498	208.116	212.287	219.401	221.196	222.310	224.725	229.018	234.977	242.879	238.500	242.588	248.148	255.577	257.514	260.322	264.904	265.359	*7. Wholesale and Retail Trade*
NPL	4.802	5.061	5.093	5.239	5.284	5.334	5.302	4.422	4.890	4.617	4.168	4.444	4.502	4.450	4.549	4.668	4.647	4.678	4.977	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	20.648	21.835	22.277	23.439	24.586	25.304	25.995	26.847	28.980	29.000	30.482	30.651	31.302	31.789	31.979	32.572	33.303	34.149	33.146	*8. Provision of accomodation and the provision of eating and drinking*
NPL	262	279	288	200	197	187	176	181	177	163	152	165	256	247	463	474	452	458	450	*NPL*
9. Transportasi, pergudangan dan komunikasi	47.180	49.312	50.341	52.106	54.957	54.437	55.559	56.001	57.547	58.703	59.221	58.163	58.915	60.876	61.492	62.460	62.546	62.930	65.760	*9. Transportation, Warehousing and Communications*
NPL	1.186	1.274	1.314	1.104	1.255	1.260	1.292	1.195	1.286	1.228	1.124	1.146	1.315	1.325	1.434	1.464	1.347	1.110	1.596	*NPL*
10. Perantara Keuangan	36.095	39.073	39.608	39.749	40.290	41.146	42.021	41.752	43.082	40.823	40.801	40.803	40.133	41.914	41.310	44.943	46.171	50.649	51.935	*10. Financial intermediaries*
NPL	101	111	95	79	77	104	100	111	108	122	102	109	111	120	118	131	143	137	153	*NPL*
11. Real Estate, Usaha Persewaan,	80.468	82.997	83.098	84.679	88.081	89.838	91.806	93.074	96.442	98.815	102.026	103.205	104.085	107.685	106.832	108.514	111.279	113.269	114.267	*11. Real Estate, Business, Ownership,*
NPL	1.069	1.264	1.321	1.391	1.491	1.476	1.491	1.382	1.404	1.455	1.475	1.590	1.654	1.686	1.534	1.704	1.663	1.506	1.896	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	341	341	258	264	264	265	267	268	187	183	190	185	185	183	98	101	104	107	112	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
13. Jasa Pendidikan	2.217	2.272	2.516	2.344	2.435	2.450	2.509	2.602	2.595	2.586	2.619	2.639	2.655	2.786	2.686	2.801	2.779	2.808	2.922	*13. Education Services*
NPL	32	52	51	53	29	29	34	29	30	33	27	36	34	38	35	34	29	30	31	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	4.001	3.763	3.769	3.772	3.820	3.914	3.998	4.201	4.277	4.401	4.552	4.555	4.618	4.685	4.872	4.873	5.047	5.176	5.231	*14. Health Services and Social Activities*
NPL	101	107	104	104	106	110	109	105	101	116	114	114	114	113	96	39	44	69	69	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	27.202	26.918	27.740	27.898	28.301	27.890	27.734	27.178	28.227	26.964	27.247	25.911	25.807	25.933	25.552	27.000	26.978	29.174	27.891	*15. Community, Sociocultural,Entertainment and Other*
NPL	490	548	638	652	525	519	550	519	449	432	415	431	413	423	462	486	513	481	516	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	166	171	173	177	182	183	285	180	170	161	161	156	163	162	166	169	170	170	170	*16. Individual Services which Serve Households*
NPL	12	21	20	10	10	12	12	12	21	21	17	17	18	17	18	17	18	8	8	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	6	3	0	87	8	8	2	6	4	4	5	4	5	5	5	7	7	7	8	*17. International Agency and Other Extra Agency International*
NPL	-	-	-	0	-	-	-	0	0	0	-	0	0	0	0	0	0	0	0	*NPL*
18. Kegiatan yang belum jelas batasannya	3.479	1.901	2.134	2.552	1.848	1.578	1.637	1.325	1.266	1.315	2.042	2.773	2.190	1.881	1.550	2.354	2.633	660 r)	663	*18. Business Activities which are not clearly defined*
NPL	52	22	21	25	23	25	10	24	23	4	4	5	6	5	4	5	6	5	6	*NPL*
Penerima Kredit Bukan Lapangan Usaha																				***Loans to Non Industrial Origin***
Rumah Tangga																				*House Hold*
- Untuk Pemilikan Rumah Tinggal	70.485	79.562	74.443	84.532	87.476	88.441	89.028	90.636	91.316	93.836	95.605	95.601	96.217	97.932	99.657	101.229	103.211	105.234	106.293	*- For Home Ownership*
NPL	1.003	1.270	1.176	1.311	1.330	1.371	1.367	1.371	1.330	1.339	1.329	1.397	1.401	1.453	1.455	1.455	1.478	1.474	1.563	*NPL*
- Untuk Pemilikan Flat atau Apartemen	2.925	3.194	3.229	3.537	3.762	3.908	4.074	4.220	4.325	4.555	4.737	4.819	4.962	5.087	5.269	5.351	5.503	5.712	5.854	*- For Apartement Ownership*
NPL	21	28	26	30	23	24	28	24	27	26	18	19	22	22	22	20	17	19	21	*NPL*
- Untuk Pemilikan Ruko atau Rukan	12.469	12.750	13.109	13.628	14.246	14.596	14.713	15.062	15.215	15.579	15.879	15.997	16.240	16.598	17.035	17.447	17.912	18.530	18.925	*- For Shop House Ownership*
NPL	174	191	174	170	195	192	207	214	210	213	211	226	235	236	274	288	309	303	320	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	84.406	83.283	83.380	84.246	86.780	85.296	84.074	82.686	80.791	80.392	79.117	77.285	76.650	74.587	74.612	74.886	75.614	79.205	79.057	*- For Vehicles Ownership*
NPL	855	906	917	919	947	935	983	1.000	993	940	909	910	851	857	806	796	756	710	728	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	24.328	26.511	27.502	28.765	30.471	32.308	33.505	34.921	34.757	35.337	36.186	35.668	36.157	37.671	38.550	39.789	41.112	42.417	43.363	*- Others*
NPL	420	407	410	416	399	423	442	424	439	436	427	430	435	448	489	501	498	520	533	*NPL*
Bukan Lapangan Usaha Lainnya	50.775	46.321	47.250	48.078	50.953	51.014	51.870	51.445	54.710	55.249	57.410	59.730	61.765	62.394	63.509	63.879	63.841	64.533	63.473	*Non Industrial Origin Others*
NPL	921	762	784	833	791	799	804	793	807	861	892	998	1.059	1.027	1.155	1.259	1.231	1.265	1.216	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.4.a. Kredit dan NPL BUSN Non Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Non-Foreign Exchange Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012										2013								*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																				*Loans by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	572	624	627	638	701	812	804	834	763	842	914	955	999	1.114	1.085	1.468	1.520	1.620	1.609	*1. Agricultures, Hunting and Forestry*
NPL	14	13	13	14	20	20	18	17	16	12	13	16	20	18	22	22	21	24	24	*NPL*
2. Perikanan	167	145	148	152	176	176	173	173	168	187	209	189	188	187	183	184	203	197	202	*2. Fisher*
NPL	2	2	3	4	5	6	8	9	9	8	7	7	8	8	8	8	8	8	8	*NPL*
3. Pertambangan dan Penggalian	404	414	431	421	542	549	540	555	563	593	612	574	600	550	728	731	1.000	1.050	1.062	*3. Mining and Quarrying*
NPL	8	14	16	14	14	16	16	16	17	12	13	13	15	12	10	21	18	19	24	*NPL*
4. Industri Pengolahan	4.266	4.418	4.391	4.459	4.481	4.420	4.421	4.522	4.371	4.711	4.785	4.935	4.981	5.483	5.330	5.746	5.907	5.987	5.895	*4. Procesing Industry*
NPL	117	211	185	220	214	226	227	197	188	185	193	200	206	173	226	202	200	187	184	*NPL*
5. Listrik, gas dan air	187	97	97	105	102	103	103	86	85	84	97	98	96	101	91	88	96	99	144	*5. Electricity, Gas and Water*
NPL	0	1	1	1	1	1	5	1	1	1	1	1	1	1	1	1	1	1	1	*NPL*
6. Konstruksi	1.618	1.660	1.594	1.629	1.659	1.570	1.564	1.638	1.664	1.740	1.771	1.661	1.819	1.895	1.846	2.017	2.239	2.472	2.391	*6. Construction*
NPL	96	159	149	140	137	144	145	138	140	142	134	133	142	151	141	151	148	148	143	*NPL*
7. Perdagangan Besar dan Eceran	10.576	11.693	11.877	12.075	12.669	13.015	13.290	13.644	13.967	14.304	14.796	14.873	15.219	15.982	15.686	16.719	17.086	17.386	16.904	*7. Wholesale and Retail Trade*
NPL	288	340	362	360	386	399	425	448	443	441	448	475	515	569	547	564	538	575	553	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	1.340	1.428	1.460	1.545	1.571	1.683	1.709	2.004	2.060	2.122	2.168	2.196	2.245	2.353	2.407	2.463	2.291	2.340	2.277	*8. Provision of accomodation and the provision of eating and drinking*
NPL	20	22	24	34	35	25	28	28	28	30	30	32	32	34	35	36	37	38	36	*NPL*
9. Transportasi, pergudangan dan komunikasi	1.754	1.926	2.076	2.123	2.321	2.516	2.519	2.467	2.386	2.562	2.526	2.518	2.576	2.574	2.614	2.667	2.733	2.782	2.589	*9. Transportation, Warehousing and Communications*
NPL	45	47	41	43	43	130	130	192	192	195	181	193	192	192	195	191	191	191	191	*NPL*
10. Perantara Keuangan	4.054	4.257	4.281	4.146	4.545	4.639	4.653	4.743	4.871	4.710	4.904	5.073	4.686	5.007	5.451	5.848	6.736	6.030	6.215	*10. Financial intermediaries*
NPL	16	23	24	24	24	25	25	24	27	27	22	36	36	38	37	38	37	41	43	*NPL*
11. Real Estate, Usaha Persewaan,	6.222	6.464	6.767	6.948	7.501	7.608	7.584	7.980	8.209	8.296	9.034	8.587	8.906	9.274	9.140	9.672	10.366	10.560	10.566	*11. Real Estate, Business, Ownership,*
NPL	254	246	233	217	270	229	205	198	201	231	308	194	268	220	229	261	235	267	254	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1	1	1	0	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	301	314	331	329	336	392	419	418	435	441	453	445	442	437	455	547	554	567	507	*13. Education Services*
NPL	3	5	6	5	5	5	5	6	6	6	7	7	7	8	7	7	8	5	4	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	381	385	407	415	416	419	428	426	429	437	463	471	473	507	513	519	523	531	539	*14. Health Services and Social Activities*
NPL	5	5	6	6	6	5	5	5	4	4	5	4	4	11	4	7	8	11	11	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.103	2.598	2.731	2.891	3.032	3.071	3.638	3.795	3.850	3.732	4.006	4.603	4.728	4.184	5.494	4.449	4.581	5.256	5.401	*15. Community, Sociocultural,Entertainment and Other*
NPL	49	89	62	87	102	93	132	140	132	157	138	139	139	99	129	95	96	171	132	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	30	43	45	46	49	52	53	62	64	68	71	73	73	74	73	76	78	87	87	*16. Individual Services which Serve Households*
NPL	1	1	1	2	2	2	3	3	3	3	4	3	3	3	3	4	4	4	3	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	0	1	2	10	0	0	0	0	3	0	0	0	0	0	0	0	0	*17. International Agency and Other Extra Agency International*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	20	37	44	72	43	36	39	62	36	33	33	33	33	33	29	35	31	23	20	*18. Business Activities which are not clearly defined*
NPL	0	-	0	0	0	0	0	0	1	0	0	0	0	0	0	-	-	-	-	*NPL*
Penerima Kredit Bukan Lapangan Usaha																				*Loans to Non Industrial Origin*
Rumah Tangga																				*House Hold*
- Untuk Pemilikan Rumah Tinggal	2.611	2.577	2.640	2.703	2.742	2.771	2.799	2.826	2.905	2.958	3.052	3.055	3.138	3.197	3.515	3.610	3.683	3.800	3.759	*- For Home Ownership*
NPL	141	140	146	130	130	128	126	126	124	134	131	133	137	141	149	152	153	148	157	*NPL*
- Untuk Pemilikan Flat atau Apartemen	87	93	102	116	122	124	132	130	136	139	150	148	143	145	148	156	162	170	157	*- For Apartement Ownership*
NPL	1	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	*NPL*
- Untuk Pemilikan Ruko atau Rukan	124	121	116	113	117	112	109	112	108	106	109	108	111	114	112	119	122	123	120	*- For Shop House Ownership*
NPL	10	9	9	8	8	8	8	8	10	8	9	9	9	3	3	3	2	2	2	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	1.206	1.502	1.612	1.703	1.848	1.938	1.971	2.023	2.102	2.150	2.193	2.203	2.188	2.193	2.165	2.127	2.123	2.135	2.100	*- For Vehicles Ownership*
NPL	48	46	46	45	45	45	45	45	45	46	46	47	12	12	12	15	14	11	12	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	25.574	26.672	27.029	27.800	28.238	29.049	29.735	30.455	30.903	31.246	31.409	31.680	31.959	32.905	32.365	32.695	33.244	33.653	33.831	*- Others*
NPL	82	106	109	113	109	121	125	122	120	124	121	133	137	134	133	135	127	130	136	*NPL*
Bukan Lapangan Usaha Lainnya	4.545	4.186	4.264	4.406	4.538	4.952	4.967	4.895	5.241	5.518	5.691	5.651	5.750	5.747	5.760	5.852	5.973	5.921	5.849	*Non Industrial Origin Others*
NPL	41	53	54	54	56	60	33	29	28	31	28	31	30	38	38	39	39	40	41	*NPL*

Tabel 4.5.a. Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012										2013								*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																				***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	5.819	8.707	8.227	9.427	10.202	7.360	8.075	8.228	8.354	8.465	8.597	8.652	8.715	8.860	8.828	9.111	9.346	9.559	9.551	*1. Agricultures, Hunting and Forestry*
NPL	240	340	350	367	388	310	553	561	569	580	552	618	618	631	645	649	704	729	756	*NPL*
2. Perikanan	301	311	296	299	316	337	340	351	363	362	359	354	361	363	378	390	392	395	403	*2. Fisher*
NPL	22	26	26	26	27	32	31	32	34	34	29	31	30	30	33	34	32	37	40	*NPL*
3. Pertambangan dan Penggalian	1.280	1.594	1.937	2.043	2.191	2.217	2.193	2.173	2.148	2.003	1.931	1.891	1.919	1.951	1.968	1.645	1.559	1.561	1.549	*3. Mining and Quarrying*
NPL	45	48	50	15	13	21	28	31	33	37	83	163	123	161	137	95	96	114	144	*NPL*
4. Industri Pengolahan	3.727	3.638	3.789	4.165	4.272	4.259	4.389	4.422	4.450	4.536	5.643	5.429	5.554	5.528	5.935	5.934	5.945	6.093	6.154	*4. Procesing Industry*
NPL	220	194	201	210	204	172	219	214	211	212	272	301	308	291	299	312	313	318	316	*NPL*
5. Listrik, gas dan air	2.205	2.763	2.818	2.936	2.884	2.913	2.649	2.614	2.656	2.697	2.601	2.953	2.955	2.894	2.920	2.935	2.854	2.938	2.930	*5. Electricity, Gas and Water*
NPL	5	5	6	6	110	110	111	112	112	112	111	112	113	114	114	115	115	117	118	*NPL*
6. Konstruksi	10.291	8.376	9.058	9.709	10.757	11.883	12.359	13.655	14.296	14.683	11.855	9.515	9.182	9.654	10.634	11.768	13.414	14.459	15.366	*6. Construction*
NPL	607	825	969	974	984	1.056	1.472	1.294	1.290	1.252	1.154	1.232	1.109	1.124	1.359	1.424	1.460	1.426	1.374	*NPL*
7. Perdagangan Besar dan Eceran	19.560	19.079	19.613	20.000	20.767	20.518	20.594	20.870	20.412	20.998	21.337	21.103	21.760	22.260	23.004	23.536	24.152	24.460	24.312	*7. Wholesale and Retail Trade*
NPL	900	969	1.007	1.117	1.250	1.102	1.155	1.141	1.193	1.229	1.101	1.185	1.221	1.232	1.301	1.439	1.462	1.559	1.622	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	1.545	1.655	1.678	1.589	1.534	1.489	1.551	1.590	1.622	1.664	1.848	1.862	2.040	2.125	2.502	2.613	2.733	2.786	2.808	*8. Provision of accomodation and the provision of eating and drinking*
NPL	60	56	61	65	59	42	126	125	122	124	118	125	122	123	124	125	123	129	126	*NPL*
9. Transportasi, pergudangan dan komunikasi	2.835	2.842	2.854	3.086	3.124	3.194	3.183	3.259	3.339	3.385	3.425	3.418	3.341	3.445	3.463	3.517	3.504	3.421	3.404	*9. Transportation, Warehousing and Communications*
NPL	47	49	57	56	81	157	211	165	251	246	245	482	451	387	394	462	457	470	471	*NPL*
10. Perantara Keuangan	1.055	943	985	1.101	1.484	1.596	1.665	1.684	1.704	1.722	1.787	1.990	2.022	2.081	2.153	2.275	2.620	2.820	2.833	*10. Financial intermediaries*
NPL	19	20	50	20	19	20	21	20	24	23	21	24	23	22	21	20	20	21	18	*NPL*
11. Real Estate, Usaha Persewaan,	3.000	2.947	2.872	2.944	3.082	4.917	5.003	4.639	4.911	5.111	5.212	5.517	6.024	6.282	6.460	6.533	6.549	6.525	6.554	*11. Real Estate, Business, Ownership,*
NPL	136	140	137	163	129	214	146	135	147	187	258	707	499	267	268	276	319	364	384	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	197	210	204	151	142	130	121	118	107	103	129	79	75	68	96	95	91	83	82	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0	0	0	0	*NPL*
13. Jasa Pendidikan	675	637	654	666	652	596	581	595	597	611	638	602	628	542	543	522	530	551	584	*13. Education Services*
NPL	8	4	5	5	5	5	4	4	4	6	4	4	5	6	7	8	9	9	12	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	727	698	734	640	650	667	674	685	691	700	804	742	737	759	772	803	815	821	829	*14. Health Services and Social Activities*
NPL	14	26	17	17	17	17	16	16	26	20	18	17	18	18	20	19	18	18	19	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.613	2.816	2.881	2.717	2.856	3.881	3.890	3.896	3.847	3.881	3.875	3.792	4.307	4.459	4.697	5.012	5.153	5.259	5.302	*15. Community, Sociocultural,Entertainment and Other*
NPL	97	111	124	100	98	370	383	395	491	483	338	347	365	351	379	391	384	444	459	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	270	157	140	133	137	149	148	147	139	140	128	124	124	136	127	125	145	114	132	*16. Individual Services which Serve Households*
NPL	17	22	17	16	9	26	26	28	29	26	20	19	19	23	20	20	25	18	20	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	1	1	1	1	452	445	428	419	412	402	376	367	354	337	321	301	279	268	*17. International Agency and Other Extra Agency International*
NPL	0	-	0	0	0	13	13	11	10	11	8	8	8	8	9	8	8	8	8	*NPL*
18. Kegiatan yang belum jelas batasannya	239	225	286	274	263	256	189	209	162	158	150	141	143	117	77	70	76	76	81	*18. Business Activities which are not clearly defined*
NPL	12	9	10	32	30	8	8	8	9	10	8	8	9	7	6	5	6	6	6	*NPL*
Penerima Kredit Bukan Lapangan Usaha																				***Loans to Non Industrial Origin*** *House Hold*
Rumah Tangga																				
- Untuk Pemilikan Rumah Tinggal	11.939	12.245	12.187	10.698	10.552	11.406	11.503	11.666	11.583	11.858	12.275	12.433	12.518	12.883	13.218	13.614	13.978	14.459	14.747	*- For Home Ownership*
NPL	179	189	200	196	191	221	266	274	276	287	282	302	313	327	352	372	381	407	432	*NPL*
- Untuk Pemilikan Flat atau Apartemen	232	181	183	185	204	195	196	214	225	253	220	244	263	228	229	250	256	285	319	*- For Apartement Ownership*
NPL	3	2	3	2	3	2	3	3	3	2	2	7	6	3	3	3	3	3	8	*NPL*
- Untuk Pemilikan Ruko atau Rukan	241	264	275	306	336	346	344	358	300	313	348	350	377	396	410	419	432	440	461	*- For Shop House Ownership*
NPL	17	18	18	20	18	19	13	15	17	18	18	19	19	38	42	45	47	48	50	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	438	388	387	392	405	459	462	467	373	400	418	426	483	484	483	483	496	470	471	*- For Vehicles Ownership*
NPL	4	4	4	3	2	4	4	4	4	4	4	4	4	4	4	4	3	3	4	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	46.536	55.146	55.922	57.460	60.139	61.923	62.530	62.793	65.939	65.439	66.292	66.648	67.691	68.516	69.559	70.471	71.852	72.684	72.819	*- Others*
NPL	162	193	198	208	214	222	220	227	240	233	225	226	223	226	233	243	241	243	252	*NPL*
Bukan Lapangan Usaha Lainnya	59.977	56.446	58.756	61.275	61.683	61.419	61.858	63.664	64.389	66.832	68.575	69.658	71.403	72.895	74.487	75.894	77.622	79.282	79.818	*Non Industrial Origin Others*
NPL	260	266	288	294	168	150	164	165	155	164	154	165	168	166	168	173	175	191	204	*NPL*

Tabel 4.6.a. Kredit dan NPL Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Join Venture Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012										2013								*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																				***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	4.979	5.427	5.338	5.822	6.159	6.368	7.082	6.974	6.737	6.102	6.441	6.280	6.415	6.497	7.028	7.430	7.739	8.368	8.612	*1. Agricultures, Hunting and Forestry*
NPL	3	3	3	3	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	*NPL*
2. Perikanan	228	238	199	203	194	208	229	237	264	271	257	270	274	274	271	240	218	207	204	*2. Fisher*
NPL	13	12	12	12	12	11	11	11	11	11	9	9	9	9	9	9	8	8	8	*NPL*
3. Pertambangan dan Penggalian	7.141	8.144	8.476	9.108	9.208	8.948	9.369	9.558	9.904	9.427	11.529	11.757	11.406	11.032	11.647	11.345	11.822	13.330	14.818	*3. Mining and Quarrying*
NPL	-	-	-	-	-	-	65	65	116	121	117	113	113	113	66	67	67	345	367	*NPL*
4. Industri Pengolahan	41.936	44.201	45.240	47.777	48.555	50.745	52.049	51.235	50.755	50.357	51.871	52.989	54.457	56.233	59.307	61.916	62.525	64.348	66.911	*4. Procesing Industry*
NPL	921	915	916	930	824	844	853	890	899	834	859	817	789	814	808	720	502	515	597	*NPL*
5. Listrik, gas dan air	1.264	1.402	1.564	1.583	1.632	1.699	1.683	1.532	1.685	1.879	1.764	1.755	1.741	1.923	1.899	1.837	2.219	2.243	2.393	*5. Electricity, Gas and Water*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
6. Konstruksi	2.384	2.754	2.733	2.665	3.142	3.082	2.914	3.063	3.248	3.496	3.497	3.472	3.493	3.749	3.814	4.075	4.251	4.240	4.214	*6. Construction*
NPL	18	38	34	34	37	31	32	58	62	63	70	62	54	48	46	48	47	48	44	*NPL*
7. Perdagangan Besar dan Eceran	15.439	19.044	19.388	19.735	21.547	21.879	22.831	24.054	24.348	25.165	25.798	26.010	26.231	26.902	27.245	26.796	28.331	27.911	29.463	*7. Wholesale and Retail Trade*
NPL	274	396	395	400	525	525	528	529	506	463	439	448	452	453	454	535	518	507	484	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	309	433	391	486	647	696	718	753	801	1.157	1.129	1.106	1.249	1.363	1.358	1.425	1.437	1.439	1.475	*8. Provision of accomodation and the provision of eating and drinking*
NPL	9	10	10	10	10	10	10	10	9	9	9	9	9	0	0	0	0	0	0	*NPL*
9. Transportasi, pergudangan dan komunikasi	6.215	6.028	6.656	6.887	6.906	7.156	7.167	6.993	7.520	7.924	8.274	8.513	8.276	8.879	9.067	9.503	9.577	9.776	10.074	*9. Transportation, Warehousing and Communications*
NPL	210	242	242	242	276	279	279	279	280	285	284	281	279	287	306	305	307	314	326	*NPL*
10. Perantara Keuangan	17.858	17.631	18.212	17.943	18.570	18.175	18.729	18.488	18.870	17.913	18.234	18.094	18.084	17.919	19.054	19.581	21.082	22.722	23.126	*10. Financial intermediaries*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
11. Real Estate, Usaha Persewaan,	6.946	7.512	7.733	8.221	8.369	9.030	9.218	9.104	9.428	9.302	9.228	9.281	9.033	9.137	9.806	10.031	10.208	10.391	10.818	*11. Real Estate, Business, Ownership,*
NPL	31	31	31	31	31	31	31	32	32	32	32	32	32	36	34	30	48	48	34	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1	1	1	1	1	1	1	2	1	2	194	196	196	196	196	198	177	183	194	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	187	178	173	173	168	172	179	176	161	195	202	191	194	193	189	191	194	190	200	*13. Education Services*
NPL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	298	302	269	269	244	245	244	243	240	245	244	233	230	238	259	256	257	254	256	*14. Health Services and Social Activities*
NPL	0	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	661	698	757	794	777	786	800	689	742	826	778	827	839	875	883	857	816	813	744	*15. Community, Sociocultural,Entertainment and Other*
NPL	2	1	1	1	1	21	21	21	23	24	21	21	23	23	23	23	23	24	24	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	2	1	1	1	1	1	1	2	2	1	1	2	2	2	2	2	2	2	2	*16. Individual Services which Serve Households*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	92	85	84	84	84	84	85	76	77	76	77	78	67	67	67	67	68	70	75	*17. International Agency and Other Extra Agency International*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	455	57	55	159	156	157	157	155	157	158	159	158	210	203	208	204	206	210	225	*18. Business Activities which are not clearly defined*
NPL	0	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
																				Loans to Non Industrial Origin
Penerima Kredit Bukan Lapangan Usaha																				*House Hold*
Rumah Tangga																				
- Untuk Pemilikan Rumah Tinggal	1.463	1.625	1.687	1.663	1.736	1.750	1.798	1.877	1.889	1.920	1.984	2.050	2.076	2.139	2.238	2.327	2.452	2.544	2.573	*- For Home Ownership*
NPL	37	37	37	34	36	37	41	39	43	44	41	41	42	41	41	43	44	43	46	*NPL*
- Untuk Pemilikan Flat atau Apartemen	43	43	49	52	54	54	61	62	64	65	68	111	109	110	118	116	130	138	137	*- For Apartement Ownership*
NPL	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*NPL*
- Untuk Pemilikan Ruko atau Rukan	148	166	191	204	206	223	223	218	229	254	264	306	306	314	259	257	266	270	271	*- For Shop House Ownership*
NPL	0	-	0	1	1	0	0	0	0	0	0	1	1	1	1	2	3	2	7	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	5.075	4.958	4.870	4.577	4.355	4.120	3.908	3.660	3.399	3.217	2.980	2.569	2.322	2.083	1.857	1.651	1.837	2.155	2.416	*- For Vehicles Ownership*
NPL	34	36	37	38	36	31	33	37	34	32	28	24	23	21	18	16	15	13	12	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	810	839	851	917	929	954	947	957	963	963	969	987	991	997	897	928	995	970	936	*- Others*
NPL	84	105	101	105	109	113	117	120	110	113	117	121	125	129	18[)]	20[)]	20	25	30	*NPL*
Bukan Lapangan Usaha Lainnya	6.455	6.691	6.828	7.071	7.141	7.245	7.235	7.265	7.246	7.354	7.351	7.398	7.411	7.458	7.491	7.496	7.557	7.609	7.597	*Non Industrial Origin Others*
NPL	396	354	349	337	338	339	340	343	337	338	336	339	341	346	328	321	325	301	321	*NPL*

Tabel 4.7.a. Kredit dan NPL Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Foreign Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012										2013								*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																				***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	1.822	1.660	2.218	2.292	2.885	2.008	1.595	1.672	1.765	1.727	2.174	2.510	2.210	2.525	2.608	2.510	2.450	2.658	2.846	*1. Agricultures, Hunting and Forestry*
NPL	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
2. Perikanan	6	7	7	7	6	6	30	30	30	32	30	29	28	27	29	28	27	26	33	*2. Fisher*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Pertambangan dan Penggalian	11.664	15.138	15.042	17.754	17.163	18.876	17.887	19.061	19.076	20.638	20.217	19.606	18.178	18.379	19.736	20.702	17.586	20.166	21.883	*3. Mining and Quarrying*
NPL	-	-	-	-	-	42	42	42	42	141	136	151	151	150	58	58	59	63	64	*NPL*
4. Industri Pengolahan	38.797	45.969	46.504	48.973	48.530	50.914	54.212	56.455	56.671	58.739	57.077	58.383	58.666	61.171	62.384	64.267	65.696	72.153	76.235	*4. Procesing Industry*
NPL	1.120	1.050	1.041	1.020	1.102	1.145	1.163	1.157	1.161	1.028	973	926	948	911	895	870	926	957	1.005	*NPL*
5. Listrik, gas dan air	4.305	4.277	4.302	4.709	4.729	4.841	5.242	5.186	5.232	5.152	5.151	5.185	5.245	5.203	5.226	5.180	5.069	5.277	5.599	*5. Electricity, Gas and Water*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
6. Konstruksi	556	989	1.157	1.388	2.133	1.856	1.694	2.030	2.060	2.128	2.070	1.847	1.626	1.544	1.977	2.434	2.463	2.883	3.114	*6. Construction*
NPL	0	11	11	11	11	11	12	12	12	12	12	12	10	10	10	10	10	10	11	*NPL*
7. Perdagangan Besar dan Eceran	8.778	11.137	11.419	13.272	13.933	14.569	15.581	16.453	18.012	19.373	20.492	19.663	19.936	20.611	21.671	20.052	20.757	21.319	21.903	*7. Wholesale and Retail Trade*
NPL	29	52	52	52	49	32	32	33	31	110	120	111	110	109	109	92	196	203	214	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	217	234	234	237	238	257	265	271	281	282	278	279	278	311	307	308	329	357	380	*8. Provision of accomodation and the provision of eating and drinking*
NPL	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
9. Transportasi, pergudangan dan komunikasi	5.944	6.203	6.019	6.984	7.561	8.001	7.768	7.801	7.496	7.233	7.255	7.265	7.256	8.241	8.523	8.439	8.406	8.835	10.097	*9. Transportation, Warehousing and Communications*
NPL	151	13	13	13	13	9	9	8	9	7	8	7	135[r]	136[r]	132[r]	131[r]	131	132	161	*NPL*
10. Perantara Keuangan	25.250	30.470	30.948	32.003	31.387	31.568	32.097	31.758	31.661	31.148	31.670	31.536	31.805	31.566	31.805	33.125	32.183	32.750	33.526	*10. Financial intermediaries*
NPL	-	-	-	0	-	-	0	0	0	0	-	-	-	0	-	-	-	-	-	*NPL*
11. Real Estate, Usaha Persewaan,	2.329	3.176	3.291	3.803	3.569	4.422	4.516	4.333	4.407	3.810	3.451	3.730	3.275	3.184	3.582	3.216	3.202	3.811	4.169	*11. Real Estate, Business, Ownership,*
NPL	-	-	0	0	0	0	0	0	0	0	8	8	8	0	0	0	0	0	0	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	92	93	93	95	86	87	88	88	88	88	79	80	80	80	209	211	204	212	225	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	*13. Education Services*
NPL	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	3	2	2	2	2	1	1	1	1	1	1	2	2	3	3	3	3	3	3	*14. Health Services and Social Activities*
NPL	0	-	0	0	0	0	0	0	0	-	-	0	0	-	-	-	-	0	-	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.082	1.341	1.350	1.376	1.576	1.578	1.572	1.491	1.496	1.507	1.469	1.484	1.480	1.383	1.382	1.396	1.266	1.306	1.381	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	0	-	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*16. Individual Services which Serve Households*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	0	0	-	-	-	-	-	0	0	0	-	-	0	-	-	*17. International Agency and Other Extra Agency International*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	15.804	1.406	1.586	808	987	914	872	917	901	1.041	1.044	936	897	928	915	838	834	890	901	*18. Business Activities which are not clearly defined*
NPL	202	123	126	113	119	105	102	92	77	60	45	46	46	45	48	38	37	36	32	*NPL*
Penerima Kredit Bukan Lapangan Usaha																				***Loans to Non Industrial Origin***
Rumah Tangga																				*House Hold*
- Untuk Pemilikan Rumah Tinggal	574	562	561	568	579	586	573	570	532	532	544	535	525	539	541	545	531	536	538	*- For Home Ownership*
NPL	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	*NPL*
- Untuk Pemilikan Flat atau Apartemen	12	12	12	12	12	12	12	12	12	10	10	10	10	3	3	3	3	3	3	*- For Apartement Ownership*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Ruko atau Rukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- For Shop House Ownership*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	16	18	17	18	19	19	19	20	21	20	24	24	25	24	25	24	24	24	24	*- For Vehicles Ownership*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.954	3.909	4.037	3.987	3.870	3.817	3.831	3.882	3.826	3.872	3.971	3.866	3.945	3.890	3.831	3.887	4.088	4.053	4.201	*- Others*
NPL	209	284	306	327	106	91	90	89	86	83	83	83	89	88	88	85	89	86	87	*NPL*
Bukan Lapangan Usaha Lainnya	15.278	15.257	15.361	15.473	15.649	15.731	15.713	15.741	15.775	15.923	15.848	15.768	15.794	15.715	15.942	16.103	16.360	16.397	16.461	*Non Industrial Origin Others*
NPL	1.715	1.753	1.775	1.811	1.842	1.899	1.833	1.741	1.652	1.496	1.282	1.308	1.348	1.351	1.354	1.367	1.398	1.419	1.445	*NPL*

Tabel 4.8.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit - Agustus 2013

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

Miliar Rp *(Billion Rp)*

Keterangan	Lapangan Usaha																		Bukan Lapangan Usaha						*Location*
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6	
Jawa Barat	4.681	374	1.683	38.354	944	8.881	51.551	4.147	11.755	1.705	12.308	21	687	1.262	4.398	155	0	74	42.779	708	1.525	4.454	25.172	33.435	*Jawa Barat*
NPL	223	33	23	989	2	369	2.207	255	119	70	328	1	11	118	126	2	-	3	1.653	9	43	41	281	254	*NPL*
Banten	354	23	338	8.268	643	2.580	11.739	401	1.031	2.831	4.299	6	230	230	1.037	32	-	79	14.975	319	982	6.800	7.208	7.810	*Banten*
NPL	18	2	11	76	0	83	350	12	3	0	65	0	1	2	25	0	-	-	416	4	6	38	148	80	*NPL*
DKI Jakarta	65.751	2.040	98.323	301.279	62.113	60.559	219.557	23.290	97.386	130.482	112.295	1.420	1.915	3.733	24.774	204	75	1.587	77.772	7.968	8.817	68.112	44.151	75.368	*DKI Jakarta*
NPL	468	10	1.459	5.151	258	1.251	3.579	71	2.542	69	1.061	-	12	46	293	2	-	22	1.200	55	178	515	635	2.299	*NPL*
D.I Yogyakarta	414	55	24	1.279	44	482	5.695	841	291	604	1.493	5	167	131	642	58	-	0	2.962	49	194	650	4.244	635	*D.I Yogyakarta*
NPL	9	2	5	73	0	18	155	7	8	3	20	-	1	17	12	1	-	-	73	0	2	5	34	5	*NPL*
Jawa Tengah	3.763	468	298	28.035	227	3.825	53.486	2.576	3.816	2.242	6.426	5	314	571	2.447	194	0	14	13.910	145	750	4.148	15.091	21.971	*Jawa Tengah*
NPL	88	17	1	706	1	107	1.775	26	33	27	150	0	9	11	66	2	-	4	376	1	23	31	131	118	*NPL*
Jawa Timur	7.464	461	1.859	80.479	829	9.610	70.507	3.423	9.408	1.265	9.877	28	563	1.063	4.353	209	-	267	24.629	1.246	1.550	4.739	35.682	7.918	*Jawa Timur*
NPL	411	19	6	1.549	9	220	2.082	91	185	36	335	-	16	4	113	3	-	7	519	6	22	43	215	245	*NPL*
Bengkulu	694	16	88	290	26	201	2.651	113	50	2	385	0	22	22	114	5	0	3	848	20	130	62	2.182	2.851	*Bengkulu*
NPL	10	1	2	3	-	15	109	2	4	0	10	-	0	0	4	-	-	-	11	0	1	1	21	11	*NPL*
Jambi	3.896	26	105	747	6	860	5.127	410	311	110	991	0	24	72	260	7	-	1	3.167	12	368	269	4.618	1.280	*Jambi*
NPL	82	3	9	5	0	10	215	2	3	2	26	-	0	3	5	0	-	-	78	0	9	2	32	11	*NPL*
Aceh	788	16	37	1.946	119	534	4.795	91	49	9	672	1	13	51	883	37	270	7	1.591	12	214	107	9.284	1.716	*Aceh*
NPL	25	1	5	18	0	87	542	7	4	1	68	-	0	4	303	12	8	0	68	0	32	4	42	33	*NPL*
Sumatera Utara	22.350	234	256	26.907	1.265	4.728	36.568	1.889	3.770	770	5.511	49	262	602	1.221	65	0	109	10.058	217	1.931	4.448	15.217	3.896	*Sumatera Utara*
NPL	214	13	3	626	1	384	1.099	31	76	1	138	-	3	8	40	1	0	7	347	7	32	86	155	121	*NPL*
Sumatera Barat	3.898	64	390	1.583	31	479	9.067	607	402	458	1.060	2	41	92	378	7	-	2	2.092	23	179	155	2.710	9.750	*Sumatera Barat*
NPL	111	4	8	22	0	20	397	31	17	3	25	-	0	1	10	0	-	-	54	0	14	3	39	33	*NPL*
Riau	9.253	39	254	1.543	111	1.860	9.677	859	1.574	215	2.808	2	65	244	778	16	-	1	5.615	41	721	544	9.039	1.403	*Riau*
NPL	297	3	1	20	0	119	503	11	36	1	96	0	2	2	46	2	-	-	364	1	25	5	84	26	*NPL*
Sumatera Selatan	8.649	55	467	3.414	180	3.082	11.400	688	651	136	1.714	8	80	122	460	11	-	8	5.297	39	1.046	458	10.496	2.133	*Sumatera Selatan*
NPL	332	1	4	94	2	511	415	85	13	0	58	1	0	2	18	1	-	-	158	0	27	8	58	56	*NPL*
Bangka Belitung	188	41	595	430	4	320	1.809	64	49	0	138	1	2	11	75	3	-	1	694	6	198	99	1.618	327	*Bangka Belitung*
NPL	1	0	6	2	0	5	22	1	0	0	1	1	-	0	7	-	-	-	17	-	28	0	9	0	*NPL*
Kepulauan Riau	104	46	366	4.536	526	1.681	4.001	695	2.338	33	1.853	1	76	40	249	9	1	0	4.437	30	615	390	2.942	723	*Kepulauan Riau*
NPL	64	0	0	23	0	18	41	3	15	-	47	0	1	-	5	0	-	-	159	1	21	2	29	7	*NPL*
Lampung	4.755	689	570	3.108	26	775	10.733	270	915	60	1.657	2	102	86	634	19	0	7	2.264	20	206	395	3.038	3.641	*Lampung*
NPL	27	6	7	41	2	15	330	5	29	10	26	1	0	2	8	5	-	-	88	-	4	3	29	19	*NPL*
Kalimantan Selatan	3.384	68	781	1.290	318	1.144	6.226	491	1.539	133	1.729	0	24	57	614	14	-	1	5.261	21	331	249	5.404	640	*Kalimantan Selatan*
NPL	42	2	66	19	1	23	159	5	100	0	50	0	0	8	9	1	-	-	112	0	2	3	32	8	*NPL*
Kalimantan Barat	3.958	75	197	702	76	829	7.228	428	1.541	98	1.405	3	40	76	245	5	-	4	2.685	8	581	194	6.817	1.038	*Kalimantan Barat*
NPL	41	2	2	4	0	9	168	84	11	-	27	0	0	1	3	0	-	-	48	-	4	3	28	3	*NPL*
Kalimantan Timur	3.628	78	2.748	3.809	61	5.378	10.418	1.198	5.102	299	5.671	8	16	130	1.636	19	-	8	5.933	72	680	2.351	9.143	1.756	*Kalimantan Timur*
NPL	30	6	129	14	-	421	260	16	242	6	288	-	1	8	56	0	-	0	166	1	15	44	91	37	*NPL*
Kalimantan Tengah	5.361	13	5	284	10	364	2.675	87	141	0	425	0	4	17	185	4	-	1	1.251	8	138	28	4.040	525	*Kalimantan Tengah*
NPL	4	1	0	3	0	27	61	1	7	-	12	-	0	0	6	0	-	-	24	0	0	0	17	2	*NPL*
Sulawesi Tengah	632	59	72	236	7	391	4.651	229	124	5	348	1	10	18	193	14	-	3	1.648	7	233	224	5.405	1.048	*Sulawesi Tengah*
NPL	12	1	0	8	-	24	220	4	1	0	9	0	-	0	11	0	-	-	35	-	2	1	40	5	*NPL*
Sulawesi Selatan	1.163	210	435	5.618	117	2.783	20.716	2.258	2.872	876	2.663	16	96	129	1.388	75	4	11	9.456	96	1.434	3.127	11.241	7.339	*Sulawesi Selatan*
NPL	154	11	10	192	0	183	685	30	30	99	177	0	1	3	56	4	0	0	343	1	57	39	134	35	*NPL*
Sulawesi Utara	197	229	38	520	12	692	5.538	278	220	18	908	3	36	31	220	12	-	7	2.916	47	280	253	4.899	4.919	*Sulawesi Utara*
NPL	8	11	1	6	-	21	197	49	11	2	33	0	-	0	13	0	-	-	108	1	3	2	66	8	*NPL*
Gorontalo	81	16	3	61	1	126	1.717	40	25	1	61	0	1	38	193	4	-	0	524	6	19	218	1.608	1.664	*Gorontalo*
NPL	23	1	0	3	-	23	124	3	1	-	5	-	-	1	6	0	-	-	11	-	0	0	18	2	*NPL*
Sulawesi Barat	198	4	2	33	1	50	1.206	29	6	3	58	0	3	8	71	20	-	-	136	1	13	9	887	958	*Sulawesi Barat*
NPL	46	0	0	3	-	2	60	0	0	0	20	-	-	0	1	2	-	-	5	-	1	0	12	10	*NPL*
Sulawesi Tenggara	279	40	77	145	7	392	3.299	291	73	5	476	2	4	16	150	6	-	1	1.320	50	296	86	5.015	231	*Sulawesi Tenggara*
NPL	8	3	2	4	0	19	107	4	2	-	26	-	0	0	7	-	-	0	32	0	2	1	29	2	*NPL*
Nusa Tenggara Barat	261	31	7	183	8	594	5.309	402	149	93	317	2	5	135	175	14	-	1	1.956	59	149	133	4.288	3.115	*Nusa Tenggara Barat*
NPL	15	1	-	6	0	14	120	4	2	2	14	-	0	1	4	0	-	-	30	0	1	1	52	23	*NPL*
Bali	866	195	71	1.576	64	1.719	13.148	5.152	374	517	1.473	3	139	504	1.147	52	0	4	8.903	90	232	514	6.820	1.218	*Bali*
NPL	8	0	0	6	0	5	110	3	3	1	26	-	0	0	9	0	-	1	60	1	2	2	17	13	*NPL*
Nusa Tenggara Timur	65	20	8	201	45	549	3.161	247	161	59	127	3	8	18	426	9	-	0	718	8	58	86	4.199	4.103	*Nusa Tenggara Timur*
NPL	3	4	1	1	0	19	85	3	5	-	4	0	1	0	29	0	-	-	7	-	-	1	38	13	*NPL*
Maluku	36	37	1	57	17	331	1.453	110	77	6	187	1	0	6	142	4	-	0	405	10	34	41	1.633	1.578	*Maluku*
NPL	6	5	0	1	-	54	43	3	2	0	4	0	-	0	3	0	-	-	6	-	-	0	32	26	*NPL*
Papua	263	38	75	510	28	1.325	4.139	630	391	3	395	2	35	23	906	10	-	2	1.069	5	240	62	3.405	3.094	*Papua*
NPL	2	1	1	24	3	27	96	7	5	0	17	-	4	2	13	0	-	0	33	-	4	1	45	21	*NPL*
Maluku Utara	9	10	1	33	0	241	1.154	50	35	2	98	17	2	4	72	2	-	1	212	1	13	14	1.080	1.371	*Maluku Utara*
NPL	0	1	0	4	-	20	61	4	1	0	6	-	-	-	8	0	-	-	14	-	-	0	12	8	*NPL*
Papua Barat	15	20	52	287	2	423	1.968	117	216	0	254	0	4	6	215	6	-	2	270	17	74	28	1.227	1.035	*Papua Barat*
NPL	0	7	0	7	-	7	60	9	2	-	5	-	-	0	2	-	-	-	7	1	4	0	19	5	*NPL*
Lainnya	1.128	-	2.353	2.205	-	214	3.864	-	1.227	1.992	487	4.275	0	80	12	-	-	127	-	-	-	-	109	8	*Other*
NPL	-	-	12	47	-	-	115	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	*NPL*
Total	**158.525**	**5.792**	**112.580**	**519.946**	**67.868**	**118.001**	**606.233**	**52.401**	**148.072**	**145.035**	**180.567**	**5.885**	**4.991**	**9.630**	**50.694**	**1.299**	**351**	**2.332**	**257.753**	**11.359**	**24.231**	**103.450**	**269.910**	**210.498**	***Total***
NPL	**2.783**	**171**	**1.775**	**9.749**	**280**	**4.131**	**16.554**	**869**	**3.511**	**334**	**3.177**	**3**	**63**	**242**	**1.320**	**38**	**8**	**44**	**6.622**	**91**	**563**	**886**	**2.627**	**3.538**	***NPL***

Tabel 4.9.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(*Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use*)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012									2013								*Items*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun[r)]	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	1.068.676	1.127.744	1.167.994	1.205.679	1.208.914	1.210.410	1.236.482	1.247.209	1.265.825	1.316.689	1.291.940	1.317.852	1.349.146	1.387.291	1.421.931	1.407.123	1.434.995	1.461.602	*1. Working Capital*
NPL	28.279	31.157	31.176	31.335	31.609	32.140	30.191	31.499	30.231	28.963	29.776	30.578	29.961	30.750	30.991	29.802	29.842	31.654	*NPL*
2. Investasi	464.262	493.698	509.949	525.394	535.982	550.378	559.702	568.478	581.385	591.425	592.990	596.611	604.627	610.552	626.820	700.623	715.665	729.406	*2. Investments*
NPL	8.917	10.374	10.675	10.478	10.541	10.902	10.602	11.759	10.811	10.032	11.388	11.270	11.121	11.104	11.834	12.365	12.718	13.399	*NPL*
3. Konsumsi	667.155	695.767	708.203	721.783	725.214	749.863	759.655	769.658	783.792	799.748	803.213	804.254	814.599	826.373	838.726	851.377	870.465	876.394	*3. Consumption*
NPL	10.499	11.804	12.034	11.565	11.950	12.341	12.153	12.209	12.226	11.600	12.994	13.339	13.342	13.430	13.473	13.412	13.802	14.325	*NPL*
Total Kredit	**2.200.094**	**2.317.209**	**2.386.145**	**2.452.856**	**2.470.111**	**2.510.651**	**2.555.839**	**2.585.345**	**2.631.002**	**2.707.862**	**2.688.143**	**2.718.717**	**2.768.371**	**2.824.217**	**2.887.478**	**2.959.123**	**3.021.126**	**3.067.402**	***Total Credit***
NPL	**47.695**	**53.335**	**53.885**	**53.377**	**54.100**	**55.383**	**52.946**	**55.467**	**53.268**	**50.595**	**54.157**	**55.186**	**54.425**	**55.283**	**56.298**	**55.579**	**56.362**	**59.379**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			*User Orientation Credit to Third Party*
1. Ekspor	41.876	44.875	47.421	49.704	50.621	50.011	50.688	50.370	49.660	47.799	47.645	47.959	48.416	48.197	49.083	50.831	51.887	52.524	*1. Ekspor*
NPL	1.602	1.742	1.875	1.911	1.880	1.946	1.882	1.581	1.613	1.616	1.563	1.514	1.488	1.442	1.399	1.389	1.431	1.463	*NPL*
2. Impor	26.525	31.038	33.558	36.885	35.924	34.369	35.292	36.749	38.042	38.985	39.141	39.148	38.295	44.785[r)]	53.315	57.191	57.879	67.082	*2. Impor*
NPL	733	820	795	794	694	699	709	619	618	587	611	610	596	592	622	680	676	766	*NPL*
3. Lainnya	2.131.118	2.241.296	2.305.166	2.366.267	2.383.565	2.426.271	2.469.859	2.498.226	2.543.300	2.621.078	2.601.357	2.631.610	2.681.661	2.731.234	2.785.079	2.851.100	2.911.360	2.947.796	*3. Other*
NPL	45.245	50.773	51.215	50.672	51.527	52.738	50.356	53.268	51.037	48.392	51.983	53.062	52.341	53.248	54.277	53.510	54.255	57.149	*NPL*
Total Kredit	**2.200.094**	**2.317.209**	**2.386.145**	**2.452.856**	**2.470.111**	**2.510.651**	**2.555.839**	**2.585.345**	**2.631.002**	**2.707.862**	**2.688.143**	**2.718.717**	**2.768.371**	**2.824.217**	**2.887.478**	**2.959.123**	**3.021.126**	**3.067.402**	***Total Credit***
NPL	**47.694**	**53.335**	**53.885**	**53.377**	**54.100**	**55.383**	**52.946**	**55.467**	**53.268**	**50.595**	**54.157**	**55.186**	**54.425**	**55.283**	**56.298**	**55.579**	**56.362**	**59.378**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.10.a. Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Credit and NPL of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)

Miliar Rp (Billion Rp)

Keterangan	2011	2012									2013								*Items*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun[r)]	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	407.101	417.834	441.105	461.783	457.530	446.639	461.110	463.823	472.704	503.972	489.159	506.067	517.899	532.763	550.134	519.935	521.845	526.442	*1. Working Capital*
NPL	13.638	15.212	15.019	14.966	15.058	14.792	14.171	15.149	14.192	13.784	13.929	14.314	13.794	14.218	14.229	13.212	13.623	14.096	*NPL*
2. Investasi	135.196	144.146	147.286	150.001	152.275	156.711	160.698	162.461	169.506	168.585	167.924	169.219	170.430	172.695	177.172	246.233	248.572	251.426	*2. Investments*
NPL	2.462	2.817	3.206	2.890	2.848	2.920	2.987	3.900	2.879	2.559	2.966	2.824	2.929	2.975	3.175	4.050	4.000	4.088	*NPL*
3. Konsumsi	234.535	249.049	243.938	242.889	240.778	262.016	267.177	270.799	277.937	286.571	288.416	283.285	287.960	292.728	297.819	300.778	307.500	310.631	*3. Consumption*
NPL	3.683	4.636	4.627	4.467	4.715	5.051	4.937	5.121	5.255	4.905	6.019	6.310	6.228	6.245	6.116	6.042	6.395	6.699	*NPL*
Total Kredit	**776.833**	**811.030**	**832.330**	**854.674**	**850.583**	**865.367**	**888.985**	**897.082**	**920.147**	**959.128**	**945.499**	**958.571**	**976.289**	**998.187**	**1.025.125**	**1.066.945**	**1.077.916**	**1.088.499**	***Total Credit***
NPL	**19.783**	**22.665**	**22.852**	**22.323**	**22.621**	**22.762**	**22.095**	**24.169**	**22.325**	**21.249**	**22.915**	**23.448**	**22.951**	**23.439**	**23.520**	**23.304**	**24.019**	**24.883**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			*User Orientation* *Credit to Third Party*
1. Ekspor	13.551	13.485	13.881	14.037	13.878	13.376	13.496	13.445	13.759	13.169	12.591	12.347	13.230	11.808[0)]	11.936	12.685	11.939	12.455	*1. Ekspor*
NPL	548	556	561	562	566	610	556	557	426	540	531	505	505	508	512	515	529	556	*NPL*
2. Impor	7.296	8.603	8.430	8.962	8.358	7.018	8.210	8.592	10.059	10.542	10.906	11.240	8.964	12.322[0)]	19.848	22.467	22.411	26.404	*2. Impor*
NPL	350	355	364	366	369	375	380	380	379	372	375	381	384	384	406	387	402	428	*NPL*
3. Lainnya	755.987	788.943	810.019	831.674	828.347	844.973	867.279	875.045	896.329	935.417	922.002	934.984	954.095	974.057	993.341	1.031.794	1.043.566	1.049.640	*3. Other*
NPL	18.885	21.754	21.927	21.395	21.686	21.777	21.159	23.232	21.519	20.336	22.009	22.562	22.063	22.547	22.602	22.402	23.088	23.900	*NPL*
Total Kredit	**776.833**	**811.030**	**832.330**	**854.674**	**850.583**	**865.367**	**888.985**	**897.082**	**920.147**	**959.128**	**945.499**	**958.571**	**976.289**	**998.187**	**1.025.125**	**1.066.945**	**1.077.916**	**1.088.499**	***Total Credit***
NPL	**19.783**	**22.665**	**22.852**	**22.323**	**22.621**	**22.762**	**22.095**	**24.169**	**22.325**	**21.249**	**22.915**	**23.448**	**22.951**	**23.439**	**23.520**	**23.304**	**24.019**	**24.883**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.11.a. Kredit dan NPL BUSN Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Credit and NPL of Foreign Exchange Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)

Miliar Rp (Billion Rp)

Keterangan	2011	2012									2013								*Items*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	434.210	463.585	467.604	478.465	488.308	483.874	490.190	495.523	501.634	519.409	511.243	518.773	528.993	539.070	549.607	557.795	568.735	577.069	*1. Working Capital*
NPL	10.005	10.674	10.801	10.774	11.140	10.710	9.690	9.871	9.671	9.122	9.458	9.797	9.731	9.760	9.954	9.730	8.991	10.196	*NPL*
2. Investasi	242.948	257.967	266.235	273.944	282.003	286.362	289.972	295.213	299.045	305.936	306.503	308.167	313.375	313.999	322.036	325.275	332.118	339.615	*2. Investments*
NPL	4.746	5.724	5.588	5.482	5.687	5.526	4.986	5.105	5.049	4.540	4.915	5.111	5.149	5.169	5.519	5.186	5.251	5.791	*NPL*
3. Konsumsi	245.384	248.914	262.786	273.687	283.592	277.262	278.969	281.113	284.947	288.933	289.100	291.990	294.269	298.633	302.581	307.193	315.702	316.964	*3. Consumption*
NPL	3.390	3.487	3.679	3.685	3.858	3.829	3.826	3.805	3.815	3.785	3.981	4.002	4.043	4.200	4.320	4.289	4.291	4.380	*NPL*
Total Kredit	**922.541**	**970.465**	**996.625**	**1.026.096**	**1.053.903**	**1.047.497**	**1.059.131**	**1.071.848**	**1.085.626**	**1.114.279**	**1.106.845**	**1.118.930**	**1.136.637**	**1.151.702**	**1.174.225**	**1.190.263**	**1.216.555**	**1.233.648**	***Total Credit***
NPL	**18.141**	**19.885**	**20.068**	**19.941**	**20.685**	**20.065**	**18.503**	**18.781**	**18.535**	**17.448**	**18.354**	**18.910**	**18.924**	**19.129**	**19.792**	**19.205**	**18.534**	**20.368**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	8.800	9.807	10.188	10.544	11.056	10.643	10.825	10.964	10.655	9.391	9.928	9.952	9.922	9.834	10.559	11.470	11.729	10.470	*1. Ekspor*
NPL	91	90	213	213	221	229	224	227	71	22	29	32	21	24	25	27	48	21	*NPL*
2. Impor	7.256	9.447	10.935	12.191	11.244	11.019	11.163	11.543	11.707	11.385	10.827	10.242	10.774	11.295	12.014	12.488	14.286	18.085	*2. Impor*
NPL	199	292	292	289	185	183	187	106	106	97	103	97	97	93	100	146	135	168	*NPL*
3. Lainnya	906.486	951.211	975.502	1.003.361	1.031.604	1.025.835	1.037.143	1.049.341	1.063.264	1.093.502	1.086.090	1.098.737	1.115.941	1.130.573	1.151.652	1.166.305	1.190.540	1.205.094	*3. Other*
NPL	17.851	19.502	19.563	19.439	20.279	19.654	18.091	18.448	18.357	17.329	18.222	18.781	18.806	19.012	19.667	19.032	18.351	20.179	*NPL*
Total Kredit	**922.541**	**970.465**	**996.625**	**1.026.096**	**1.053.903**	**1.047.497**	**1.059.131**	**1.071.848**	**1.085.626**	**1.114.279**	**1.106.845**	**1.118.930**	**1.136.637**	**1.151.702**	**1.174.225**	**1.190.263**	**1.216.555**	**1.233.648**	***Total Credit***
NPL	**18.141**	**19.885**	**20.068**	**19.941**	**20.685**	**20.065**	**18.503**	**18.781**	**18.535**	**17.448**	**18.354**	**18.910**	**18.924**	**19.129**	**19.792**	**19.205**	**18.534**	**20.368**	***NPL***

Tabel 4.12.a. Kredit dan NPL BUSN Non Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Credit and NPL of Non-Foreign Exchange Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)

Miliar Rp (Billion Rp)

Keterangan	2011	2012									2013								*Items*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	22.195	23.937	24.399	25.980	34.706	27.316	28.339	28.653	29.111	30.464	30.877	31.329	32.520	33.603	34.996	37.334	37.875	37.747	*1. Working Capital*
NPL	635	781	805	826	1.057	865	832	810	820	810	836	884	863	893	904	859	960	923	*NPL*
2. Investasi	11.858	13.540	13.816	14.436	18.071	14.963	15.420	15.671	16.176	16.879	16.914	17.273	17.816	18.154	18.930	19.384	19.964	19.468	*2. Investments*
NPL	285	345	365	439	657	513	589	597	634	692	618	705	674	701	705	694	731	690	*NPL*
3. Konsumsi	34.090	35.592	36.621	37.337	44.520	39.371	40.089	40.993	41.692	42.108	42.336	42.751	43.720	43.434	43.865	44.535	44.950	45.011	*3. Consumption*
NPL	323	364	351	347	494	336	331	326	342	336	351	325	327	334	342	334	328	346	*NPL*
Total Kredit	**68.143**	**73.069**	**74.836**	**77.753**	**97.296**	**81.651**	**83.848**	**85.317**	**86.978**	**89.451**	**90.127**	**91.353**	**94.056**	**95.191**	**97.791**	**101.253**	**102.789**	**102.226**	***Total Credit***
NPL	**1.243**	**1.490**	**1.521**	**1.612**	**2.209**	**1.714**	**1.753**	**1.733**	**1.796**	**1.838**	**1.806**	**1.914**	**1.864**	**1.928**	**1.952**	**1.887**	**2.020**	**1.958**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			*User Orientation Credit to Third Party*
1. Ekspor	10	13	12	13	5	2	5	9	1	5	1	1	1	1	6	2	3	3	*1. Ekspor*
NPL	0	0	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	*NPL*
2. Impor	0	0	0	0	15	5	7	9	6	6	5	5	3	4	4	3	6	5	*2. Impor*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Lainnya	68.133	73.055	74.824	77.740	97.276	81.643	83.836	85.299	86.971	89.439	90.121	91.347	94.052	95.187	97.781	101.247	102.780	102.218	*3. Other*
NPL	1.243	1.490	1.521	1.612	2.209	1.714	1.753	1.731	1.796	1.838	1.806	1.914	1.864	1.928	1.952	1.887	2.020	1.958	*NPL*
Total Kredit	**68.143**	**73.069**	**74.836**	**77.753**	**97.296**	**81.651**	**83.848**	**85.317**	**86.978**	**89.451**	**90.127**	**91.353**	**94.056**	**95.191**	**97.791**	**101.253**	**102.789**	**102.226**	***Total Credit***
NPL	**1.243**	**1.490**	**1.521**	**1.612**	**2.209**	**1.714**	**1.753**	**1.733**	**1.796**	**1.838**	**1.806**	**1.914**	**1.864**	**1.928**	**1.952**	**1.887**	**2.020**	**1.958**	***NPL***

Tabel 4.13.a. Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Credit and NPL of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use)

Miliar Rp (Billion Rp)

Keterangan	2011	2012									2013								*Items*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	35.304	36.670	38.894	41.586	47.659	44.360	46.255	46.914	48.044	45.861	42.930	44.106	45.674	47.676	49.513	51.965	53.788	54.608	*1. Working Capital*
NPL	1.948	2.504	2.551	2.620	3.234	3.445	3.269	3.432	3.440	3.207	3.588	3.503	3.514	3.840	4.000	4.105	4.331	4.366	*NPL*
2. Investasi	21.081	22.319	22.987	23.728	25.492	23.686	23.316	23.311	23.595	24.870	25.634	26.171	26.227	27.226	27.702	28.222	28.418	28.534	*2. Investments*
NPL	498	581	640	802	850	1.078	1.026	1.122	1.154	1.134	1.796	1.538	1.280	1.295	1.401	1.446	1.457	1.528	*NPL*
3. Konsumsi	119.317	127.748	130.316	133.320	145.581	136.893	139.155	142.800	145.087	148.120	149.736	152.714	155.376	158.377	161.122	164.628	167.615	168.632	*3. Consumption*
NPL	627	711	722	597	675	669	688	695	708	684	723	732	763	802	840	852	896	949	*NPL*
Total Kredit	**175.702**	**186.736**	**192.197**	**198.634**	**218.732**	**204.939**	**208.726**	**213.024**	**216.726**	**218.851**	**218.300**	**222.991**	**227.278**	**233.279**	**238.337**	**244.815**	**249.821**	**251.775**	***Total Credit***
NPL	**3.073**	**3.796**	**3.913**	**4.019**	**4.759**	**5.192**	**4.982**	**5.249**	**5.302**	**5.025**	**6.107**	**5.773**	**5.558**	**5.936**	**6.241**	**6.402**	**6.684**	**6.843**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	99	51	51	30	38	51	78	72	87	87	86	83	86	84	85	88	83	65	*1. Ekspor*
NPL	8	8	8	9	21	13	14	14	22	14	15	11	11	11	10	8	8	8	*NPL*
2. Impor	5	5	4	5	9	6	5	4	3	5	5	3	3	3	3	3	3	3	*2. Impor*
NPL	0	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	*NPL*
3. Lainnya	175.597	186.681	192.142	198.599	218.685	204.883	208.644	212.948	216.636	218.759	218.209	222.905	227.189	233.192	238.249	244.725	249.734	251.707	*3. Other*
NPL	3.065	3.788	3.904	4.010	4.738	5.179	4.969	5.234	5.280	5.010	6.091	5.761	5.546	5.924	6.230	6.393	6.675	6.834	*NPL*
Total Kredit	**175.702**	**186.736**	**192.197**	**198.634**	**218.732**	**204.939**	**208.726**	**213.024**	**216.726**	**218.851**	**218.300**	**222.991**	**227.278**	**233.279**	**238.337**	**244.815**	**249.821**	**251.775**	***Total Credit***
NPL	**3.073**	**3.796**	**3.913**	**4.019**	**4.759**	**5.192**	**4.982**	**5.249**	**5.302**	**5.025**	**6.107**	**5.773**	**5.558**	**5.936**	**6.241**	**6.402**	**6.684**	**6.843**	***NPL***

Tabel 4.14.a. Kredit dan NPL Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Credit and NPL of Joint Venture Banks to Non Bank Third Party Based on Types and Orientation of Use)

Miliar Rp (Billion Rp)

Keterangan	2011	2012									2013								*Items*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	80.077	88.415	90.419	93.923	96.696	98.845	97.696	98.788	98.974	101.551	103.210	103.755	105.806	109.885	112.743	116.250	119.136	123.905	*1. Working Capital*
NPL	1.083	1.246	1.258	1.366	1.382	1.454	1.374	1.394	1.312	1.307	1.267	1.227	1.248	1.246	1.161	1.071	1.083	1.162	*NPL*
2. Investasi	26.317	28.856	31.491	32.440	34.053	34.612	35.639	36.152	35.523	38.127	38.002	38.641	39.877	42.415	43.211	44.877	47.563	49.899	*2. Investments*
NPL	401	402	409	353	374	379	525	547	534	537	529	537	538	505	579	454	730	726	*NPL*
3. Konsumsi	13.994	14.477	14.484	14.421	14.354	14.172	14.039	13.789	13.773	13.617	13.422	13.216	13.103	12.860	12.777	13.238	13.685	13.930	*3. Consumption*
NPL	552	525	517	521	522	532	541	525	528	524	527	533	540	407	403	409	386	418	*NPL*
Total Kredit	**120.389**	**131.747**	**136.393**	**140.784**	**145.104**	**147.628**	**147.374**	**148.729**	**148.269**	**153.295**	**154.633**	**155.612**	**158.786**	**165.160**	**168.730**	**174.365**	**180.383**	**187.733**	***Total Credit***
NPL	**2.036**	**2.173**	**2.183**	**2.241**	**2.278**	**2.365**	**2.440**	**2.466**	**2.373**	**2.368**	**2.324**	**2.297**	**2.326**	**2.158**	**2.143**	**1.934**	**2.199**	**2.306**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			*User Orientation Credit to Third Party*
1. Ekspor	14.728	16.288	17.404	17.264	17.699	17.639	18.162	17.605	17.061	17.518	18.196	18.744	17.854	18.175	18.033	18.116	18.755	19.685	*1. Ekspor*
NPL	468	600	606	640	561	567	583	618	618	619	624	592	587	538	492	474	469	486	*NPL*
2. Impor	3.899	4.114	4.315	4.773	4.913	5.127	4.933	5.464	5.566	5.989	6.143	6.510	6.431	6.899	6.991	7.627	6.483	7.341	*2. Impor*
NPL	23	17	17	17	17	17	17	8	8	8	8	8	8	8	8	8	8	32	*NPL*
3. Lainnya	101.761	111.345	114.675	118.747	122.492	124.863	124.280	125.660	125.642	129.788	130.295	130.358	134.501	140.087	143.705	148.622	155.145	160.707	*3. Other*
NPL	1.545	1.556	1.561	1.584	1.700	1.781	1.840	1.840	1.747	1.742	1.692	1.697	1.731	1.613	1.643	1.453	1.723	1.788	*NPL*
Total Kredit	**120.389**	**131.747**	**136.393**	**140.784**	**145.104**	**147.628**	**147.374**	**148.729**	**148.269**	**153.295**	**154.633**	**155.612**	**158.786**	**165.160**	**168.730**	**174.365**	**180.383**	**187.733**	***Total Credit***
NPL	**2.036**	**2.173**	**2.183**	**2.241**	**2.278**	**2.365**	**2.440**	**2.466**	**2.373**	**2.368**	**2.324**	**2.297**	**2.326**	**2.158**	**2.143**	**1.934**	**2.199**	**2.306**	***NPL***

Tabel 4.15.a. Kredit dan NPL Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Credit and NPL of Foreign Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)

Miliar Rp (Billion Rp)

Keterangan	2011	2012									2013								*Items*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Jenis Penggunaan																			*Type of Use*
Kredit kepada Pihak Ketiga																			*Credit to Third Party*
1. Modal Kerja	89.789	97.303	105.572	103.943	107.657	109.376	112.892	113.508	115.358	115.432	114.522	113.821	118.255	124.294	124.939	123.844	133.616	141.831	*1. Working Capital*
NPL	970	741	743	783	857	874	855	844	797	732	698	853	810	793	743	824	853	911	*NPL*
2. Investasi	26.862	26.870	28.133	30.845	32.242	34.044	34.657	35.672	37.541	37.028	38.013	37.140	36.900	36.063	37.769	36.633	39.032	40.463	*2. Investments*
NPL	525	504	468	512	488	487	489	489	562	569	563	555	552	458	456	535	548	576	*NPL*
3. Konsumsi	19.834	19.989	20.058	20.129	20.165	20.149	20.225	20.165	20.356	20.398	20.203	20.298	20.171	20.341	20.562	21.005	21.014	21.227	*3. Consumption*
NPL	1.924	2.081	2.138	1.948	1.991	1.923	1.829	1.738	1.579	1.366	1.392	1.437	1.440	1.441	1.452	1.487	1.505	1.532	*NPL*
Total Kredit	**136.486**	**144.162**	**153.764**	**154.916**	**160.064**	**163.569**	**167.774**	**169.344**	**173.255**	**172.859**	**172.738**	**171.259**	**175.326**	**180.697**	**183.270**	**181.482**	**193.661**	**203.521**	***Total Credit***
NPL	**3.419**	**3.326**	**3.349**	**3.242**	**3.336**	**3.284**	**3.174**	**3.070**	**2.937**	**2.667**	**2.653**	**2.844**	**2.802**	**2.693**	**2.651**	**2.847**	**2.906**	**3.019**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	4.688	5.231	5.886	7.815	8.306	8.300	8.122	8.276	8.096	7.629	6.844	6.833	7.323	8.296	8.464	8.471	9.377	9.847	*1. Ekspor*
NPL	487	488	488	487	521	527	505	163	476	421	364	373	364	362	359	366	377	391	*NPL*
2. Impor	8.069	8.869	9.875	10.954	11.397	11.194	10.974	11.136	10.700	11.058	11.255	11.147	12.120	14.263[0]	14.455[0]	14.603	14.690	15.245	*2. Impor*
NPL	162	155	121	122	123	124	124	124	124	109	124	124	106	107	107	139	130	138	*NPL*
3. Lainnya	123.154	130.062	138.003	136.147	140.361	144.075	148.677	149.933	154.459	154.172	154.640	153.279	155.883	158.139	160.351	158.408	169.595	178.429	*3. Other*
NPL	2.656	2.683	2.740	2.633	2.692	2.633	2.545	2.784	2.338	2.136	2.164	2.348	2.331	2.225	2.185	2.342	2.399	2.489	*NPL*
Total Kredit	**136.486**	**144.162**	**153.764**	**154.916**	**160.064**	**163.569**	**167.774**	**169.344**	**173.255**	**172.859**	**172.738**	**171.259**	**175.326**	**180.697**	**183.270**	**181.482**	**193.661**	**203.521**	***Total Credit***
NPL	**3.418**	**3.326**	**3.349**	**3.242**	**3.336**	**3.284**	**3.174**	**3.070**	**2.937**	**2.667**	**2.653**	**2.844**	**2.802**	**2.693**	**2.651**	**2.847**	**2.906**	**3.019**	***NPL***

Tabel 4.16.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - Agustus 2013

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

Miliar Rp *(Billion Rp)*

Lokasi	Modal Kerja *(Working Capital)*	Investasi *(Investment)*	Konsumsi *(Consumption)*	Orientasi Penggunaan *(User Orientation)*			*Location*
				Ekspor	Impor	Lainnya	
1. Jawa Barat	104.833	38.445	107.776	2.006	484	248.564	*1. Jawa Barat*
NPL	3.247	1.631	2.280	9	1	7.149	*NPL*
2. Banten	25.740	8.381	38.094	135	157	71.923	*2. Banten*
NPL	525	123	692	0	1	1.339	*NPL*
3. DKI Jakarta	775.191	431.787	281.994	34.014	58.730	1.396.228	*3. DKI Jakarta*
NPL	11.013	5.282	4.882	1.070	672	19.436	*NPL*
4. D.I Yogyakarta	8.082	4.145	8.732	107	12	20.841	*4. D.I Yogyakarta*
NPL	202	127	119	2	0	446	*NPL*
5. Jawa Tengah	85.337	23.374	56.012	1.515	846	162.362	*5. Jawa Tengah*
NPL	2.460	565	682	24	37	3.646	*NPL*
6. Jawa Timur	161.669	40.234	75.527	4.560	4.160	268.710	*6. Jawa Timur*
NPL	4.025	1.063	1.049	225	5	5.908	*NPL*
7. Bengkulu	3.438	1.245	6.092	96	18	10.660	*7. Bengkulu*
NPL	112	47	44	0	0	203	*NPL*
8. Jambi	7.283	5.671	9.714	129	28	22.511	*8. Jambi*
NPL	239	125	132	1	0	496	*NPL*
9. Aceh	8.301	2.019	12.923	18	1	23.223	*9. Aceh*
NPL	984	103	180	1	0	1.266	*NPL*
10. Sumatera Utara	67.622	38.938	35.767	5.984	1.856	134.487	*10. Sumatera Utara*
NPL	1.800	844	748	109	41	3.242	*NPL*
11. Sumatera Barat	12.836	5.726	14.910	743	27	32.701	*11. Sumatera Barat*
NPL	440	211	144	5	1	789	*NPL*
12. Riau	14.187	15.112	17.363	159	86	46.418	*12. Riau*
NPL	671	467	505	6	0	1.638	*NPL*
13. Sumatera Selatan	18.679	12.484	19.431	911	26	49.657	*13. Sumatera Selatan*
NPL	996	540	307	1	0	1.842	*NPL*
14. Bangka Belitung	3.102	627	2.941	249	2	6.419	*14. Bangka Belitung*
NPL	40	7	53	0	0	100	*NPL*
15. Kepulauan Riau	9.562	6.993	9.137	36	122	25.534	*15. Kepulauan Riau*
NPL	113	104	217	0	0	434	*NPL*
16. Lampung	16.231	8.209	9.533	518	19	33.436	*16. Lampung*
NPL	402	112	142	0	0	656	*NPL*
17. Kalimantan Selatan	9.746	8.067	11.905	235	15	29.469	*17. Kalimantan Selatan*
NPL	261	225	158	1	0	643	*NPL*
18. Kalimantan Barat	9.709	7.197	11.322	152	14	28.063	*18. Kalimantan Barat*
NPL	264	89	85	2	0	436	*NPL*
19. Kalimantan Timur	20.422	19.783	19.934	86	13	60.040	*19. Kalimantan Timur*
NPL	905	573	355	1	0	1.831	*NPL*
20. Kalimantan Tengah	3.780	5.797	5.991	174	2	15.392	*20. Kalimantan Tengah*
NPL	91	30	43	0	0	164	*NPL*
21. Sulawesi Tengah	5.441	1.551	8.565	33	28	15.497	*21. Sulawesi Tengah*
NPL	249	44	82	1	0	374	*NPL*
22. Sulawesi Selatan	26.722	14.708	32.694	204	31	73.889	*22. Sulawesi Selatan*
NPL	1.062	574	609	2	8	2.235	*NPL*
23. Sulawesi Utara	6.335	2.625	13.314	54	4	22.216	*23. Sulawesi Utara*
NPL	250	100	188	1	0	538	*NPL*
26. Gorontalo	1.861	506	4.039	21	6	6.379	*26. Gorontalo*
NPL	142	48	32	1	0	221	*NPL*
25. Sulawesi Barat	1.284	408	2.005	3	1	3.693	*25. Sulawesi Barat*
NPL	115	20	27	0	0	162	*NPL*
24. Sulawesi Tenggara	3.527	1.735	6.998	18	10	12.232	*24. Sulawesi Tenggara*
NPL	121	60	67	0	0	248	*NPL*
27. Nusa Tenggara Barat	5.354	2.333	9.699	9	3	17.373	*27. Nusa Tenggara Barat*
NPL	150	34	107	0	0	290	*NPL*
28. Bali	16.490	10.512	17.776	172	8	44.599	*28. Bali*
NPL	136	36	95	0	0	267	*NPL*
29. Nusa Tenggara Timur	4.043	1.065	9.172	24	11	14.245	*29. Nusa Tenggara Timur*
NPL	131	22	60	0	0	213	*NPL*
30. Maluku	1.656	810	3.700	4	3	6.158	*30. Maluku*
NPL	83	37	64	0	0	185	*NPL*
31. Papua	6.272	2.505	7.875	5	18	16.629	*31. Papua*
NPL	153	49	104	0	1	304	*NPL*
32. Maluku Utara	1.259	472	2.690	6	1	4.415	*32. Maluku Utara*
NPL	73	33	34	-	-	140	*NPL*
33. Papua Barat	2.658	929	2.651	6	1	6.231	*33. Papua Barat*
NPL	71	28	36	0	0	135	*NPL*
34. Lainnya	12.950	5.014	117	138	340	17.603	*34. Lainnya*
NPL	127	47	0	-	-	174	*NPL*
Total	**1.461.602**	**729.406**	**876.394**	**52.524**	**67.082**	**2.947.796**	***Total***
NPL	**31.654**	**13.399**	**14.325**	**1.463**	**766**	**57.149**	***NPL***

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

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

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012									2013								*Items*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Jawa Barat	172.550	180.772	187.250	195.329	198.560	200.943	203.200	208.689	212.745	219.544	217.792	221.753	227.818	232.446	238.617	245.623	249.472	251.053	*1. Jawa Barat*
NPL	4.134	4.983	5.139	5.056	5.319	5.637	5.274	5.360	5.464	5.318	6.025	6.058	6.283	6.639	6.705	6.706	6.884	7.158	*NPL*
2. Banten	52.115	54.980	56.274	59.591	60.709	60.626	61.881	61.929	62.326	64.337	63.338	63.739	63.542	64.148	65.582	67.769	71.533	72.215	*2. Banten*
NPL	980	1.066	1.083	1.060	1.101	1.129	1.148	1.122	1.122	1.055	1.207	1.257	1.195	1.234	1.250	1.242	1.302	1.340	*NPL*
3. DKI Jakarta	1.080.426	1.142.803	1.179.123	1.200.670	1.200.944	1.226.725	1.242.779	1.250.528	1.273.453	1.310.522	1.307.465	1.313.278	1.336.366	1.366.847	1.401.224	1.425.765	1.458.531	1.488.972	*3. DKI Jakarta*
NPL	22.338	24.040	23.744	23.536	23.751	23.497	21.659	23.808	21.380	20.366	20.788	21.331	20.816	20.563	20.761	20.125	19.766	21.178	*NPL*
4. D.I Yogyakarta	15.154	15.867	16.191	16.639	17.064	17.177	17.446	17.717	17.986	18.636	18.349	18.542	18.902	19.295	19.802	20.403	20.970	20.959	*4. D.I Yogyakarta*
NPL	313	385	402	390	390	396	424	427	417	387	424	418	424	422	438	429	454	448	*NPL*
5. Jawa Tengah	120.950	125.437	128.762	133.830	134.950	136.503	139.750	141.859	143.737	150.269	147.562	150.032	152.567	154.540	156.690	160.624	163.543	164.723	*5. Jawa Tengah*
NPL	2.550	3.063	3.114	3.063	3.102	3.197	3.138	3.182	3.167	2.887	3.101	3.182	3.156	3.234	3.324	3.481	3.537	3.706	*NPL*
6. Jawa Timur	190.058	195.976	201.359	210.261	213.076	216.559	223.709	228.076	232.354	239.702	237.211	240.642	245.482	250.266	253.887	265.556	272.771	277.430	*6. Jawa Timur*
NPL	5.490	5.849	5.936	5.774	6.011	6.077	5.942	5.959	5.951	6.257	6.184	6.285	5.564	5.552	5.664	5.656	5.847	6.137	*NPL*
7. Bengkulu	7.399	7.989	8.186	8.415	8.525	8.623	8.781	8.936	9.122	9.361	9.403	9.513	9.748	10.016	10.244	10.514	10.726	10.775	*7. Bengkulu*
NPL	128	144	150	155	154	148	145	153	144	131	151	175	196	188	194	185	185	204	*NPL*
8. Jambi	15.104	16.221	16.263	16.840	17.304	17.576	17.945	18.355	18.857	19.282	19.197	19.599	20.153	20.612	21.328	22.218	22.502	22.668	*8. Jambi*
NPL	261	290	305	301	289	319	320	355	352	328	383	412	454	444	474	429	457	497	*NPL*
9. Aceh	18.714	19.083	19.370	19.672	19.757	19.946	20.123	20.363	20.676	20.755	20.485	20.992	21.512	21.885	22.118	22.720	22.906	23.243	*9. Aceh*
NPL	768	955	1.004	1.008	1.048	1.047	1.053	1.139	1.160	958	1.010	1.064	1.089	1.131	1.153	1.148	1.210	1.267	*NPL*
10. Sumatera Utara	106.073	112.437	114.268	117.648	119.939	120.514	123.841	124.021	126.459	130.886	128.907	132.275	133.127	134.432	135.977	139.512	141.096	142.327	*10. Sumatera Utara*
NPL	2.426	2.757	2.967	2.905	3.007	3.041	2.950	2.894	2.745	2.470	2.685	2.906	2.992	3.083	3.208	3.169	3.246	3.393	*NPL*
11. Sumatera Barat	24.573	26.174	26.735	27.577	27.964	28.055	28.854	28.987	29.637	30.384	29.936	30.472	31.250	31.860	32.257	33.149	33.441	33.471	*11. Sumatera Barat*
NPL	466	569	597	584	620	646	653	703	730	627	686	714	727	761	752	731	773	794	*NPL*
12. Riau	36.387	38.077	38.864	40.195	40.741	41.297	41.751	42.190	42.839	43.303	42.785	43.325	43.952	44.671	45.062	46.391	46.738	46.663	*12. Riau*
NPL	710	886	943	948	1.031	1.119	1.157	1.240	1.265	1.256	1.317	1.365	1.413	1.450	1.454	1.483	1.527	1.644	*NPL*
13. Sumatera Selatan	35.249	38.231	39.315	40.624	41.446	41.841	42.717	43.029	43.422	44.204	44.054	45.109	46.098	46.791	48.142	49.576	50.221	50.594	*13. Sumatera Selatan*
NPL	569	728	696	684	694	1.385	1.415	1.415	1.417	1.382	1.529	1.455	1.559	1.678	1.704	1.752	1.779	1.843	*NPL*
14. Bangka Belitung	4.993	4.691	5.159	5.472	5.514	5.652	5.733	5.404	5.404	5.467	5.256	5.355	5.642	5.724	6.145	6.456	6.620	6.670	*14. Bangka Belitung*
NPL	27	36	51	44	51	60	62	58	60	50	63	62	68	70	96	94	97	100	*NPL*
15. Kepulauan Riau	18.147	20.039	20.428	20.930	21.464	21.683	22.260	22.571	22.635	23.059	22.894	23.038	23.185	23.578	24.049	24.623	25.125	25.691	*15. Kepulauan Riau*
NPL	424	449	470	575	514	456	540	471	456	410	447	467	474	449	406	385	389	434	*NPL*
16. Lampung	23.782	25.068	26.083	26.595	27.228	27.383	27.975	29.486	29.832	30.146	29.469	29.745	30.510	31.141	31.980	33.073	33.845	33.973	*16. Lampung*
NPL	697	771	790	768	742	761	761	768	729	668	714	653	720	748	729	701	683	657	*NPL*
17. Kalimantan Selatan	21.006	22.048	22.346	23.564	23.766	24.257	25.213	25.388	25.805	26.634	26.057	26.485	27.303	27.741	28.575	29.269	29.593	29.719	*17. Kalimantan Selatan*
NPL	396	474	495	484	483	505	515	493	492	403	445	500	504	493	532	525	613	643	*NPL*
18. Kalimantan Barat	19.433	20.519	21.434	21.913	22.357	22.580	22.816	23.386	23.931	24.728	24.434	25.092	25.754	26.539	26.868	27.586	28.065	28.229	*18. Kalimantan Barat*
NPL	176	219	227	211	214	225	215	229	222	198	230	331	370	387	384	399	405	438	*NPL*
19. Kalimantan Timur	41.908	44.026	45.294	47.058	47.799	48.274	49.558	50.632	51.372	52.316	51.188	52.137	53.368	54.696	55.975	57.740	59.531	60.139	*19. Kalimantan Timur*
NPL	837	1.052	1.100	1.087	1.228	1.272	1.139	1.222	1.288	1.239	1.974	1.693	1.510	1.683	1.787	1.703	1.833	1.832	*NPL*
20. Kalimantan Tengah	11.491	11.810	12.164	12.836	12.499	12.633	13.240	13.732	13.907	14.281	13.901	14.143	14.410	14.599	14.807	15.426	15.366	15.567	*20. Kalimantan Tengah*
NPL	114	145	135	111	112	114	110	119	118	106	111	115	126	141	143	145	146	164	*NPL*
21. Sulawesi Tengah	11.125	11.489	11.753	12.095	12.148	12.331	12.716	13.016	13.214	13.523	13.463	13.700	14.067	14.322	14.695	15.191	15.435	15.558	*21. Sulawesi Tengah*
NPL	310	301	305	275	281	280	275	280	284	239	270	289	290	287	304	306	333	375	*NPL*
22. Sulawesi Selatan	53.068	55.996	57.469	59.275	59.365	60.093	61.358	62.300	64.215	66.433	65.663	66.926	68.598	69.930	70.942	73.229	73.635	74.124	*22. Sulawesi Selatan*
NPL	1.514	1.771	1.839	1.820	1.746	1.774	1.755	1.747	1.983	1.817	2.109	1.995	2.012	2.039	2.077	2.071	2.179	2.245	*NPL*
23. Sulawesi Utara	16.121	16.721	17.183	17.760	17.942	18.183	18.745	19.064	19.462	19.768	19.517	19.896	20.334	20.750	21.252	21.870	22.054	22.274	*23. Sulawesi Utara*
NPL	430	472	494	470	490	497	496	495	488	405	475	482	466	520	525	510	505	538	*NPL*
24. Gorontalo	4.433	4.778	4.886	5.026	5.039	5.100	5.241	5.350	5.421	5.522	5.526	5.651	5.778	5.929	6.081	6.285	6.372	6.406	*24. Gorontalo*
NPL	122	131	128	123	126	128	130	132	130	110	141	171	184	187	203	196	210	222	*NPL*
25. Sulawesi Barat	2.782	2.966	3.020	3.100	3.144	3.194	3.244	3.303	3.335	3.366	3.332	3.390	3.455	3.520	3.555	3.627	3.685	3.697	*25. Sulawesi Barat*
NPL	111	118	115	116	115	110	119	127	129	86	93	143	158	160	156	162	155	162	*NPL*
26. Sulawesi Tenggara	8.153	8.812	9.069	9.345	9.505	9.687	9.939	10.134	10.300	10.602	10.625	10.844	11.128	11.399	11.691	11.998	12.195	12.260	*26. Sulawesi Tenggara*
NPL	113	152	145	139	160	161	157	168	166	154	190	197	192	214	225	229	239	248	*NPL*
27. Nusa Tenggara Barat	12.122	13.000	13.360	13.777	14.042	14.179	14.460	14.752	15.029	15.323	15.246	15.634	16.017	16.380	16.655	17.041	17.300	17.385	*27. Nusa Tenggara Barat*
NPL	203	262	240	234	235	243	243	244	242	217	238	237	249	258	272	264	268	290	*NPL*
28. Bali	29.793	31.683	32.528	33.433	33.951	34.645	35.619	36.298	37.081	38.418	38.306	39.176	40.292	41.066	41.973	43.503	44.200	44.779	*28. Bali*
NPL	463	428	422	261	251	267	268	230	235	199	231	243	252	233	240	241	229	267	*NPL*
29. Nusa Tenggara Timur	10.184	10.685	11.036	11.395	11.581	11.787	12.049	12.231	12.414	12.525	12.289	12.530	12.842	13.152	13.478	13.861	14.112	14.281	*29. Nusa Tenggara Timur*
NPL	145	190	193	172	175	199	190	190	195	174	184	193	201	202	208	198	198	214	*NPL*
30. Maluku	4.926	5.117	5.233	5.352	5.220	5.272	5.374	5.442	5.483	5.576	5.484	5.552	5.686	5.798	5.920	6.093	6.146	6.166	*30. Maluku*
NPL	130	179	180	181	194	199	204	176	181	163	171	175	177	183	190	179	184	185	*NPL*
31. Papua	11.013	11.833	12.217	12.781	13.007	13.291	13.666	13.834	14.089	14.439	13.944	14.428	14.920	15.245	15.572	16.082	16.428	16.652	*31. Papua*
NPL	127	178	178	175	177	184	188	193	195	179	208	229	232	253	276	291	305	305	*NPL*
32. Maluku Utara	3.017	3.176	3.240	3.380	3.582	3.604	3.708	3.741	3.799	3.847	3.834	3.923	4.014	4.139	4.237	4.376	4.421	4.421	*32. Maluku Utara*
NPL	52	82	81	77	77	76	82	85	87	77	92	96	102	103	119	124	133	140	*NPL*
33. Irian Jaya Barat	3.914	4.257	4.396	4.630	4.722	4.865	4.973	5.070	5.151	5.398	5.173	5.320	5.514	5.651	5.839	6.079	6.200	6.238	*33. Papua Barat*
NPL	44	62	64	66	70	92	90	82	81	76	83	88	93	116	116	114	127	135	*NPL*
34. Lainnya	13.932	14.448	15.886	15.846	15.260	15.574	15.174	15.531	15.510	15.310	16.055	16.481	15.036	15.110	16.259	15.894	16.348	18.081	*34. Lainnya*
NPL	130	152	153	525	141	143	128	202	192	202	198	206	179	176	229	206	164	174	*NPL*
Total	**2.200.094**	**2.317.209**	**2.386.145**	**2.452.856**	**2.470.111**	**2.510.651**	**2.555.839**	**2.585.345**	**2.631.002**	**2.707.862**	**2.688.143**	**2.718.717**	**2.768.371**	**2.824.217**	**2.887.478**	**2.959.123**	**3.021.126**	**3.067.402**	***Total***
NPL	**47.695**	**53.335**	**53.885**	**53.377**	**54.100**	**55.383**	**52.946**	**55.467**	**53.268**	**50.595**	**54.157**	**55.186**	**54.425**	**55.283**	**56.298**	**55.579**	**56.362**	**59.378**	***NPL***

Tabel 4.18.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank

(Credit and NPL of Commercial Banks to Non Bank Third Party Based on Bank Relation with Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012									2013								*Items*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Kredit Kepada Pihak Tidak Terkait	**2.170.291**	**2.290.750**	**2.356.704**	**2.396.596**	**2.416.665**	**2.455.725**	**2.504.845**	**2.559.361**	**2.602.815**	**2.674.701**	**2.659.771**	**2.698.597**	**2.749.478**	**2.805.718**	**2.867.494**	**2.939.224**	**3.000.310**	**3.046.135**	***Loan for Non Connected Parties***
a. Lancar	2.038.259	2.136.557	2.207.786	2.247.157	2.267.830	2.300.543	2.343.812	2.399.964	2.443.017	2.511.618	2.482.629	2.520.242	2.566.728	2.623.405	2.702.375	2.757.387	2.826.623	2.857.998	*a. Current*
b. DPK	84.542	101.076	95.253	97.151	95.832	100.892	109.184	104.163	106.763	112.712	123.212	123.411	128.572	127.276	109.071	126.493	117.536	128.971	*b. Special Mention*
c. Kurang Lancar	7.400	9.648	11.033	10.290	10.936	11.170	10.565	12.795	10.523	9.257	12.091	11.141	10.526	11.170	10.886	10.248	11.304	11.784	*c. Sub-Standard*
d. Diragukan	6.882	7.984	7.118	7.955	7.644	7.894	7.934	8.555	7.366	6.895	7.203	9.526	9.101	8.035	8.276	8.381	7.952	8.496	*d. Doubtful*
e. Macet	33.207	35.485	35.514	34.043	34.423	35.226	33.349	33.883	35.146	34.218	34.635	34.276	34.551	35.833	36.886	36.714	36.895	38.885	*e. Lost*
Non Performing Loan Pihak Tidak Terkait	47.489	53.117	53.664	52.288	53.003	54.291	51.848	55.234	53.035	50.371	53.929	54.943	54.179	55.037	56.048	55.343	56.151	59.165	*Non Performing Loan of Non Connected Parties*
Kredit Kepada PihakTerkait	**29.803**	**26.458**	**29.440**	**56.260**	**53.446**	**54.926**	**50.994**	**25.984**	**28.187**	**33.161**	**28.372**	**20.120**	**18.893**	**18.498**	**19.984**	**19.899**	**20.816**	**21.228**	***Loan for Connected Parties***
a. Lancar	29.445	26.002	28.993	54.951	52.128	53.557	49.575	25.492	27.692	32.694	27.972	19.583	18.361	17.980	19.474	19.173	20.422	20.873	*a. Current*
b. DPK	153	238	227	220	221	277	321	258	261	243	172	294	286	273	260	491	183	182	*b. Special Mention*
c. Kurang Lancar	7	16	14	11	15	8	15	22	15	15	15	19	16	23	22	22	116	91	*c. Sub-Standard*
d. Diragukan	5	11	12	14	17	12	11	10	14	13	11	18	24	14	23	13	15	15***)	*d. Doubtful*
e. Macet	194	191	195	1.065	1.066	1.073	1.073	202	205	196	202	206	206	208	205	200	81	82	*e. Lost*
Non Performing Loan Pihak Terkait	206	218	221	1.089	1.097	1.093	1.099	234	234	224	228	243	246	245	250	236	211	213	*Non Performing Loan of Non Connected Parties*

***) Angka-angka sangat-sangat

****) Estimated figures*

Tabel 4.19.a. Kredit dan NPL Bank Umum kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank

(Credit and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party Withdrawn By Card Based on Group of Bank)

Miliar Rp *(Billion Rp)*

Pengelompokan Bank	2011	2012									2013								*Group of Banks*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Bank Persero	7.683	7.949	9.097	8.490	8.683	8.812	8.316	8.850	8.953	9.326	9.215	9.300	9.291	9.355	9.406	9.751	9.899	10.005	*1. State Owned Banks*
NPL	150	162	168	172	170	169	162	176	189	188	205	218	222	214	212	217	213	213	*NPL*
2. BUSN Devisa	14.014	13.789	14.210	14.475	14.887	15.545	15.345	15.501	15.950	16.823	20.092	20.085	16.814	19.971	20.099	21.176	21.479	21.810	*2. Foreign Exchange Commercial Banks*
NPL	482	341	340	313	317	319	318	319	318	363	409	424	377	428	422	435	419	408	*NPL*
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Non-Foreign Exchange Commercial Banks*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
4. BPD	2	1	1	1	2	2	2	2	2	2	2	2	2	2	1	2	1	2	*4. Regional Development Banks*
NPL	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	*NPL*
5. Bank Campuran	3.248	3.394	3.437	3.485	3.516	3.554	3.600	3.580	3.655	3.656	3.670	3.638	3.657	3.687	3.678	3.744	3.750	3.780	*5. Joint Venture Banks*
NPL	222	212	201	203	199	198	192	187	185	182	183	186	190	192	192	198	193	193	*NPL*

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

) Angka-angka sangat sementara — *) Very provisional figures*

) Angka-angka sangat-sangat — *) Estimated figures*

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

Tabel 4.20.a Penerusan Kredit (Off - Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha Penerima Penerusan Kredit

(Credit Channeling (Off-Balance Sheet) and Non Performing Loan (NPL) of Commercial Banks Based on Industries Sector and non Industries Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012									2013								*Items*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha																			***Loan by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	1.584	1.877	1.833	1.663	2.042	3.078	3.047	3.094	3.106	3.106	3.089	3.066	2.871	3.001	3.004	3.018	2.961	2.933	*1. Agricultures, Hunting and Forestry*
NPL	411	731	713	523	927	1.988	1.972	2.011	1.994	1.998	1.994	1.983	1.920	1.930	1.920	1.923	1.917	1.968	*NPL*
2. Perikanan	133	102	103	99	104	106	106	106	106	106	106	105	105	107	106	106	106	104	*2. Fisheries*
NPL	87	66	67	63	68	72	72	72	72	71	71	71	72	73	72	72	72	72	*NPL*
3. Pertambangan dan Penggalian	321	2	3	2	2	2	2	2	2	2	2	2	2	2	226[r)]	2	2	251	*3. Mining and Quarrying*
NPL	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*NPL*
4. Industri Pengolahan	2.868	2.821	2.836	2.989	2.993	3.347	3.402	3.534	3.657	3.756	3.769	3.674	3.696	3.697	3.660	3.754	4.107	4.322	*4. Procesing Industry*
NPL	78	970	1.134	973	978	986	1.151	992	991	995	1.165	1.146	181[r)]	181[r)]	132[r)]	118	118	180	*NPL*
5. Listrik, gas dan air	9.999	9.325	9.314	9.281	9.377	9.386	9.318	8.692	8.413	8.127	7.967	7.773	7.829	7.495	7.258	7.609	7.900	8.014	*5. Electricity, Gas and Water*
NPL	416	393	360	360	360	360	307	275	274	274	274	274	309	221	279	301	292	328	*NPL*
6. Konstruksi	766	774	790	789	794	798	799	802	801	804	809	806	831	841	805	826	855	893	*6. Construction*
NPL	23	22	22	22	763	770	772	775	774	778	782	780	784	784	790	800	828	878	*NPL*
7. Perdagangan Besar dan Eceran	529	526	527	522	522	502	484	488	486	481	505	516	955[r)]	922[r)]	919[r)]	907	911	913	*7. Big and Retail Trade*
NPL	339	334	346	346	346	347	348	346	346	349	349	346	348	351	351	353	355	357	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	3.689	3.660	3.771	213	40	40	40	40	40	40	39	39	39	39	39	39	39	41	*8. Provision of accomodation and Food Supply Drinking*
NPL	3.455	3.424	3.536	165	39	39	39	38	38	38	38	38	38	38	38	38	38	38	*NPL*
9. Transportasi, pergudangan dan komunikasi	2.822	2.135	2.076	2.066	2.049	2.056	2.034	2.009	1.950	1.916	1.886	1.867	1.860	1.827	1.789	1.816	1.869	1.983	*9. Transportation, Warehousing and Communications*
NPL	39	34	34	34	34	34	34	34	34	34	34	34	34	34	33	33	51	51	*NPL*
10. Perantara Keuangan	20	22	68	231	181	183	180	190	387	408	369	370	364	346	346	347	347	351	*10. Transitional Finance*
NPL	14	16	51	226	176	178	175	178	381	404	362	363	358	341	341	342	342	346	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	205	196	198	198	199	193	184	183	175	175	174	177	173	173	173	172	172	172	*11. Real Estate, Business, Ownership, and Business Services*
NPL	144	143	143	142	142	142	141	141	139	139	139	138	139	140	140	140	140	140	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	198	202	197	202	202	202	200	200	200	200	199	198	57	168	198	200	200	92	*12. Government administration, Defese and Compulsory Social Security*
NPL	142	141	141	141	141	141	141	141	141	141	141	141	39	141	141	141	141	38	*NPL*
13. Jasa Pendidikan	0	0	0	-	27	28	28	28	30	30	30	30	30	30	43	30	30	30	*13. Education Services*
NPL	-	-	-	-	27	28	28	28	30	30	30	30	30	30	30	30	30	30	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	70	70	71	71	71	71	71	71	80	80	80	80	80	80	43	81	82	85	*14. Health Services and Social Activities*
NPL	67	69	70	70	70	70	71	71	79	79	79	79	79	79	42	80	82	84	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	578	547	540	535	539	544	546	537	541	539	541	539	542	582	563	558	554	550	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	498	500	499	499	503	504	503	502	502	503	503	503	503	502	502	500	500	500	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	25	22	22	22	22	22	22	22	53	21	18	18	159	167	156	163	178	154	*16. Individual Services which Serve Households*
NPL	17	13	13	13	13	13	14	14	14	14	14	14	14	14	14	14	14	14	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	82	81	81	82	82	84	85	85	85	85	84	84	84	84	84	83	83	83	*17. International Agency and Other Extra Agency International*
NPL	78	78	78	78	78	79	79	79	79	79	78	78	78	78	78	78	78	78	*NPL*
18. Kegiatan yang belum jelas batasannya	5.536	5.341	5.377	8.824	4.603	4.715	4.776	4.699	4.801	4.702	4.645	4.682	4.696	4.790	4.837	4.907	4.970	5.037	*18. Business Activities which are not clearly defined*
NPL	4.625	4.568	4.357	4.647	4.098	4.109	4.169	4.109	4.106	4.107	4.110	4.107	4.116	4.122	4.222	4.128	4.141	4.180	*NPL*
Total	**29.425**	**27.704**	**27.806**	**27.787**	**23.849**	**25.359**	**25.326**	**24.784**	**24.914**	**24.576**	**24.313**	**24.026**	**23.934**	**24.350**	**23.621**	**24.619**	**25.365**	**26.008**	***Total***
NPL	**10.434**	**11.503**	**11.564**	**8.303**	**8.763**	**9.861**	**10.017**	**9.806**	**9.996**	**10.034**	**10.166**	**10.126**	**10.009**	**9.061**	**10.141**	**9.094**	**9.140**	**9.285**	***NPL***

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

***) Estimated figures
r) Revised figures

Tabel 4.21.a Penerusan Kredit (Off-Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit

(Off-Balance Sheet Credit Channeling and NPL of Commercial Banks to Non-Bank Third Party Based on Types of Credit and Classification of Credit Providers)

Miliar Rp *(Billion Rp)*

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Berdasarkan Jenis Kredit																			***Based on the type of credit***
1. Kredit Usaha Kecil																			*1. Small business loans*
a. Dalam rangka penerusan kredit dari BI	3.043	2.972	2.839	1.101	1.122	2.063	2.056	1.997	2.209	2.229	2.163	2.157	2.384	2.369	2.365	2.366	2.362	2.413	*a. Channeling Credit From BI*
NPL					1.071	2.034	2.028	1.969	2.155	2.179	2.113	2.107	2.334	2.319	2.316	2.316	2.312	2.364	*NPL*
b. Lainnya	11.359	13.386	6.203	6.001	5.442	1.179	1.118	1.170	1.184	1.182	1.186	1.189	1.186	1.187	1.199	1.191	1.190	1.185	*b. Other*
NPL					575	886	827	885	899	905	905	904	910	910	912	917	917	922	*NPL*
2. Bukan KUK																			*2. Not KUK*
a. Kredit kelolaan	27.797	28.434	23.355	13.834	13.473	16.632	16.636	15.968	15.609	15.308	15.120	14.820	14.386	14.239	14.095	14.339	14.751	15.307	*a. Loans*
NPL					583	2.626	2.849	2.641	2.640	2.648	2.844	2.823	1.502	1.520	1.485	1.541	1.577	1.628	*NPL*
b. Dalam rangka penerusan kredit dari BI	424	261	331	72	75	72	72	72	72	72	72	68	42	42	103	44	44	44	*b. Channeling Credit from BI*
NPL					75	72	72	72	72	72	72	68	42	42	103	44	44	44	*NPL*
c. Bantuan Proyek	310	306	83	57	23	7	7	7	7	7	7	7	7	7	7	6	7	7	*c. Aid Project*
NPL					16	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
d. Kredit Kelolaan di luar bantuan proyek	221	200	199	17	11	10	10	10	10	10	10	10	10	10	10	10	5	5	*d. Credit Channeling*
NPL					8	8	8	8	8	8	8	8	8	8	8	8	4	4	*NPL*
e. Lainnya	522	403	346	9.078	9.279	5.395	5.426	5.559	5.822	5.768	5.756	5.774	6.357	6.496	6.470	6.665	7.006	7.048	*e. Other*
NPL					8.106	4.234	4.233	4.231	4.221	4.222	4.223	4.217	4.247	4.260	4.303	4.267	4.286	4.324	*NPL*
Berdasarkan Golongan Penyalur																			***Based Distribution Group***
1. Koperasi	5.496	5.519	5.615	771	758	1.959	1.981	1.980	2.232	2.240	2.179	2.170	2.169	2.152	2.151	2.155	2.151	2.151	*1. Cooperation*
NPL					662	1.886	1.909	1.909	2.104	2.147	2.087	2.078	2.077	2.060	2.059	2.064	2.060	2.060	*NPL*
2. Lembaga Swadaya Masyarakat	641	597	599	8.300	8.405	4.352	4.359	4.368	4.389	4.401	4.402	4.400	4.405	4.407	4.412	4.412	4.425	4.452	*2. Non-Governmental Organization*
NPL					8.046	4.259	4.261	4.263	4.279	4.281	4.279	4.276	4.280	4.279	4.281	4.287	4.305	4.340	*NPL*
3. Swasta Lainnya	37.538	39.846	27.142	21.090	20.262	19.048	18.986	18.436	18.292	17.936	17.731	17.455	17.799	17.791	17.686	18.054	18.789	19.406	*3. Other Private*
NPL					1.727	3.716	3.847	3.635	3.613	3.606	3.800	3.772	2.688	2.722	2.787	2.744	2.776	2.885	*NPL*
Total	**43.675**	**45.962**	**33.356**	**30.160**	**29.425**	**25.359**	**25.326**	**24.784**	**24.914**	**24.576**	**24.313**	**24.026**	**24.372**	**24.350**	**24.249**	**24.621**	**25.365**	**26.008**	***Total***

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

Indikator	2007	2008	2009	2010	2011	2012					2013								*Indicator*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Pembiayaan Musyarakah	4.406	7.411	10.412	14.624	18.960	23.051	24.481	25.207	26.187	27.667	28.092	28.896	30.857	32.288	33.743	35.057	35.997	35.883	*Musyarakah Financing*
Pembiayaan Mudharabah	5.578	6.205	6.597	8.631	10.229	11.180	11.359	11.438	11.527	12.023	12.027	12.056	12.102	12.026	12.168	12.629	13.281	13.299	*Mudharabah Financing*
Piutang Murabahah	16.553	22.486	26.321	37.508	56.365	73.826	77.153	80.953	83.826	88.004	89.665	92.792	97.415	98.368	100.184	102.588	104.718	105.061	*Murabahah Accounts Receivable*
Piutang Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Salam Accounts Receivable*
Piutang Istishna'	351	369	423	347	326	354	361	355	366	376	382	414	424	479	496	487	508	539	*Istishna' Accounts Receivable*
Lainnya	1.056	1.724	3.134	7.071	16.776	16.536	17.003	17.628	18.412	19.435	19.506	19.914	20.282	20.245	20.668	20.467	19.982	19.756	*Others*
Total	27.944	38.195	46.886	68.181	102.655	124.946	130.357	135.581	140.318	147.505	149.672	154.072	161.081	163.407	167.259	171.227	174.486	174.537	*Total*

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

Sektor Ekonomi	2007	2008	2009	2010	2011	2012					2013								*Economic Sector*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pertanian, perburuan dan sarana pertanian	837	1.177	1.331	1.762	2.201	2.364	2.511	2.559	2.589	2.809	3.163	3.235	3.366	2.998	3.343	3.251	3.051	3.143	*1. Agriculture, hunting and agricultural facilities*
2. Pertambangan	511	965	1.047	1.120	1.733	1.900	1.997	1.942	2.019	2.094	2.592	2.554	2.458	2.447	2.512	2.794	2.925	2.967	*2. Mining*
3. Perindustrian	1.371	1.340	1.579	2.337	4.077	3.976	4.011	4.151	4.494	5.008	5.265	5.369	5.694	5.458	5.744	5.626	5.511	5.434	*3. Manufacturing*
4. Listrik, gas dan air	166	248	698	1.354	2.381	3.075	3.135	3.057	2.979	3.159	3.376	3.385	3.545	3.651	3.624	4.061	4.134	4.258	*4. Electricity, gas and water*
5. Konstruksi	2.371	3.368	3.516	4.194	5.858	6.415	6.707	7.049	7.186	7.142	6.434	6.514	6.905	6.931	7.824	7.998	7.926	8.153	*5. Construction*
6. Perdagangan, restoran dan hotel	4.152	4.426	5.000	7.609	9.778	11.055	13.265	12.086	12.454	12.624	12.526	12.716	13.344	12.864	13.689	13.988	14.289	13.829	*6. Trade, restaurants and hotels*
7. Pengangkutan, pergudangan dan	1.569	2.759	3.349	3.696	3.369	3.863	4.026	4.144	4.187	4.321	5.234	5.305	5.269	5.355	5.313	5.305	5.316	5.341	*7. Transportation, warehousing and*
8. Jasa Dunia usaha	8.425	11.757	13.664	20.233	25.630	31.701	32.717	33.692	34.694	37.150	35.379	36.281	38.876	39.280	39.722	42.150	44.176	44.668	*8. Business Services*
9. Jasa sosial/masyarakat	1.904	2.463	2.661	2.975	4.464	6.661	6.852	7.287	7.283	7.878	8.299	8.479	8.109	9.495	8.867	8.984	9.736	9.805	*9. Social Services*
10. Lain-lain	6.639	9.693	14.042	22.902	43.164	53.937	55.136	59.615	62.431	65.319	67.406	70.234	73.514	74.928	76.623	77.069	77.421	76.939	*10. Others*
Jumlah	**27.944**	**38.195**	**46.886**	**68.181**	**102.655**	**124.946**	**130.357**	**135.581**	**140.318**	**147.505**	**149.672**	**154.072**	**161.080**	**163.407**	**167.259**	**171.227**	**174.486**	**174.537**	***Total***

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

Lokasi	2007	2008	2009	2010	2011	2012					2013								*Location*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Aceh	279	538	849	1.617	2.338	2.597	2.648	2.676	2.690	2.707	2.703	2.743	2.795	2.845	2.933	2.967	3.099	2.948	*1. Aceh*
2. Sumatera Utara	1.668	2.369	2.840	3.133	4.936	6.210	6.402	6.855	6.949	7.105	7.246	7.432	7.579	7.352	7.520	7.502	7.575	7.591	*2. Sumatera Utara*
3. Sumatera Barat	398	602	833	1.833	2.476	3.081	3.143	3.187	3.240	3.292	3.344	3.407	3.516	3.597	3.542	3.653	3.785	3.789	*3. Sumatera Barat*
4. Sumatera Selatan	509	761	1.052	1.566	2.272	3.006	3.088	3.189	3.269	3.430	3.459	3.513	3.601	3.654	3.569	3.750	3.766	3.930	*4. Sumatera Selatan*
5. Bangka Belitung	39	41	37	135	286	376	388	406	431	440	440	451	469	482	580	560	540	571	*5. Bangka Belitung*
6. Jambi	145	275	411	712	1.194	1.547	1.577	1.615	1.658	1.699	1.743	1.799	1.834	1.856	1.935	2.035	2.056	1.983	*6. Jambi*
7. Bengkulu	175	201	235	311	421	497	511	522	534	547	553	570	591	603	600	656	652	687	*7. Bengkulu*
8. Riau	696	893	1.047	1.589	2.323	2.751	2.830	2.922	2.955	3.002	3.009	3.072	3.149	3.233	3.366	3.339	3.495	3.375	*8. Riau*
9. Kepulauan Riau	297	337	401	852	1.380	1.652	1.680	1.729	1.783	1.834	1.808	1.835	1.893	1.920	2.062	2.001	2.026	2.067	*9. Kepulauan Riau*
10. Lampung	235	368	515	922	1.501	1.782	1.840	1.880	1.925	2.000	1.983	2.031	2.122	2.131	2.020	1.985	2.049	2.316	*10. Lampung*
11. DKI Jakarta	12.959	18.172	21.158	26.900	38.981	48.760	51.798	54.226	56.213	60.026	61.865	64.213	67.910	68.898	70.598	71.301	72.429	72.246	*11. DKI Jakarta*
12. Jawa Barat	3.065	3.766	4.666	8.029	11.945	14.419	14.962	15.596	16.268	16.990	16.110	16.530	17.232	17.240	17.193	18.168	18.733	19.097	*12. Jawa Barat*
13. Banten	962	841	1.111	2.086	3.707	4.048	4.096	4.231	4.410	4.698	4.765	4.908	5.031	5.088	5.091	5.449	5.261	5.360	*13. Banten*
14. Jawa Tengah	1.240	1.958	2.611	4.170	6.503	7.211	7.494	7.730	7.994	8.529	8.520	8.498	8.762	8.870	10.178	10.297	9.723	9.799	*14. Jawa Tengah*
15. DI Yogyakarta	318	508	629	868	1.451	1.614	1.612	1.607	1.662	1.701	1.620	1.652	1.693	1.750	1.752	1.955	1.967	2.027	*15. DI Yogyakarta*
16. Jawa Timur	1.774	2.566	3.519	5.627	9.075	10.773	11.183	11.624	12.154	12.755	12.508	12.893	13.418	13.766	13.425	13.943	14.389	14.919	*16. Jawa Timur*
17. Bali	44	73	115	298	545	728	759	791	820	864	1.761	1.791	1.924	1.985	2.016	2.098	2.090	2.214	*17. Bali*
18. Kalimantan Barat	364	476	588	720	1.080	1.538	1.596	1.644	1.711	1.740	1.824	1.895	1.977	2.075	2.098	2.352	2.654	2.284	*18. Kalimantan Barat*
19. Kalimantan Tengah	21	25	37	772	196	323	347	367	389	409	419	440	469	483	533	567	577	570	*19. Kalimantan Tengah*
20. Kalimantan Timur	575	706	1.048	924	2.193	2.394	2.476	2.561	2.713	2.823	2.963	3.100	3.249	3.428	3.610	3.730	3.769	3.726	*20. Kalimantan Timur*
21. Kalimantan Selatan	570	795	847	1.156	1.477	1.830	1.912	1.945	1.985	2.029	2.070	2.125	2.286	2.312	2.427	2.522	2.841	2.546	*21. Kalimantan Selatan*
22. Sulawesi Utara	73	114	145	240	356	427	441	453	464	473	466	471	484	489	585	488	583	499	*22. Sulawesi Utara*
23. Gorontalo	71	63	86	168	221	251	264	273	276	284	282	282	288	293	363	593	379	313	*23. Gorontalo*
24. Sulawesi Barat	-	-	7	53	131	194	194	197	200	200	199	203	212	216	203	211	245	233	*24. Sulawesi Barat*
25. Sulawesi Tengah	98	136	163	390	642	757	785	809	830	847	861	886	911	924	1.051	913	1.108	972	*25. Sulawesi Tengah*
26. Sulawesi Tenggara	161	180	157	187	310	391	404	426	438	473	480	480	521	548	701	613	716	643	*26. Sulawesi Tenggara*
27. Sulawesi Selatan	858	978	1.098	1.672	2.844	3.436	3.496	3.651	3.834	3.978	4.063	4.155	4.355	4.487	4.614	4.728	4.818	4.745	*27. Sulawesi Selatan*
28. Maluku	14	16	13	28	54	69	71	76	76	80	79	82	87	92	94	117	99	93	*28. Maluku*
29. Maluku Utara	33	36	35	87	123	138	147	147	150	152	153	158	163	165	198	169	181	172	*29. Maluku Utara*
30. NTB	200	261	396	556	895	1.149	1.186	1.216	1.252	1.293	1.304	1.340	1.375	1.432	1.268	1.386	1.644	1.519	*30. NTB*
31. NTT	15	24	33	75	156	182	190	196	211	229	222	226	240	242	244	255	267	274	*31. NTT*
32. Papua Barat	35	42	62	89	114	127	132	136	136	140	143	146	159	164	162	169	184	181	*32. Papua Barat*
33. Papua	53	77	140	272	348	473	490	480	486	504	478	521	559	560	508	533	562	606	*33. Papua*
34. Luar Indonesia	-	-	3	145	183	217	217	216	212	235	230	227	226	224	220	222	228	243	*34. Outside Indonesia*
Total	**27.944**	**38.195**	**46.886**	**68.181**	**102.655**	**124.946**	**130.357**	**135.581**	**140.318**	**147.505**	**149.672**	**154.072**	**161.080**	**163.407**	**167.259**	**171.227**	**174.486**	**174.537**	***Total***

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

	Sektor Ekonomi	2010[1)]			2011	2012							2013								*Economic Sector*
		Okt	Nov	Des	Des	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1	Pertanian, Perburuhan, dan Kehutanan	2.526	2.701	2.565	3.062	3.542	3.610	3.767	3.651	3.606	3.791	3.640	3.770	3.689	3.759	3.809	3.888	4.065	4.111	4.088	*1. Agriculture, Hunting, and Forestry*
2	Perikanan	27	37	40	73	94	93	94	97	99	100	106	106	111	113	116	119	121	127	127	*2. Fishery*
3	Pertambangan dan Penggalian	30	37	37	65	66	90	94	96	99	97	99	107	99	98	99	100	99	104	104	*3. Mining and Quarrying*
4	Industri Pengolahan	505	550	478	584	635	672	662	671	668	687	674	688	694	709	729	746	734	736	737	*4. Processing industry*
5	Listrik, Gas dan Air	16	15	14	26	38	32	32	31	30	30	29	28	31	31	29	31	34	38	39	*5. Electricity, Gas and Water*
6	Konstruksi	227	257	259	617	840	912	932	950	1.008	994	1.009	944	976	994	1.055	1.146	1.203	1.281	1.300	*6. Construction*
7	Perdagangan Besar dan Eceran	10.869	10.591	10.342	12.119	13.754	13.985	14.193	14.238	14.096	14.255	14.382	14.540	14.690	15.018	15.349	15.683	15.180	15.506	15.409	*7. Wholesale and Retail Trade*
8	Penyediaan Akomodasi dan Penyedian Makan Minum	286	284	288	310	299	312	303	295	302	316	311	318	321	326	339	331	341	348	365	*8. Provision of accommodation and the provision of eating and*
9	Transportasi, Pergudangan dan Komunikasi	439	568	577	902	1.032	1.088	1.078	1.108	1.107	1.121	1.140	1.110	1.146	1.145	1.173	1.180	1.170	1.159	1.152	*9. Transportation, Warehousing and communications*
10	Perantara Keuangan	29	31	32	48	54	59	63	59	59	64	64	65	67	68	71	76	77	78	77	*10. Financial intermediaries*
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	60	69	66	202	229	228	240	243	251	257	272	263	283	276	288	305	376	414	464	*11. Real Estate, Business, Ownership, and Business Services*
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	88	130	120	82	61	60	67	58	56	57	56	60	63	70	71	74	80	86	86	*12. Government administration, Defese and Compulsory Social Security*
13	Jasa Pendidikan	51	60	56	84	100	103	106	109	117	112	120	121	118	120	129	135	139	144	143	*13. Education services*
14	Jasa Kesehatan dan Kegiatan Sosial	82	81	81	90	88	91	82	85	84	86	82	84	89	90	96	96	101	102	101	*14. Health Services and Social Activities*
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.899	1.845	1.807	1.512	1.552	1.632	1.551	1.580	1.577	1.601	1.565	1.545	1.548	1.579	1.611	1.638	2.305	2.352	2.398	*15. Community, Sociocultural, Entertainment and Other Individual Services*
16	Jasa Perorangan yang Melayani Rumah Tangga	275	290	275	396	459	479	497	509	508	512	506	539	533	548	589	627	629	657	644	*16. Individual Services which Serve*
17	Kegiatan Usaha yang Belum Jelas Batasannya	1.639	1.631	1.683	1.748	1.734	1.861	2.057	1.880	1.852	1.861	1.939	2.175	2.148	2.213	2.349	2.390	2.376	2.485	2.604	*17. Business Activities are not clearly defined*
18	Bukan Lapangan Usaha - Rumah Tangga	4.038	3.833	3.785	4.502	4.914	4.981	4.621	5.048	5.080	5.323	5.376	5.168	6.079	6.136	6.315	6.604	6.605	6.690	3.334	*18. Loans to Non Industrial Origin - House Hold*
19	Bukan Lapangan Usaha - Lainnya	10.199	10.571	11.341	14.677	17.146	17.315	17.507	17.792	18.296	18.163	18.449	18.765	19.024	19.341	19.533	19.854	20.615	21.042	24.459	*19. Non Industrial Origin-Others*
	Total	**33.284**	**33.580**	**33.844**	**41.100**	**46.637**	**47.605**	**47.947**	**48.500**	**48.895**	**49.425**	**49.818**	**50.396**	**51.709**	**52.633**	**53.749**	**55.023**	**56.248**	**57.462**	**57.634**	***Total***

Ket: 1) Merupakan sambungan halaman 194

Note : 1) Continue from page 194

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

Sektor Ekonomi	2010		2011			2012						2013								*Economic Sector*
	Nov	Des	Okt	Nov	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Modal Kerja																				***Working Capital***
- Pertanian, Perburuhan, dan Kehutanan	2.260	2.277	2.508	2.572	2.617	3.072	3.215	3.101	3.049	3.232	3.074	3.199	3.109	3.174	3.223	3.296	3.464	3.508	3.483	*- Agricultures, hunting and forestry*
- Perikanan	36	38	62	62	67	86	86	89	91	92	99	99	103	106	108	111	113	119	119	*- Fisheries*
- Pertambangan dan Penggalian	32	32	53	53	56	80	85	86	87	85	88	86	86	85	86	86	85	91	90	*- Mining and Quarrying*
- Industri Pengolahan	455	451	544	539	536	608	598	608	610	625	619	628	633	648	660	663	650	653	652	*- Procesing industry*
- Listrik, Gas dan Air	14	13	21	22	24	29	29	28	28	29	28	27	29	30	27	30	32	36	37	*- Electricity, gas and water*
- Konstruksi	230	238	507	570	565	839	853	880	939	915	933	870	907	925	980	1.051	1.099	1.175	1.192	*- Construction*
- Perdagangan Besar dan Eceran	9.790	9.679	11.211	11.227	11.368	13.124	13.343	13.366	13.218	13.333	13.433	13.588	13.712	14.023	14.328	14.637	14.118	14.401	14.330	*- Big and retail trade*
- Penyediaan Akomodasi dan Penyedian Makan Minum	243	249	260	255	261	270	262	254	262	269	264	271	269	271	278	274	283	290	296	*- Provision of accomodation and food supply drinking*
- Transportasi, Pergudangan dan Komunikasi	380	387	467	473	477	641	642	662	682	684	702	697	721	727	749	769	768	757	759	*- Transportation, warehousing and communications*
- Perantara Keuangan	26	27	40	39	43	53	56	52	51	56	56	55	57	59	61	65	66	68	67	*- Transitional Finance*
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	64	59	164	163	183	205	199	210	208	214	216	217	239	228	237	249	318	352	400	*- Real estate, Rental Business, and services company*
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	122	111	107	68	72	47	55	45	44	43	42	45	43	47	48	53	57	59	59	*- Government administration, the defense and compulsory social security*
- Jasa Pendidikan	47	44	64	61	62	77	80	84	91	87	83	84	83	85	91	92	94	100	101	*- Education services*
- Jasa Kesehatan dan Kegiatan Sosial	62	62	71	70	70	72	65	66	66	67	65	66	68	69	71	71	77	78	77	*- Health and social services*
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.329	1.437	1.350	1.333	1.330	1.422	1.349	1.376	1.371	1.389	1.363	1.345	1.339	1.370	1.398	1.417	2.079	2.128	2.152	*- Community, Sociocultural,Entertainment and Other Individual Services*
- Jasa Perorangan yang Melayani Rumah Tangga	253	241	340	356	356	425	443	446	443	442	437	467	459	472	508	541	545	568	554	*- Individual services which serve households*
- Kegiatan Usaha yang Belum Jelas Batasannya	1.382	1.446	1.485	1.432	1.470	1.525	1.679	1.500	1.490	1.495	1.531	1.738	1.686	1.735	1.849	1.894	1.916	2.019	2.122	*- International Agency and Other Extra Agency International*
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Not the business field – households*
- Bukan Lapangan Usaha - Lainnya	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Not the business field – other*
Total Modal Kerja	**16.724**	**16.790**	**19.253**	**19.295**	**19.557**	**22.574**	**23.038**	**22.854**	**22.732**	**23.058**	**23.030**	**23.484**	**23.545**	**24.054**	**24.704**	**25.299**	**25.764**	**26.401**	**26.489**	***Total Working Capital***
Investasi																				***Investment***
- Pertanian, Perburuhan, dan Kehutanan	441	288	388	403	445	538	552	551	556	559	565	570	580	585	586	592	600	602	605	*- Agricultures, hunting and forestry*
- Perikanan	2	2	5	6	6	8	8	8	8	8	7	7	8	8	7	8	8	9	9	*- Fisheries*
- Pertambangan dan Penggalian	5	5	6	6	9	10	9	10	11	12	12	21	12	12	13	14	14	13	14	*- Mining and Quarrying*
- Industri Pengolahan	95	28	42	45	48	64	64	62	58	62	55	59	61	61	69	82	84	84	85	*- Procesing industry*
- Listrik, Gas dan Air	1	1	3	3	2	2	3	2	2	2	2	1	1	1	1	2	2	2	2	*- Electricity, gas and water*
- Konstruksi	27	22	46	49	52	73	80	70	69	79	77	74	69	69	76	94	104	106	108	*- Construction*
- Perdagangan Besar dan Eceran	801	663	726	721	750	861	850	872	878	922	949	952	978	995	1.021	1.046	1.063	1.105	1.080	*- Big and retail trade*
- Penyediaan Akomodasi dan Penyedian Makan Minum	42	39	46	52	49	43	41	41	40	47	47	47	51	54	61	57	58	58	69	*- Provision of accomodation and food supply drinking*
- Transportasi, Pergudangan dan Komunikasi	188	190	423	436	424	447	436	446	425	437	438	413	425	418	423	410	402	402	393	*- Transportation, warehousing and communications*
- Perantara Keuangan	5	5	5	5	5	7	6	7	8	8	8	10	10	9	10	11	11	10	11	*- Transitional Finance*
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	5	7	19	20	19	24	42	33	42	44	56	46	44	48	51	57	57	61	64	*- Real estate, Rental Business, and services company*
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	8	9	9	10	10	14	12	13	12	14	14	15	20	23	23	22	23	28	27	*- Government administration, the defense and compulsory social security*
- Jasa Pendidikan	13	12	17	18	22	26	26	26	26	24	37	36	35	35	38	43	45	44	43	*- Education services*
- Jasa Kesehatan dan Kegiatan Sosial	19	19	20	20	20	19	17	19	19	19	18	18	20	21	25	25	24	24	24	*- Health and social services*
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	515	370	217	221	182	210	202	204	207	212	202	200	209	209	214	222	226	224	246	*- Community, Sociocultural,Entertainment and Other Individual Services*
- Jasa Perorangan yang Melayani Rumah Tangga	37	33	36	37	40	54	55	62	65	70	69	71	74	76	81	86	84	89	90	*- Individual services which serve households*
- Kegiatan Usaha yang Belum Jelas Batasannya	250	237	255	259	278	336	378	381	361	366	408	437	463	478	500	497	461	466	482	*- International Agency and Other Extra Agency International*
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Not the business field – households*
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Not the business field – other*
Total Investasi	**2.453**	**1.929**	**2.265**	**2.309**	**2.364**	**2.735**	**2.780**	**2.807**	**2.787**	**2.882**	**2.964**	**2.979**	**3.061**	**3.102**	**3.198**	**3.266**	**3.265**	**3.329**	**3.352**	***Total Investment***
Konsumsi																				***Consumption***
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	373	382	516	527	532	681	692	712	736	755	766	777	790	807	834	850	869	876	896	*- Housing Loan (mortgage) secured by first mortgage in order to live*
- Kredit pemilikan kendaraan bermotor	651	1.072	1.334	1.346	1.346	1.416	1.409	1.420	1.420	1.428	1.422	1.428	1.431	1.453	1.489	1.505	1.544	1.587	1.648	*- Vehicle Loans*
- Kredit konsumsi lainnya	13.380	13.672	16.890	17.203	17.300	20.199	20.027	20.708	21.220	21.303	21.636	21.729	22.882	23.218	23.524	24.102	24.806	25.269	25.249	*- Other consumer credit*
Total Konsumsi	**14.403**	**15.126**	**18.740**	**19.076**	**19.178**	**22.296**	**22.129**	**22.839**	**23.376**	**23.485**	**23.824**	**23.934**	**25.103**	**25.478**	**25.847**	**26.458**	**27.219**	**27.732**	**27.793**	***Total consumption***
Total	**33.580**	**33.844**	**40.259**	**40.681**	**41.100**	**47.605**	**47.947**	**48.500**	**48.895**	**49.425**	**49.818**	**50.396**	**51.709**	**52.633**	**53.749**	**55.023**	**56.248**	**57.462**	**57.634**	***Total***

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

Lokasi	2007	2008	2009	2010	2011						2013								*Location*
						Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Jawa Barat	3.515	4.401	4.803	5.862	7.043	7.747	7.800	7.813	7.858	7.872	7.954	8.138	8.293	8.463	8.657	8.849	9.049	9.055	*1. Jawa Barat*
2. Banten	402	480	575	697	899	1.053	1.080	1.098	1.108	1.128	1.126	1.152	1.178	1.184	1.238	1.259	1.274	1.276	*2. Banten*
3. DKI Jakarta	365	423	473	592	700	782	802	815	859	882	885	888	899	909	940	952	992	986	*3. DKI Jakarta*
4. D.I Yogyakarta	1.047	1.289	1.481	1.766	2.039	2.352	2.368	2.374	2.395	2.389	2.376	2.439	2.488	2.535	2.596	2.644	2.719	2.724	*4. D.I Yogyakarta*
5. Jawa Tengah	5.280	6.355	7.399	8.516	9.788	11.189	11.225	11.202	11.249	11.329	11.314	11.524	11.731	11.973	12.273	12.560	12.844	12.836	*5. Jawa Tengah*
6. Jawa Timur	2.557	2.977	3.564	4.150	4.849	5.748	5.807	5.780	5.797	5.824	5.886	6.048	6.189	6.324	6.512	6.697	6.885	6.861	*6. Jawa Timur*
7. Bengkulu	12	17	19	21	26	31	31	30	30	30	30	30	31	31	31	32	32	31	*7. Bengkulu*
8. Jambi	144	161	183	214	289	448	463	479	488	488	498	510	520	533	545	554	565	564	*8. Jambi*
9. Aceh	26	64	99	76	90	105	106	106	102	100	99	100	103	106	111	114	117	116	*9. Aceh*
10. Sumatera Utara	319	382	438	493	541	622	628	636	644	649	641	655	666	678	693	709	723	717	*10. Sumatera Utara*
11. Sumatera Barat	514	660	757	829	975	1.043	1.051	1.057	1.053	1.050	1.044	1.057	1.054	1.064	1.073	1.077	1.069	1.048	*11. Sumatera Barat*
12. Riau	222	316	385	501	601	685	689	692	692	694	686	692	701	707	714	732	743	735	*12. Riau*
13. Kepulauan Riau	376	554	828	1.376	1.892	2.358	2.404	2.476	2.514	2.514	2.500	2.518	2.538	2.581	2.613	2.649	2.684	2.696	*13. Kepulauan Riau*
14. Sumatera Selatan	204	280	345	449	573	708	717	731	739	752	736	746	756	756	769	772	772	768	*14. Sumatera Selatan*
15. Bangka Belitung	5	7	12	15	28	36	36	36	36	35	36	36	38	38	40	40	41	43	*15. Bangka Belitung*
16. Lampung	2.787	3.398	2.281	2.899	3.467	3.808	3.802	3.886	3.966	4.022	4.418	4.746	4.800	4.949	5.058	5.187	5.272	5.309	*16. Lampung*
17. Kalimantan Selatan	105	180	196	250	252	222	222	220	229	229	227	231	235	251	250	252	253	254	*17. Kalimantan Selatan*
18. Kalimantan Barat	219	281	309	347	511	571	570	582	580	578	566	564	558	547	531	524	524	522	*18. Kalimantan Barat*
19. Kalimantan Timur	96	132	155	178	189	208	208	211	210	211	205	209	212	220	226	227	230	228	*19. Kalimantan Timur*
20. Kalimantan Tengah	4	9	19	34	49	81	85	83	84	80	77	83	86	94	112	120	134	136	*20. Kalimantan Tengah*
21. Sulawesi Tengah	113	180	188	221	379	666	717	756	795	811	845	904	952	991	1.024	1.060	1.089	1.107	*21. Sulawesi Tengah*
22. Sulawesi Selatan	142	218	263	364	546	731	741	764	780	790	799	818	831	839	863	897	914	925	*22. Sulawesi Selatan*
23. Sulawesi Utara	131	158	203	288	456	562	572	591	606	622	631	653	672	693	709	722	733	737	*23. Sulawesi Utara*
24. Sulawesi Tenggara	32	42	51	51	57	74	76	78	78	79	81	83	84	87	89	89	91	91	*24. Sulawesi Tenggara*
25. Sulawesi Barat	-	3	2	3	3	5	5	5	5	5	5	5	5	5	6	6	6	6	*25. Sulawesi Barat*
26. Gorontalo	14	15	20	20	20	24	25	25	26	25	25	26	27	27	27	28	28	28	*26. Gorontalo*
27. Nusa Tenggara Barat	283	341	424	464	541	628	635	632	633	633	636	648	660	672	678	676	684	688	*27. Nusa Tenggara Barat*
28. Bali	1.347	1.777	2.092	2.666	3.520	4.352	4.482	4.541	4.643	4.754	4.807	4.898	4.979	5.112	5.224	5.362	5.490	5.612	*28. Bali*
29. Nusa Tenggara Timur	25	50	88	122	152	171	171	179	178	175	172	175	180	185	199	212	229	236	*29. Nusa Tenggara Timur*
30. Maluku	137	167	167	161	311	470	489	508	528	541	558	586	608	629	648	661	679	695	*30. Maluku*
31. Papua	115	154	182	193	253	363	390	400	411	412	417	427	436	442	448	456	463	470	*31. Papua*
32. Maluku Utara	1	1	1	5	9	12	12	13	13	13	13	14	14	14	14	15	15	15	*32. Maluku Utara*
33. Papua Barat	-	-	-	20	52	88	91	95	97	101	103	109	109	111	115	115	115	119	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**20.540**	**25.472**	**28.001**	**33.844**	**41.100**	**47.947**	**48.500**	**48.895**	**49.425**	**49.818**	**50.396**	**51.709**	**52.633**	**53.749**	**55.023**	**56.248**	**57.462**	**57.634**	***Total***

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

Sektor Ekonomi	2011	2012									2013								*Economic Sector*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
UMKM																			
1. Pertanian, Perburuan dan Kehutanan																			*1. Agriculture, hunting, and forestry*
Baki Debet	27.192	28.689	33.550	38.470	37.721	33.945	37.473	38.241	39.030	40.709	41.001	41.418	43.543	44.057	45.538	42.643	43.616	43.734	*Total*
NPL	892	1.163	1.221	1.294	1.316	1.397	1.488	1.471	1.575	1.492	1.637	1.688	1.798	1.782	1.789	1.542	1.586	1.679	*NPL*
2. Perikanan																			*2. Fishery*
Baki Debet	2.602	2.555	2.729	2.883	2.904	2.773	2.860	2.882	2.986	2.900	2.907	2.927	3.048	3.168	3.279	3.413	3.416	3.414	*Total*
NPL	161	169	172	179	184	233	239	241	246	163	167	176	219	222	220	193	140	155	*NPL*
3. Pertambangan dan Penggalian																			*3. Mining and quarrying*
Baki Debet	3.938	4.502	4.778	5.199	5.024	4.983	4.723	4.869	5.255	5.427	4.832	5.114	4.966	5.085	5.043	4.710	4.887	5.181	*Total*
NPL	89	218	248	256	253	266	153	186	185	153	246	274	272	253	173	167	210	214	*NPL*
4. Industri Pengolahan																			*4. Processing industry*
Baki Debet	52.231	52.153	54.058	55.456	55.121	55.794	51.367	52.188	58.305	59.500	55.449	54.759	57.386	57.849	60.014	65.530	58.405	57.401	*Total*
NPL	1.998	2.214	2.173	2.180	2.170	2.238	1.823	1.775	1.767	1.798	1.788	1.825	1.855	1.909	1.947	1.858	1.870	1.911	*NPL*
5. Listrik, Gas dan Air																			*5. Electricity, gas and water*
Baki Debet	1.218	1.546	1.698	1.728	1.803	1.610	1.619	1.622	1.665	1.474	1.660	1.579	1.644	1.656	1.662	1.791	1.733	1.694	*Total*
NPL	49	48	47	46	43	38	19	18	21	14	17	21	19	17	17	22	24	25	*NPL*
6. Konstruksi																			*6. Construction*
Baki Debet	24.279	24.427	25.835	28.460	29.299	29.906	29.706	31.168	32.491	30.594	30.127	30.690	32.116	33.145	34.876	37.513	38.640	38.323	*Total*
NPL	1.324	1.503	1.546	1.566	1.742	1.745	1.493	1.586	1.609	1.497	1.647	1.631	1.719	1.794	2.010	1.906	1.967	2.072	*NPL*
7. Perdagangan Besar dan Eceran																			*7. Wholesale and retail trade*
Baki Debet	202.447	207.174	214.742	233.070	233.392	226.805	230.983	235.491	241.576	248.870	241.496	246.193	257.709	265.069	271.260	307.955	310.870	308.605	*Total*
NPL	7.471	8.584	8.935	9.099	9.145	9.055	9.032	9.172	9.167	8.458	9.265	9.602	9.624	9.902	10.154	10.800	11.162	11.462	*NPL*
8. Penyediaan Akomodasi dan Penyediaan Makan Minum																			*8. Provision of accommodation and the provision of eating and drinking*
Baki Debet	10.014	10.591	10.716	11.689	12.074	11.991	11.794	11.951	12.918	13.714	13.101	13.459	13.837	14.253	14.931	15.870	16.058	16.000	*Total*
NPL	352	370	381	368	357	344	321	310	317	303	337	341	331	540	558	370	377	382	*NPL*
9. Transportasi, Pergudangan dan Komunikasi																			*9. Transportation, warehousing and communications*
Baki Debet	18.398	16.786	17.316	18.980	19.247	18.806	17.949	18.621	20.308	20.678	19.890	20.668	21.337	21.810	22.745	23.910	23.398	23.204	*Total*
NPL	452	472	456	484	502	519	482	513	468	485	442	459	460	463	506	531	578	614	*NPL*
10. Perantara Keuangan																			*10. Financial intermediaries*
Baki Debet	10.311	13.511	11.912	13.753	13.716	13.359	14.822	15.184	14.104	14.147	14.140	12.780	12.531	12.652	13.476	12.298	13.229	13.329	*Total*
NPL	92	194	141	156	178	170	157	180	193	161	193	203	215	213	219	200	212	307	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																			*11. Real estate, Business Ownership, and Business Services*
Baki Debet	19.953	19.180	19.330	20.526	22.371	29.882	21.399	22.181	25.299	25.859	22.983	23.409	24.012	24.355	25.569	30.767	31.101	30.242	*Total*
NPL	629	608	601	589	624	1.088	565	585	620	689	697	710	692	729	749	855	886	882	*NPL*
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib																			*12. Government administration, defense and compulsory social security*
Baki Debet	399	400	289	427	297	223	242	235	231	229	215	212	216	244	243	255	277	282	*Total*
NPL	15	13	13	11	12	12	11	13	13	5	5	5	5	4	4	3	3	3	*NPL*
13. Jasa Pendidikan																			*13. Education services*
Baki Debet	1.517	1.549	1.710	1.895	1.854	1.651	1.773	1.806	1.812	1.888	1.826	1.928	1.946	1.953	1.981	1.947	1.984	1.975	*Total*
NPL	23	28	26	29	28	29	27	25	26	22	36	38	45	43	42	35	34	38	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial																			*14. Health services and social activities*
Baki Debet	2.918	3.139	3.195	3.370	3.457	3.487	3.273	3.331	3.443	3.518	3.382	3.523	3.627	3.715	3.826	3.971	4.052	4.051	*Total*
NPL	233	242	245	323	322	323	107	94	106	99	98	96	95	80	76	68	73	77	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya																			*15. Community, Sociocultural, Entertainment and Other Individual*
Baki Debet	25.530	25.457	25.914	26.806	27.525	26.544	26.653	26.769	26.574	26.378	25.220	25.464	25.969	26.205	26.854	28.930	29.631	29.929	*Total*
NPL	619	678	683	660	925	974	985	1.076	1.074	891	934	922	905	911	940	958	975	1.021	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga																			*16. Individual services which serve households*
Baki Debet	655	520	588	632	697	601	645	672	675	672	679	713	840	853	890	1.127	1.195	1.255	*Total*
NPL	36	33	36	30	49	51	54	52	50	40	40	41	43	40	38	41	34	38	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																			*17. International Agency and Other Extra Agency International*
Baki Debet	2.355	1.560	2.150	9	459	451	439	426	420	414	384	373	361	345	329	308	286	276	*Total*
NPL	53	51	56	0	13	13	11	11	11	8	8	8	9	9	8	9	9	8	*NPL*
18. Kegiatan yang Belum Jelas Batasannya																			*18. Business activities are not clearly defined*
Baki Debet	52.205	54.379	52.377	42.833	38.435	25.107	28.525	29.405	29.211	29.425	27.486	29.297	24.358	26.617	26.018	803[0]	1,708[0]	408	*Total*
NPL	1.185	1.482	1.373	981	946	749	812	765	769	731	715	747	696	714	703	13[0]	14[0]	4	*NPL*
19. Penerima Kredit Bukan Lapangan																			*19. Debtor is not the business field - other*
Baki Debet	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
20. Tidak Teridentifikasi																			*20. Un-identified*
Baki Debet	0	21	9	11	8	-	6	0	0	-	14	14	8	2	2	2	3	3	*Total*
NPL	1	3	3	4	3	-	-	-	-	-	-	-	-	0	-	-	-	-	*NPL*
Jumlah																			***Total***
Baki Debet	**458.164**	**468.141**	**482.902**	**506.197**	**505.406**	**487.917**	**486.251**	**497.044**	**516.304**	**526.397**	**506.792**	**514.518**	**529.452**	**543.033**	**558.533**	**583.741**	**583.859**	**579.308**	***Baki Debet***
NPL	**15.674**	**18.072**	**18.356**	**18.252**	**18.813**	**19.245**	**17.778**	**18.073**	**18.221**	**17.011**	**18.274**	**18.786**	**19.001**	**19.626**	**20.156**	**19.570**	**20.156**	**20.890**	***NPL***

*) Angka-angka sementara *) Provisional figures

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

Sektor Ekonomi	2011	2012									2013								*Economic Sector*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
MKM [1]																			
1. Pertanian																			*1. Agriculture*
Baki Debet	26.285	27.944	32.223	36.984	37.197	33.402	37.532	37.946	38.817	40.423	40.565	40.831	43.233						*Total*
NPL	803	1.109	1.181	1.267	1.515	1.589	1.711	1.748	1.896	2.005	1.873	1.960	2.155						*NPL*
2. Pertambangan																			*2. Mining*
Baki Debet	9.020	10.657	10.610	11.780	13.633	10.084	11.985	11.243	13.682	17.135	17.822	14.898	17.191						*Total*
NPL	124	169	187	162	225	234	258	301	375	262	304	317	325						*NPL*
3. Perindustrian																			*3. Manufacturing*
Baki Debet	70.380	73.458	72.754	75.923	77.821	75.353	77.398	78.507	78.378	80.823	79.678	80.684	81.552						*Total*
NPL	2.502	2.783	2.745	2.925	3.527	3.270	3.147	3.116	3.089	2.900	3.004	3.038	2.981						*NPL*
4. Listrik																			*4. Electricity*
Baki Debet	1.316	1.121	1.212	1.343	1.433	1.397	1.490	1.482	1.511	1.532	1.446	1.497	1.548						*Total*
NPL	45	40	39	139	140	146	147	151	154	131	131	135	131						*NPL*
5. Konstruksi																			*5. Construction*
Baki Debet	25.834	25.427	26.810	28.516	29.704	30.366	32.368	33.032	33.437	31.020	28.272	28.237	29.421						*Total*
NPL	1.441	1.646	1.694	1.710	1.763	1.741	1.745	1.776	1.781	1.637	1.728	1.740	1.799						*NPL*
6. Perdagangan																			*6. Trading*
Baki Debet	235.105	244.998	252.652	272.766	279.997	272.658	279.545	281.275	285.741	294.095	286.632	292.780	307.619						*Total*
NPL	8.885	10.569	10.993	11.226	11.978	11.487	11.524	11.152	11.662	10.625	11.549	11.877	11.934						*NPL*
7. Pengangkutan																			*7. Transportation*
Baki Debet	11.293	12.032	12.139	12.753	14.296	13.858	14.224	14.453	13.857	14.160	14.151	14.513	15.019						*Total*
NPL	313	330	332	307	340	347	348	1.129	338	351	314	344	376						*NPL*
8. Jasa Dunia Usaha																			*8. Business Services*
Baki Debet	78.206	72.929	69.356	73.758	75.290	83.952	78.482	79.803	81.967	81.707	83.589	84.628	86.821						*Total*
NPL	1.252	1.609	1.591	1.580	1.691	2.222	1.773	1.809	1.797	1.754	1.931	2.027	2.069						*NPL*
9. Jasa Sosial																			*9. Social Services*
Baki Debet	86.867	83.546	82.398	72.447	69.985	60.422	63.975	64.212	64.144	63.687	61.816	63.821	59.071						*Total*
NPL	2.073	2.430	2.305	1.906	2.271	2.168	2.185	2.215	2.147	1.942	1.987	2.025	1.973						*NPL*
10. Lain-lain																			*10. Others*
Baki Debet	607.085	631.379	644.206	656.572	662.854	684.650	691.406	703.875	713.440	726.024	735.808	735.900	746.599						*Total*
NPL	8.678	10.029	10.216	9.952	10.261	10.710	10.572	10.641	10.689	10.107	11.419	11.709	11.743						*NPL*
Jumlah																			***Total***
Baki Debet	**1.151.392**	**1.183.491**	**1.204.360**	**1.242.842**	**1.262.210**	**1.266.142**	**1.288.406**	**1.305.828**	**1.324.974**	**1.350.606**	**1.349.779**	**1.357.789**	**1.388.074**						***Baki Debet***
NPL	**26.115**	**30.715**	**31.284**	**31.172**	**33.712**	**33.915**	**33.409**	**34.039**	**33.926**	**31.714**	**34.240**	**35.173**	**35.485**						***NPL***

[1] Sejak bulan April 2013 data yang disajikan hanya data UMKM mengingat data MKM masih berdasarkan plafon,
sedangkan data UMKM sudah sesuai dengan kriteria usaha pada UU No. 20 tentang

1) Since April 2013 data presented only data Micro, Small dan Medium (MSM) Enterprise remembering data MSM still based on credit limit, while data MSM Enterprise already in accordance with the criteria business of MSM Enterprise in the Act No. 20

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

Jenis Penggunaan	2011					2012					2013								*Type of Use*
	Ags	Sep	Okt	Nov	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	
UMKM																			*UMKM*
1. Modal Kerja																			*1. Working Capital*
Baki Debet	335.098	341.069	342.838	345.700	355.888	373.114	374.344	382.723	394.866	403.047	388.852	395.154	406.954	419.198	431.290	430.471	428.877	425.069	*Total*
NPL	16.195	15.795	15.700	15.763	12.770	15.382	14.453	14.639	14.725	13.645	14.584	15.054	15.161	15.487	15.891	14.818	15.259	15.874	*NPL*
2. Investasi																			*2. Investment*
Baki Debet	93.437	94.930	97.011	99.805	102.275	114.803	111.907	114.322	121.438	123.350	117.941	119.364	122.498	123.835	127.242	153.270	154.982	154.239	*Total*
NPL	3.215	3.174	3.222	3.223	2.903	3.863	3.325	3.433	3.497	3.366	3.690	3.732	3.840	4.139	4.264	4.752	4.897	5.017	*NPL*
3. Konsumsi																			*3. Consumption*
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Tidak Teridentifikasi																			*4. Un-identified*
Baki Debet	0	1	1	0	1	-	-	0	0	0	0	0	1	0	0	0	0	0	*Total*
NPL	0	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
Jumlah																			***Total***
Baki Debet	**428.536**	**436.000**	**439.850**	**445.505**	**458.164**	**487.917**	**486.251**	**497.044**	**516.304**	**526.397**	**506.792**	**514.518**	**529.452**	**543.033**	**558.533**	**583.741**	**583.859**	**579.308**	***Baki Debet***
NPL	**19.411**	**18.969**	**18.922**	**18.986**	**15.674**	**19.245**	**17.778**	**18.073**	**18.221**	**17.011**	**18.274**	**18.786**	**19.001**	**19.626**	**20.156**	**19.570**	**20.156**	**20.890**	***NPL***
MKM [1)]																			*MKM [1)]*
1. Modal Kerja																			*1. Working Capital*
Baki Debet	400.366	408.748	412.394	418.022	427.154	447.742	460.484	464.651	471.000	483.595	473.046	479.123	496.332						*Total*
NPL	17.353	17.217	17.235	17.062	14.233	18.843	18.496	18.892	18.663	17.473	18.133	18.745	18.833						*NPL*
2. Investasi																			*2. Investment*
Baki Debet	106.206	107.584	110.321	113.420	117.247	134.095	136.880	137.715	140.967	141.492	141.456	143.327	145.753						*Total*
NPL	3.504	3.573	3.631	3.578	3.205	4.363	4.342	4.506	4.575	4.134	4.690	4.719	4.909						*NPL*
3. Konsumsi																			*3. Consumption*
Baki Debet	569.897	578.462	590.794	600.019	606.991	684.305	691.041	703.463	713.006	725.519	735.277	735.339	745.989						*Total*
NPL	9.966	9.942	9.954	9.800	8.677	10.709	10.572	10.641	10.689	10.106	11.418	11.709	11.742						*NPL*
Jumlah																			***Total***
Baki Debet	**1.076.469**	**1.094.794**	**1.113.510**	**1.131.461**	**1.151.392**	**1.266.142**	**1.288.406**	**1.305.828**	**1.324.974**	**1.350.606**	**1.349.779**	**1.357.789**	**1.388.074**						***Baki Debet***
NPL	**30.823**	**30.732**	**30.819**	**30.440**	**26.115**	**33.915**	**33.409**	**34.039**	**33.926**	**31.714**	**34.240**	**35.173**	**35.485**						***NPL***

[1)] Sejak bulan April 2013 data yang disajikan hanya data UMKM mengingat data MKM masih berdasarkan plafon, sedangkan data UMKM sudah sesuai dengan kriteria usaha pada UU No. 20 tentang UMKM

1) Since April 2013 data presented only data Micro, Small dan Medium (MSM) Enterprise remembering data MSM still based on credit limit, while data MSM Enterprise already in accordance with the criteria business of MSM Enterprise in the Act No. 20

Tabel 4.30 Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2011					2012					2013								*Category of Bank*
	Ags	Sep	Okt	Nov	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	
UMKM[1)]																			
1. Bank Persero																			*1. State Owned Banks*
Baki Debet	**208.081**	**211.612**	**213.182**	**214.801**	**222.645**	**233.157**	**226.303**	**230.198**	**234.182**	**242.861**	**239.771**	**244.615**	**254.325**	**260.655**	**268.170**	**291.569**	**288.945**	**283.103**	*Total*
Mikro	58.618	59.149	56.135	56.197	58.287	62.319	63.222	64.130	65.109	66.555	66.989	68.563	71.037	73.123	75.936	79.305	82.703	82.508	*Micro*
Kecil	80.389	80.877	82.875	83.411	86.113	91.097	90.874	92.266	94.046	98.136	94.166	96.255	100.563	102.402	105.169	113.364	114.320	114.159	*Small*
Menengah	69.074	71.585	74.173	75.193	78.245	79.741	72.207	73.802	75.027	78.169	78.616	79.796	82.725	85.130	87.065	98.900	91.923	86.437	*Medium*
NPL	**11.871**	**11.398**	**11.284**	**11.312**	**9.019**	**10.923**	**9.557**	**9.686**	**9.810**	**9.093**	**9.872**	**10.231**	**10.395**	**10.537**	**10.645**	**10.694**	**10.975**	**11.512**	*NPL*
Mikro	1.761	1.711	1.330	1.329	1.174	1.424	1.376	1.354	1.343	1.214	1.431	1.482	1.522	1.522	1.537	1.574	1.617	1.687	*Micro*
Kecil	6.014	5.856	5.945	5.962	4.450	5.447	5.141	5.138	5.184	4.694	4.972	5.130	5.303	5.350	5.430	5.480	5.420	5.586	*Small*
Menengah	4.096	3.831	4.009	4.021	3.395	4.052	3.039	3.194	3.283	3.185	3.469	3.619	3.570	3.665	3.678	3.640	3.937	4.239	*Medium*
2. BPD																			*2. Regional Development Banks*
Baki Debet	**31.116**	**31.803**	**32.011**	**32.517**	**31.314**	**44.462**	**45.134**	**45.595**	**46.494**	**45.082**	**42.223**	**43.412**	**43.171**	**46.144**	**47.608**	**42.667**	**43.914**	**44.599**	*Total*
Mikro	4.532	4.764	4.576	4.710	4.509	8.843	9.036	8.944	9.163	9.038	8.781	8.972	8.013	9.367	9.230	8.860	8.987	8.981	*Micro*
Kecil	19.180	19.195	19.169	19.270	18.880	22.156	22.572	22.207	22.262	21.091	18.960	19.241	19.296	20.158	21.175	20.044	20.570	20.822	*Small*
Menengah	7.404	7.844	8.267	8.537	7.925	13.463	13.526	14.443	15.069	14.953	14.482	15.199	15.862	16.619	17.203	13.763	14.357	14.796	*Medium*
NPL	**2.079**	**2.118**	**2.152**	**2.147**	**1.593**	**2.688**	**2.652**	**2.858**	**2.856**	**2.612**	**2.875**	**2.962**	**2.917**	**3.145**	**3.291**	**2.867**	**3.084**	**3.208**	*NPL*
Mikro	222	270	267	276	239	434	477	543	533	443	483	504	475	535	530	522	568	614	*Micro*
Kecil	1.366	1.346	1.390	1.364	915	1.494	1.461	1.527	1.547	1.327	1.395	1.439	1.406	1.460	1.612	1.438	1.538	1.580	*Small*
Menengah	492	502	496	508	439	760	714	787	776	842	997	1.020	1.035	1.150	1.149	908	977	1.013	*Medium*
3. Bank Swasta Nasional																			*3. Foreign Exchange Commercial Banks*
Baki Debet	**182.039**	**185.723**	**184.917**	**188.252**	**194.234**	**202.268**	**206.009**	**212.444**	**225.953**	**228.991**	**215.256**	**216.758**	**221.787**	**225.915**	**232.153**	**238.540**	**242.000**	**242.845**	*Total*
Mikro	25.770	26.001	25.358	25.029	24.759	23.106	23.182	22.789	21.871	21.476	20.191	20.142	20.221	20.095	20.302	20.525	20.744	20.697	*Micro*
Kecil	39.406	40.240	40.695	40.269	40.660	41.890	41.526	41.461	45.369	44.581	39.314	39.927	40.296	40.285	41.174	41.041	41.093	41.063	*Small*
Menengah	116.863	119.482	118.864	122.954	128.816	137.271	141.301	148.193	158.713	162.934	155.751	156.689	161.270	165.536	170.677	176.974	180.163	181.085	*Medium*
NPL	**5.230**	**5.213**	**5.130**	**5.197**	**4.710**	**5.383**	**5.275**	**5.275**	**5.318**	**5.096**	**5.317**	**5.400**	**5.499**	**5.751**	**6.026**	**5.810**	**5.894**	**5.981**	*NPL*
Mikro	721	682	691	675	618	801	837	822	808	758	774	780	845	859	895	860	867	852	*Micro*
Kecil	1.736	1.747	1.733	1.796	1.645	1.899	1.810	1.778	1.793	1.720	1.826	1.866	1.955	1.953	2.007	2.026	2.048	2.114	*Small*
Menengah	2.774	2.785	2.707	2.727	2.447	2.683	2.628	2.675	2.718	2.618	2.717	2.754	2.698	2.939	3.124	2.924	2.979	3.016	*Medium*
4. Bank Asing dan Campuran																			*4. Joint Venture Banks and Foreign Owned Banks*
Baki Debet	**7.300**	**6.863**	**9.739**	**9.934**	**9.971**	**8.031**	**8.805**	**8.807**	**9.675**	**9.463**	**9.541**	**9.734**	**10.169**	**10.319**	**10.601**	**10.966**	**8.999**	**8.761**	*Total*
Mikro	208	249	507	573	470	121	162	109	667	107	112	58	43	40	103	161	69	63	*Micro*
Kecil	469	471	698	792	874	488	534	546	501	465	452	393	399	393	393	373	392	396	*Small*
Menengah	6.623	6.143	8.534	8.570	8.627	7.422	8.109	8.152	8.507	8.891	8.978	9.283	9.726	9.886	10.106	10.432	8.538	8.302	*Medium*
NPL	**230**	**240**	**355**	**330**	**352**	**251**	**294**	**254**	**237**	**208**	**210**	**193**	**190**	**194**	**193**	**198**	**203**	**189**	*NPL*
Mikro	31	30	31	30	16	13	57	13	9	7	7	4	4	4	2	2	1	1	*Micro*
Kecil	21	19	29	29	62	57	58	57	50	40	40	24	26	25	26	25	26	24	*Small*
Menengah	178	191	295	271	275	180	179	183	178	161	163	165	161	165	165	171	177	165	*Medium*
Jumlah																			*Total*
Baki Debet	**428.536**	**436.000**	**439.850**	**445.505**	**458.164**	**487.917**	**486.251**	**497.044**	**516.304**	**526.397**	**506.792**	**514.518**	**529.452**	**543.033**	**558.533**	**583.741**	**583.859**	**579.308**	*Baki Debet*
NPL	**19.411**	**18.969**	**18.922**	**18.986**	**15.674**	**19.245**	**17.778**	**18.073**	**18.221**	**17.011**	**18.274**	**18.786**	**19.001**	**19.626**	**20.156**	**19.570**	**20.156**	**20.890**	*NPL*

Tabel 4.30 Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2011					2012					2013								*Category of Bank*
	Ags	Sep	Okt	Nov	Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	
MKM [1]																			
1. Bank Persero																			*1. State Owned Banks*
Baki Debet	**393.444**	**397.915**	**400.301**	**404.602**	**415.623**	**456.863**	**466.579**	**474.024**	**484.257**	**502.447**	**508.100**	**505.110**	**520.215**						*Total*
Mikro	119.877	121.386	120.114	120.468	122.104	135.504	137.695	137.012	140.186	143.877	154.319	143.998	148.938						*Micro*
Kecil	175.737	176.978	180.317	182.649	188.524	211.661	215.625	221.806	226.306	234.031	235.240	239.928	245.762						*Small*
Menengah	97.830	99.550	99.870	101.485	104.996	109.697	113.260	115.205	117.765	124.540	118.541	121.183	125.515						*Medium*
NPL	**14.602**	**14.225**	**14.036**	**13.848**	**11.258**	**16.103**	**15.740**	**16.405**	**16.277**	**15.271**	**16.762**	**17.344**	**17.432**						*NPL*
Mikro	3.941	3.835	3.628	3.464	2.997	9.847	9.557	9.950	9.653	9.520	9.965	10.293	10.318						*Micro*
Kecil	4.753	4.630	4.597	4.640	3.722	2.922	2.823	2.895	3.026	2.611	3.121	3.272	3.315						*Small*
Menengah	5.908	5.760	5.811	5.744	4.539	3.333	3.360	3.561	3.598	3.140	3.676	3.779	3.799						*Medium*
2. BPD																			*2. Regional Development Banks*
Baki Debet	**149.963**	**151.887**	**154.537**	**156.413**	**155.024**	**179.785**	**183.168**	**187.269**	**190.275**	**190.815**	**190.075**	**193.809**	**197.449**						*Total*
Mikro	35.933	35.891	35.933	35.484	36.921	34.149	34.183	33.548	33.164	32.580	31.849	30.985	31.265						*Micro*
Kecil	103.404	104.953	107.043	109.042	107.321	131.280	133.765	137.898	140.741	142.679	143.992	148.056	150.822						*Small*
Menengah	10.627	11.043	11.562	11.887	10.782	14.356	15.220	15.823	16.369	15.556	14.234	14.768	15.362						*Medium*
NPL	**3.337**	**3.430**	**3.482**	**3.497**	**2.562**	**3.556**	**3.550**	**3.638**	**3.656**	**3.297**	**3.524**	**3.645**	**3.694**						*NPL*
Mikro	636	694	688	633	470	610	632	626	612	555	564	565	594						*Micro*
Kecil	1.392	1.437	1.470	1.489	1.176	1.649	1.674	1.670	1.692	1.489	1.641	1.704	1.701						*Small*
Menengah	1.310	1.299	1.323	1.375	915	1.296	1.244	1.342	1.352	1.253	1.318	1.376	1.399						*Medium*
3. Bank Swasta Nasional																			*3. Foreign Exchange Commercial Banks*
Baki Debet	**475.761**	**485.700**	**493.033**	**502.893**	**512.566**	**575.098**	**582.583**	**589.044**	**594.239**	**601.409**	**595.518**	**602.672**	**611.913**						*Total*
Mikro	92.506	94.007	96.420	99.133	97.877	102.046	101.843	100.876	99.331	97.552	93.057	92.392	94.800						*Micro*
Kecil	181.419	185.004	188.657	191.148	195.035	218.322	220.708	223.433	226.516	228.341	228.630	231.317	232.939						*Small*
Menengah	201.836	206.688	207.956	212.612	219.654	254.731	260.032	264.735	268.392	275.516	273.831	278.962	284.174						*Medium*
NPL	**11.081**	**11.229**	**11.265**	**11.123**	**10.204**	**12.201**	**12.130**	**12.066**	**12.112**	**11.502**	**12.250**	**12.364**	**12.539**						*NPL*
Mikro	2.943	2.944	3.100	3.028	2.802	3.307	3.283	3.187	3.178	2.918	2.965	2.956	2.950						*Micro*
Kecil	3.685	3.738	3.717	3.678	3.349	4.157	4.151	4.208	4.237	4.084	4.402	4.555	4.687						*Small*
Menengah	4.453	4.547	4.447	4.417	4.053	4.737	4.697	4.671	4.697	4.500	4.883	4.853	4.902						*Medium*
4. Bank Asing dan Campuran																			*4. Joint Venture Banks and Foreign Owned Banks*
Baki Debet	**57.300**	**59.292**	**65.639**	**67.552**	**68.180**	**54.397**	**56.075**	**55.491**	**56.203**	**55.935**	**56.086**	**56.198**	**58.497**						*Total*
Mikro	40.144	41.901	44.254	45.584	46.218	29.520	30.917	29.687	30.345	29.972	29.862	29.597	31.516						*Micro*
Kecil	6.017	5.905	6.700	6.823	7.005	7.259	7.353	7.489	7.536	7.558	7.457	7.544	7.600						*Small*
Menengah	11.139	11.485	14.685	15.145	14.957	17.617	17.806	18.315	18.323	18.405	18.768	19.057	19.380						*Medium*
NPL	**1.803**	**1.848**	**2.037**	**1.972**	**2.091**	**2.055**	**1.990**	**1.930**	**1.880**	**1.643**	**1.705**	**1.820**	**1.819**						*NPL*
Mikro	1.082	1.085	1.077	1.088	1.223	1.098	1.032	965	945	849	900	993	1.001						*Micro*
Kecil	495	517	562	537	542	621	613	595	560	481	488	504	504						*Small*
Menengah	226	246	399	347	325	337	345	369	375	313	317	323	314						*Medium*
Jumlah																			***Total***
Baki Debet	**1.076.469**	**1.094.794**	**1.113.510**	**1.131.460**	**1.151.392**	**1.266.142**	**1.288.406**	**1.305.828**	**1.324.974**	**1.350.606**	**1.349.779**	**1.357.789**	**1.388.074**						***Baki Debet***
NPL	**30.823**	**30.732**	**30.819**	**30.440**	**26.115**	**33.915**	**33.409**	**34.039**	**33.926**	**31.714**	**34.240**	**35.173**	**35.485**						***NPL***

[1] Sejak bulan April 2013 data yang disajikan hanya data UMKM mengingat data MKM masih berdasarkan plafon, sedangkan data UMKM sudah sesuai dengan kriteria usaha pada UU No. 20 tentang UMKM

1) Since April 2013 data presented only data Micro, Small dan Medium (MSM) Enterprise remembering data MSM still based on credit limit, while data MSM Enterprise already in accordance with the criteria business of MSM Enterprise in the Act No. 20

Tabel 4.31 Kredit UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I
(SMEs Credit and MKM Credit Based on Project Location)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2011	2012									2013								*Category of Bank*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	
UMKM																			
1. Jawa Barat	58.034	59.714	61.813	64.581	64.257	63.476	61.446	63.511	66.468	67.636	65.458	66.718	67.339	70.116	71.538	74.091	75.284	74.863	*1. Jawa Barat*
2. Banten	16.026	17.468	16.496	17.421	17.221	17.101	16.999	17.478	18.469	18.863	18.297	18.542	19.018	19.650	20.397	21.599	21.946	21.503	*2. Banten*
3. DKI Jakarta	82.225	82.818	84.224	88.118	86.877	82.879	82.519	85.404	92.282	93.051	86.302	86.960	89.811	89.811	95.280	97.963	92.565	90.837	*3. DKI Jakarta*
4. D.I Yogyakarta	5.413	5.476	5.807	5.973	6.108	5.987	6.163	6.136	6.326	6.549	6.403	6.541	6.725	6.725	7.251	7.776	7.977	7.936	*4. D.I Yogyakarta*
5. Jawa Tengah	43.721	44.760	46.635	48.996	49.075	47.667	48.491	49.641	50.376	51.576	51.519	51.850	54.047	54.518	56.489	59.319	59.864	59.930	*5. Jawa Tengah*
6. Jawa Timur	62.346	62.038	64.138	66.677	64.989	63.156	61.407	61.989	63.978	65.980	64.315	65.430	67.795	69.409	71.207	76.044	76.728	75.917	*6. Jawa Timur*
7. Bengkulu	3.115	3.267	3.397	3.540	3.519	3.339	3.446	3.553	3.558	3.598	3.574	3.570	3.676	3.772	3.829	3.948	3.994	3.965	*7. Bengkulu*
8. Jambi	6.724	6.804	7.244	7.634	7.625	7.332	7.404	7.503	7.634	7.809	7.588	7.694	7.907	8.063	8.359	8.690	8.687	8.666	*8. Jambi*
9. Aceh	5.850	5.980	6.079	6.696	7.223	7.039	6.372	6.391	6.385	6.395	6.189	6.219	6.485	6.575	6.638	7.208	6.988	6.922	*9. Aceh*
10. Sumatera Utara	26.707	26.618	29.426	30.232	31.371	28.831	28.919	29.928	31.159	31.470	30.121	30.872	31.564	32.186	32.607	34.279	34.557	34.865	*10. Sumatera Utara*
11. Sumatera Barat	8.721	9.097	9.594	10.102	10.284	10.082	10.135	10.331	10.525	10.663	10.336	10.663	10.991	11.281	11.482	11.532	11.648	11.462	*11. Sumatera Barat*
12. Riau	13.995	14.539	14.705	15.269	15.339	15.163	15.017	15.269	15.894	16.096	15.598	15.727	15.839	16.155	16.845	17.522	17.716	17.340	*12. Riau*
13. Kepulauan Riau	4.648	5.160	5.124	5.545	5.545	5.420	5.089	5.192	5.390	5.514	5.548	5.554	5.764	5.986	6.457	6.737	6.990	6.922	*13. Kepulauan Riau*
14. Sumatera Selatan	12.190	13.011	13.780	14.230	14.297	14.028	14.235	14.466	14.829	14.807	14.444	14.619	14.804	15.241	15.650	16.192	16.329	16.376	*14. Sumatera Selatan*
15. Bangka Belitung	2.225	2.192	2.358	2.471	2.471	2.337	2.010	2.245	2.282	2.604	2.483	2.514	2.420	2.499	2.545	2.747	2.773	2.779	*15. Bangka Belitung*
16. Lampung	9.060	9.215	9.294	9.432	9.462	8.960	9.774	9.755	10.149	10.276	9.781	10.179	10.270	10.653	10.736	11.089	11.285	11.067	*16. Lampung*
17. Kalimantan Selatan	6.242	6.501	6.739	7.244	7.180	7.061	7.401	7.534	8.179	8.086	7.417	7.483	7.899	8.201	8.214	8.664	8.743	8.558	*17. Kalimantan Selatan*
18. Kalimantan Barat	6.910	7.084	7.078	7.499	7.589	7.510	7.829	7.847	7.995	8.350	8.086	8.205	8.543	8.847	9.065	9.556	9.695	9.674	*18. Kalimantan Barat*
19. Kalimantan Timur	15.118	15.305	15.630	16.589	16.444	16.585	16.590	16.636	17.457	17.295	16.254	16.552	17.271	17.738	18.175	19.047	19.523	19.587	*19. Kalimantan Timur*
20. Kalimantan Tengah	3.590	3.844	4.081	4.217	4.325	4.199	4.286	4.346	4.399	4.433	4.321	3.896	3.995	4.100	4.209	4.326	4.388	4.416	*20. Kalimantan Tengah*
21. Sulawesi Tengah	5.183	5.115	5.420	5.699	5.707	5.149	5.216	5.288	5.362	5.559	5.313	5.398	5.616	5.783	5.955	6.267	6.328	6.294	*21. Sulawesi Tengah*
22. Sulawesi Selatan	17.926	18.047	18.244	19.168	19.063	18.187	17.754	18.177	18.312	19.460	19.318	20.274	20.888	21.421	21.771	23.098	23.167	22.857	*22. Sulawesi Selatan*
23. Sulawesi Utara	5.923	5.989	6.087	6.850	6.724	5.997	5.751	5.781	5.835	5.861	5.626	5.698	5.883	6.033	6.177	6.459	6.221	6.104	*23. Sulawesi Utara*
24. Sulawesi Tenggara	2.871	1.754	3.244	3.628	3.681	3.243	3.357	3.534	3.583	3.715	3.678	3.783	3.951	4.005	4.109	4.303	4.386	4.368	*24. Sulawesi Tenggara*
25. Sulawesi Barat	1.326	3.050	1.564	1.633	1.653	1.424	1.521	1.548	1.554	1.567	1.570	1.615	1.649	1.687	1.715	1.781	1.797	1.781	*25. Sulawesi Barat*
26. Gorontalo	1.701	1.524	1.807	2.112	2.190	1.793	1.803	1.785	1.812	1.820	1.779	1.800	1.834	1.888	1.931	1.975	1.967	1.918	*26. Gorontalo*
27. Nusa Tenggara Barat	3.820	4.289	4.478	4.750	4.868	4.690	4.783	4.879	4.949	5.175	5.145	5.286	5.508	5.627	5.751	5.972	6.033	6.033	*27. Nusa Tenggara Barat*
28. Bali	13.050	13.667	13.865	14.545	14.697	14.586	15.150	15.504	15.646	16.356	15.998	16.032	16.497	16.912	17.635	18.245	18.637	18.791	*28. Bali*
29. Nusa Tenggara Timur	2.624	2.868	2.948	3.140	3.145	2.984	3.113	3.167	3.203	3.297	3.104	3.243	3.379	3.509	3.670	3.824	3.902	3.972	*29. Nusa Tenggara Timur*
30. Maluku	1.756	1.744	1.855	1.944	1.891	1.593	1.927	1.773	1.752	1.808	1.699	1.717	1.767	1.809	1.823	1.922	1.927	1.845	*30. Maluku*
31. Papua	4.752	4.825	5.021	5.212	5.339	5.141	5.343	5.396	5.462	5.477	4.629	4.851	5.124	5.330	5.492	5.840	6.020	6.022	*31. Papua*
32. Maluku Utara	1.204	1.297	1.395	1.557	1.573	1.301	1.303	1.292	1.298	1.327	1.274	1.298	1.341	1.407	1.426	1.476	1.472	1.449	*32. Maluku Utara*
33. Papua Barat	1.881	1.957	2.081	2.228	2.294	2.320	2.361	2.388	2.434	2.523	2.245	2.328	2.427	2.497	2.606	2.764	2.817	2.782	*33. Papua Barat*
34. Lainnya	259	296	342	355	307	272	286	346	348	369	372	378	368	365	447	370	371	387	*34. Lainnya*
35. Tidak Teridentifikasi	1.030	828	907	913	1.071	1.084	1.053	1.031	1.020	1.032	1.010	1.027	1.057	3.232	1.054	1.114	1.135	1.121	*35. Tidak Teridentifikasi*
Jumlah	**458.164**	**468.141**	**482.902**	**506.197**	**505.406**	**487.917**	**486.251**	**497.044**	**516.304**	**526.397**	**506.792**	**514.518**	**529.452**	**543.033**	**558.533**	**583.741**	**583.859**	**579.308**	***Total***

Tabel 4.31 Kredit UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I
(SMEs Credit and MKM Credit Based on Project Location)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2011	2012									2013								*Category of Bank*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	
MKM [1]																			
1. Jawa Barat	175.897	181.077	184.561	190.217	193.031	195.973	198.819	201.368	203.880	207.552	209.964	212.057	215.351						*1. Jawa Barat*
2. Banten	56.857	57.719	59.172	61.222	63.276	66.089	66.284	68.510	68.656	70.082	70.123	72.725	72.161						*2. Banten*
3. DKI Jakarta	215.963	212.240	213.601	221.740	225.190	216.011	223.377	223.541	230.029	237.266	238.484	228.808	243.461						*3. DKI Jakarta*
4. D.I Yogyakarta	13.368	13.611	13.816	14.173	14.409	14.754	14.987	15.242	15.567	15.857	15.716	15.947	16.256						*4. D.I Yogyakarta*
5. Jawa Tengah	95.742	98.308	100.619	103.018	104.195	106.421	107.750	110.030	111.641	114.094	113.974	115.567	117.385						*5. Jawa Tengah*
6. Jawa Timur	128.190	133.293	135.504	139.708	142.319	142.762	144.622	146.226	147.630	150.323	149.781	151.962	154.741						*6. Jawa Timur*
7. Bengkulu	8.430	9.398	9.593	9.850	9.940	10.016	10.128	10.209	10.336	10.503	10.526	10.601	10.808						*7. Bengkulu*
8. Jambi	15.415	16.136	16.476	16.999	17.430	17.388	17.704	17.998	18.196	18.485	18.466	18.754	18.985						*8. Jambi*
9. Aceh	18.585	18.925	19.125	19.430	19.563	19.664	19.873	20.017	20.101	20.217	20.090	20.286	20.565						*9. Aceh*
10. Sumatera Utara	58.917	62.020	63.306	65.819	65.916	66.595	67.281	68.768	69.408	70.333	69.825	70.967	72.211						*10. Sumatera Utara*
11. Sumatera Barat	23.000	24.073	24.572	25.213	25.491	25.666	26.048	26.317	26.654	27.088	26.646	27.097	27.560						*11. Sumatera Barat*
12. Riau	32.210	33.996	34.598	35.778	36.145	36.114	36.554	36.833	37.041	37.337	37.065	37.329	37.646						*12. Riau*
13. Kepulauan Riau	12.940	13.420	13.683	14.062	14.309	14.514	14.698	14.857	15.059	15.193	15.094	15.258	15.502						*13. Kepulauan Riau*
14. Sumatera Selatan	30.079	31.642	32.149	32.943	33.426	33.665	34.307	34.691	35.091	35.261	35.275	35.835	36.203						*14. Sumatera Selatan*
15. Bangka Belitung	4.551	4.569	4.716	4.885	4.953	5.042	5.135	5.214	5.284	5.434	5.363	5.471	5.666						*15. Bangka Belitung*
16. Lampung	20.742	21.652	22.059	22.445	22.837	23.001	23.327	23.511	23.631	23.862	23.496	23.705	23.984						*16. Lampung*
17. Kalimantan Selatan	17.238	17.993	18.249	18.787	19.048	19.396	19.787	20.080	20.331	20.819	20.550	20.978	21.267						*17. Kalimantan Selatan*
18. Kalimantan Barat	16.295	17.344	17.702	18.196	18.493	18.773	19.062	19.428	19.757	19.963	19.735	20.069	20.423						*18. Kalimantan Barat*
19. Kalimantan Timur	27.365	28.465	29.033	29.961	30.522	30.859	31.677	32.158	32.761	33.123	32.502	32.994	33.673						*19. Kalimantan Timur*
20. Kalimantan Tengah	8.452	8.776	8.960	10.926	11.060	11.162	11.433	11.534	11.660	11.769	11.686	11.851	12.088						*20. Kalimantan Tengah*
21. Sulawesi Tengah	11.587	12.167	12.362	12.667	12.818	13.453	13.727	13.596	13.777	14.043	14.004	14.312	14.639						*21. Sulawesi Tengah*
22. Sulawesi Selatan	42.958	44.736	45.371	46.519	46.886	47.412	48.106	48.981	49.647	50.569	50.509	51.382	52.194						*22. Sulawesi Selatan*
23. Sulawesi Utara	15.716	15.977	16.319	16.962	17.035	16.765	17.200	17.888	18.218	18.500	18.300	18.626	19.000						*23. Sulawesi Utara*
24. Sulawesi Tenggara	8.595	9.197	9.426	9.632	9.772	10.023	10.221	10.383	10.529	10.806	10.858	11.120	11.429						*24. Sulawesi Tenggara*
25. Sulawesi Barat	3.211	3.352	3.436	3.547	3.594	3.767	3.839	3.912	3.955	4.002	4.114	4.179	4.260						*25. Sulawesi Barat*
26. Gorontalo	4.775	5.199	5.293	5.334	5.424	5.523	5.677	5.761	5.863	5.977	6.020	6.140	6.251						*26. Gorontalo*
27. Nusa Tenggara Barat	12.762	13.517	13.796	14.210	14.407	14.579	14.821	15.037	15.334	15.609	15.589	15.889	16.229						*27. Nusa Tenggara Barat*
28. Bali	27.122	28.319	28.961	29.707	30.197	30.747	31.506	32.061	32.626	33.573	33.397	34.082	34.669						*28. Bali*
29. Nusa Tenggara Timur	10.291	10.763	11.089	11.434	11.573	11.801	12.048	12.189	12.337	12.388	12.184	12.410	12.676						*29. Nusa Tenggara Timur*
30. Maluku	4.725	4.905	4.979	5.077	5.102	5.141	5.225	5.303	5.353	5.478	5.387	5.462	5.588						*30. Maluku*
31. Papua	9.505	10.032	10.363	10.809	11.020	11.324	11.590	11.769	11.974	12.161	11.815	12.121	12.510						*31. Papua*
32. Maluku Utara	3.104	3.295	3.409	3.543	3.591	3.611	3.714	3.761	3.823	3.900	3.856	3.964	4.048						*32. Maluku Utara*
33. Papua Barat	3.630	3.905	4.030	4.244	4.291	4.373	4.461	4.552	4.643	4.752	4.669	4.804	4.966						*33. Papua Barat*
34. Lainnya	13.176	13.470	14.033	13.784	14.943	13.758	13.420	14.101	14.183	14.288	14.716	15.035	13.680						*34. Lainnya*
Jumlah	**1.151.392**	**1.183.491**	**1.204.360**	**1.242.842**	**1.262.209**	**1.266.142**	**1.288.406**	**1.305.828**	**1.324.974**	**1.350.606**	**1.349.779**	**1.357.789**	**1.388.074**						***Total***

[1] Sejak bulan April 2013 data yang disajikan hanya data UMKM mengingat data MKM masih berdasarkan plafon, sedangkan data UMKM sudah sesuai dengan kriteria usaha pada UU No. 20 tentang UMKM

1) Since April 2013 data presented only data Micro, Small dan Medium (MSM) Enterprise remembering data MSM still based on credit limit, while data MSM Enterprise already in accordance with the criteria business of MSM Enterprise in the Act No. 20