

KATA PENGANTAR

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

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

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

Jakarta, April 2009
BANK INDONESIA
Direktorat Perizinan dan Informasi Perbankan

FOREWORD

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

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 In this edition and following we add new data such as credit and NPL withdrawn by credit card, average of credit interest rate of Banks and Rural Banks by economic sector and by type of use, average of third party fund interest rate of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

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

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

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PENJELASAN

1. Data yang digunakan dalam Statistik Perbankan Indonesia bersumber dari Laporan Bulanan Bank Umum (LBU), Laporan Bulanan Bank Umum Syariah (LBUS), dan Laporan Bulanan Bank Perkreditan Rakyat (Lapbul BPR), kecuali dinyatakan lain.
2. Semua jenis data Bank Umum telah mencakup data Bank Umum yang melakukan kegiatan usaha berdasarkan prinsip syariah dan Unit Usaha Syariah dari Bank Umum konvensional. Demikian pula, semua jenis data Bank Perkreditan Rakyat (BPR) telah mencakup data BPR yang melakukan kegiatan usaha berdasarkan prinsip syariah. Pemisahan data perbankan dari kelompok data bank umum maupun dari kelompok data BPR belum dapat dilakukan, karena selama ini proses pelaporan perbankan syariah masuk ke dalam Sistem Perbankan sebagai satu kesatuan. Untuk itu disajikan data khusus perbankan syariah secara terpisah namun data tersebut belum mencakup data BPR Syariah (ditujukan untuk tabel –tabel perbankan Syariah)
3. Data kinerja sebelum bulan Januari 2006 perhitungannya masih mengacu pada ketentuan SE No.30/2/UPPB tanggal 30 April 1997 dan SE No. 30/23/UPPB tanggal 19 Maret 1998, sedangkan data kinerja mulai bulan Januari 2006 dan selanjutnya perhitungannya mengacu pada ketentuan SE No.6/23/DPNP tanggal 31 Mei 2004.
4. Data Kredit
 - Data kredit yang ditampilkan merupakan kredit yang tercatat di neraca Bank dan tidak memperhitungkan penerusan kredit yang

CLARIFICATIONS

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

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

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

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

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

- Pihak terkait adalah perseorangan atau perusahaan/badan yang mempunyai hubungan dengan pengendalian bank, baik secara langsung maupun tidak langsung, melalui hubungan dengan kepemilikan, kepengurusan dan atau keuangan.
 - Pihak tidak terkait adalah pihak-pihak yang tidak termasuk pada pihak terkait dengan bank sebagaimana tersebut di atas.
 - Yang dimaksud dengan Kredit yang penarikannya menggunakan kartu adalah pemberian fasilitas kredit yang penarikannya dilakukan dengan kartu kredit.
5. *Data Non Performing Loan*
Data Non Performing Loan yang ditampilkan merupakan *Non Performing Loan Gross*, yakni tanpa memperhitungkan penyisihan yang dibentuk untuk mengantisipasi risiko kerugian. *Data Non Performing* ditampilkan dalam nominal dan persentase.
 Data yang terkait dengan penjelasan tersebut di atas ditujukan untuk data dalam tabel aktiva produktif; dan NPL.
6. *Data Surat Berharga dalam pos penyaluran dana*
 Data surat berharga yang ditampilkan merupakan surat berharga yang diterbitkan oleh pihak ketiga bukan bank. Data yang ditampilkan tidak memperhitungkan obligasi dalam rangka program rekapitalisasi yang diterbitkan oleh Pemerintah.
 Data yang terkait dengan penjelasan tersebut ditujukan untuk data dalam tabel kegiatan usaha.
7. *Data suku bunga menggunakan suku bunga rata-rata tertimbang*
- Not related party is other party excluding related party as mention above.
 - Credit withdrawn by credit card
5. *Non-Performing Data*
 Non-performing loan data is show as the gross non-performing loan, that is, without taking into account the reserve formed in anticipation of the risk of losses.
 Non-performing loan data is show in nominal and percentage figures.
 Data related to the information above is shown as figures in the earning assets table; and NPL.
6. *Data regarding money instruments in the funds disbursement account.*
 Data regarding money instruments includes money instruments that are issued by a non-bank third party. The data does not calculate bonds from a recapitalization program issued by the Government.
 The data mentioned above is displayed in the business operations table.
7. *The table displays the weighted-average of interest rates.*
8. *Estimates of Additional Paid-In Capital*
 The estimates are derived from the agio account; capital contributions; and adjustments resulting from the conversion of overseas branch office financial reports.
9. *Estimates of Reserves*
 The estimates are derived from the general reserve, designated reserves and retained earnings accounts.
10. *Data downloading process*
- Data from the Commercial Bank Monthly Reports and the sharia Bank Monthly

8. Perkiraan Tambahan Modal Disetor
Terdiri dari pos agio; (disagio); modal sumbangan; dan penyesuaian akibat penjabaran laporan keuangan kantor cabang di luar negeri.
9. Perkiraan Cadangan
Terdiri dari pos Cadangan umum; Cadangan tujuan; dan Laba yang ditahan.
10. Proses Download Data
 - Data Laporan Bulanan Bank Umum (LBU) dan Laporan Bulanan Bank Umum Syariah (LBUS) yang disampaikan dari bank pelapor kepada Bank Indonesia, diolah melalui Sistem Informasi Manajemen Sektor Perbankan Bank Indonesia (SIMSPBI). Perbedaan waktu download data LBU melalui sistem SIMSPBI dapat menyebabkan perbedaan pada data yang dipublikasikan dalam buku ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu download data.

Pemrosesan data bulan laporan April 2009 untuk buku Statistik Perbankan Indonesia Edisi April 2009 dilakukan pada tanggal 29 Mei 2009.
11. Publikasi buku Statistik Perbankan Indonesia juga dilakukan melalui website Bank Indonesia (www.bi.go.id).

Reports is submitted by the reporting banks to Bank Indonesia, and is processed using the Bank Indonesia Banking Sector Management Information System. The time taken to download data from commercial banks through the Bank Indonesia Banking Sector Management Information System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to taken into account the downloading time.

The processing of the April 2009 monthly reports for the April 2009 edition of the Indonesian Banking Statistics was done on 29 May 2009.

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

DAFTAR SINGKATAN

| | |
|---------|--|
| APYD | : Aktiva Produktif Yang Diklasifikasikan |
| ATMR | : Aktiva Tertimbang Menurut Risiko |
| BOPO | : Biaya Operasional terhadap Pendapatan Operasional |
| BPD | : Bank Pembangunan Daerah |
| CAR | : Capital Adequacy Ratio |
| DPK | : Dana Pihak Ketiga |
| KAP | : Kualitas Aktiva Produktif |
| KBAB | : Kewajiban Bersih Antar Bank |
| KP | : Kantor Pusat |
| KC | : Kantor Cabang |
| KCP | : Kantor Cabang Pembantu |
| KK | : Kantor Kas |
| KPW | : Kantor Perwakilan |
| LBU | : Laporan Bulanan Bank Umum |
| LDR | : Loan to Deposit Ratio |
| NIM | : Net Interest Margin |
| NPL | : Non Performing Loan |
| PPAPYD | : Penyisihan Penghapusan Aktiva Produktif yang Dibentuk |
| PPAPWD | : Penyisihan Penghapusan Aktiva Produktif yang Wajib Dibentuk |
| ROA | : Return on Asset |
| SIMSPBI | : Sistem Informasi Manajemen Sektor Perbankan Bank Indonesia |
| UKM | : Usaha Kecil Menengah |
| UMKM | : Usaha Mikro Kecil Menengah |

LIST OF ABBREVIATIONS

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

DAFTAR ISTILAH

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

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

ATMR : Terdiri dari:

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

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

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

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

LIST OF TERMS

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

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

Risk Weighted Assets : Consists of:

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

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

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

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

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

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

2. Pengambilalihan tagihan dalam rangka kegiatan anjak piutang

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

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

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

2. The transfer of claims involved in factoring activities.

Channelling

Credit

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

DAFTAR RASIO

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

LIST OF RATIOS

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

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

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

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

Earning assets

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

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

Return on Assets

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

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

Operations Expenses /

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

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

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

Pasiva Likuid < 1 bulan, terdiri dari:

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

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

Liquid Asset to liquid Liabilities

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

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

Liquid Liabilities < 1 month, consist of:

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

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

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

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

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Miliar Rp (Billion Rp)

Tabel 1 Kegiatan Usaha Perbankan (Bank Industries Operation)

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Penyaluran Dana (Distribution of Funds) | | | | | | | | | | | | | | | | | |
| Bank Umum (Commercial Banks) | 932.971 | 1.140.278 | 1.380.373 | 1.702.520 | 1.679.453 | 1.698.130 | 1.761.860 | 1.740.104 | 1.754.661 | 1.839.282 | 1.948.787 | 2.019.745 | 2.015.221 | 2.019.451 | 2.055.482 | 2.072.521 | 2.049.895 |
| Bank Perkreditan Rakyat (Rural Banks) | 15.145 | 18.096 | 21.904 | 26.549 | 28.608 | 29.106 | 29.007 | 29.673 | 29.960 | 30.644 | 30.654 | 30.858 | 31.313 | 31.323 | 31.756 | 31.282 | 31.724 |
| SBI dan SBIS¹ | 94.058 | 54.256 | 179.045 | 203.863 | 169.554 | 148.728 | 113.659 | 95.512 | 84.528 | 87.698 | 124.418 | 152.301 | 166.518 | 208.510 | 216.538 | 208.106 | 211.152 |
| Sumber Dana (Source of Funds) | | | | | | | | | | | | | | | | | |
| Bank Umum (Commercial Banks) | 1.105.769 | 1.283.480 | 1.468.369 | 1.718.965 | 1.682.265 | 1.709.101 | 1.771.827 | 1.744.355 | 1.746.803 | 1.840.569 | 1.938.974 | 1.988.567 | 1.990.345 | 1.979.356 | 2.007.997 | 2.016.788 | 1.993.826 |
| Bank Perkreditan Rakyat (Rural Banks) | 12.911 | 15.453 | 18.733 | 22.629 | 24.511 | 24.926 | 24.849 | 25.426 | 25.542 | 25.975 | 25.888 | 25.969 | 26.345 | 26.453 | 26.873 | 26.520 | 26.950 |
| Jumlah Aset (Total Assets) | | | | | | | | | | | | | | | | | |
| Bank Umum (Commercial Banks) | 1.272.081 | 1.469.827 | 1.693.850 | 1.986.501 | 1.949.370 | 1.972.562 | 2.040.819 | 2.018.842 | 2.024.796 | 2.125.396 | 2.235.018 | 2.303.362 | 2.310.557 | 2.308.030 | 2.343.741 | 2.352.110 | 2.327.383 |
| Bank Perkreditan Rakyat (Rural Banks) | 16.707 | 20.393 | 23.045 | 27.741 | 29.865 | 30.374 | 30.317 | 31.059 | 31.356 | 31.900 | 31.963 | 32.086 | 32.533 | 32.239 | 32.703 | 32.681 | 33.046 |
| Jumlah Bank (Total Banks) | | | | | | | | | | | | | | | | | |
| Bank Umum (Commercial Banks) ² | 133 | 131 | 130 | 130 | 128 | 128 | 127 | 127 | 127 | 126 | 126 | 126 | 124 | 123 | 123 | 123 | 122 |
| Bank Perkreditan Rakyat (Rural Banks) | 2.158 | 2.009 | 1.880 | 1.817 | 1.812 | 1.811 | 1.790 | 1.795 | 1.796 | 1.782 | 1.768 | 1.769 | 1.772 | 1.767 | 1.768 | 1.768 | 1.758 |
| Jumlah Kantor (Total Bank Offices) | | | | | | | | | | | | | | | | | |
| Bank Umum (Commercial Banks) | 7.939 | 8.236 | 9.110 | 9.680 | 10.072 | 10.060 | 10.203 | 10.290 | 10.440 | 10.556 | 10.626 | 10.740 | 10.868 | 12.010 | 12.035 | 12.047 | 12.201 |
| Bank Perkreditan Rakyat (Rural Banks) | 3.472 | 3.110 | 3.173 | 3.250 | 3.287 | 3.289 | 3.288 | 3.303 | 3.314 | 3.325 | 3.335 | 3.350 | 3.367 | 3.389 | 3.401 | 3.408 | 3.417 |

Ket. : ¹ Sertifikat Bank Indonesia Syariah

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

DATA BANK UMUM

Miliar Rp (Billion Rp)

Tabel 1.1 Kegiatan Usaha Bank Umum (Commercial Banks Operation)

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | | |
|---|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Penyaluran Dana (Distribution of Funds) | | | | | | | | | | | | | | | | | | |
| a. Kredit (Credit) | 559.470 | 695.648 | 792.297 | 1.002.012 | 1.061.770 | 1.096.214 | 1.148.356 | 1.166.558 | 1.205.846 | 1.246.146 | 1.297.860 | 1.325.323 | 1.307.688 | 1.289.839 | 1.301.844 | 1.305.389 | 1.297.635 | |
| Rupiah | 438.645 | 565.846 | 638.500 | 791.605 | 852.197 | 879.750 | 927.348 | 949.343 | 978.438 | 1.005.657 | 1.022.682 | 1.036.146 | 1.054.289 | 1.033.378 | 1.041.704 | 1.060.645 | 1.074.594 | |
| Valas (Foreign Exchange) | 120.825 | 129.802 | 153.798 | 210.407 | 209.572 | 216.464 | 221.008 | 217.215 | 227.408 | 240.489 | 275.178 | 289.177 | 253.399 | 256.461 | 260.140 | 244.744 | 223.041 | |
| b. Antar Bank (Inter-Bank) | 103.473 | 159.120 | 156.906 | 139.777 | 142.579 | 144.746 | 174.479 | 174.300 | 166.605 | 163.591 | 205.985 | 220.044 | 213.779 | 212.346 | 231.843 | 236.912 | 223.362 | |
| Giro (Demand Deposit) | 7.807 | 11.139 | 9.051 | 11.562 | 9.740 | 9.285 | 10.922 | 14.942 | 10.899 | 15.536 | 21.929 | 23.630 | 40.318 | 33.158 | 46.380 | 47.038 | 38.317 | |
| Inter Bank (Call Money) | 40.840 | 90.425 | 83.314 | 58.717 | 65.121 | 65.995 | 82.314 | 85.336 | 78.396 | 62.489 | 76.199 | 82.956 | 81.435 | 86.226 | 94.216 | 100.270 | 99.376 | |
| Deposito (Times Deposits) | 20.110 | 17.792 | 20.086 | 12.435 | 15.273 | 12.779 | 13.587 | 13.937 | 15.639 | 21.082 | 21.094 | 18.719 | 20.436 | 19.034 | 19.133 | 20.041 | 22.491 | |
| Lainnya (Others) | 34.716 | 39.764 | 44.455 | 57.064 | 52.446 | 56.687 | 67.655 | 60.086 | 61.670 | 64.483 | 86.763 | 94.739 | 71.589 | 73.928 | 72.114 | 69.562 | 63.178 | |
| c. Penempatan di BI (Placements at BI) | 207.944 | 209.578 | 343.455 | 418.269 | 327.004 | 309.524 | 289.335 | 251.031 | 226.371 | 274.332 | 273.933 | 292.776 | 322.333 | 346.842 | 342.040 | 341.002 | 350.511 | |
| Giro (Demand Deposit) | 77.130 | 102.266 | 125.791 | 167.566 | 131.978 | 133.238 | 136.685 | 133.766 | 128.304 | 131.515 | 79.679 | 79.980 | 83.927 | 84.421 | 87.907 | 86.098 | 86.633 | |
| SBI (BI Notes) | 94.058 | 54.256 | 179.045 | 203.863 | 169.554 | 148.728 | 113.659 | 95.512 | 84.528 | 87.698 | 124.418 | 152.301 | 166.518 | 208.510 | 216.538 | 208.106 | 211.152 | |
| Call Money | 31.882 | 39.743 | 21.216 | 35.727 | 19.865 | 20.273 | 30.280 | 16.033 | 10.380 | 39.250 | 49.038 | 41.293 | 49.799 | 32.383 | 24.596 | 27.917 | 36.132 | |
| Lainnya (Others) | 4.875 | 13.312 | 17.403 | 11.114 | 5.607 | 7.285 | 8.712 | 5.721 | 3.159 | 15.869 | 20.798 | 19.202 | 22.090 | 21.527 | 12.999 | 18.880 | 16.594 | |
| d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds)) | 37.788 | 44.224 | 55.988 | 108.007 | 104.465 | 104.782 | 103.503 | 102.845 | 105.688 | 103.963 | 103.483 | 105.729 | 113.851 | 116.161 | 127.572 | 132.974 | 132.011 | |
| e. Penyertaan (Equity Participation) | 6.160 | 6.122 | 5.924 | 5.620 | 5.885 | 6.015 | 6.057 | 6.057 | 6.201 | 6.300 | 6.378 | 6.479 | 6.626 | 6.771 | 6.854 | 7.031 | 6.685 | |
| f. Tagihan Lainnya (Other Claims) | 18.136 | 25.586 | 25.803 | 28.835 | 37.750 | 36.849 | 40.131 | 39.313 | 43.951 | 44.949 | 61.147 | 69.394 | 50.944 | 47.491 | 45.329 | 49.213 | 39.691 | |
| Sumber Dana (Source of Funds) | | | | | | | | | | | | | | | | | | |
| a. DPK (Third Party Funds) | 963.106 | 1.127.937 | 1.287.102 | 1.510.834 | 1.481.971 | 1.505.725 | 1.554.162 | 1.534.981 | 1.526.025 | 1.603.452 | 1.674.994 | 1.707.876 | 1.753.292 | 1.748.814 | 1.771.098 | 1.786.157 | 1.780.918 | |
| Rupiah | 818.208 | 930.160 | 1.093.445 | 1.284.797 | 1.244.041 | 1.262.348 | 1.294.864 | 1.271.742 | 1.265.704 | 1.346.374 | 1.380.423 | 1.397.264 | 1.460.443 | 1.454.098 | 1.461.268 | 1.476.229 | 1.486.074 | |
| Giro (Demand Deposits) | 170.843 | 193.854 | 249.564 | 309.335 | 275.693 | 287.089 | 301.139 | 292.474 | 279.052 | 298.539 | 315.047 | 312.269 | 307.743 | 304.465 | 296.132 | 306.440 | 318.118 | |
| Deposito (Times Deposits) | 351.460 | 455.038 | 510.008 | 540.982 | 544.522 | 546.618 | 552.807 | 542.610 | 556.964 | 606.905 | 621.448 | 635.706 | 675.983 | 688.743 | 706.408 | 710.330 | 704.041 | |
| Tabungan (Savings Deposits) | 295.905 | 281.268 | 333.873 | 434.480 | 423.827 | 428.641 | 440.918 | 436.657 | 429.688 | 440.930 | 443.929 | 449.288 | 476.717 | 460.891 | 458.728 | 459.459 | 463.916 | |
| Valas (Foreign Exchange) | 144.898 | 197.777 | 193.657 | 226.037 | 237.930 | 243.377 | 259.298 | 263.239 | 260.321 | 257.078 | 294.570 | 310.613 | 292.849 | 294.716 | 309.830 | 309.928 | 294.844 | |
| Giro (Demand Deposits) | 74.879 | 87.558 | 88.447 | 96.216 | 102.395 | 105.365 | 108.366 | 113.232 | 105.106 | 97.744 | 116.363 | 127.193 | 122.257 | 126.515 | 132.721 | 130.519 | 124.716 | |
| Deposito (Times Deposits) | 69.530 | 109.995 | 105.155 | 125.726 | 125.257 | 126.128 | 134.311 | 133.778 | 134.964 | 140.758 | 156.325 | 160.512 | 148.722 | 145.091 | 152.545 | 146.411 | 138.028 | |
| Tabungan (Savings Deposits) | 489 | 224 | 55 | 4.095 | 10.278 | 11.883 | 16.621 | 16.229 | 20.251 | 18.576 | 21.883 | 22.908 | 21.870 | 23.110 | 24.564 | 32.997 | 32.100 | |
| b. Kewajiban kpd BI (Liabilities owed to) | 12.076 | 11.874 | 10.807 | 9.105 | 8.990 | 8.946 | 8.265 | 8.243 | 8.222 | 16.509 | 7.983 | 16.932 | 11.272 | 11.677 | 13.161 | 15.399 | 12.112 | |
| c. Antar Bank (Inter-Bank) | 89.369 | 99.417 | 119.454 | 137.790 | 135.068 | 134.911 | 147.444 | 145.479 | 157.101 | 161.699 | 191.273 | 190.740 | 158.648 | 153.508 | 158.729 | 157.377 | 140.462 | |
| d. Surat Berharga (Securities) | 14.261 | 13.411 | 14.942 | 17.333 | 16.933 | 16.651 | 15.331 | 14.565 | 14.442 | 14.431 | 14.127 | 14.108 | 14.301 | 14.426 | 14.545 | 14.490 | 14.463 | |
| e. Pinjaman yang Diterima (Loans received) | 9.802 | 11.406 | 12.883 | 14.319 | 13.976 | 14.710 | 14.622 | 14.155 | 14.131 | 14.307 | 13.477 | 13.800 | 12.949 | 13.154 | 13.472 | 9.828 | 10.831 | |
| Rupiah | 6.295 | 8.508 | 7.023 | 8.023 | 8.294 | 8.971 | 8.924 | 8.978 | 8.924 | 8.946 | 8.841 | 8.766 | 8.395 | 8.398 | 8.473 | 8.400 | 8.415 | |
| Valas (Foreign Exchange) | 3.507 | 2.898 | 5.860 | 6.296 | 5.682 | 5.738 | 5.699 | 5.177 | 5.207 | 5.361 | 4.636 | 5.034 | 4.554 | 4.755 | 4.999 | 1.427 | 2.416 | |
| f. Kewajiban Lainnya (Other Liabilities) | 13.731 | 16.192 | 19.913 | 24.893 | 20.506 | 23.163 | 26.943 | 22.130 | 22.150 | 25.494 | 31.810 | 39.907 | 34.663 | 32.715 | 31.844 | 28.608 | 30.060 | |
| g. Setoran Jaminan (Guarantee Deposits) | 3.424 | 3.242 | 3.267 | 4.691 | 4.822 | 4.996 | 5.060 | 4.801 | 4.731 | 4.677 | 5.311 | 5.204 | 5.220 | 5.062 | 5.148 | 4.930 | 4.979 | |
| Beberapa Komponen Modal (Components of Capital) | | | | | | | | | | | | | | | | | | |
| a. Modal Disetor (Paid-In Capital) | 64.612 | 69.548 | 73.046 | 78.928 | 80.185 | 80.483 | 82.648 | 82.650 | 83.163 | 84.030 | 85.196 | 87.931 | 86.283 | 86.383 | 86.469 | 86.546 | 87.853 | |
| b. Cadangan (Reserves) | 5.285 | 10.649 | 13.997 | 18.696 | 19.679 | 20.648 | 21.054 | 20.965 | 21.026 | 21.110 | 21.120 | 21.122 | 21.765 | 21.788 | 21.800 | 21.792 | 22.116 | |
| c. L/R tahun berjalan (Current Earnings/Loss) | 29.463 | 24.897 | 28.334 | 35.015 | 11.863 | 15.216 | 18.419 | 22.176 | 25.656 | 28.380 | 32.372 | 34.469 | 30.606 | 3.841 | 7.684 | 12.243 | 15.667 | |
| d. L/R tahun lalu (Retained Earnings/Loss) | -27.173 | -18.478 | -6.880 | 1.736 | 32.348 | 23.326 | 32.815 | 32.406 | 32.360 | 34.838 | 34.854 | 35.124 | 35.346 | 67.146 | 66.814 | 65.414 | 62.344 | |
| e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital) | 53.970 | 37.082 | 42.248 | 45.413 | 38.279 | 38.782 | 37.295 | 40.426 | 40.124 | 36.482 | 29.418 | 31.242 | 37.815 | 38.423 | 37.179 | 38.234 | 42.101 | |
| f. Modal pinjaman (Loan Capital) | 1.737 | 14.464 | 14.946 | 14.863 | 14.726 | 14.974 | 875 | 1.184 | 960 | 857 | 978 | 1.037 | 1.047 | 1.164 | 1.130 | 1.374 | 1.571 | |

Miliar Rp (Billion Rp)

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

| Indikator (Indicator) | 2004 | | | | 2008 | | | | | | | | 2009 | | | | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | Des | Des | Des | Des | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Penyaluran Dana (Distribution of Funds) | | | | | | | | | | | | | | | | | |
| a. Kredit (Credit) | 222.855 | 256.413 | 287.910 | 356.151 | 366.576 | 380.303 | 401.660 | 407.019 | 422.633 | 440.864 | 459.042 | 469.900 | 470.665 | 463.971 | 471.491 | 480.597 | 484.482 |
| Rupiah | 171.427 | 204.534 | 231.582 | 282.055 | 298.180 | 310.220 | 331.121 | 340.200 | 353.020 | 366.932 | 376.367 | 384.453 | 396.024 | 389.114 | 395.767 | 407.707 | 418.172 |
| Valas (Foreign Exchange) | 51.429 | 51.879 | 56.328 | 74.095 | 68.396 | 70.083 | 70.539 | 66.819 | 69.613 | 73.931 | 82.674 | 85.447 | 74.641 | 74.857 | 75.724 | 72.889 | 66.310 |
| b. Antar Bank (Inter-Bank) | 28.865 | 44.496 | 47.679 | 41.287 | 36.054 | 36.665 | 55.728 | 48.836 | 40.103 | 44.760 | 58.119 | 63.342 | 62.023 | 61.802 | 64.095 | 74.349 | 67.971 |
| Giro (Demand Deposit) | 2.783 | 2.298 | 2.706 | 3.515 | 3.238 | 2.841 | 3.635 | 4.394 | 3.551 | 7.022 | 11.581 | 11.051 | 12.447 | 11.217 | 15.814 | 20.972 | 15.496 |
| Inter Bank (Call Money) | 11.758 | 28.756 | 29.772 | 15.574 | 13.407 | 15.786 | 26.917 | 25.289 | 17.929 | 15.635 | 19.846 | 25.021 | 26.395 | 25.569 | 23.652 | 26.643 | 29.342 |
| Deposito (Times Deposits) | 3.551 | 3.773 | 3.994 | 3.187 | 4.384 | 2.320 | 2.477 | 3.090 | 3.435 | 4.276 | 5.178 | 4.250 | 3.728 | 4.780 | 5.218 | 5.970 | 5.367 |
| Lainnya (Others) | 10.773 | 9.668 | 11.207 | 19.010 | 15.025 | 15.719 | 22.699 | 16.065 | 15.189 | 17.827 | 21.515 | 23.020 | 19.453 | 20.236 | 19.412 | 20.765 | 17.767 |
| c. Penempatan di BI (Placements at BI) | 64.312 | 72.469 | 101.745 | 151.828 | 104.973 | 93.752 | 83.987 | 67.478 | 54.727 | 74.631 | 75.893 | 85.029 | 114.991 | 111.555 | 98.399 | 84.784 | 91.037 |
| Giro (Demand Deposit) | 35.500 | 41.850 | 52.290 | 78.113 | 49.412 | 50.030 | 50.889 | 50.013 | 47.715 | 48.820 | 28.142 | 28.521 | 33.759 | 32.094 | 31.105 | 30.840 | 30.755 |
| SBI (BI Notes) | 15.991 | 10.121 | 29.736 | 46.200 | 44.212 | 37.823 | 17.466 | 8.621 | 5.507 | 3.956 | 15.481 | 27.159 | 36.763 | 57.977 | 53.260 | 34.290 | 39.981 |
| Call Money | 9.981 | 14.911 | 9.649 | 20.758 | 9.207 | 5.324 | 14.330 | 6.000 | 885 | 18.355 | 22.475 | 22.647 | 34.014 | 13.879 | 8.789 | 11.643 | 16.165 |
| Lainnya (Others) | 2.840 | 5.587 | 10.070 | 6.756 | 2.142 | 575 | 1.302 | 2.844 | 620 | 3.500 | 9.796 | 6.702 | 10.455 | 7.605 | 5.245 | 8.011 | 4.135 |
| d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds)) | 12.384 | 10.920 | 11.093 | 29.617 | 29.383 | 28.558 | 27.446 | 28.100 | 28.479 | 27.440 | 24.659 | 26.442 | 28.742 | 25.694 | 29.301 | 30.188 | 30.438 |
| e. Penyertaan (Equity Participation) | 3.758 | 3.327 | 2.872 | 1.922 | 1.888 | 1.914 | 1.865 | 1.743 | 1.777 | 1.760 | 1.715 | 1.712 | 1.842 | 1.841 | 1.785 | 1.839 | 1.886 |
| f. Tagihan Lainnya (Other Claims) | 8.440 | 13.512 | 10.331 | 10.372 | 13.723 | 12.095 | 15.441 | 14.157 | 16.508 | 15.048 | 17.311 | 19.981 | 14.258 | 13.170 | 12.023 | 17.470 | 11.219 |
| Sumber Dana (Source of Funds) | | | | | | | | | | | | | | | | | |
| a. DPK (Third Party Funds) | 375.731 | 431.397 | 480.394 | 571.008 | 528.568 | 530.964 | 563.202 | 546.933 | 535.128 | 575.568 | 604.913 | 621.880 | 669.827 | 649.338 | 645.356 | 654.751 | 657.564 |
| Rupiah | 333.328 | 373.204 | 426.160 | 509.552 | 466.072 | 466.941 | 494.094 | 480.010 | 471.756 | 506.822 | 521.480 | 535.655 | 588.704 | 569.593 | 562.334 | 570.032 | 575.604 |
| Giro (Demand Deposits) | 63.449 | 70.509 | 88.947 | 121.749 | 85.337 | 92.446 | 101.564 | 95.921 | 90.059 | 102.045 | 106.697 | 107.943 | 123.438 | 114.046 | 106.478 | 104.215 | 109.562 |
| Deposito (Times Deposits) | 128.831 | 166.542 | 176.718 | 179.313 | 178.635 | 170.315 | 177.425 | 172.830 | 175.738 | 194.008 | 204.565 | 214.961 | 235.219 | 234.906 | 238.891 | 247.413 | 246.250 |
| Tabungan (Savings Deposits) | 141.048 | 136.153 | 160.496 | 208.490 | 202.100 | 204.180 | 215.105 | 211.259 | 205.960 | 210.769 | 210.218 | 212.751 | 230.047 | 220.640 | 216.965 | 218.404 | 219.791 |
| Valas (Foreign Exchange) | 42.403 | 58.192 | 54.234 | 61.456 | 62.496 | 64.022 | 69.108 | 66.923 | 63.372 | 68.746 | 83.433 | 86.226 | 81.123 | 79.746 | 83.022 | 84.719 | 81.960 |
| Giro (Demand Deposits) | 19.762 | 23.813 | 23.377 | 24.865 | 22.408 | 23.323 | 25.382 | 24.639 | 23.179 | 24.670 | 26.738 | 28.723 | 28.329 | 31.141 | 32.841 | 34.842 | 32.553 |
| Deposito (Times Deposits) | 22.519 | 34.177 | 30.818 | 36.559 | 34.162 | 34.445 | 36.114 | 35.076 | 33.092 | 37.686 | 49.144 | 49.769 | 45.395 | 41.342 | 42.359 | 41.705 | 41.854 |
| Tabungan (Savings Deposits) | 123 | 203 | 38 | 33 | 5.925 | 6.255 | 7.611 | 7.207 | 7.102 | 6.389 | 7.550 | 7.733 | 7.399 | 7.263 | 7.822 | 8.172 | 7.552 |
| b. Kewajiban kpd BI (Liabilities owed to) | 7.486 | 7.673 | 6.493 | 5.881 | 5.874 | 5.778 | 5.220 | 5.231 | 5.254 | 6.088 | 5.118 | 6.821 | 5.446 | 5.126 | 5.313 | 4.849 | 4.815 |
| c. Antar Bank (Inter-Bank) | 43.599 | 33.734 | 33.422 | 41.998 | 45.174 | 47.771 | 48.677 | 49.399 | 53.746 | 57.560 | 60.137 | 62.169 | 52.023 | 52.056 | 51.859 | 52.755 | 45.435 |
| d. Surat Berharga (Securities) | 9.259 | 8.559 | 9.379 | 9.259 | 6.443 | 6.165 | 6.215 | 5.915 | 5.838 | 5.711 | 5.639 | 5.607 | 5.631 | 5.662 | 5.640 | 5.555 | 5.477 |
| e. Pinjaman yang Diterima (Loans received) | 7.417 | 9.021 | 6.750 | 6.714 | 5.970 | 6.100 | 6.072 | 5.661 | 5.623 | 5.605 | 4.144 | 4.048 | 3.880 | 3.875 | 3.855 | 3.793 | 4.859 |
| Rupiah | 4.645 | 6.666 | 4.482 | 4.118 | 3.922 | 4.033 | 4.008 | 4.069 | 4.024 | 3.957 | 3.849 | 3.749 | 3.618 | 3.601 | 3.575 | 3.521 | 3.502 |
| Valas (Foreign Exchange) | 2.773 | 2.354 | 2.268 | 2.595 | 2.048 | 2.067 | 2.064 | 1.592 | 1.600 | 1.648 | 295 | 299 | 262 | 274 | 281 | 272 | 1.357 |
| f. Kewajiban Lainnya (Other Liabilities) | 4.539 | 4.993 | 5.366 | 7.578 | 6.242 | 9.087 | 9.947 | 6.673 | 6.901 | 7.491 | 6.915 | 7.859 | 7.174 | 7.208 | 6.730 | 7.132 | 7.949 |
| g. Setoran Jaminan (Guarantee Deposits) | 1.955 | 1.747 | 1.645 | 2.391 | 2.631 | 2.667 | 2.597 | 2.561 | 2.493 | 2.543 | 2.691 | 2.756 | 2.838 | 2.947 | 2.942 | 2.861 | 2.701 |
| Beberapa Komponen Modal (Components of Capital) | | | | | | | | | | | | | | | | | |
| a. Modal Disetor (Paid-In Capital) | 27.284 | 27.439 | 27.751 | 28.572 | 28.702 | 28.836 | 29.962 | 29.962 | 29.963 | 29.963 | 29.963 | 29.964 | 29.965 | 29.965 | 29.965 | 29.965 | 29.965 |
| b. Cadangan (Reserves) | 1.880 | 5.933 | 8.097 | 10.837 | 10.849 | 13.009 | 12.318 | 12.313 | 12.313 | 12.321 | 12.356 | 12.378 | 12.363 | 12.385 | 12.397 | 12.363 | 12.359 |
| c. L/R tahun berjalan (Current Earnings/Loss) | 12.501 | 9.185 | 9.644 | 13.332 | 4.275 | 5.237 | 6.459 | 7.599 | 8.797 | 9.541 | 10.881 | 11.938 | 13.159 | 1.395 | 2.778 | 4.017 | 5.136 |
| d. L/R tahun lalu (Retained Earnings/Loss) | -14.278 | -13.528 | -12.107 | -10.772 | 3.112 | -5.779 | 7.508 | 7.508 | 7.508 | 7.508 | 7.508 | 7.508 | 7.508 | 21.495 | 21.418 | 20.663 | 20.662 |
| e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital) | 25.133 | 9.815 | 13.145 | 15.864 | 12.009 | 12.395 | 11.688 | 13.074 | 13.014 | 11.411 | 7.067 | 8.021 | 11.961 | 12.181 | 12.210 | 12.459 | 13.081 |
| f. Modal pinjaman (Loan Capital) | 1.255 | 13.844 | 13.844 | 13.908 | 13.844 | 13.844 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - | - | - |

Miliar Rp (Billion Rp)

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

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Penyaluran Dana (Distribution of Funds) | | | | | | | | | | | | | | | | | | |
| a. Kredit (Credit) | 209.176 | 277.591 | 315.256 | 407.742 | 439.355 | 453.072 | 474.775 | 482.805 | 493.861 | 506.933 | 517.941 | 520.394 | 524.295 | 510.577 | 509.396 | 502.127 | 498.159 | |
| Rupiah | 181.832 | 248.996 | 276.768 | 351.351 | 381.993 | 394.012 | 414.203 | 421.610 | 430.368 | 438.637 | 441.516 | 442.468 | 452.613 | 439.066 | 437.822 | 439.207 | 441.137 | |
| Valas (Foreign Exchange) | 27.344 | 28.594 | 38.488 | 56.390 | 57.363 | 59.061 | 60.572 | 61.196 | 63.493 | 68.296 | 76.425 | 77.927 | 71.682 | 71.511 | 71.574 | 62.920 | 57.022 | |
| b. Antar Bank (Inter-Bank) | 28.133 | 48.464 | 45.908 | 37.716 | 45.335 | 47.134 | 47.574 | 51.699 | 51.680 | 42.431 | 49.520 | 53.141 | 57.016 | 54.626 | 62.982 | 58.091 | 58.201 | |
| Giro (Demand Deposit) | 2.951 | 4.965 | 3.514 | 3.191 | 3.853 | 4.001 | 3.854 | 6.552 | 4.235 | 4.642 | 6.498 | 9.008 | 21.825 | 17.942 | 24.884 | 19.789 | 17.008 | |
| Inter Bank (Call Money) | 13.068 | 27.163 | 23.795 | 16.692 | 23.994 | 23.715 | 23.078 | 25.574 | 26.186 | 17.619 | 20.413 | 22.479 | 16.350 | 15.664 | 18.843 | 20.693 | 22.743 | |
| Deposito (Times Deposits) | 2.141 | 4.455 | 3.887 | 2.783 | 4.723 | 5.033 | 5.028 | 4.891 | 5.222 | 5.209 | 6.495 | 5.955 | 5.355 | 5.702 | 5.503 | 4.393 | 4.994 | |
| Lainnya (Others) | 9.973 | 11.882 | 14.712 | 15.050 | 12.764 | 14.385 | 15.614 | 14.682 | 16.037 | 14.961 | 16.115 | 15.699 | 13.486 | 15.318 | 13.751 | 13.216 | 13.455 | |
| c. Penempatan di BI (Placements at BI) | 92.738 | 75.913 | 133.141 | 146.616 | 118.015 | 105.796 | 107.351 | 88.261 | 84.051 | 94.294 | 90.657 | 100.982 | 116.730 | 134.193 | 139.126 | 145.405 | 145.760 | |
| Giro (Demand Deposit) | 30.341 | 43.510 | 49.313 | 54.966 | 54.457 | 54.246 | 57.192 | 55.372 | 52.515 | 53.661 | 33.126 | 33.827 | 32.354 | 35.313 | 39.261 | 37.410 | 38.061 | |
| SBI (BI Notes) | 53.903 | 15.898 | 79.344 | 83.476 | 55.540 | 40.482 | 35.688 | 27.808 | 24.139 | 30.720 | 45.909 | 54.683 | 73.834 | 88.304 | 94.328 | 101.662 | 97.026 | |
| Call Money | 8.151 | 14.788 | 4.484 | 8.148 | 6.524 | 8.270 | 10.150 | 4.763 | 6.978 | 8.496 | 10.101 | 7.774 | 6.909 | 7.768 | 4.934 | 5.402 | 8.902 | |
| Lainnya (Others) | 344 | 1.716 | - | 26 | 1.494 | 2.798 | 4.321 | 318 | 419 | 1.418 | 1.522 | 4.698 | 3.633 | 2.808 | 603 | 931 | 1.770 | |
| d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds)) | 19.034 | 23.809 | 29.702 | 55.471 | 53.860 | 54.169 | 54.627 | 53.676 | 54.639 | 54.022 | 55.284 | 55.920 | 59.650 | 66.226 | 69.968 | 72.289 | 71.389 | |
| e. Penyertaan (Equity Participation) | 2.050 | 2.616 | 2.979 | 3.613 | 3.915 | 4.020 | 4.108 | 4.230 | 4.341 | 4.457 | 4.560 | 4.664 | 4.681 | 4.827 | 4.966 | 5.087 | 4.690 | |
| f. Tagihan Lainnya (Other Claims) | 4.827 | 6.427 | 8.620 | 10.892 | 12.792 | 13.766 | 14.564 | 15.181 | 16.716 | 17.408 | 22.402 | 23.613 | 17.401 | 16.007 | 16.089 | 15.851 | 14.941 | |
| Sumber Dana (Source of Funds) | | | | | | | | | | | | | | | | | | |
| a. DPK (Third Party Funds) | 403.530 | 462.747 | 525.177 | 606.932 | 613.656 | 622.148 | 640.186 | 636.362 | 636.820 | 656.676 | 669.455 | 676.860 | 701.710 | 706.082 | 717.938 | 711.545 | 709.138 | |
| Rupiah | 357.288 | 397.939 | 455.098 | 528.154 | 524.898 | 531.137 | 545.329 | 535.732 | 536.451 | 562.629 | 565.557 | 570.680 | 597.459 | 601.147 | 606.359 | 600.180 | 599.959 | |
| Giro (Demand Deposits) | 60.240 | 58.170 | 68.884 | 91.502 | 91.128 | 89.280 | 100.422 | 94.173 | 88.997 | 86.213 | 90.042 | 89.946 | 89.607 | 87.163 | 86.499 | 88.561 | 90.314 | |
| Deposito (Times Deposits) | 162.725 | 217.098 | 244.890 | 252.222 | 247.804 | 254.189 | 257.517 | 254.260 | 261.606 | 285.666 | 282.276 | 286.142 | 309.732 | 317.523 | 321.224 | 313.512 | 309.302 | |
| Tabungan (Savings Deposits) | 134.323 | 122.671 | 141.324 | 184.429 | 185.965 | 187.667 | 187.390 | 187.299 | 185.849 | 190.750 | 193.239 | 194.593 | 198.120 | 196.461 | 198.637 | 198.107 | 200.342 | |
| Valas (Foreign Exchange) | 46.242 | 64.808 | 70.079 | 78.778 | 88.758 | 91.011 | 94.857 | 100.630 | 100.369 | 94.047 | 103.898 | 106.180 | 104.251 | 104.935 | 111.578 | 111.365 | 109.179 | |
| Giro (Demand Deposits) | 27.402 | 32.992 | 35.216 | 36.676 | 42.560 | 43.052 | 44.970 | 49.826 | 44.239 | 38.699 | 45.740 | 49.310 | 47.875 | 48.142 | 50.523 | 45.425 | 46.227 | |
| Deposito (Times Deposits) | 18.812 | 31.794 | 34.845 | 42.082 | 46.177 | 46.993 | 48.935 | 49.803 | 51.271 | 50.873 | 53.004 | 51.446 | 51.326 | 51.629 | 55.643 | 52.502 | 49.441 | |
| Tabungan (Savings Deposits) | 28 | 21 | 17 | 21 | 22 | 966 | 952 | 1.001 | 4.859 | 4.475 | 5.154 | 5.425 | 5.051 | 5.164 | 5.413 | 13.438 | 13.511 | |
| b. Kewajiban kpd BI (Liabilities owed to) | 4.105 | 3.739 | 4.151 | 3.109 | 3.008 | 3.012 | 2.947 | 2.916 | 2.874 | 6.176 | 2.774 | 7.878 | 3.910 | 3.709 | 4.085 | 5.326 | 4.665 | |
| c. Antar Bank (Inter-Bank) | 18.512 | 31.276 | 40.308 | 49.041 | 46.558 | 41.948 | 50.498 | 46.372 | 47.638 | 48.178 | 55.393 | 52.718 | 48.388 | 46.879 | 50.629 | 46.418 | 37.970 | |
| d. Surat Berharga (Securities) | 2.631 | 2.221 | 2.537 | 4.768 | 6.776 | 6.797 | 5.435 | 5.369 | 5.328 | 5.449 | 5.220 | 5.224 | 5.383 | 5.477 | 5.619 | 5.649 | 5.693 | |
| e. Pinjaman yang Diterima (Loans received) | 1.612 | 1.419 | 5.168 | 6.455 | 6.582 | 7.189 | 7.178 | 7.129 | 7.149 | 7.332 | 7.963 | 8.359 | 7.683 | 7.871 | 8.106 | 4.525 | 4.428 | |
| Rupiah | 1.094 | 876 | 1.576 | 2.754 | 2.948 | 3.518 | 3.544 | 3.543 | 3.542 | 3.619 | 3.621 | 3.624 | 3.391 | 3.390 | 3.388 | 3.370 | 3.369 | |
| Valas (Foreign Exchange) | 517 | 544 | 3.592 | 3.701 | 3.634 | 3.671 | 3.635 | 3.585 | 3.607 | 3.713 | 4.341 | 4.735 | 4.292 | 4.481 | 4.718 | 1.156 | 1.059 | |
| f. Kewajiban Lainnya (Other Liabilities) | 5.235 | 5.499 | 6.268 | 6.338 | 7.958 | 7.786 | 9.446 | 8.790 | 8.315 | 9.086 | 8.647 | 10.691 | 9.834 | 9.005 | 10.086 | 9.282 | 10.163 | |
| g. Setoran Jaminan (Guarantee Deposits) | 746 | 558 | 749 | 886 | 923 | 855 | 896 | 851 | 819 | 785 | 847 | 835 | 794 | 789 | 894 | 801 | 910 | |
| Beberapa Komponen Modal (Components of Capital) | | | | | | | | | | | | | | | | | | |
| a. Modal Disetor (Paid-In Capital) | 20.435 | 22.490 | 24.524 | 25.523 | 25.724 | 25.733 | 26.533 | 26.466 | 26.961 | 26.976 | 27.012 | 29.467 | 27.969 | 28.069 | 28.075 | 27.494 | 28.683 | |
| b. Cadangan (Reserves) | 1.461 | 2.462 | 3.332 | 4.646 | 5.248 | 3.810 | 4.510 | 4.510 | 4.511 | 4.511 | 4.511 | 4.511 | 5.186 | 5.186 | 5.186 | 5.191 | 5.193 | |
| c. L/R tahun berjalan (Current Earnings/Loss) | 10.571 | 9.294 | 9.822 | 11.735 | 4.395 | 5.533 | 6.810 | 8.077 | 9.307 | 10.460 | 11.519 | 9.866 | 4.809 | 1.047 | 2.166 | 3.556 | 4.921 | |
| d. L/R tahun lalu (Retained Earnings/Loss) | -13.590 | -9.096 | -925 | 4.468 | 14.552 | 15.832 | 13.128 | 13.081 | 13.040 | 14.705 | 14.704 | 14.875 | 14.948 | 19.617 | 19.494 | 19.614 | 18.932 | |
| e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital) | 26.223 | 27.146 | 28.197 | 28.848 | 26.454 | 26.583 | 25.968 | 27.399 | 27.272 | 26.371 | 24.572 | 25.033 | 26.893 | 27.043 | 26.289 | 26.652 | 29.582 | |
| f. Modal pinjaman (Loan Capital) | 176 | 155 | 229 | 150 | 54 | 130 | 80 | 440 | 80 | 75 | 75 | 75 | 0 | 100 | 100 | 100 | 100 | |

Miliar Rp (Billion Rp)

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

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Penyaluran Dana (Distribution of Funds) | | | | | | | | | | | | | | | | | | |
| a. Kredit (Credit) | 15.101 | 16.842 | 19.114 | 23.863 | 24.097 | 24.690 | 25.201 | 25.814 | 26.153 | 26.757 | 26.925 | 27.072 | 27.122 | 26.918 | 28.374 | 26.261 | 26.683 | |
| Rupiah | 15.101 | 16.842 | 19.114 | 23.863 | 24.097 | 24.690 | 25.201 | 25.814 | 26.153 | 26.757 | 26.925 | 27.072 | 27.122 | 26.918 | 28.374 | 26.261 | 26.683 | |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| b. Antar Bank (Inter-Bank) | 1.107 | 1.136 | 1.509 | 1.604 | 1.801 | 1.723 | 1.986 | 1.567 | 1.810 | 2.599 | 1.470 | 1.159 | 1.238 | 1.341 | 1.546 | 1.743 | 1.512 | |
| Giro (Demand Deposit) | 58 | 266 | 297 | 440 | 386 | 380 | 485 | 461 | 479 | 389 | 375 | 373 | 121 | 84 | 107 | 134 | 136 | |
| Inter Bank (Call Money) | 215 | 380 | 720 | 556 | 731 | 612 | 875 | 495 | 703 | 1.558 | 489 | 152 | 205 | 454 | 618 | 695 | 481 | |
| Deposito (Times Deposits) | 75 | 49 | 25 | 59 | 32 | 19 | 18 | 17 | 22 | 47 | 47 | 45 | 28 | 41 | 44 | 86 | 77 | |
| Lainnya (Others) | 759 | 440 | 467 | 549 | 652 | 712 | 608 | 594 | 605 | 606 | 559 | 589 | 884 | 762 | 777 | 828 | 819 | |
| c. Penempatan di BI (Placements at BI) | 4.362 | 4.892 | 5.558 | 9.238 | 7.571 | 8.167 | 7.893 | 7.243 | 6.860 | 6.507 | 6.515 | 6.142 | 8.503 | 9.271 | 9.736 | 9.647 | 9.400 | |
| Giro (Demand Deposit) | 1.265 | 1.502 | 1.666 | 2.021 | 2.058 | 2.266 | 2.495 | 2.222 | 2.421 | 1.813 | 1.681 | 1.678 | 1.678 | 1.699 | 2.030 | 1.678 | 1.720 | |
| SBI (BI Notes) | 2.260 | 2.529 | 3.172 | 6.352 | 4.520 | 4.392 | 4.359 | 3.864 | 3.308 | 2.973 | 3.611 | 3.293 | 5.393 | 5.733 | 6.626 | 6.503 | 5.986 | |
| Call Money | 867 | 842 | 713 | 621 | 386 | 471 | 572 | 578 | 555 | 648 | 574 | 648 | 807 | 756 | 471 | 916 | 1.082 | |
| Lainnya (Others) | 2 | 18 | 6 | 243 | 606 | 1.038 | 468 | 492 | 775 | 466 | 517 | 520 | 625 | 1.084 | 610 | 550 | 611 | |
| d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds)) | 670 | 902 | 1.100 | 1.521 | 1.733 | 1.752 | 1.637 | 1.683 | 2.150 | 2.152 | 2.888 | 2.903 | 2.812 | 2.653 | 2.739 | 2.667 | 3.010 | |
| e. Penyertaan (Equity Participation) | 17 | 1 | - | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| f. Tagihan Lainnya (Other Claims) | 3 | 104 | 52 | 187 | 79 | 83 | 84 | 70 | 96 | 131 | 56 | 48 | 61 | 62 | 46 | 35 | 36 | |
| Sumber Dana (Source of Funds) | | | | | | | | | | | | | | | | | | |
| a. DPK (Third Party Funds) | 19.166 | 21.970 | 24.423 | 30.491 | 30.124 | 31.242 | 31.980 | 31.827 | 32.208 | 32.965 | 32.607 | 31.944 | 33.213 | 33.817 | 35.454 | 33.414 | 34.041 | |
| Rupiah | 19.166 | 21.970 | 24.423 | 30.491 | 30.124 | 31.242 | 31.980 | 31.827 | 32.208 | 32.965 | 32.607 | 31.944 | 33.213 | 33.817 | 35.454 | 33.414 | 34.041 | |
| Giro (Demand Deposits) | 1.900 | 1.798 | 1.811 | 2.195 | 1.743 | 1.899 | 2.144 | 1.977 | 1.910 | 1.978 | 1.848 | 1.634 | 1.779 | 1.802 | 1.883 | 1.562 | 1.578 | |
| Deposito (Times Deposits) | 15.049 | 18.052 | 20.234 | 25.103 | 25.399 | 25.999 | 26.409 | 26.682 | 26.996 | 27.802 | 27.256 | 27.026 | 28.059 | 28.713 | 29.958 | 28.615 | 29.107 | |
| Tabungan (Savings Deposits) | 2.217 | 2.120 | 2.379 | 3.194 | 2.981 | 3.344 | 3.428 | 3.169 | 3.302 | 3.186 | 3.502 | 3.285 | 3.375 | 3.303 | 3.613 | 3.238 | 3.355 | |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 | 0 | - | - | |
| Giro (Demand Deposits) | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 | 0 | - | - | |
| Deposito (Times Deposits) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Tabungan (Savings Deposits) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| b. Kewajiban kpd BI (Liabilities owed to) | 229 | 250 | 20 | 17 | 15 | 15 | 14 | 13 | 13 | 442 | 13 | 38 | 388 | 136 | 11 | 347 | 33 | |
| c. Antar Bank (Inter-Bank) | 341 | 309 | 802 | 2.017 | 1.235 | 1.081 | 1.311 | 824 | 994 | 902 | 627 | 691 | 1.088 | 1.459 | 1.340 | 1.256 | 1.145 | |
| d. Surat Berharga (Securities) | 28 | - | - | 309 | 301 | 301 | 291 | 291 | 291 | 287 | 287 | 287 | 301 | 301 | 301 | 301 | 301 | |
| e. Pinjaman yang Diterima (Loans received) | 67 | 68 | 59 | 62 | 72 | 72 | 71 | 70 | 69 | 77 | 77 | 76 | 76 | 85 | 93 | 92 | 90 | |
| Rupiah | 67 | 68 | 59 | 62 | 72 | 72 | 71 | 70 | 69 | 77 | 77 | 76 | 76 | 85 | 93 | 92 | 90 | |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| f. Kewajiban Lainnya (Other Liabilities) | 240 | 129 | 161 | 226 | 273 | 313 | 332 | 339 | 301 | 271 | 288 | 244 | 244 | 282 | 316 | 269 | 323 | |
| g. Setoran Jaminan (Guarantee Deposits) | 2 | 24 | 26 | 6 | 3 | 2 | 2 | 2 | 2 | 3 | 8 | 8 | 8 | 8 | 11 | 7 | 7 | |
| Beberapa Komponen Modal (Components of Capital) | | | | | | | | | | | | | | | | | | |
| a. Modal Disetor (Paid-In Capital) | 1.839 | 1.984 | 2.258 | 3.042 | 3.187 | 3.285 | 3.380 | 3.394 | 3.394 | 3.394 | 3.402 | 3.402 | 3.693 | 3.693 | 3.773 | 3.623 | 3.633 | |
| b. Cadangan (Reserves) | 122 | 160 | 194 | 200 | 206 | 201 | 228 | 166 | 153 | 218 | 215 | 215 | 217 | 219 | 219 | 228 | 231 | |
| c. L/R tahun berjalan (Current Earnings/Loss) | 498 | 279 | 399 | 765 | 315 | 406 | 484 | 565 | 646 | 701 | 763 | 809 | 604 | 17 | 62 | 98 | 137 | |
| d. L/R tahun lalu (Retained Earnings/Loss) | 354 | 575 | 677 | 921 | 1.541 | 1.465 | 1.378 | 1.367 | 1.365 | 1.300 | 1.300 | 1.300 | 1.332 | 1.897 | 1.882 | 1.750 | 1.719 | |
| e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital) | 38 | -6 | 46 | 47 | 39 | 52 | -20 | -19 | -32 | -48 | -62 | -46 | -1 | 2 | -21 | 19 | 36 | |
| f. Modal pinjaman (Loan Capital) | 63 | 64 | 87 | 256 | 244 | 366 | 246 | 241 | 367 | 367 | 403 | 403 | 459 | 459 | 379 | 627 | 626 | |

Miliar Rp (Billion Rp)

Tabel 1.5 Kegiatan Usaha BPD (Regional Development Banks Operation)

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | | |
|---|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Penyaluran Dana (Distribution of Funds) | | | | | | | | | | | | | | | | | | |
| a. Kredit (Credit) | 37.232 | 44.931 | 55.955 | 71.881 | 78.105 | 81.075 | 85.276 | 88.286 | 91.478 | 93.950 | 95.753 | 97.497 | 96.385 | 96.371 | 98.443 | 100.880 | 103.949 | |
| Rupiah | 37.209 | 44.889 | 55.919 | 71.529 | 77.564 | 80.499 | 84.723 | 87.745 | 90.938 | 93.394 | 95.097 | 96.794 | 95.751 | 95.717 | 97.842 | 100.303 | 103.407 | |
| Valas (Foreign Exchange) | 23 | 42 | 36 | 351 | 541 | 576 | 553 | 542 | 540 | 556 | 656 | 704 | 635 | 654 | 600 | 577 | 542 | |
| b. Antar Bank (Inter-Bank) | 15.177 | 13.785 | 21.139 | 14.786 | 13.623 | 13.929 | 13.850 | 14.500 | 15.847 | 19.312 | 16.931 | 12.563 | 19.517 | 17.985 | 18.494 | 17.465 | 19.782 | |
| Giro (Demand Deposit) | 716 | 936 | 1.191 | 2.332 | 787 | 761 | 652 | 673 | 606 | 533 | 458 | 481 | 734 | 582 | 593 | 641 | 553 | |
| Inter Bank (Call Money) | 535 | 1.923 | 6.042 | 4.285 | 5.027 | 6.035 | 5.431 | 6.321 | 6.685 | 5.600 | 5.622 | 2.109 | 5.923 | 7.428 | 8.040 | 5.773 | 5.679 | |
| Deposito (Times Deposits) | 12.425 | 9.104 | 12.018 | 6.400 | 6.134 | 5.408 | 6.064 | 5.939 | 6.959 | 11.456 | 9.264 | 8.349 | 11.216 | 8.397 | 8.248 | 9.466 | 11.937 | |
| Lainnya (Others) | 1.501 | 1.822 | 1.888 | 1.769 | 1.676 | 1.725 | 1.703 | 1.568 | 1.598 | 1.723 | 1.587 | 1.625 | 1.645 | 1.578 | 1.613 | 1.585 | 1.613 | |
| c. Penempatan di BI (Placements at BI) | 18.086 | 36.628 | 69.589 | 62.827 | 57.072 | 61.030 | 53.784 | 51.702 | 47.162 | 60.937 | 62.698 | 63.010 | 45.986 | 48.735 | 49.618 | 56.679 | 58.737 | |
| Giro (Demand Deposit) | 4.001 | 7.286 | 14.196 | 20.972 | 15.172 | 15.807 | 15.008 | 15.377 | 15.013 | 14.935 | 9.555 | 8.570 | 8.677 | 7.799 | 7.757 | 8.157 | 8.557 | |
| SBI (BI Notes) | 8.045 | 17.297 | 43.115 | 34.842 | 39.204 | 41.375 | 34.372 | 33.577 | 29.802 | 28.415 | 37.881 | 41.256 | 26.260 | 24.906 | 29.068 | 31.452 | 32.499 | |
| Call Money | 4.468 | 6.414 | 4.973 | 4.000 | 1.486 | 1.136 | 1.817 | 711 | 1.071 | 7.238 | 6.573 | 6.315 | 4.709 | 6.573 | 6.413 | 7.988 | 8.076 | |
| Lainnya (Others) | 1.573 | 5.630 | 7.304 | 3.014 | 1.209 | 2.713 | 2.585 | 2.038 | 1.277 | 10.349 | 8.690 | 6.869 | 6.340 | 9.456 | 6.381 | 9.082 | 9.605 | |
| d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds)) | 1.290 | 3.477 | 3.654 | 9.503 | 9.854 | 9.858 | 9.954 | 9.764 | 10.081 | 10.082 | 10.230 | 10.133 | 10.212 | 10.359 | 10.839 | 10.899 | 10.833 | |
| e. Penyertaan (Equity Participation) | 12 | 14 | 13 | 34 | 14 | 14 | 14 | 14 | 14 | 14 | 34 | 34 | 34 | 34 | 34 | 36 | 36 | |
| f. Tagihan Lainnya (Other Claims) | 3 | 9 | 9 | 24 | 55 | 31 | 166 | 254 | 393 | 474 | 481 | 356 | 341 | 390 | 388 | 1.303 | 478 | |
| Sumber Dana (Source of Funds) | | | | | | | | | | | | | | | | | | |
| a. DPK (Third Party Funds) | 59.486 | 85.283 | 129.141 | 134.287 | 140.927 | 148.815 | 144.359 | 147.245 | 146.383 | 159.201 | 166.004 | 162.210 | 143.262 | 151.045 | 155.017 | 166.111 | 172.660 | |
| Rupiah | 59.356 | 85.213 | 129.065 | 134.077 | 140.725 | 148.472 | 144.013 | 146.922 | 146.083 | 158.899 | 165.655 | 161.848 | 143.027 | 150.762 | 154.792 | 165.895 | 172.346 | |
| Giro (Demand Deposits) | 30.401 | 50.631 | 74.692 | 69.123 | 73.200 | 79.291 | 74.122 | 76.979 | 75.254 | 86.823 | 92.488 | 89.531 | 70.653 | 79.855 | 81.337 | 90.091 | 95.653 | |
| Deposito (Times Deposits) | 13.560 | 17.475 | 29.365 | 31.750 | 40.511 | 41.958 | 41.799 | 41.455 | 42.445 | 41.895 | 43.430 | 41.232 | 34.877 | 38.153 | 41.984 | 45.206 | 45.504 | |
| Tabungan (Savings Deposits) | 15.395 | 17.107 | 25.008 | 33.205 | 27.015 | 27.222 | 28.092 | 28.488 | 28.383 | 30.181 | 29.737 | 31.084 | 37.497 | 32.753 | 31.470 | 30.598 | 31.188 | |
| Valas (Foreign Exchange) | 130 | 70 | 75 | 209 | 202 | 343 | 346 | 323 | 300 | 302 | 348 | 362 | 235 | 283 | 226 | 216 | 314 | |
| Giro (Demand Deposits) | 62 | 43 | 31 | 167 | 34 | 51 | 61 | 73 | 55 | 55 | 52 | 50 | 93 | 112 | 71 | 66 | 99 | |
| Deposito (Times Deposits) | 68 | 27 | 44 | 42 | 168 | 291 | 284 | 248 | 244 | 246 | 292 | 309 | 138 | 168 | 150 | 146 | 211 | |
| Tabungan (Savings Deposits) | - | - | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | |
| b. Kewajiban kpdb BI (Liabilities owed to) | 256 | 212 | 144 | 99 | 93 | 142 | 84 | 82 | 81 | 962 | 79 | 78 | 882 | 274 | 66 | 64 | 63 | |
| c. Antar Bank (Inter-Bank) | 3.685 | 2.705 | 4.307 | 5.733 | 3.077 | 3.052 | 5.310 | 3.841 | 4.135 | 4.479 | 4.147 | 3.906 | 10.092 | 4.406 | 4.042 | 3.113 | 3.251 | |
| d. Surat Berharga (Securities) | 2.343 | 2.131 | 3.026 | 2.997 | 3.314 | 3.290 | 3.291 | 2.891 | 2.885 | 2.886 | 2.882 | 2.882 | 2.886 | 2.886 | 2.886 | 2.886 | 2.893 | |
| e. Pinjaman yang Diterima (Loans received) | 489 | 898 | 905 | 1.089 | 1.352 | 1.349 | 1.301 | 1.296 | 1.290 | 1.292 | 1.294 | 1.318 | 1.310 | 1.323 | 1.416 | 1.417 | 1.454 | |
| Rupiah | 489 | 898 | 905 | 1.089 | 1.352 | 1.349 | 1.301 | 1.296 | 1.290 | 1.292 | 1.294 | 1.318 | 1.310 | 1.323 | 1.416 | 1.417 | 1.454 | |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| f. Kewajiban Lainnya (Other Liabilities) | 2.089 | 2.834 | 5.871 | 6.812 | 1.603 | 1.520 | 1.712 | 1.633 | 1.862 | 3.702 | 2.630 | 3.199 | 4.627 | 2.969 | 2.487 | 2.433 | 2.554 | |
| g. Setoran Jaminan (Guarantee Deposits) | 116 | 134 | 232 | 466 | 272 | 265 | 256 | 271 | 291 | 312 | 331 | 357 | 543 | 409 | 375 | 343 | 329 | |
| Beberapa Komponen Modal (Components of Capital) | | | | | | | | | | | | | | | | | | |
| a. Modal Disetor (Paid-In Capital) | 5.233 | 5.882 | 7.136 | 8.979 | 9.124 | 9.180 | 9.325 | 9.380 | 9.396 | 9.545 | 9.742 | 9.745 | 9.903 | 9.903 | 9.903 | 9.920 | 10.028 | |
| b. Cadangan (Reserves) | 939 | 1.274 | 1.782 | 2.367 | 2.720 | 2.972 | 3.071 | 3.048 | 3.121 | 3.132 | 3.111 | 3.091 | 3.072 | 3.072 | 3.072 | 3.073 | 3.395 | |
| c. L/R tahun berjalan (Current Earnings/Loss) | 2.391 | 2.797 | 3.908 | 4.530 | 1.907 | 2.504 | 2.931 | 3.499 | 4.060 | 4.491 | 5.116 | 5.797 | 5.751 | 7.29 | 1.278 | 1.952 | 2.412 | |
| d. L/R tahun lalu (Retained Earnings/Loss) | -202 | 43 | -68 | -75 | 2.064 | 957 | 203 | -101 | -101 | -101 | -80 | 24 | 22 | 6.223 | 6.136 | 5.597 | 3.840 | |
| e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital) | 4 | (45) | 51 | 28 | -292 | -291 | -302 | -245 | -251 | -277 | -420 | -377 | -200 | -187 | -307 | -182 | -128 | |
| f. Modal pinjaman (Loan Capital) | 243 | 401 | 331 | 220 | 262 | 308 | 227 | 185 | 193 | 85 | 114 | 139 | 206 | 206 | 231 | 243 | 474 | |

Miliar Rp (Billion Rp)

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

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Penyaluran Dana (Distribution of Funds) | | | | | | | | | | | | | | | | | |
| a. Kredit (Credit) | 30.914 | 36.937 | 40.833 | 58.520 | 64.452 | 65.379 | 68.770 | 70.004 | 72.989 | 76.820 | 84.639 | 87.638 | 75.849 | 76.503 | 77.618 | 85.471 | 81.120 |
| Rupiah | 9.904 | 16.088 | 18.166 | 23.634 | 27.701 | 26.880 | 29.507 | 31.056 | 32.393 | 34.112 | 34.812 | 34.844 | 33.360 | 32.751 | 32.618 | 38.391 | 38.138 |
| Valas (Foreign Exchange) | 21.009 | 20.849 | 22.667 | 34.886 | 36.751 | 38.499 | 39.263 | 38.948 | 40.597 | 42.708 | 49.827 | 52.795 | 42.489 | 43.751 | 45.000 | 47.079 | 42.982 |
| b. Antar Bank (Inter-Bank) | 4.068 | 8.335 | 6.901 | 7.137 | 6.561 | 7.381 | 8.342 | 9.550 | 10.745 | 9.914 | 13.728 | 14.209 | 14.821 | 12.264 | 15.370 | 16.292 | 14.366 |
| Giro (Demand Deposit) | 615 | 1.056 | 639 | 803 | 726 | 743 | 757 | 1.064 | 1.008 | 1.179 | 1.355 | 1.771 | 3.727 | 2.246 | 3.923 | 2.768 | 3.461 |
| Inter Bank (Call Money) | 2.376 | 5.608 | 4.910 | 4.569 | 3.830 | 4.820 | 4.839 | 5.864 | 7.180 | 5.869 | 6.409 | 5.697 | 7.212 | 6.482 | 7.179 | 9.910 | 7.471 |
| Deposito (Times Deposits) | 208 | 409 | 162 | - | - | - | - | - | - | 94 | 110 | 120 | 109 | 114 | 120 | 127 | 116 |
| Lainnya (Others) | 869 | 1.262 | 1.190 | 1.765 | 2.005 | 1.818 | 2.745 | 2.622 | 2.558 | 2.772 | 5.853 | 6.621 | 3.773 | 3.422 | 4.148 | 3.487 | 3.317 |
| c. Penempatan di BI (Placements at BI) | 11.079 | 8.009 | 10.266 | 16.566 | 13.449 | 14.372 | 12.048 | 10.646 | 10.586 | 12.113 | 17.388 | 16.158 | 15.687 | 17.559 | 18.978 | 20.730 | 23.230 |
| Giro (Demand Deposit) | 2.034 | 2.325 | 2.139 | 3.686 | 3.250 | 3.256 | 3.332 | 3.290 | 3.387 | 3.622 | 2.571 | 2.779 | 2.724 | 2.722 | 2.801 | 3.072 | 2.988 |
| SBI (BI Notes) | 7.198 | 4.833 | 7.023 | 11.830 | 9.543 | 9.930 | 7.593 | 6.432 | 6.807 | 6.357 | 7.907 | 11.896 | 10.384 | 13.114 | 15.366 | 16.226 | 18.755 |
| Call Money | 1.814 | 841 | 1.082 | 296 | 500 | 1.025 | 1.119 | 921 | 354 | 2.005 | 6.658 | 1.097 | 1.542 | 1.149 | 658 | 1.136 | 1.015 |
| Lainnya (Others) | 33 | 9 | 22 | 755 | 156 | 160 | 5 | 3 | 38 | 129 | 253 | 386 | 1.037 | 573 | 154 | 297 | 472 |
| d. Surat Berharga (tidak termasuk obligasi rekap) (Securities (not including recapitalization bonds)) | 1.435 | 2.527 | 2.073 | 3.262 | 3.452 | 3.480 | 3.585 | 3.522 | 3.468 | 3.628 | 3.437 | 3.733 | 3.726 | 3.697 | 3.825 | 3.728 | 4.578 |
| e. Penyertaan (Equity Participation) | 238 | 122 | 36 | 37 | 39 | 39 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 41 | 41 |
| f. Tagihan Lainnya (Other Claims) | 2.086 | 2.321 | 2.328 | 2.523 | 3.551 | 3.410 | 3.184 | 3.433 | 3.618 | 4.141 | 5.334 | 6.594 | 4.727 | 4.602 | 5.288 | 4.889 | 4.644 |
| Sumber Dana (Source of Funds) | | | | | | | | | | | | | | | | | |
| a. DPK (Third Party Funds) | 28.293 | 34.484 | 35.927 | 54.934 | 56.697 | 58.397 | 60.455 | 60.154 | 61.504 | 64.728 | 73.357 | 77.866 | 76.902 | 76.222 | 81.419 | 89.663 | 86.651 |
| Rupiah | 12.639 | 15.411 | 16.112 | 26.779 | 26.962 | 28.219 | 28.722 | 27.286 | 27.448 | 30.800 | 35.540 | 36.572 | 37.691 | 37.976 | 39.623 | 48.386 | 49.210 |
| Giro (Demand Deposits) | 2.895 | 3.251 | 2.715 | 4.112 | 3.968 | 3.882 | 4.733 | 4.205 | 4.472 | 4.741 | 5.337 | 5.358 | 4.976 | 5.065 | 4.773 | 5.863 | 5.579 |
| Deposito (Times Deposits) | 9.413 | 11.784 | 12.173 | 21.197 | 21.142 | 22.351 | 22.203 | 21.418 | 21.435 | 24.511 | 27.932 | 28.624 | 29.691 | 29.921 | 31.710 | 38.523 | 39.815 |
| Tabungan (Savings Deposits) | 331 | 376 | 1.224 | 1.471 | 1.852 | 1.986 | 1.786 | 1.663 | 1.540 | 1.548 | 2.272 | 2.590 | 3.023 | 2.990 | 3.139 | 4.000 | 3.816 |
| Valas (Foreign Exchange) | 15.654 | 19.073 | 19.815 | 28.154 | 29.735 | 30.178 | 31.734 | 32.868 | 34.056 | 33.929 | 37.817 | 41.294 | 39.211 | 38.245 | 41.797 | 41.277 | 37.441 |
| Giro (Demand Deposits) | 7.504 | 8.294 | 7.410 | 9.155 | 10.608 | 11.031 | 11.972 | 12.645 | 12.009 | 10.684 | 13.056 | 14.098 | 13.896 | 12.013 | 12.468 | 12.873 | 12.358 |
| Deposito (Times Deposits) | 8.150 | 10.779 | 12.405 | 18.999 | 19.127 | 19.147 | 19.761 | 20.223 | 22.047 | 23.244 | 24.761 | 27.195 | 25.315 | 25.256 | 28.245 | 27.607 | 24.377 |
| Tabungan (Savings Deposits) | - | - | - | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 975 | 1.084 | 797 | 706 |
| b. Kewajiban kpd BI (Liabilities owed to) | - | - | - | - | - | - | - | - | - | 616 | 0 | 229 | 0 | 193 | 0 | 48 | 0 |
| c. Antar Bank (Inter-Bank) | 11.714 | 13.060 | 14.048 | 17.644 | 18.593 | 19.342 | 18.460 | 19.958 | 22.344 | 23.815 | 31.444 | 28.826 | 18.292 | 18.174 | 19.115 | 20.828 | 20.527 |
| d. Surat Berharga (Securities) | - | - | - | - | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| e. Pinjaman yang Diterima (Loans received) | 218 | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Valas (Foreign Exchange) | 218 | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| f. Kewajiban Lainnya (Other Liabilities) | 222 | 402 | 416 | 588 | 689 | 759 | 908 | 759 | 940 | 844 | 2.399 | 3.711 | 2.411 | 2.486 | 2.667 | 2.367 | 2.130 |
| g. Setoran Jaminan (Guarantee Deposits) | 124 | 101 | 175 | 134 | 109 | 104 | 87 | 109 | 161 | 160 | 150 | 134 | 91 | 86 | 90 | 99 | 85 |
| Beberapa Komponen Modal (Components of Capital) | | | | | | | | | | | | | | | | | |
| a. Modal Disetor (Paid-In Capital) | 7.599 | 8.377 | 8.002 | 9.434 | 10.072 | 10.072 | 10.072 | 10.072 | 10.072 | 10.072 | 10.997 | 11.273 | 10.673 | 10.673 | 10.673 | 11.464 | 11.464 |
| b. Cadangan (Reserves) | 883 | 820 | 592 | 646 | 656 | 656 | 927 | 927 | 927 | 927 | 927 | 927 | 927 | 927 | 927 | 937 | 937 |
| c. L/R tahun berjalan (Current Earnings/Loss) | 1.053 | 1.370 | 1.561 | 1.656 | 561 | 717 | 762 | 892 | 1.071 | 1.154 | 1.472 | 1.799 | 2.026 | 196 | 494 | 725 | 948 |
| d. L/R tahun lalu (Retained Earnings/Loss) | -1.092 | 485 | 1.786 | 3.579 | 5.129 | 5.129 | 4.852 | 4.804 | 4.804 | 4.804 | 4.804 | 4.804 | 4.920 | 6.967 | 6.914 | 7.207 | 7.256 |
| e. Perkiraan tambahan modal disetor (Estimates of Additional Paid-In Capital) | 1.487 | (437) | -400 | -343 | -396 | -404 | -417 | -391 | -436 | -437 | -583 | -567 | -487 | -448 | -511 | -500 | -444 |
| f. Modal pinjaman (Loan Capital) | - | - | 456 | 329 | 323 | 326 | 323 | 318 | 320 | 330 | 386 | 421 | 382 | 398 | 419 | 404 | 370 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Tagihan Komitmen (Claim Commitments) | 34.703 | 10.638 | 17.440 | 33.963 | 42.347 | 38.513 | 36.515 | 48.451 | 40.782 | 28.662 | 36.206 | 37.068 | 20.983 | 33.932 | 38.294 | 60.250 | 39.570 |
| Fasilitas pinjaman yang belum ditarik (<i>Not yet withdrawn loan facilities</i>) | 3.360 | 5.034 | 5.559 | 7.496 | 4.660 | 3.794 | 3.702 | 5.569 | 3.825 | 4.323 | 4.532 | 5.246 | 7.172 | 6.978 | 30.438 | 6.894 | |
| Posisi pembelian spot yang masih berjalan (<i>Current spot purchases</i>) | 30.485 | 4.300 | 9.997 | 20.181 | 27.841 | 27.064 | 25.624 | 33.830 | 29.621 | 18.001 | 25.137 | 26.669 | 10.910 | 23.452 | 29.810 | 28.244 | 31.390 |
| Lainnya (<i>Others</i>) | 858 | 1.305 | 1.884 | 6.286 | 9.846 | 7.654 | 7.189 | 9.100 | 5.592 | 6.836 | 6.745 | 5.867 | 4.828 | 3.307 | 1.507 | 1.568 | 1.286 |
| Kewajiban Komitmen (Liabilities Commitments) | 180.987 | 177.816 | 198.826 | 272.594 | 323.244 | 330.809 | 308.302 | 331.591 | 311.268 | 321.624 | 317.722 | 317.916 | 296.167 | 330.803 | 345.337 | 329.942 | 333.404 |
| Fasilitas kredit kepada nasabah yang belum ditarik (<i>Client credit facilities that are not yet withdrawn</i>) | 126.819 | 151.987 | 162.988 | 208.338 | 239.859 | 250.172 | 225.484 | 243.578 | 232.903 | 251.447 | 246.567 | 252.578 | 247.673 | 274.498 | 278.492 | 267.474 | 268.845 |
| Fasilitas kredit kepada bank lain yang belum ditarik (<i>Other bank credit facilities that are not yet withdrawn</i>) | 230 | 353 | 515 | 765 | 907 | 960 | 857 | 898 | 856 | 746 | 918 | 867 | 872 | 1.015 | 1.464 | 1.274 | 1.234 |
| Irrevocable L/C yang masih berjalan (<i>Current Irrevocable L/Cs</i>) | 23.684 | 18.824 | 23.955 | 42.019 | 46.470 | 47.158 | 52.441 | 50.830 | 46.484 | 44.155 | 41.911 | 37.472 | 31.744 | 30.058 | 32.897 | 31.903 | 34.229 |
| Posisi penjualan spot yang masih berjalan (<i>Current spot sales</i>) | 29.588 | 4.070 | 8.390 | 15.724 | 27.965 | 26.458 | 23.356 | 27.540 | 24.833 | 18.280 | 20.308 | 19.913 | 10.165 | 21.541 | 30.674 | 27.724 | 28.114 |
| Lainnya (<i>Others</i>) | 666 | 2.581 | 2.978 | 5.748 | 8.043 | 6.061 | 6.163 | 8.745 | 6.193 | 6.996 | 8.017 | 7.086 | 5.713 | 3.691 | 1.810 | 1.568 | 981 |
| Tagihan Kontinjensi (Claim Contingency) | 57.283 | 71.292 | 84.730 | 119.740 | 134.258 | 134.560 | 138.153 | 139.615 | 156.224 | 177.275 | 171.523 | 240.010 | 221.486 | 231.258 | 256.507 | 162.531 | 149.825 |
| Garansi yang diterima (<i>Guarantees received</i>) | 48.659 | 58.770 | 68.627 | 102.454 | 114.998 | 115.114 | 116.065 | 116.939 | 121.508 | 122.305 | 138.740 | 144.956 | 138.537 | 139.322 | 154.534 | 138.667 | 126.678 |
| Pendapatan bunga dalam penyelesaian (<i>Adjusted interest income</i>) | 7.705 | 11.149 | 15.460 | 15.383 | 14.192 | 14.214 | 14.162 | 14.323 | 22.784 | 36.629 | 15.492 | 79.683 | 69.873 | 85.312 | 93.245 | 15.631 | 15.927 |
| Lainnya (<i>Others</i>) | 918 | 1.373 | 643 | 1.903 | 5.068 | 5.233 | 7.926 | 8.353 | 11.932 | 18.341 | 17.291 | 15.371 | 13.075 | 6.624 | 8.727 | 8.233 | 7.220 |
| Kewajiban Kontinjensi (Liabilities Contingency) | 32.333 | 38.277 | 44.659 | 77.430 | 86.804 | 91.930 | 96.603 | 98.476 | 103.733 | 117.613 | 127.830 | 129.702 | 123.784 | 117.229 | 116.928 | 110.944 | 103.189 |
| Garansi yang diberikan (<i>Guarantees issued</i>) | 31.591 | 37.482 | 43.755 | 74.397 | 80.826 | 85.557 | 87.422 | 89.139 | 90.779 | 98.059 | 109.313 | 112.716 | 109.488 | 110.857 | 113.482 | 107.980 | 101.282 |
| Lainnya (<i>Others</i>) | 742 | 795 | 904 | 3.032 | 5.978 | 6.373 | 9.180 | 9.336 | 12.954 | 19.554 | 18.516 | 16.987 | 14.296 | 6.372 | 3.446 | 2.964 | 1.906 |
| Lainnya (Others) | 152.311 | 163.993 | 166.370 | 199.082 | 141.282 | 137.758 | 132.491 | 131.312 | 130.877 | 133.199 | 142.366 | 147.548 | 148.821 | 135.140 | 137.333 | 136.720 | 132.852 |
| Penerusan Kredit (<i>Channelling Credit</i>) | 35.592 | 34.517 | 40.719 | 43.675 | 41.281 | 41.481 | 41.682 | 40.838 | 40.499 | 41.270 | 45.617 | 46.584 | 45.965 | 36.351 | 37.246 | 36.703 | 34.474 |
| Aktiva produktif yang dihapus bukukan (<i>Written-off Earning assets</i>) | 116.719 | 129.476 | 125.650 | 155.407 | 100.001 | 96.277 | 90.808 | 90.475 | 90.378 | 91.928 | 96.749 | 100.964 | 102.856 | 98.790 | 100.087 | 100.017 | 98.379 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Tagihan Komitmen (Claim Commitments) | 544 | 464 | 1.870 | 2.580 | 2.690 | 2.354 | 2.438 | 2.810 | 1.220 | 490 | 704 | 1.925 | 497 | 1.034 | 1.215 | 1.213 | 1.550 |
| Fasilitas pinjaman yang belum ditarik (Not yet withdrawn loan facilities) | 5 | 0 | 841 | 175 | 175 | 177 | 178 | 161 | 160 | 163 | 186 | 204 | 188 | 193 | 56 | 197 | 392 |
| Posisi pembelian spot yang masih berjalan (Current spot purchases) | 62 | 30 | 235 | 2.023 | 306 | 312 | 229 | 935 | 776 | 50 | 211 | 1.547 | 154 | 696 | 1.046 | 780 | 811 |
| Lainnya (Others) | 477 | 434 | 794 | 382 | 2.210 | 1.865 | 2.031 | 1.714 | 284 | 277 | 306 | 175 | 155 | 144 | 113 | 236 | 347 |
| Kewajiban Komitmen (Liabilities Commitments) | 49.389 | 50.033 | 59.736 | 79.368 | 93.095 | 98.567 | 98.421 | 104.916 | 100.468 | 103.284 | 99.990 | 104.592 | 97.045 | 110.154 | 115.198 | 111.222 | 112.929 |
| Fasilitas kredit kepada nasabah yang belum ditarik (Client credit facilities that are not yet withdrawn) | 35.461 | 39.557 | 47.703 | 58.652 | 71.575 | 76.542 | 73.621 | 79.989 | 78.670 | 82.057 | 78.187 | 85.374 | 79.791 | 93.908 | 97.684 | 94.056 | 94.076 |
| Fasilitas kredit kepada bank lain yang belum ditarik (Other bank credit facilities that are not yet withdrawn) | 116 | 257 | 260 | 384 | 467 | 481 | 462 | 521 | 497 | 451 | 483 | 530 | 494 | 549 | 760 | 785 | 777 |
| Irrevocable L/C yang masih berjalan (Current Irrevocable L/Cs) | 13.307 | 9.248 | 11.334 | 20.165 | 20.232 | 20.842 | 23.613 | 23.539 | 20.794 | 20.584 | 20.961 | 18.284 | 16.735 | 15.060 | 15.442 | 15.025 | 17.171 |
| Posisi penjualan spot yang masih berjalan (Current spot sales) | 63 | 30 | 233 | 155 | 674 | 554 | 575 | 721 | 371 | 50 | 210 | 389 | 11 | 623 | 1.294 | 1.341 | 889 |
| Lainnya (Others) | 442 | 941 | 205 | 13 | 147 | 150 | 150 | 146 | 138 | 142 | 149 | 15 | 14 | 14 | 17 | 15 | 14 |
| Tagihan Kontinjensi (Claim Contingency) | 6.378 | 11.109 | 14.544 | 14.492 | 13.099 | 13.365 | 13.200 | 13.299 | 21.571 | 35.966 | 14.905 | 79.442 | 70.167 | 85.343 | 98.164 | 20.542 | 19.990 |
| Garansi yang diterima (Guarantees received) | 2.838 | 2.796 | 2.728 | 2.430 | 2.590 | 2.627 | 2.534 | 2.467 | 2.433 | 2.813 | 3.240 | 3.480 | 3.279 | 3.351 | 3.582 | 3.473 | 3.158 |
| Pendapatan bunga dalam penyelesaian (Adjusted interest income) | 3.339 | 7.763 | 11.578 | 10.944 | 9.439 | 9.650 | 9.597 | 9.704 | 17.791 | 31.959 | 10.426 | 74.571 | 65.584 | 80.812 | 88.181 | 10.727 | 10.478 |
| Lainnya (Others) | 201 | 550 | 238 | 1.118 | 1.070 | 1.088 | 1.069 | 1.127 | 1.347 | 1.193 | 1.239 | 1.392 | 1.304 | 1.181 | 6.401 | 6.343 | 6.353 |
| Kewajiban Kontinjensi (Liabilities Contingency) | 15.564 | 16.683 | 17.235 | 22.386 | 23.793 | 25.463 | 26.540 | 27.129 | 26.733 | 30.293 | 34.565 | 32.023 | 30.699 | 32.446 | 33.898 | 30.953 | 28.769 |
| Garansi yang diberikan (Guarantees issued) | 15.476 | 16.577 | 17.101 | 22.355 | 23.557 | 25.079 | 26.168 | 26.755 | 26.236 | 29.988 | 34.226 | 31.571 | 30.305 | 32.029 | 33.471 | 30.541 | 28.389 |
| Lainnya (Others) | 88 | 106 | 134 | 31 | 235 | 384 | 372 | 375 | 497 | 305 | 340 | 452 | 393 | 417 | 427 | 413 | 380 |
| Lainnya (Others) | 101.869 | 114.513 | 109.163 | 139.519 | 108.336 | 108.625 | 109.572 | 108.319 | 107.744 | 109.938 | 119.027 | 122.606 | 124.429 | 110.973 | 111.624 | 110.673 | 106.203 |
| Penerusan Kredit (Channelling Credit) | 30.963 | 29.670 | 35.775 | 38.318 | 35.971 | 36.181 | 36.368 | 35.542 | 35.212 | 36.007 | 40.391 | 41.407 | 40.616 | 31.017 | 31.400 | 30.847 | 28.691 |
| Aktiva produktif yang dihapus bukukan (Written-off Earning assets) | 70.906 | 84.842 | 73.389 | 101.201 | 72.365 | 72.444 | 73.203 | 72.777 | 72.532 | 73.931 | 78.636 | 81.198 | 83.813 | 79.957 | 80.224 | 79.826 | 77.512 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Tagihan Komitmen (Claim Commitments) | 2.431 | 2.149 | 5.081 | 11.644 | 17.514 | 14.980 | 14.033 | 17.873 | 15.633 | 11.397 | 13.217 | 12.156 | 7.199 | 9.384 | 7.573 | 8.187 | 11.402 |
| Fasilitas pinjaman yang belum ditarik (Not yet withdrawn loan facilities) | - | 18 | 2.206 | 1.127 | 1.107 | 559 | 553 | 546 | 549 | 566 | 662 | 722 | 654 | 683 | 719 | 347 | 318 |
| Posisi pembelian spot yang masih berjalan (Current spot purchases) | 2.123 | 1.535 | 2.346 | 5.016 | 8.892 | 8.942 | 8.434 | 10.076 | 10.038 | 4.364 | 6.237 | 5.870 | 1.972 | 5.653 | 5.960 | 6.984 | 10.451 |
| Lainnya (Others) | 307 | 596 | 529 | 5.501 | 7.515 | 5.479 | 5.046 | 7.251 | 5.046 | 6.467 | 6.319 | 5.564 | 4.573 | 3.048 | 894 | 856 | 634 |
| Kewajiban Komitmen (Liabilities Commitments) | 58.748 | 64.526 | 78.586 | 116.802 | 140.518 | 144.062 | 123.144 | 136.638 | 128.476 | 130.514 | 134.781 | 130.790 | 127.426 | 138.294 | 138.137 | 127.484 | 129.893 |
| Fasilitas kredit kepada nasabah yang belum ditarik (Client credit facilities that are not yet withdrawn) | 52.195 | 57.653 | 68.281 | 93.638 | 107.440 | 113.207 | 92.015 | 102.485 | 100.653 | 106.098 | 108.632 | 107.809 | 110.519 | 120.291 | 119.152 | 109.651 | 110.178 |
| Fasilitas kredit kepada bank lain yang belum ditarik (Other bank credit facilities that are not yet withdrawn) | 107 | 94 | 246 | 366 | 410 | 466 | 385 | 364 | 349 | 284 | 418 | 321 | 358 | 442 | 680 | 461 | 426 |
| Irrevocable L/C yang masih berjalan (Current Irrevocable L/Cs) | 4.297 | 4.495 | 7.137 | 12.666 | 16.815 | 17.093 | 18.547 | 17.012 | 15.424 | 13.622 | 12.888 | 11.256 | 8.968 | 9.306 | 11.342 | 10.943 | 10.817 |
| Posisi penjualan spot yang masih berjalan (Current spot sales) | 2.069 | 1.743 | 1.487 | 4.877 | 8.264 | 7.764 | 6.357 | 8.312 | 6.285 | 3.846 | 5.217 | 4.535 | 2.255 | 5.087 | 5.705 | 5.605 | 7.887 |
| Lainnya (Others) | 79 | 541 | 1.435 | 5.256 | 7.589 | 5.532 | 5.840 | 8.464 | 5.765 | 6.664 | 7.626 | 6.869 | 5.326 | 3.169 | 1.257 | 824 | 585 |
| Tagihan Kontinjensi (Claim Contingency) | 1.752 | 2.575 | 2.086 | 3.216 | 6.724 | 6.992 | 9.706 | 10.036 | 13.215 | 20.080 | 19.286 | 17.390 | 15.110 | 8.845 | 5.845 | 5.458 | 5.115 |
| Garansi yang diterima (Guarantees received) | 271 | 711 | 273 | 565 | 638 | 700 | 683 | 673 | 494 | 753 | 977 | 1.105 | 920 | 1.128 | 784 | 772 | 1.174 |
| Pendapatan bunga dalam penyelesaian (Adjusted interest income) | 1.025 | 1.273 | 1.694 | 2.047 | 2.298 | 2.377 | 2.398 | 2.434 | 2.348 | 2.394 | 2.466 | 2.515 | 2.628 | 2.623 | 2.948 | 3.025 | 3.310 |
| Lainnya (Others) | 456 | 590 | 119 | 605 | 3.788 | 3.914 | 6.625 | 6.929 | 10.374 | 16.933 | 15.843 | 13.770 | 11.561 | 5.094 | 2.113 | 1.661 | 631 |
| Kewajiban Kontinjensi (Liabilities Contingency) | 5.148 | 6.571 | 8.940 | 17.381 | 21.003 | 21.638 | 24.520 | 24.928 | 29.130 | 36.650 | 36.479 | 35.351 | 32.307 | 24.043 | 21.541 | 20.444 | 18.175 |
| Garansi yang diberikan (Guarantees issued) | 4.633 | 5.964 | 8.202 | 14.400 | 15.284 | 15.674 | 15.740 | 15.997 | 16.709 | 17.462 | 18.347 | 18.867 | 18.422 | 18.121 | 18.550 | 17.907 | 16.694 |
| Lainnya (Others) | 515 | 607 | 738 | 2.981 | 5.720 | 5.964 | 8.780 | 8.930 | 12.420 | 19.188 | 18.132 | 16.484 | 13.885 | 5.922 | 2.991 | 2.537 | 1.481 |
| Lainnya (Others) | 43.480 | 42.802 | 48.860 | 50.754 | 24.107 | 20.280 | 14.075 | 14.020 | 14.070 | 14.163 | 14.697 | 15.227 | 15.274 | 15.350 | 15.831 | 16.074 | 16.228 |
| Penerusan Kredit (Channelling Credit) | 2.712 | 2.822 | 2.869 | 2.883 | 2.861 | 2.848 | 2.851 | 2.853 | 2.849 | 2.846 | 2.848 | 2.849 | 2.854 | 2.858 | 2.855 | 2.854 | 2.852 |
| Aktiva produktif yang dihapus bukukan (Written-off Earning assets) | 40.769 | 39.980 | 45.991 | 47.870 | 21.245 | 17.433 | 11.224 | 11.167 | 11.221 | 11.317 | 11.850 | 12.378 | 12.420 | 12.492 | 12.976 | 13.220 | 13.375 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Tagihan Komitmen (Claim Commitments) | 61 | 30 | 40 | 83 | 83 | 84 | 85 | 90 | 94 | 88 | 74 | 71 | 75 | 109 | 121 | 133 | 145 |
| Fasilitas pinjaman yang belum ditarik (Not yet withdrawn loan facilities) | 38 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 4 | 4 | 0 | 0 | 0 | 0 | 0 | 0 |
| Posisi pembelian spot yang masih berjalan (Current spot purchases) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Lainnya (Others) | 24 | 21 | 32 | 74 | 74 | 76 | 77 | 81 | 86 | 85 | 71 | 71 | 75 | 109 | 121 | 133 | 145 |
| Kewajiban Komitmen (Liabilities Commitments) | 1.964 | 1.836 | 1.666 | 1.882 | 1.973 | 1.999 | 2.000 | 1.964 | 2.101 | 2.201 | 2.224 | 2.219 | 1.966 | 2.129 | 2.121 | 2.163 | 2.186 |
| Fasilitas kredit kepada nasabah yang belum ditarik (Client credit facilities that are not yet withdrawn) | 1.906 | 1.806 | 1.618 | 1.853 | 1.944 | 1.972 | 1.967 | 1.919 | 2.066 | 2.162 | 2.194 | 2.188 | 1.926 | 2.059 | 2.032 | 2.058 | 2.078 |
| Fasilitas kredit kepada bank lain yang belum ditarik (Other bank credit facilities that are not yet withdrawn) | 3 | 2 | 5 | 3 | 3 | 3 | 3 | 7 | 5 | 5 | 5 | 5 | 6 | 5 | 9 | 9 | 9 |
| Irrevocable L/C yang masih berjalan (Current Irrevocable L/Cs) | 28 | - | - | - | - | - | 5 | 2 | 2 | 2 | - | - | - | - | - | - | - |
| Posisi penjualan spot yang masih berjalan (Current spot sales) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Lainnya (Others) | 27 | 27 | 44 | 25 | 26 | 24 | 25 | 36 | 29 | 33 | 25 | 25 | 34 | 64 | 80 | 97 | 98 |
| Tagihan Kontinjensi (Claim Contingency) | 225 | 194 | 202 | 156 | 139 | 226 | 134 | 136 | 138 | 145 | 144 | 142 | 100 | 95 | 110 | 112 | 109 |
| Garansi yang diterima (Guarantees received) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 | 0 |
| Pendapatan bunga dalam penyelesaian (Adjusted interest income) | 222 | 179 | 177 | 147 | 131 | 217 | 123 | 126 | 130 | 134 | 138 | 134 | 95 | 92 | 106 | 109 | 102 |
| Lainnya (Others) | 3 | 15 | 25 | 9 | 9 | 9 | 11 | 10 | 8 | 11 | 7 | 8 | 4 | 2 | 4 | 2 | 7 |
| Kewajiban Kontinjensi (Liabilities Contingency) | 113 | 124 | 103 | 127 | 170 | 174 | 173 | 169 | 169 | 187 | 174 | 177 | 120 | 129 | 115 | 99 | 127 |
| Garansi yang diberikan (Guarantees issued) | 105 | 117 | 95 | 112 | 149 | 153 | 149 | 142 | 136 | 130 | 136 | 131 | 107 | 100 | 92 | 89 | 87 |
| Lainnya (Others) | 8 | 7 | 8 | 16 | 20 | 21 | 24 | 27 | 33 | 57 | 38 | 45 | 12 | 29 | 23 | 10 | 40 |
| Lainnya (Others) | 545 | 598 | 590 | 637 | 646 | 638 | 620 | 601 | 605 | 599 | 560 | 949 | 530 | 525 | 613 | 628 | 1.037 |
| Penerusan Kredit (Channelling Credit) | 42 | 42 | 41 | 41 | 41 | 41 | 41 | 40 | 40 | 40 | 39 | 39 | 39 | 30 | 36 | 36 | 36 |
| Aktiva produktif yang dihapus bukukan (Written-off Earning assets) | 502 | 556 | 549 | 596 | 605 | 597 | 580 | 562 | 565 | 560 | 521 | 911 | 491 | 495 | 577 | 592 | 1.001 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Tagihan Komitmen (Claim Commitments) | 40 | 42 | 28 | 336 | 52 | 228 | 381 | 260 | 217 | 15 | 139 | 446 | 35 | 35 | 500 | 601 | 201 |
| Fasilitas pinjaman yang belum ditarik (Not yet withdrawn loan facilities) | 10 | 16 | 10 | 21 | 11 | 12 | 11 | 12 | 12 | 12 | 12 | 12 | 15 | 15 | 14 | 13 | 8 |
| Posisi pembelian spot yang masih berjalan (Current spot purchases) | - | - | - | - | 1 | 0 | 350 | 208 | 37 | 0 | 88 | 386 | 0 | 0 | 118 | 268 | 97 |
| Lainnya (Others) | 30 | 26 | 18 | 315 | 40 | 216 | 20 | 40 | 168 | 3 | 40 | 49 | 20 | 20 | 367 | 321 | 96 |
| Kewajiban Komitmen (Liabilities Commitments) | 1.238 | 1.677 | 2.208 | 3.820 | 4.927 | 5.269 | 5.420 | 6.167 | 6.206 | 6.877 | 6.638 | 7.177 | 6.799 | 6.799 | 7.475 | 7.658 | 8.061 |
| Fasilitas kredit kepada nasabah yang belum ditarik (Client credit facilities that are not yet withdrawn) | 1.197 | 1.625 | 2.136 | 3.426 | 4.811 | 4.994 | 5.018 | 5.886 | 5.975 | 6.792 | 6.427 | 6.684 | 6.548 | 6.548 | 7.018 | 6.842 | 7.816 |
| Fasilitas kredit kepada bank lain yang belum ditarik (Other bank credit facilities that are not yet withdrawn) | 3 | - | 5 | 12 | 11 | 9 | 6 | 5 | 5 | 4 | 11 | 10 | 14 | 14 | 14 | 14 | 12 |
| Irrevocable L/C yang masih berjalan (Current Irrevocable L/Cs) | 7 | 2 | 18 | 25 | 11 | 17 | 8 | 16 | 12 | 35 | 35 | 25 | 13 | 13 | 1 | 3 | 4 |
| Posisi penjualan spot yang masih berjalan (Current spot sales) | 1 | - | - | - | - | - | 350 | 207 | 37 | - | 87 | 384 | - | - | 118 | 268 | 97 |
| Lainnya (Others) | 31 | 50 | 50 | 356 | 94 | 249 | 37 | 54 | 178 | 46 | 78 | 74 | 224 | 224 | 324 | 531 | 132 |
| Tagihan Kontinjensi (Claim Contingency) | 1.434 | 479 | 624 | 599 | 967 | 627 | 619 | 683 | 967 | 661 | 879 | 1.299 | 876 | 876 | 2.142 | 1.298 | 1.370 |
| Garansi yang diterima (Guarantees received) | 2 | 2 | 2 | 56 | 59 | 61 | 40 | 48 | 48 | 50 | 52 | 744 | 345 | 345 | 1.294 | 745 | 799 |
| Pendapatan bunga dalam penyelesaian (Adjusted interest income) | 1.233 | 333 | 465 | 496 | 837 | 475 | 488 | 481 | 850 | 543 | 762 | 493 | 463 | 463 | 780 | 471 | 487 |
| Lainnya (Others) | 200 | 145 | 157 | 47 | 71 | 91 | 90 | 154 | 69 | 68 | 65 | 63 | 68 | 68 | 68 | 82 | 83 |
| Kewajiban Kontinjensi (Liabilities Contingency) | 1.035 | 1.523 | 2.856 | 5.788 | 6.482 | 6.729 | 6.676 | 6.881 | 7.419 | 8.132 | 8.410 | 8.571 | 9.198 | 9.198 | 8.452 | 8.273 | 8.562 |
| Garansi yang diberikan (Guarantees issued) | 919 | 1.451 | 2.833 | 5.783 | 6.479 | 6.724 | 6.672 | 6.876 | 7.415 | 8.128 | 8.406 | 8.566 | 9.193 | 9.193 | 8.448 | 8.269 | 8.557 |
| Lainnya (Others) | 115 | 72 | 23 | 5 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 |
| Lainnya (Others) | 4.613 | 4.433 | 4.807 | 5.112 | 5.070 | 5.043 | 5.004 | 5.135 | 4.946 | 4.913 | 4.961 | 5.012 | 5.257 | 5.257 | 5.206 | 5.281 | 5.372 |
| Penerusan Kredit (Channelling Credit) | 1.875 | 1.982 | 2.035 | 2.280 | 2.276 | 2.274 | 2.289 | 2.290 | 2.289 | 2.284 | 2.283 | 2.283 | 2.389 | 2.389 | 2.416 | 2.418 | 2.433 |
| Aktiva produktif yang dihapus bukukan (Written-off Earning assets) | 2.738 | 2.451 | 2.772 | 2.832 | 2.794 | 2.769 | 2.715 | 2.845 | 2.657 | 2.629 | 2.679 | 2.730 | 2.868 | 2.868 | 2.790 | 2.864 | 2.939 |

MiliarRp (BillionRp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Tagihan Komitmen (Claim Commitments) | 4.216 | 5.811 | 5.006 | 10.730 | 8.630 | 6.959 | 6.589 | 9.042 | 7.209 | 5.468 | 7.277 | 7.608 | 5.617 | 7.408 | 6.037 | 30.326 | 7.772 |
| Fasilitas pinjaman yang belum ditarik (Not yet withdrawn loan facilities) | 3.308 | 4.991 | 2.494 | 6.163 | 3.359 | 3.038 | 2.952 | 2.975 | 3.020 | 3.080 | 3.460 | 3.595 | 4.389 | 3.438 | 3.792 | 27.571 | 3.531 |
| Posisi pembelian spot yang masih berjalan (Current spot purchases) | 899 | 622 | 2.011 | 4.565 | 5.271 | 3.919 | 3.637 | 6.066 | 4.188 | 2.387 | 3.816 | 4.013 | 1.227 | 3.969 | 2.245 | 2.742 | 4.183 |
| Lainnya (Others) | 8 | 198 | 502 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 13 | 57 |
| Kewajiban Komitmen (Liabilities Commitments) | 14.801 | 15.752 | 15.427 | 20.805 | 21.850 | 19.769 | 17.938 | 20.218 | 19.169 | 17.447 | 19.382 | 18.802 | 16.235 | 18.546 | 17.598 | 19.200 | 19.575 |
| Fasilitas kredit kepada nasabah yang belum ditarik (Client credit facilities that are not yet withdrawn) | 11.159 | 11.944 | 10.341 | 13.298 | 13.117 | 12.040 | 10.672 | 11.182 | 10.802 | 11.235 | 11.794 | 12.131 | 11.400 | 11.519 | 11.359 | 12.846 | 12.735 |
| Fasilitas kredit kepada bank lain yang belum ditarik (Other bank credit facilities that are not yet withdrawn) | - | - | - | - | 16 | 2 | 1 | 2 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 5 | 9 |
| Irrevocable L/C yang masih berjalan (Current Irrevocable L/Cs) | 2.663 | 2.217 | 2.068 | 2.890 | 3.411 | 3.545 | 3.492 | 3.469 | 3.864 | 4.075 | 3.492 | 3.310 | 2.913 | 2.855 | 2.598 | 2.781 | 2.860 |
| Posisi penjualan spot yang masih berjalan (Current spot sales) | 903 | 579 | 1.779 | 4.530 | 5.122 | 4.087 | 3.670 | 5.530 | 4.425 | 2.027 | 3.962 | 3.263 | 1.809 | 4.076 | 3.519 | 3.476 | 3.825 |
| Lainnya (Others) | 76 | 1.011 | 1.239 | 87 | 185 | 95 | 102 | 35 | 78 | 109 | 133 | 97 | 111 | 94 | 120 | 92 | 146 |
| Tagihan Kontinjensi (Claim Contingency) | 16.530 | 19.379 | 20.284 | 29.927 | 37.386 | 34.408 | 31.204 | 35.804 | 36.695 | 37.802 | 43.365 | 41.920 | 41.419 | 41.772 | 42.056 | 38.068 | 31.680 |
| Garansi yang diterima (Guarantees received) | 16.228 | 19.190 | 20.042 | 29.715 | 37.158 | 34.194 | 30.989 | 35.603 | 36.433 | 37.650 | 43.174 | 41.712 | 41.256 | 41.600 | 41.869 | 37.788 | 31.072 |
| Pendapatan bunga dalam penyelesaian (Adjusted interest income) | 298 | 189 | 242 | 212 | 229 | 214 | 215 | 201 | 262 | 152 | 190 | 208 | 163 | 172 | 186 | 280 | 608 |
| Lainnya (Others) | 3 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Kewajiban Kontinjensi (Liabilities Contingency) | 3.759 | 4.647 | 4.507 | 6.801 | 7.759 | 7.838 | 7.661 | 7.714 | 7.773 | 8.323 | 9.734 | 10.999 | 9.972 | 10.044 | 10.309 | 10.769 | 10.053 |
| Garansi yang diberikan (Guarantees issued) | 3.743 | 4.644 | 4.506 | 6.801 | 7.759 | 7.838 | 7.661 | 7.714 | 7.773 | 8.323 | 9.731 | 10.999 | 9.971 | 10.044 | 10.309 | 10.769 | 10.053 |
| Lainnya (Others) | 16 | 3 | 1 | - | - | - | - | - | - | - | 3 | - | 0 | - | - | - | 0 |
| Lainnya (Others) | 1.233 | 1.014 | 1.217 | 1.362 | 1.375 | 1.398 | 1.440 | 1.463 | 1.479 | 1.541 | 1.645 | 1.717 | 1.736 | 1.785 | 1.843 | 1.833 | 1.800 |
| Penerusan Kredit (Channelling Credit) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 |
| Aktiva produktif yang dihapus bukukan (Written-off Earning assets) | 1.233 | 1.014 | 1.217 | 1.362 | 1.375 | 1.398 | 1.440 | 1.463 | 1.479 | 1.541 | 1.645 | 1.717 | 1.736 | 1.785 | 1.843 | 1.833 | 1.800 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Tagihan Komitmen (Claim Commitments) | 27.412 | 2.142 | 5.415 | 8.590 | 13.379 | 13.908 | 12.988 | 18.376 | 16.409 | 11.204 | 14.795 | 14.861 | 7.562 | 15.879 | 22.849 | 19.789 | 18.501 |
| Fasilitas pinjaman yang belum ditarik (<i>Not yet withdrawn loan facilities</i>) | - | - | - | - | - | - | - | 1.819 | 1.819 | - | - | - | - | 2.845 | 2.396 | 2.311 | 2.646 |
| Posisi pembelian spot yang masih berjalan (<i>Current spot purchases</i>) | 27.400 | 2.113 | 5.406 | 8.577 | 13.372 | 13.891 | 12.974 | 16.545 | 14.582 | 11.200 | 14.786 | 14.854 | 7.557 | 13.028 | 20.441 | 17.470 | 15.848 |
| Lainnya (<i>Others</i>) | 12 | 29 | 9 | 13 | 7 | 17 | 15 | 12 | 8 | 4 | 9 | 7 | 5 | 6 | 12 | 9 | 6 |
| Kewajiban Komitmen (Liabilities Commitments) | 54.846 | 43.992 | 41.203 | 49.917 | 60.881 | 61.142 | 61.379 | 61.687 | 54.846 | 61.301 | 54.708 | 54.335 | 46.696 | 54.218 | 64.809 | 62.215 | 60.760 |
| Fasilitas kredit kepada nasabah yang belum ditarik (<i>Client credit facilities that are not yet withdrawn</i>) | 24.901 | 39.402 | 32.909 | 37.471 | 40.974 | 41.417 | 42.191 | 42.116 | 34.738 | 43.104 | 39.333 | 38.392 | 37.488 | 39.725 | 41.246 | 42.022 | 41.962 |
| Fasilitas kredit kepada bank lain yang belum ditarik (<i>Other bank credit facilities that are not yet withdrawn</i>) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Irrevocable L/C yang masih berjalan (<i>Current Irrevocable L/Cs</i>) | 3.382 | 2.862 | 3.398 | 6.273 | 6.001 | 5.662 | 6.775 | 6.793 | 6.388 | 5.838 | 4.535 | 4.596 | 3.114 | 2.836 | 3.514 | 3.151 | 3.376 |
| Posisi penjualan spot yang masih berjalan (<i>Current spot sales</i>) | 26.552 | 1.717 | 4.891 | 6.163 | 13.905 | 14.053 | 12.404 | 12.769 | 13.715 | 12.357 | 10.832 | 11.342 | 6.089 | 11.650 | 20.037 | 17.033 | 15.416 |
| Lainnya (<i>Others</i>) | 12 | 11 | 5 | 10 | 2 | 10 | 9 | 9 | 6 | 2 | 7 | 5 | 4 | 6 | 12 | 9 | 6 |
| Tagihan Kontinjensi (Claim Contingency) | 30.964 | 37.556 | 46.991 | 71.351 | 75.942 | 78.942 | 83.290 | 79.657 | 83.637 | 82.621 | 92.944 | 99.817 | 93.815 | 94.546 | 108.191 | 97.053 | 91.561 |
| Garansi yang diterima (<i>Guarantees received</i>) | 29.319 | 36.072 | 45.582 | 69.689 | 74.554 | 77.531 | 81.818 | 78.148 | 82.100 | 81.039 | 91.297 | 97.916 | 92.737 | 93.132 | 107.005 | 95.889 | 90.475 |
| Pendapatan bunga dalam penyelesaian (<i>Adjusted interest income</i>) | 1.589 | 1.412 | 1.303 | 1.538 | 1.258 | 1.280 | 1.340 | 1.376 | 1.403 | 1.447 | 1.510 | 1.763 | 940 | 1.134 | 1.044 | 1.019 | 941 |
| Lainnya (<i>Others</i>) | 56 | 73 | 105 | 124 | 130 | 130 | 132 | 132 | 134 | 135 | 137 | 139 | 138 | 279 | 142 | 145 | 146 |
| Kewajiban Kontinjensi (Liabilities Contingency) | 6.714 | 8.729 | 11.018 | 24.947 | 27.598 | 30.089 | 31.032 | 31.655 | 32.510 | 34.028 | 38.467 | 42.582 | 41.489 | 42.012 | 42.611 | 40.406 | 37.503 |
| Garansi yang diberikan (<i>Guarantees issued</i>) | 6.714 | 8.729 | 11.018 | 24.947 | 27.598 | 30.089 | 31.032 | 31.655 | 32.510 | 34.028 | 38.467 | 42.582 | 41.489 | 42.012 | 42.611 | 40.406 | 37.503 |
| Lainnya (<i>Others</i>) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Lainnya (Others) | 571 | 633 | 1.732 | 1.698 | 1.749 | 1.773 | 1.779 | 1.773 | 2.035 | 2.044 | 1.476 | 2.037 | 1.596 | 1.285 | 2.216 | 2.230 | 2.213 |
| Penerusan Kredit (<i>Channelling Credit</i>) | - | - | - | 154 | 132 | 137 | 133 | 113 | 110 | 94 | 57 | 6 | 67 | 65 | 539 | 548 | 461 |
| Aktiva produktif yang dihapus bukukan (<i>Written-off Earning assets</i>) | 571 | 633 | 1.732 | 1.544 | 1.617 | 1.636 | 1.646 | 1.660 | 1.925 | 1.950 | 1.419 | 2.031 | 1.529 | 1.220 | 1.677 | 1.682 | 1.752 |

Miliar Rp (Billion Rp)

Tabel 1.22 Kinerja Bank Umum (Commercial Banks Performance)

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| CAR (%) | 19,42 | 19,30 | 21,27 | 19,30 | 19,39 | 18,26 | 17,58 | 17,44 | 17,10 | 17,26 | 16,70 | 16,77 | 16,76 | 17,82 | 18,04 | 18,03 | 17,83 |
| - Modal (Capital) | 130.168 | 144.470 | 183.391 | 211.176 | 225.145 | 221.329 | 221.880 | 223.818 | 225.090 | 235.402 | 239.783 | 245.382 | 238.270 | 253.767 | 258.400 | 255.888 | 244.632 |
| - ATMR (Risk Weighted Assets) | 670.140 | 748.541 | 862.145 | 1.094.196 | 1.161.366 | 1.212.156 | 1.261.588 | 1.283.004 | 1.316.241 | 1.364.062 | 1.435.941 | 1.463.548 | 1.421.448 | 1.424.210 | 1.432.301 | 1.418.843 | 1.371.985 |
| KAP (Earning assets Quality) | | | | | | | | | | | | | | | | | |
| APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%)) | 3,05 | 4,70 | 3,91 | 3,03 | 2,96 | 2,92 | 2,73 | 2,74 | 2,81 | 2,66 | 2,62 | 2,92 | 2,95 | 3,26 | 3,29 | 3,33 | 3,30 |
| - APYD (Classified Earning assets) | 36.065 | 62.980 | 61.192 | 56.026 | 55.538 | 55.341 | 53.685 | 53.257 | 55.002 | 54.166 | 57.663 | 66.427 | 66.144 | 73.455 | 75.753 | 76.591 | 75.030 |
| - Total Aktiva Produktif (Total Earning assets) | 1.182.899 | 1.339.752 | 1.565.103 | 1.851.990 | 1.873.338 | 1.898.212 | 1.963.332 | 1.945.458 | 1.959.251 | 2.034.256 | 2.200.681 | 2.271.553 | 2.242.282 | 2.250.210 | 2.300.867 | 2.297.967 | 2.272.105 |
| PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)) | 175,54 | 127,25 | 126,88 | 193,95 | 194,80 | 124,44 | 120,77 | 146,97 | 149,11 | 147,04 | 132,04 | 135,29 | 168,12 | 135,72 | 154,53 | 143,98 | 157,12 |
| - PPAPYD (Earning assets Write-off Reserve) | 39.944 | 43.210 | 47.918 | 49.137 | 49.935 | 51.248 | 42.953 | 52.048 | 54.171 | 55.190 | 59.298 | 64.974 | 64.068 | 68.066 | 68.678 | 70.415 | 69.734 |
| - PPAPWD (Mandatory Earning assets Write-off Reserve) | 22.754 | 33.957 | 37.767 | 25.335 | 25.634 | 41.181 | 35.567 | 35.415 | 36.330 | 37.533 | 44.909 | 48.027 | 38.108 | 50.151 | 44.442 | 48.904 | 44.384 |
| Rentabilitas (Profitability) | | | | | | | | | | | | | | | | | |
| ROA (%) | 3,46 | 2,55 | 2,64 | 2,78 | 2,56 | 2,62 | 2,53 | 2,68 | 2,71 | 2,64 | 2,68 | 2,60 | 2,33 | 2,69 | 2,60 | 2,76 | 2,71 |
| - Laba (Profit) | 40.956 | 30.601 | 40.555 | 49.859 | 49.814 | 51.008 | 49.775 | 52.861 | 53.670 | 52.722 | 54.090 | 53.098 | 48.158 | 62.091 | 60.447 | 64.366 | 63.282 |
| - Rata-rata total aset (Average Assets) | 1.185.278 | 1.201.039 | 1.538.821 | 1.792.481 | 1.944.058 | 1.949.766 | 1.964.907 | 1.972.244 | 1.978.813 | 1.995.110 | 2.019.101 | 2.044.908 | 2.067.044 | 2.308.030 | 2.325.886 | 2.334.626 | 2.332.718 |
| BOPO (%) (Operations Expenses / Operations Income (%)) ¹ | 76,64 | 89,50 | 86,98 | 84,05 | 86,37 | 85,51 | 85,30 | 83,61 | 83,42 | 83,72 | 85,41 | 86,82 | 88,59 | 101,00 | 96,54 | 90,68 | 89,16 |
| - Biaya Operasional (Operations Expenses) | 122.396 | 143.881 | 184.826 | 184.617 | 70.061 | 85.146 | 102.466 | 117.420 | 134.469 | 154.071 | 183.958 | 215.171 | 232.170 | 30.322 | 51.549 | 71.622 | 93.113 |
| - Pendapatan Operasional (Operations Income) | 159.697 | 160.762 | 212.499 | 219.653 | 81.119 | 99.573 | 120.119 | 140.444 | 161.193 | 184.025 | 215.376 | 247.830 | 262.061 | 300.021 | 53.398 | 78.982 | 104.433 |
| Likuiditas (Liquidity) | | | | | | | | | | | | | | | | | |
| Aktiva terhadap Pasiva - Likuid (%) | 2,56 | 2,64 | 3,06 | 3,55 | 3,13 | 3,12 | 3,29 | 3,63 | 3,30 | 4,32 | 3,75 | 3,23 | 4,49 | 3,86 | 2,98 | 3,40 | 3,38 |
| LDR (%) | 49,95 | 59,66 | 61,56 | 66,32 | 71,65 | 72,80 | 73,89 | 76,00 | 79,02 | 77,72 | 77,48 | 77,60 | 74,58 | 73,76 | 73,50 | 73,08 | 72,86 |
| - Kredit (Credits) | 559.470 | 695.648 | 792.297 | 1.002.012 | 1.061.770 | 1.096.214 | 1.148.356 | 1.166.558 | 1.205.846 | 1.246.146 | 1.297.860 | 1.325.323 | 1.307.688 | 1.289.839 | 1.301.844 | 1.305.389 | 1.297.635 |
| - Dana Pihak Ketiga (Third Party Funds) ² | 1.120.102 | 1.166.065 | 1.287.102 | 1.510.834 | 1.481.971 | 1.505.725 | 1.554.162 | 1.534.981 | 1.526.025 | 1.603.452 | 1.674.994 | 1.707.876 | 1.753.292 | 1.748.814 | 1.771.098 | 1.786.157 | 1.780.918 |

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

Miliar Rp (Billion Rp)

Tabel 1.23 Kinerja Bank Persero (State Owned Banks Performance)

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| CAR (%) | 20,71 | 19,43 | 21,20 | 17,85 | 18,70 | 16,79 | 15,45 | 15,74 | 15,39 | 15,05 | 14,35 | 14,00 | 14,31 | 15,70 | 15,62 | 15,53 | 14,85 |
| - Modal (Capital) | 56.798 | 58.904 | 62.577 | 67.263 | 73.789 | 68.640 | 67.599 | 69.787 | 70.214 | 71.189 | 70.551 | 71.035 | 68.757 | 77.913 | 79.035 | 76.712 | 76.254 |
| - ATMR (Risk Weighted Assets) | 274.294 | 303.098 | 295.153 | 376.844 | 394.618 | 408.778 | 437.635 | 443.315 | 456.114 | 473.083 | 491.745 | 507.470 | 480.330 | 496.107 | 506.002 | 493.878 | 513.614 |
| KAP (Earning assets Quality) | | | | | | | | | | | | | | | | | |
| APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%)) | 3,88 | 7,96 | 6,55 | 4,59 | 4,32 | 4,32 | 3,84 | 3,88 | 4,09 | 3,61 | 3,61 | 3,95 | 3,33 | 3,74 | 3,94 | 4,10 | 4,10 |
| - APYD (Classified Earning assets) | 19.163 | 42.347 | 38.096 | 31.383 | 29.115 | 29.281 | 27.400 | 26.938 | 28.298 | 26.421 | 28.241 | 31.894 | 27.388 | 30.558 | 32.310 | 33.850 | 33.870 |
| - Total Aktiva Produktif (Total Earning assets) | 494.112 | 532.254 | 581.590 | 683.347 | 674.358 | 678.355 | 713.372 | 694.895 | 691.466 | 730.888 | 781.403 | 808.300 | 823.508 | 817.799 | 820.165 | 825.372 | 826.207 |
| PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)) | 208,22 | 131,76 | 131,12 | 266,35 | 487,83 | 133,46 | 124,43 | 200,32 | 216,52 | 151,96 | 152,32 | 144,93 | 258,87 | 191,42 | 195,39 | 136,56 | 228,47 |
| - PPAPYD (Earning assets Write-off Reserve) | 23.548 | 28.093 | 29.480 | 27.665 | 27.241 | 27.691 | 19.210 | 27.943 | 29.505 | 29.845 | 32.097 | 34.248 | 28.965 | 30.779 | 31.494 | 32.848 | 33.177 |
| - PPAPWD (Mandatory Earning assets Write-off Reserve) | 11.310 | 21.321 | 22.483 | 10.387 | 5.584 | 20.749 | 15.438 | 13.950 | 13.627 | 19.640 | 21.072 | 23.631 | 11.189 | 16.079 | 16.118 | 24.054 | 14.522 |
| Rentabilitas (Profitability) | | | | | | | | | | | | | | | | | |
| ROA (%) | 3,46 | 2,54 | 2,22 | 2,76 | 2,63 | 2,65 | 2,43 | 2,69 | 2,73 | 2,62 | 2,65 | 2,60 | 2,72 | 2,89 | 2,92 | 2,74 | 2,63 |
| - Laba (Profit) | 17.113 | 13.471 | 12.776 | 17.887 | 18.317 | 18.458 | 17.073 | 18.948 | 19.217 | 18.561 | 19.003 | 18.803 | 19.979 | 23.930 | 24.088 | 22.741 | 21.826 |
| - Rata-rata total aset (Average Assets) | 494.992 | 529.689 | 574.323 | 647.872 | 695.855 | 695.961 | 702.073 | 703.398 | 703.880 | 709.254 | 716.230 | 724.464 | 734.720 | 827.923 | 825.670 | 829.051 | 829.837 |
| BOPO (%) (Operations Expenses / Operations Income (%)) | 75,73 | 95,17 | 97,05 | 90,68 | 90,60 | 90,28 | 90,17 | 87,04 | 86,95 | 87,36 | 89,26 | 89,22 | 89,92 | 121,14 | 107,50 | 98,64 | 96,26 |
| - Biaya Operasional (Operations Expenses) | 56.252 | 71.333 | 72.383 | 67.776 | 23.590 | 29.326 | 35.285 | 39.965 | 46.124 | 53.069 | 61.202 | 68.834 | 77.148 | 10.954 | 18.316 | 25.593 | 32.962 |
| - Pendapatan Operasional (Operations Income) | 74.278 | 74.957 | 74.585 | 74.745 | 26.038 | 32.484 | 39.132 | 45.914 | 53.047 | 60.750 | 68.567 | 77.150 | 85.799 | 9.042 | 17.039 | 25.947 | 34.244 |
| Likuiditas (Liquidity) | | | | | | | | | | | | | | | | | |
| Aktiva terhadap Pasiva - Likuid (%) | 2,92 | 2,56 | 3,17 | 3,58 | 3,24 | 3,04 | 3,34 | 3,46 | 3,27 | 4,54 | 3,54 | 2,94 | 4,15 | 3,54 | 2,60 | 3,40 | 3,37 |
| LDR (%) | 49,90 | 51,04 | 59,93 | 62,37 | 69,35 | 71,62 | 71,32 | 74,42 | 78,98 | 76,60 | 75,89 | 75,56 | 70,27 | 71,45 | 73,06 | 73,40 | 73,68 |
| - Kredit (Credits) | 222.855 | 256.413 | 287.910 | 356.151 | 366.576 | 380.303 | 401.660 | 407.019 | 422.633 | 440.864 | 459.042 | 469.900 | 470.665 | 463.971 | 471.491 | 480.597 | 484.482 |
| - Dana Pihak Ketiga (Third Party Funds) ¹ | 446.564 | 502.374 | 480.394 | 571.008 | 528.568 | 530.964 | 563.202 | 546.933 | 535.128 | 575.568 | 604.913 | 621.880 | 669.827 | 649.338 | 645.356 | 654.751 | 657.564 |

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

Miliar Rp (Billion Rp)

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

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| CAR (%) | 18,08 | 16,92 | 19,84 | 18,21 | 17,34 | 16,68 | 16,57 | 16,20 | 16,02 | 16,15 | 15,43 | 15,50 | 14,82 | 15,50 | 15,80 | 15,61 | 16,28 |
| - Modal (Capital) | 44.040 | 42.384 | 70.049 | 82.094 | 83.716 | 84.597 | 85.700 | 85.486 | 86.487 | 89.712 | 88.747 | 89.695 | 85.315 | 88.573 | 88.753 | 87.824 | 84.760 |
| - ATMR (Risk Weighted Assets) | 243.559 | 250.453 | 353.108 | 450.710 | 482.676 | 507.037 | 517.250 | 527.783 | 539.764 | 555.391 | 575.136 | 578.856 | 575.699 | 571.491 | 561.900 | 562.471 | 520.756 |
| KAP (Earning assets Quality) | | | | | | | | | | | | | | | | | |
| APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%)) | 1,88 | 2,28 | 2,43 | 2,03 | 2,12 | 2,05 | 1,97 | 1,98 | 2,00 | 2,01 | 2,02 | 2,47 | 2,97 | 3,31 | 3,33 | 3,35 | 3,19 |
| - APYD (Classified Earning assets) | 8.268 | 11.443 | 14.486 | 14.218 | 15.182 | 14.804 | 14.649 | 14.661 | 14.881 | 15.184 | 16.065 | 19.959 | 24.426 | 27.328 | 28.305 | 28.101 | 26.468 |
| - Total Aktiva Produktif (Total Earning assets) | 440.714 | 500.822 | 596.214 | 700.622 | 715.226 | 720.557 | 742.288 | 739.194 | 744.254 | 755.239 | 795.934 | 809.584 | 821.136 | 826.627 | 850.391 | 838.608 | 830.272 |
| PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)) | 173,05 | 126,10 | 123,48 | 141,48 | 119,63 | 113,11 | 114,41 | 114,10 | 111,32 | 135,32 | 124,83 | 120,73 | 121,45 | 107,67 | 131,16 | 171,10 | 128,65 |
| - PPAPYD (Earning assets Write-off Reserve) | 9.196 | 7.576 | 10.621 | 11.334 | 11.942 | 12.492 | 12.348 | 12.635 | 12.986 | 13.173 | 14.136 | 16.552 | 21.335 | 22.558 | 22.552 | 23.937 | 23.072 |
| - PPAPWD (Mandatory Earning assets Write-off Reserve) | 5.314 | 6.008 | 8.601 | 8.011 | 9.982 | 11.043 | 10.793 | 11.074 | 11.666 | 9.735 | 11.324 | 13.710 | 17.568 | 20.951 | 17.194 | 13.990 | 17.935 |
| Rentabilitas (Profitability) | | | | | | | | | | | | | | | | | |
| ROA (%) | 3,09 | 2,17 | 2,35 | 2,44 | 2,27 | 2,28 | 2,33 | 2,36 | 2,37 | 2,36 | 2,32 | 1,93 | 1,25 | 1,97 | 1,79 | 1,97 | 2,05 |
| - Laba (Profit) | 14.079 | 8.055 | 14.038 | 17.040 | 17.518 | 17.645 | 18.194 | 18.454 | 18.619 | 18.658 | 18.497 | 15.459 | 10.076 | 17.506 | 16.074 | 17.610 | 18.242 |
| - Rata-rata total aset (Average Assets) | 454.951 | 370.434 | 596.617 | 699.122 | 771.587 | 773.690 | 779.717 | 783.019 | 785.821 | 790.765 | 796.430 | 802.308 | 807.788 | 889.464 | 900.117 | 892.449 | 891.566 |
| BOPO (%) (Operations Expenses / Operations Income (%)) | 78,25 | 88,31 | 82,53 | 81,85 | 85,10 | 84,90 | 84,47 | 83,92 | 83,79 | 83,78 | 85,29 | 89,21 | 93,76 | 95,46 | 95,55 | 93,01 | 91,45 |
| - Biaya Operasional (Operations Expenses) | 38.243 | 38.816 | 65.603 | 66.931 | 25.531 | 32.234 | 39.152 | 45.691 | 53.013 | 60.930 | 71.369 | 85.422 | 91.874 | 10.213 | 19.318 | 27.268 | 35.464 |
| - Pendapatan Operasional (Operations Income) | 48.873 | 43.952 | 79.491 | 81.770 | 29.999 | 37.965 | 46.352 | 54.446 | 63.268 | 72.724 | 83.674 | 95.756 | 97.989 | 10.698 | 20.218 | 29.318 | 38.780 |
| Likuiditas (Liquidity) | | | | | | | | | | | | | | | | | |
| Aktiva terhadap Pasiva - Likuid (%) | 2,06 | 2,20 | 2,92 | 3,67 | 3,12 | 3,19 | 3,16 | 3,61 | 3,29 | 5,31 | 4,31 | 3,55 | 5,25 | 4,55 | 3,41 | 3,49 | 3,38 |
| LDR (%) | 46,23 | 73,27 | 60,03 | 67,18 | 71,60 | 72,82 | 74,16 | 75,87 | 77,55 | 77,20 | 77,37 | 76,88 | 74,72 | 72,31 | 70,95 | 70,57 | 70,25 |
| - Kredit (Credits) | 209.176 | 277.591 | 315.256 | 407.742 | 439.355 | 453.072 | 474.775 | 482.805 | 493.861 | 506.933 | 517.941 | 520.394 | 524.295 | 510.577 | 509.396 | 502.127 | 498.159 |
| - Dana Pihak Ketiga (Third Party Funds) ¹ | 452.491 | 378.877 | 525.177 | 606.932 | 613.656 | 622.148 | 640.186 | 636.362 | 636.820 | 656.676 | 669.455 | 676.860 | 701.710 | 706.082 | 717.938 | 711.545 | 709.138 |

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

Miliar Rp (Billion Rp)

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

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| CAR (%) | 16,30 | 15,32 | 19,27 | 23,14 | 23,97 | 24,18 | 23,26 | 23,89 | 23,52 | 23,40 | 23,60 | 25,26 | 24,44 | 24,05 | 24,24 | 26,34 | 24,92 |
| - Modal (Capital) | 2.728 | 2.114 | 3.459 | 5.020 | 5.315 | 5.486 | 5.307 | 5.514 | 5.489 | 5.643 | 5.658 | 5.675 | 5.832 | 5.954 | 6.248 | 6.131 | 5.982 |
| - ATMR (Risk Weighted Assets) | 16.732 | 13.802 | 17.951 | 21.694 | 22.169 | 22.692 | 22.814 | 23.083 | 23.343 | 24.120 | 23.972 | 22.469 | 23.858 | 24.753 | 25.779 | 23.270 | 24.002 |
| KAP (Earning assets Quality) | | | | | | | | | | | | | | | | | |
| APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%)) | 328 | 392 | 290 | 1,96 | 216 | 1,95 | 1,90 | 1,89 | 1,97 | 217 | 210 | 213 | 161 | 1,71 | 201 | 1,95 | 203 |
| - APYD (Classified Earning assets) | 648 | 722 | 757 | 677 | 717 | 660 | 667 | 656 | 692 | 790 | 753 | 756 | 608 | 646 | 804 | 746 | 784 |
| - Total Aktiva Produktif (Total Earning assets) | 19.735 | 18.404 | 26.141 | 34.610 | 33.254 | 33.840 | 35.007 | 34.685 | 35.206 | 36.356 | 35.884 | 35.443 | 37.729 | 37.738 | 40.047 | 38.370 | 38.579 |
| PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)) | 137,19 | 121,91 | 177,72 | 144,47 | 157,73 | 174,24 | 179,09 | 174,09 | 174,30 | 161,46 | 165,43 | 170,79 | 184,60 | 168,03 | 165,96 | 142,43 | 151,28 |
| - PPAPYD (Earning assets Write-off Reserve) | 512 | 415 | 500 | 643 | 700 | 712 | 722 | 726 | 736 | 740 | 739 | 737 | 692 | 724 | 863 | 787 | 819 |
| - PPAPWD (Mandatory Earning assets Write-off Reserve) | 373 | 340 | 282 | 445 | 444 | 409 | 403 | 417 | 422 | 458 | 447 | 431 | 375 | 431 | 520 | 552 | 541 |
| Rentabilitas (Profitability) | | | | | | | | | | | | | | | | | |
| ROA (%) | 2,79 | 0,96 | 2,08 | 2,99 | 2,70 | 2,75 | 2,73 | 2,72 | 2,69 | 2,59 | 2,53 | 2,44 | 2,20 | 0,67 | 1,00 | 1,13 | 1,16 |
| - Laba (Profit) | 603 | 182 | 531 | 991 | 1013 | 1043 | 1035 | 1038 | 1036 | 1005 | 985 | 983 | 865 | 290 | 443 | 468 | 487 |
| - Rata-rata total aset (Average Assets) | 21.658 | 18.952 | 25.572 | 33.119 | 37.557 | 37.925 | 37.934 | 38.209 | 38.489 | 38.824 | 39.001 | 39.098 | 39.379 | 43.339 | 44.179 | 41.497 | 41.909 |
| BOPO (%) (Operations Expenses / Operations Income (%)) | 83,94 | 97,48 | 92,25 | 83,58 | 81,78 | 81,57 | 81,91 | 81,96 | 82,23 | 83,21 | 83,69 | 84,49 | 86,73 | 97,05 | 95,72 | 93,96 | 93,01 |
| - Biaya Operasional (Operations Expenses) | 2.803 | 2.408 | 3.854 | 4.369 | 1.466 | 1.848 | 2.233 | 2.652 | 3.076 | 3.535 | 4.003 | 4.472 | 5.078 | 559 | 1.122 | 1.548 | 2.070 |
| - Pendapatan Operasional (Operations Income) | 3.340 | 2.471 | 4.178 | 5.227 | 1.792 | 2.266 | 2.726 | 3.235 | 3.740 | 4.248 | 4.783 | 5.292 | 5.854 | 576 | 1.173 | 1.647 | 2.226 |
| Likuiditas (Liquidity) | | | | | | | | | | | | | | | | | |
| Aktiva terhadap Pasiva - Likuid (%) | 1,78 | 1,54 | 2,49 | 2,08 | 214 | 202 | 222 | 206 | 1,92 | 1,79 | 207 | 1,93 | 225 | 200 | 1,92 | 217 | 222 |
| LDR (%) | 68,74 | 82,48 | 78,26 | 78,26 | 79,99 | 79,03 | 78,80 | 81,11 | 81,20 | 81,17 | 82,57 | 84,75 | 81,66 | 79,60 | 80,03 | 78,59 | 78,39 |
| - Kredit (Credits) | 15.101 | 16.842 | 19.114 | 23.863 | 24.097 | 24.690 | 25.201 | 25.814 | 26.153 | 26.757 | 26.925 | 27.072 | 27.122 | 26.918 | 28.374 | 26.261 | 26.683 |
| - Dana Pihak Ketiga (Third Party Funds) ¹ | 21.970 | 20.419 | 24.423 | 30.491 | 30.124 | 31.242 | 31.980 | 31.827 | 32.208 | 32.965 | 32.607 | 31.944 | 33.213 | 33.817 | 35.454 | 33.414 | 34.041 |

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

Miliar Rp (Billion Rp)

Tabel 1.26 Kinerja BPD (Regional Development Banks Performance)

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| CAR (%) | 19,14 | 19,24 | 19,12 | 18,35 | 19,70 | 18,26 | 17,01 | 16,39 | 16,10 | 15,82 | 15,99 | 16,73 | 16,82 | 20,44 | 20,23 | 20,59 | 18,05 |
| - Modal (Capital) | 7.815 | 9.180 | 11.586 | 14.224 | 15.381 | 15.728 | 15.364 | 15.361 | 15.673 | 15.945 | 16.373 | 16.710 | 17.025 | 21.195 | 21.398 | 21.062 | 20.164 |
| - ATMR (Risk Weighted Assets) | 40.831 | 47.725 | 60.591 | 77.533 | 78.064 | 86.135 | 90.338 | 93.713 | 97.346 | 100.772 | 102.423 | 99.885 | 101.190 | 103.690 | 105.755 | 102.299 | 111.720 |
| KAP (Earning assets Quality) | | | | | | | | | | | | | | | | | |
| APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%)) | 0,98 | 1,16 | 0,81 | 0,99 | 1,15 | 1,16 | 1,20 | 1,19 | 1,24 | 1,18 | 1,17 | 1,22 | 1,00 | 1,22 | 1,26 | 1,26 | 1,25 |
| - APYD (Classified Earning assets) | 647 | 984 | 1.075 | 1.393 | 1.707 | 1.787 | 1.825 | 1.829 | 1.931 | 1.979 | 2.067 | 2.150 | 1.661 | 2.010 | 2.168 | 2.243 | 2.306 |
| - Total Aktiva Produktif (Total Earning assets) | 66.255 | 85.078 | 131.845 | 140.981 | 149.000 | 154.312 | 152.275 | 154.159 | 156.259 | 167.778 | 176.433 | 176.847 | 166.823 | 165.347 | 172.319 | 178.498 | 184.429 |
| PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)) | 113,03 | 111,47 | 143,57 | 105,63 | 104,69 | 103,58 | 104,10 | 106,75 | 105,02 | 111,58 | 118,85 | 107,49 | 110,82 | 111,85 | 66,024 | 118,16 | 114,12 |
| - PPAPYD (Earning assets Write-off Reserve) | 943 | 1.236 | 1.570 | 1.906 | 2.034 | 2.208 | 2.275 | 2.364 | 2.454 | 2.532 | 2.597 | 2.665 | 2.499 | 2.630 | 2.706 | 2.726 | 2.841 |
| - PPAPWD (Mandatory Earning assets Write-off Reserve) | 835 | 1.109 | 1.094 | 1.804 | 1.943 | 2.132 | 2.185 | 2.214 | 2.337 | 2.270 | 2.185 | 2.479 | 2.255 | 2.351 | 410 | 2.308 | 2.489 |
| Rentabilitas (Profitability) | | | | | | | | | | | | | | | | | |
| ROA (%) | 3,99 | 3,38 | 3,38 | 3,08 | 3,91 | 4,03 | 3,92 | 3,98 | 4,01 | 3,89 | 3,92 | 3,99 | 3,70 | 5,17 | 4,51 | 4,45 | 4,05 |
| - Laba (Profit) | 2.726 | 2.952 | 4.557 | 5.155 | 6.418 | 6.727 | 6.582 | 6.726 | 6.815 | 6.702 | 6.852 | 7.050 | 6.569 | 9.591 | 8.454 | 8.520 | 7.915 |
| - Rata-rata total aset (Average Assets) | 68.396 | 87.236 | 134.622 | 167.279 | 164.326 | 166.716 | 167.903 | 168.973 | 169.827 | 172.367 | 174.862 | 176.680 | 177.394 | 185.666 | 187.467 | 191.543 | 195.273 |
| BOPO (%) (Operations Expenses / Operations Income (%)) | 73,85 | 76,17 | 76,15 | 76,06 | 70,58 | 69,60 | 70,42 | 70,15 | 70,08 | 70,99 | 71,01 | 70,62 | 73,04 | 64,26 | 67,70 | 68,10 | 69,30 |
| - Biaya Operasional (Operations Expenses) | 7.240 | 8.831 | 13.403 | 14.652 | 4.749 | 5.985 | 7.348 | 8.677 | 10.032 | 11.586 | 13.044 | 14.440 | 16.510 | 1.274 | 2.610 | 4.045 | 5.542 |
| - Pendapatan Operasional (Operations Income) | 9.803 | 11.594 | 17.599 | 19.264 | 6.728 | 8.600 | 10.434 | 12.369 | 14.315 | 16.322 | 18.368 | 20.447 | 22.606 | 1.983 | 3.855 | 5.941 | 7.998 |
| Likuiditas (Liquidity) | | | | | | | | | | | | | | | | | |
| Aktiva terhadap Pasiva - Likuid (%) | 10,80 | 8,68 | 6,26 | 7,74 | 7,47 | 7,72 | 8,25 | 8,39 | 8,15 | 4,39 | 7,22 | 7,33 | 8,91 | 7,89 | 7,51 | 7,46 | 7,80 |
| LDR (%) | 53,39 | 46,96 | 43,33 | 53,53 | 55,42 | 54,48 | 59,07 | 59,96 | 62,49 | 59,01 | 57,68 | 60,11 | 67,28 | 63,80 | 63,50 | 60,73 | 60,20 |
| - Kredit (Credits) | 37.232 | 44.931 | 55.955 | 71.881 | 78.105 | 81.075 | 85.276 | 88.286 | 91.478 | 93.950 | 95.753 | 97.497 | 96.385 | 96.371 | 98.443 | 100.880 | 103.949 |
| - Dana Pihak Ketiga (Third Party Funds) ¹ | 69.733 | 95.688 | 129.141 | 134.287 | 140.927 | 148.815 | 144.359 | 147.245 | 146.383 | 159.201 | 166.004 | 162.210 | 143.262 | 151.045 | 155.017 | 166.111 | 172.660 |

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

Miliar Rp (Billion Rp)

Tabel 1.27 Kinerja Bank Campuran (Joint Venture Banks Performance)

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| CAR (%) | 28,35 | 28,78 | 30,78 | 28,22 | 26,89 | 26,70 | 26,23 | 26,22 | 24,65 | 23,85 | 22,83 | 22,42 | 24,95 | 26,57 | 26,11 | 25,06 | 26,26 |
| - Modal (Capital) | 9.453 | 11.476 | 12.664 | 15.920 | 17.718 | 17.821 | 17.868 | 18.719 | 18.026 | 18.418 | 19.816 | 20.221 | 19.266 | 20.460 | 20.638 | 22.189 | 22.215 |
| - ATMR (Risk Weighted Assets) | 33.349 | 39.878 | 41.151 | 56.416 | 65.891 | 66.739 | 68.122 | 71.395 | 73.136 | 77.228 | 86.803 | 90.196 | 77.216 | 76.995 | 79.039 | 88.555 | 84.596 |
| KAP (Earning assets Quality) | | | | | | | | | | | | | | | | | |
| APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%)) | 601 | 356 | 310 | 217 | 185 | 176 | 193 | 193 | 170 | 204 | 191 | 190 | 179 | 193 | 197 | 235 | 236 |
| - APYD (Classified Earning assets) | 3.285 | 2.267 | 2.118 | 2.054 | 1.851 | 1.809 | 2.026 | 2.055 | 1.880 | 2.372 | 2.597 | 2.670 | 2.242 | 2.423 | 2.602 | 3.356 | 3.275 |
| - Total Aktiva Produktif (Total Earning assets) | 54.647 | 63.588 | 68.277 | 94.740 | 100.262 | 102.947 | 104.958 | 106.210 | 110.661 | 116.426 | 136.041 | 140.693 | 125.190 | 125.455 | 132.332 | 142.649 | 138.646 |
| PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)) | 111,10 | 114,72 | 113,96 | 126,44 | 103,99 | 105,23 | 108,04 | 110,33 | 105,93 | 121,12 | 104,86 | 102,85 | 105,92 | 106,92 | 105,89 | 147,73 | 101,92 |
| - PPAPYD (Earning assets Write-off Reserve) | 2.140 | 1.819 | 1.470 | 1.527 | 1.573 | 1.591 | 1.690 | 1.715 | 1.714 | 1.837 | 2.104 | 2.198 | 2.009 | 2.019 | 2.119 | 2.361 | 2.201 |
| - PPAPWD (Mandatory Earning assets Write-off Reserve) | 1.926 | 1.586 | 1.290 | 1.208 | 1.513 | 1.512 | 1.564 | 1.555 | 1.618 | 1.516 | 2.007 | 2.137 | 1.897 | 1.888 | 2.001 | 1.598 | 2.159 |
| Rentabilitas (Profitability) | | | | | | | | | | | | | | | | | |
| ROA (%) | 300 | 331 | 372 | 306 | 255 | 260 | 229 | 231 | 237 | 219 | 246 | 264 | 287 | 307 | 339 | 295 | 291 |
| - Laba (Profit) | 1.375 | 1.888 | 2.185 | 2.405 | 2.398 | 2.456 | 2.178 | 2.214 | 2.293 | 2.155 | 2.495 | 2.743 | 2.901 | 3.626 | 4.109 | 3.973 | 3.901 |
| - Rata-rata total aset (Average Assets) | 45.887 | 56.968 | 58.670 | 78.492 | 93.874 | 94.423 | 95.165 | 95.875 | 96.937 | 98.348 | 101.280 | 104.041 | 101.022 | 118.158 | 121.318 | 134.694 | 134.087 |
| BOPO (%) (Operations Expenses / Operations Income (%)) ¹ | 76,95 | 74,92 | 79,05 | 79,78 | 82,89 | 84,54 | 83,09 | 82,20 | 82,06 | 83,85 | 86,42 | 87,40 | 83,57 | 94,04 | 91,35 | 82,36 | 82,68 |
| - Biaya Operasional (Operations Expenses) | 3.343 | 4.528 | 6.213 | 7.601 | 2.976 | 4.125 | 4.433 | 5.072 | 5.896 | 6.904 | 9.558 | 12.177 | 12.268 | 1.644 | 3.074 | 4.072 | 5.520 |
| - Pendapatan Operasional (Operations Income) | 4.344 | 6.043 | 7.860 | 9.528 | 3.591 | 4.879 | 5.335 | 6.170 | 7.185 | 8.234 | 11.059 | 13.933 | 14.681 | 1.748 | 3.365 | 4.944 | 6.677 |
| Likuiditas (Liquidity) | | | | | | | | | | | | | | | | | |
| Aktiva terhadap Pasiva - Likuid (%) | 051 | 060 | 051 | 049 | 052 | 048 | 053 | 059 | 054 | 057 | 063 | 063 | 064 | 070 | 062 | 078 | 083 |
| LDR (%) | 75,56 | 76,82 | 113,66 | 106,53 | 113,68 | 111,96 | 113,75 | 116,38 | 118,67 | 118,68 | 115,38 | 112,55 | 98,63 | 100,37 | 95,33 | 95,32 | 93,62 |
| - Kredit (Credits) | 30.914 | 36.937 | 40.833 | 58.520 | 64.452 | 65.379 | 68.770 | 70.004 | 72.989 | 76.820 | 84.639 | 87.638 | 75.849 | 76.503 | 77.618 | 85.471 | 81.120 |
| - Dana Pihak Ketiga (Third Party Funds) ² | 40.914 | 48.079 | 35.927 | 54.934 | 56.697 | 58.397 | 60.455 | 60.154 | 61.504 | 64.728 | 73.357 | 77.866 | 76.902 | 76.222 | 81.419 | 89.663 | 86.651 |

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

Miliar Rp (Billion Rp)

Tabel 1.28 Kinerja Bank Asing (Foreign Owned Banks Performance)

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| CAR (%) | 16,51 | 21,94 | 24,48 | 24,01 | 24,78 | 24,06 | 23,93 | 23,40 | 23,08 | 25,85 | 24,79 | 25,53 | 29,06 | 26,24 | 27,52 | 28,29 | 30,10 |
| - Modal (Capital) | 9.938 | 19.448 | 23.057 | 26.655 | 29.227 | 29.056 | 30.012 | 28.951 | 29.200 | 34.495 | 38.639 | 42.046 | 41.031 | 39.672 | 42.328 | 41.969 | 35.156 |
| - ATMR (Risk Weighted Assets) | 60.210 | 88.645 | 94.192 | 111.000 | 117.947 | 120.775 | 125.429 | 123.714 | 126.539 | 133.468 | 155.862 | 164.671 | 141.205 | 151.173 | 153.827 | 148.370 | 116.779 |
| KAP (Earning assets Quality) | | | | | | | | | | | | | | | | | |
| APYD terhadap Aktiva Produktif (%) (Classified Earning assets to Earning assets (%)) | 3,79 | 382 | 289 | 3,19 | 3,46 | 3,36 | 3,30 | 3,29 | 3,31 | 3,26 | 288 | 2,99 | 3,67 | 3,78 | 3,35 | 3,02 | 3,28 |
| - APYD (Classified Earning assets) | 3.978 | 5.108 | 4.659 | 6.300 | 6.967 | 7.000 | 7.118 | 7.118 | 7.320 | 7.419 | 7.930 | 8.998 | 9.819 | 10.492 | 9.564 | 8.294 | 8.326 |
| - Total Aktiva Produktif (Total Earning assets) | 104.885 | 133.870 | 161.035 | 197.690 | 201.239 | 208.200 | 215.432 | 216.315 | 221.406 | 227.568 | 274.986 | 300.686 | 267.897 | 277.243 | 285.615 | 274.470 | 253.971 |
| PPAPYD terhadap PPAPWD (%) (Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)) | 120,37 | 113,73 | 106,43 | 174,18 | 104,49 | 122,80 | 129,43 | 107,40 | 101,74 | 180,47 | 96,83 | 152,06 | 173,95 | 110,73 | 109,08 | 121,14 | 113,80 |
| - PPAPYD (Earning assets Write-off Reserve) | 3.549 | 3.952 | 4.276 | 6.061 | 6.445 | 6.553 | 6.708 | 6.665 | 6.776 | 7.062 | 7.625 | 8.574 | 8.567 | 9.357 | 8.944 | 7.755 | 7.615 |
| - PPAPWD (Mandatory Earning assets Write-off Reserve) | 2.949 | 3.475 | 4.018 | 3.480 | 6.168 | 5.336 | 5.183 | 6.205 | 6.660 | 3.913 | 7.875 | 5.639 | 4.925 | 8.451 | 8.199 | 6.401 | 6.692 |
| Rentabilitas (Profitability) | | | | | | | | | | | | | | | | | |
| ROA (%) | 5,22 | 290 | 4,35 | 3,83 | 2,30 | 2,59 | 2,59 | 3,00 | 3,10 | 3,08 | 3,30 | 4,12 | 3,89 | 2,94 | 2,95 | 4,50 | 4,55 |
| - Laba (Profit) | 5.054 | 3.849 | 6.468 | 6.380 | 4.149 | 4.679 | 4.713 | 5.480 | 5.689 | 5.642 | 6.258 | 8.090 | 7.767 | 7.148 | 7.279 | 11.053 | 10.910 |
| - Rata-rata total aset (Average Assets) | 96.816 | 132.524 | 148.597 | 166.598 | 180.717 | 180.937 | 181.930 | 182.610 | 183.720 | 183.427 | 189.386 | 196.579 | 199.670 | 243.480 | 247.135 | 245.392 | 239.622 |
| BOPO (%) (Operations Expenses / Operations Income (%)) | 75,71 | 82,80 | 81,18 | 79,98 | 90,58 | 86,92 | 86,84 | 83,91 | 83,15 | 82,98 | 85,68 | 84,61 | 83,38 | 95,06 | 91,73 | 81,32 | 79,64 |
| - Biaya Operasional (Operations Expenses) | 14.139 | 17.136 | 23.370 | 23.289 | 11.749 | 11.629 | 14.017 | 15.364 | 16.329 | 18.046 | 24.782 | 29.826 | 29.292 | 5.679 | 7.109 | 9.095 | 11.554 |
| - Pendapatan Operasional (Operations Income) | 18.675 | 20.695 | 28.786 | 29.119 | 12.971 | 13.379 | 16.141 | 18.309 | 19.638 | 21.747 | 28.924 | 35.251 | 35.132 | 5.974 | 7.749 | 11.185 | 14.508 |
| Likuiditas (Liquidity) | | | | | | | | | | | | | | | | | |
| Aktiva terhadap Pasiva - Likuid (%) | 0,79 | 201 | 0,68 | 0,68 | 0,48 | 0,48 | 0,59 | 0,95 | 0,50 | 1,04 | 0,77 | 0,78 | 0,93 | 0,67 | 0,68 | 0,75 | 0,67 |
| LDR (%) | 51,25 | 54,89 | 79,56 | 74,09 | 79,63 | 80,32 | 81,31 | 82,37 | 86,62 | 88,20 | 88,27 | 89,58 | 88,31 | 87,29 | 85,73 | 84,22 | 85,42 |
| - Kredit (Credits) | 44.193 | 62.935 | 73.230 | 83.856 | 89.184 | 91.695 | 92.673 | 92.629 | 98.732 | 100.823 | 113.561 | 122.821 | 113.372 | 115.499 | 116.522 | 110.054 | 103.240 |
| - Dana Pihak Ketiga (Third Party Funds) ¹ | 86.236 | 114.658 | 92.040 | 113.182 | 111.998 | 114.159 | 113.979 | 112.460 | 113.981 | 114.313 | 128.658 | 137.115 | 128.377 | 132.310 | 135.914 | 130.673 | 120.865 |

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

Persen

Tabel 1.29 Rasio Kinerja Lainnya (Other Performance Ratio)

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|-------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Net Interest Margin (NIM) | | | | | | | | | | | | | | | | | |
| Bank Persero (State Owned Banks) | 6,23 | 5,78 | 5,77 | 6,03 | 5,99 | 6,05 | 6,05 | 6,12 | 6,17 | 6,18 | 6,12 | 6,10 | 6,07 | 6,04 | 5,80 | 5,95 | 5,94 |
| BUSN Devisa (Foreign Exchange Commercial Banks) | 5,35 | 5,24 | 5,67 | 5,43 | 5,31 | 5,24 | 5,26 | 5,31 | 5,32 | 5,34 | 5,32 | 5,25 | 5,32 | 5,28 | 5,16 | 5,29 | 5,40 |
| BUSN Non Devisa (Non-Foreign Exchange Commercial Banks) | 8,52 | 5,35 | 6,80 | 7,98 | 7,52 | 7,53 | 7,52 | 7,55 | 7,58 | 7,48 | 7,40 | 7,31 | 7,25 | 6,56 | 6,72 | 6,73 | 6,98 |
| BPD Regional (Development Banks) | 10,45 | 9,56 | 8,20 | 7,24 | 8,15 | 8,23 | 8,25 | 8,37 | 8,44 | 8,46 | 8,43 | 8,44 | 8,52 | 8,71 | 8,18 | 8,12 | 7,97 |
| Bank Campuran (Joint Venture Banks) | 3,46 | 3,81 | 4,59 | 4,03 | 3,68 | 3,67 | 3,64 | 3,69 | 3,70 | 3,68 | 3,67 | 3,67 | 3,75 | 4,06 | 3,79 | 3,90 | 3,83 |
| Bank Asing (Foreign Owned Banks) | 4,40 | 4,78 | 4,91 | 4,70 | 4,12 | 4,12 | 4,45 | 4,42 | 4,46 | 4,45 | 4,36 | 4,31 | 4,29 | 3,64 | 3,54 | 3,79 | 3,65 |
| Bank Umum (Commercial Banks) | 5,88 | 5,63 | 5,80 | 5,70 | 5,60 | 5,60 | 5,65 | 5,69 | 5,73 | 5,73 | 5,69 | 5,65 | 5,66 | 5,56 | 5,36 | 5,50 | 5,51 |

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

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---------------------------------|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|------|------|-----|-----|-----|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des* | Jan* | Feb | Mar | Apr |
| Modal Inti (Tier One Capital) | | | | | | | | | | | | | | | | | |
| <100 m | 51 | 44 | 39 | 30 | 27 | 26 | 22 | 23 | 23 | 22 | 22 | 22 | 22 | 21 | 24 | 21 | 21 |
| ≥100 m | 83 | 87 | 91 | 100 | 101 | 102 | 105 | 104 | 104 | 104 | 104 | 104 | 102 | 103 | 100 | 103 | 102 |
| CAR (Capital Adequacy Ratio) | | | | | | | | | | | | | | | | | |
| <12% | 18 | 12 | 13 | 14 | 12 | 14 | 16 | 16 | 17 | 23 | 21 | 19 | 11 | 9 | 8 | 7 | 14 |
| ≥12% | 116 | 119 | 117 | 116 | 116 | 114 | 111 | 111 | 110 | 103 | 105 | 107 | 113 | 115 | 116 | 117 | 109 |
| NPL (Non Performing Loan Ratio) | | | | | | | | | | | | | | | | | |
| <5% | 104 | 100 | 100 | 108 | 107 | 105 | 108 | 107 | 110 | 109 | 107 | 103 | 105 | 104 | 105 | 102 | 102 |
| ≥5% | 30 | 31 | 30 | 22 | 21 | 23 | 19 | 20 | 17 | 17 | 19 | 23 | 19 | 20 | 19 | 22 | 21 |
| ROA Return on Asset Ratio) | | | | | | | | | | | | | | | | | |
| <1,5% | 27 | 41 | 47 | 46 | 47 | 45 | 43 | 44 | 44 | 43 | 45 | 44 | 41 | 48 | 50 | 45 | 44 |
| ≥1,5% | 107 | 90 | 83 | 84 | 81 | 83 | 84 | 83 | 83 | 83 | 81 | 82 | 83 | 76 | 74 | 79 | 79 |
| LDR (Loan to Deposit Ratio) | | | | | | | | | | | | | | | | | |
| <50% | 24 | 25 | 29 | 20 | 16 | 18 | 15 | 15 | 14 | 15 | 15 | 11 | 9 | 11 | 11 | 13 | 12 |
| ≥50% | 110 | 106 | 101 | 110 | 112 | 110 | 112 | 112 | 113 | 111 | 111 | 115 | 115 | 113 | 113 | 111 | 111 |

Ket : *Data revisi bulan Des 2008, Jan 2009

Miliar Rp (Billion Rp)

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

| Kelompok Bank (Category of Bank) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Bank Persero (State Owned Banks) | 518.975 | 565.585 | 621.212 | 741.988 | 695.194 | 696.352 | 732.629 | 714.014 | 707.255 | 752.142 | 779.016 | 806.853 | 847.563 | 827.923 | 823.418 | 835.812 | 832.591 |
| BUSN Devisa (Foreign Exchange Commercial Banks) | 494.174 | 571.231 | 663.002 | 768.730 | 776.042 | 782.100 | 808.078 | 802.884 | 805.435 | 830.323 | 847.413 | 861.415 | 883.470 | 889.464 | 910.770 | 895.971 | 890.609 |
| BUSN Non Devisa (Non-Foreign Exchange Commercial Banks) | 23.307 | 26.283 | 29.657 | 39.012 | 38.138 | 39.397 | 40.309 | 39.749 | 40.450 | 41.517 | 40.590 | 40.070 | 42.467 | 43.339 | 45.018 | 42.870 | 43.142 |
| BPD (Regional Development Banks) | 78.487 | 106.411 | 159.476 | 170.012 | 168.960 | 176.279 | 174.059 | 175.398 | 175.801 | 192.689 | 197.313 | 194.866 | 185.252 | 185.666 | 189.269 | 199.693 | 206.464 |
| Bank Campuran (Joint Venture Banks) | 50.026 | 59.639 | 64.421 | 90.480 | 93.972 | 96.618 | 98.845 | 100.096 | 104.367 | 109.644 | 127.664 | 131.652 | 118.131 | 118.158 | 124.477 | 135.856 | 132.266 |
| Bank Asing (Foreign Owned Banks) | 107.112 | 140.679 | 156.083 | 176.278 | 177.065 | 181.816 | 186.899 | 186.701 | 191.489 | 199.081 | 243.022 | 268.505 | 233.674 | 243.480 | 250.789 | 241.908 | 222.312 |
| Total | 1.272.081 | 1.469.827 | 1.693.850 | 1.986.501 | 1.949.370 | 1.972.562 | 2.040.819 | 2.018.842 | 2.024.796 | 2.125.396 | 2.235.018 | 2.303.362 | 2.310.557 | 2.308.030 | 2.343.741 | 2.352.110 | 2.327.383 |

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

| Kelompok Bank (Category of Bank) | Desember 2004 | | | | Desember 2005 | | | | Desember 2006 | | | | Desember 2007 | | | | April 2008 | | | | Desember 2008 | | | | April 2009 | | | | | | | |
|--|-------------------|--------------------------|---------------------------|--------------------|-------------------|--------------------------|---------------------------|--------------------|-------------------|--------------------------|---------------------------|--------------------|-------------------|--------------------------|---------------------------|--------------------|-------------------|--------------------------|---------------------------|--------------------|-------------------|--------------------------|---------------------------|--------------------|-------------------|--------------------------|---------------------------|--------------------|---|---|---|---|
| | <Rp. 1 Triliun | Rp. 1 s.d. 10 Triliun | Rp. 10 s.d. 50 Triliun | >Rp. 50 Triliun | <Rp. 1 Triliun | Rp. 1 s.d. 10 Triliun | Rp. 10 s.d. 50 Triliun | >Rp. 50 Triliun | <Rp. 1 Triliun | Rp. 1 s.d. 10 Triliun | Rp. 10 s.d. 50 Triliun | >Rp. 50 Triliun | <Rp. 1 Triliun | Rp. 1 s.d. 10 Triliun | Rp. 10 s.d. 50 Triliun | >Rp. 50 Triliun | <Rp. 1 Triliun | Rp. 1 s.d. 10 Triliun | Rp. 10 s.d. 50 Triliun | >Rp. 50 Triliun | <Rp. 1 Triliun | Rp. 1 s.d. 10 Triliun | Rp. 10 s.d. 50 Triliun | >Rp. 50 Triliun | <Rp. 1 Triliun | Rp. 1 s.d. 10 Triliun | Rp. 10 s.d. 50 Triliun | >Rp. 50 Triliun | | | | |
| jumlah Bank (total banks) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bank Persero (State Owned Banks) | 0 | 1 | 1 | 3 | 0 | 1 | 1 | 3 | 0 | 1 | 1 | 3 | 0 | 0 | 2 | 3 | 0 | 0 | 2 | 3 | 0 | 0 | 2 | 3 | 0 | 0 | 2 | 3 | 0 | 0 | 2 | 3 |
| BUSN Devisa (Foreign Exchange Commercial Banks) | 10 | 13 | 10 | 2 | 8 | 12 | 12 | 2 | 6 | 15 | 12 | 2 | 5 | 14 | 11 | 5 | 4 | 15 | 11 | 5 | 3 | 16 | 10 | 6 | 2 | 17 | 9 | 6 | | | | |
| BUSN Non Devisa (Non-Foreign Exchange Commercial Banks) | 31 | 7 | 0 | 0 | 30 | 7 | 0 | 0 | 28 | 8 | 0 | 0 | 26 | 9 | 1 | 0 | 27 | 7 | 1 | 0 | 24 | 8 | 1 | 0 | 22 | 9 | 1 | 0 | | | | |
| BPD Regional (Development Banks) | 5 | 20 | 1 | 0 | 4 | 20 | 2 | 0 | 1 | 18 | 7 | 0 | 1 | 18 | 7 | 0 | 1 | 19 | 6 | 0 | 0 | 19 | 7 | 0 | 0 | 18 | 8 | 0 | | | | |
| Bank Campuran (Joint Venture Banks) | 5 | 14 | 0 | 0 | 3 | 14 | 1 | 0 | 2 | 14 | 1 | 0 | 0 | 15 | 2 | 0 | 0 | 14 | 2 | 0 | 1 | 8 | 6 | 0 | 1 | 8 | 7 | 0 | | | | |
| Bank Asing (Foreign Owned Banks) | 2 | 4 | 5 | 0 | 2 | 3 | 6 | 0 | 2 | 3 | 6 | 0 | 1 | 4 | 6 | 0 | 1 | 4 | 6 | 0 | 0 | 4 | 4 | 2 | 0 | 4 | 5 | 1 | | | | |
| Total | 53 | 59 | 17 | 5 | 47 | 57 | 22 | 5 | 39 | 59 | 27 | 5 | 33 | 60 | 29 | 8 | 33 | 59 | 28 | 8 | 28 | 55 | 30 | 11 | 25 | 56 | 32 | 10 | | | | |

Miliar Rp (Billion Rp)

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

| Peringkat (Rating) | Desember 2004 | | | Desember 2005 | | | Desember 2006 | | | Desember 2007 | | | April 2008 | | | Desember 2008 | | | April 2009 | | |
|--------------------|-------------------------------------|----------------------------|--|-------------------------------------|----------------------------|--|-------------------------------------|----------------------------|--|-------------------------------------|----------------------------|--|-------------------------------------|----------------------------|--|-------------------------------------|----------------------------|--|-------------------------------------|----------------------------|--|
| | Nama Bank (Bank Name) | Total Asset (Total Assets) | Pangsa thd Total Asset Bank Umum (%) (Portion to Total Assets at Commercial Banks) | Nama Bank (Bank Name) | Total Asset (Total Assets) | Pangsa thd Total Asset Bank Umum (%) (Portion to Total Assets at Commercial Banks) | Nama Bank (Bank Name) | Total Asset (Total Assets) | Pangsa thd Total Asset Bank Umum (%) (Portion to Total Assets at Commercial Banks) | Nama Bank (Bank Name) | Total Asset (Total Assets) | Pangsa thd Total Asset Bank Umum (%) (Portion to Total Assets at Commercial Banks) | Nama Bank (Bank Name) | Total Asset (Total Assets) | Pangsa thd Total Asset Bank Umum (%) (Portion to Total Assets at Commercial Banks) | Nama Bank (Bank Name) | Total Asset (Total Assets) | Pangsa thd Total Asset Bank Umum (%) (Portion to Total Assets at Commercial Banks) | Nama Bank (Bank Name) | Total Asset (Total Assets) | Pangsa thd Total Asset Bank Umum (%) (Portion to Total Assets at Commercial Banks) |
| 1 | PT Bank Mandiri Tbk | 241.462 | 18,98 | PT Bank Mandiri Tbk | 255.315 | 17,37 | PT Bank Mandiri Tbk | 255.988 | 15,11 | PT Bank Mandiri Tbk | 306.563 | 15,43 | PT Bank Mandiri Tbk | 281.911 | 14,46 | PT Bank Mandiri Tbk | 340.181 | 14,72 | PT Bank Mandiri Tbk | 326.645 | 14,03 |
| 2 | PT Bank Central Asia Tbk | 149.828 | 11,78 | PT Bank Central Asia Tbk | 150.741 | 10,26 | PT Bank Central Asia Tbk | 177.611 | 10,49 | PT Bank Central Asia Tbk | 218.615 | 11,01 | PT Bank Central Asia Tbk | 217.193 | 11,14 | PT Bank Rakyat Indonesia Tbk | 250.134 | 10,83 | PT Bank Rakyat Indonesia Tbk | 251.763 | 10,82 |
| 3 | PT Bank Negara Indonesia Tbk | 136.303 | 10,71 | PT Bank Negara Indonesia Tbk | 150.600 | 10,25 | PT Bank Negara Indonesia Tbk | 168.863 | 9,97 | PT Bank Rakyat Indonesia Tbk | 204.009 | 10,27 | PT Bank Rakyat Indonesia Tbk | 199.717 | 10,25 | PT Bank Central Asia Tbk | 246.702 | 10,68 | PT Bank Central Asia Tbk | 245.589 | 10,55 |
| 4 | PT Bank Rakyat Indonesia | 107.018 | 8,41 | PT Bank Rakyat Indonesia | 123.056 | 8,37 | PT Bank Rakyat Indonesia | 154.979 | 9,15 | PT Bank Negara Indonesia Tbk | 184.463 | 9,29 | PT Bank Negara Indonesia Tbk | 163.981 | 8,41 | PT Bank Negara Indonesia Tbk | 200.974 | 8,70 | PT Bank Negara Indonesia Tbk | 194.797 | 8,37 |
| 5 | PT Bank Danamon Indonesia Tbk | 58.371 | 4,59 | PT Bank Danamon Indonesia Tbk | 66.820 | 4,55 | PT Bank Danamon Indonesia Tbk | 79.708 | 4,71 | PT Bank Danamon Indonesia Tbk | 86.684 | 4,36 | PT Bank Danamon Indonesia Tbk | 91.189 | 4,68 | PT Bank Danamon Indonesia Tbk | 104.842 | 4,54 | PT Bank Danamon Indonesia Tbk | 103.366 | 4,44 |
| 6 | PT Bank Internasional Indonesia Tbk | 35.787 | 2,81 | PT Bank Internasional Indonesia Tbk | 47.311 | 3,22 | PT Bank Internasional Indonesia Tbk | 48.316 | 2,85 | PT Bank Niaga Tbk | 54.733 | 2,76 | PT Bank Niaga Tbk | 54.731 | 2,81 | PT CIMB Niaga Tbk | 69.305 | 3,00 | PT CIMB Niaga Tbk | 75.212 | 3,23 |
| 7 | PT Bank Permata Tbk | 31.700 | 2,49 | PT Bank Niaga Tbk | 41.363 | 2,81 | PT Bank Niaga Tbk | 46.464 | 2,74 | PT Pan Indonesia Bank Tbk | 51.384 | 2,59 | PT Pan Indonesia Bank Tbk | 51.408 | 2,64 | PT Pan Indonesia Bank Tbk | 63.628 | 2,75 | PT Pan Indonesia Bank Tbk | 67.680 | 2,91 |
| 8 | PT Bank Niaga Tbk | 30.824 | 2,42 | PT Pan Indonesia Bank Tbk | 35.917 | 2,44 | PT Pan Indonesia Bank Tbk | 39.229 | 2,32 | PT Bank Internasional Indonesia Tbk | 50.941 | 2,56 | PT Bank Internasional Indonesia Tbk | 50.430 | 2,59 | PT Bank Permata Tbk | 54.220 | 2,35 | PT Bank Permata Tbk | 54.445 | 2,34 |
| 9 | PT Lippo Bank Tbk | 27.826 | 2,19 | PT Bank Permata Tbk | 34.412 | 2,34 | Citibank N.A | 38.169 | 2,25 | Citibank N.A | 45.021 | 2,27 | Citibank N.A | 42.354 | 2,17 | PT Bank Internasional Indonesia Tbk | 54.068 | 2,34 | PT Bank Internasional Indonesia Tbk | 52.049 | 2,24 |
| 10 | PT Bank Tabungan Negara | 26.760 | 2,10 | Citibank N.A | 33.008 | 2,25 | PT Bank Permata Tbk | 37.869 | 2,24 | PT Bank Permata Tbk | 39.131 | 1,97 | PT Bank Permata Tbk | 41.559 | 2,13 | Citibank N.A | 53.503 | 2,32 | Citibank N.A | 51.960 | 2,23 |
| | Total | 845.879 | 66,50 | Total | 938.543 | 63,85 | Total | 1.047.196 | 61,82 | Total | 1.241.544 | 62,50 | Total | 1.194.474 | 61,27 | Total | 1.437.557 | 62,22 | Total | 1.423.506 | 61,16 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Aktiva Produktif (<i>Earning Asset</i>) | 1.182.899 | 1.339.752 | 1.565.103 | 1.851.990 | 1.873.338 | 1.898.212 | 1.963.332 | 1.945.458 | 1.959.251 | 2.034.256 | 2.200.681 | 2.271.553 | 2.242.282 | 2.250.210 | 2.300.867 | 2.297.967 | 2.272.105 |
| a. Lancar (<i>Current</i>) | 1.099.158 | 1.216.190 | 1.446.264 | 1.742.691 | 1.761.400 | 1.788.084 | 1.855.654 | 1.840.604 | 1.848.335 | 1.922.622 | 2.081.896 | 2.133.060 | 2.108.571 | 2.100.333 | 2.144.248 | 2.141.164 | 2.117.870 |
| b. DPK (<i>Special Mention</i>) | 53.305 | 64.863 | 67.604 | 65.257 | 68.490 | 66.314 | 65.141 | 61.938 | 67.993 | 68.710 | 73.187 | 86.835 | 80.607 | 90.486 | 96.449 | 92.623 | 90.887 |
| c. Kurang Lancar (<i>Sub-Standard</i>) | 13.203 | 18.077 | 10.909 | 6.901 | 7.489 | 7.645 | 7.758 | 7.617 | 7.306 | 9.389 | 10.098 | 10.507 | 11.472 | 13.639 | 12.783 | 16.032 | 16.517 |
| d. Diragukan (<i>Doubtful</i>) | 4.387 | 11.581 | 5.955 | 3.523 | 5.154 | 4.918 | 5.034 | 5.341 | 5.063 | 4.967 | 4.768 | 6.745 | 5.500 | 6.950 | 8.553 | 10.916 | 11.126 |
| e. Macet (<i>Lost</i>) | 12.847 | 29.040 | 34.370 | 33.619 | 30.806 | 31.251 | 29.745 | 29.959 | 30.553 | 28.569 | 30.732 | 34.405 | 36.131 | 38.802 | 38.835 | 37.232 | 35.705 |
| Non Performing Earning Asset (<i>Nominal</i>) | 30.437 | 58.698 | 51.234 | 44.043 | 43.449 | 43.814 | 42.537 | 42.917 | 42.922 | 42.925 | 45.598 | 51.658 | 53.104 | 59.391 | 60.171 | 64.181 | 63.348 |
| Rasio Non Performing Earning Asset (%) | 2,57 | 4,38 | 3,27 | 2,38 | 2,32 | 2,31 | 2,17 | 2,21 | 2,19 | 2,11 | 2,07 | 2,27 | 2,37 | 2,64 | 2,62 | 2,79 | 2,79 |
| Kredit | 559.470 | 695.648 | 792.297 | 1.002.012 | 1.061.770 | 1.096.214 | 1.148.356 | 1.166.558 | 1.205.846 | 1.246.146 | 1.297.860 | 1.325.323 | 1.307.688 | 1.289.839 | 1.301.844 | 1.305.389 | 1.297.635 |
| a. Lancar (<i>Current</i>) | 484.673 | 583.543 | 680.805 | 900.094 | 956.847 | 993.741 | 1.046.117 | 1.067.280 | 1.102.035 | 1.141.504 | 1.185.175 | 1.198.594 | 1.190.245 | 1.158.828 | 1.163.604 | 1.167.313 | 1.159.406 |
| b. DPK (<i>Special Mention</i>) | 49.622 | 59.516 | 63.436 | 61.150 | 64.326 | 61.227 | 61.546 | 58.455 | 62.612 | 63.273 | 69.364 | 80.535 | 75.571 | 84.715 | 89.799 | 86.745 | 85.541 |
| c. Kurang Lancar (<i>Sub-Standard</i>) | 10.902 | 15.337 | 9.183 | 5.874 | 6.858 | 7.094 | 6.944 | 6.657 | 6.563 | 8.826 | 9.022 | 9.175 | 8.177 | 9.967 | 10.041 | 13.388 | 13.892 |
| d. Diragukan (<i>Doubtful</i>) | 4.224 | 11.062 | 5.869 | 3.489 | 5.138 | 4.897 | 5.002 | 5.309 | 5.037 | 4.922 | 4.716 | 6.136 | 5.406 | 6.633 | 8.255 | 9.375 | 9.632 |
| e. Macet (<i>Lost</i>) | 10.048 | 26.191 | 33.005 | 31.405 | 28.601 | 29.254 | 28.748 | 28.857 | 29.599 | 27.621 | 29.584 | 30.884 | 28.290 | 29.696 | 30.145 | 28.569 | 29.163 |
| Non Performing Loan (<i>Nominal</i>) | 25.174 | 52.589 | 48.057 | 40.767 | 40.597 | 41.246 | 40.693 | 40.823 | 41.199 | 41.370 | 43.322 | 46.194 | 41.872 | 46.296 | 48.440 | 51.332 | 52.687 |
| Rasio Non Performing Loan (%) | 4,50 | 7,56 | 6,07 | 4,07 | 3,82 | 3,76 | 3,54 | 3,50 | 3,42 | 3,32 | 3,34 | 3,49 | 3,20 | 3,59 | 3,72 | 3,93 | 4,06 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Aktiva Produktif (Earning Asset) | 494.112 | 532.254 | 581.590 | 683.347 | 674.358 | 678.355 | 713.372 | 694.895 | 691.466 | 730.888 | 781.403 | 808.300 | 823.508 | 817.799 | 820.165 | 825.372 | 826.207 |
| a. Lancar (Current) | 449.826 | 457.324 | 514.140 | 626.735 | 617.408 | 621.415 | 659.852 | 644.193 | 636.068 | 676.809 | 723.203 | 743.297 | 766.622 | 753.177 | 752.803 | 754.903 | 756.122 |
| b. DPK (Special Mention) | 27.926 | 32.572 | 34.770 | 31.412 | 34.081 | 33.868 | 31.959 | 28.819 | 33.213 | 32.743 | 35.761 | 39.572 | 36.546 | 41.827 | 43.052 | 43.696 | 43.103 |
| c. Kurang Lancar (Sub-Standard) | 7.643 | 11.630 | 5.102 | 2.723 | 3.229 | 3.239 | 2.948 | 2.895 | 3.021 | 4.974 | 5.141 | 4.674 | 3.034 | 3.843 | 3.701 | 5.513 | 5.596 |
| d. Diragukan (Doubtful) | 1.428 | 9.356 | 2.899 | 1.237 | 2.641 | 2.553 | 2.709 | 2.809 | 2.719 | 2.454 | 2.272 | 4.372 | 2.285 | 3.090 | 3.648 | 4.363 | 4.362 |
| e. Macet (Lost) | 7.289 | 21.372 | 24.678 | 21.240 | 16.999 | 17.280 | 15.904 | 16.179 | 16.444 | 13.907 | 15.026 | 16.385 | 15.021 | 15.861 | 16.960 | 16.898 | 17.024 |
| Non Performing Earning Asset (Nominal) | 16.360 | 42.358 | 32.679 | 25.201 | 22.870 | 23.072 | 21.561 | 21.883 | 22.185 | 21.336 | 22.439 | 25.431 | 20.340 | 22.795 | 24.310 | 26.774 | 26.983 |
| Rasio Non Performing Earning Asset (%) | 3,31 | 7,96 | 5,62 | 3,69 | 3,39 | 3,40 | 3,02 | 3,15 | 3,21 | 2,92 | 2,87 | 3,15 | 2,47 | 2,79 | 2,96 | 3,24 | 3,27 |
| Kredit | 222.855 | 256.413 | 287.910 | 356.151 | 366.576 | 380.303 | 401.660 | 407.019 | 422.633 | 440.864 | 459.042 | 469.900 | 470.665 | 463.971 | 471.491 | 480.597 | 484.482 |
| a. Lancar (Current) | 183.555 | 189.292 | 224.579 | 303.693 | 313.892 | 328.519 | 350.487 | 358.720 | 371.232 | 390.784 | 403.720 | 409.944 | 418.002 | 403.931 | 408.423 | 414.604 | 418.190 |
| b. DPK (Special Mention) | 26.190 | 29.308 | 32.528 | 29.310 | 31.838 | 30.623 | 30.483 | 27.508 | 30.175 | 29.728 | 34.293 | 37.422 | 35.069 | 40.103 | 41.700 | 42.106 | 41.917 |
| c. Kurang Lancar (Sub-Standard) | 6.487 | 9.962 | 4.374 | 2.701 | 3.190 | 3.184 | 2.901 | 2.755 | 2.877 | 4.832 | 4.676 | 4.074 | 2.973 | 3.797 | 3.652 | 5.321 | 5.468 |
| d. Diragukan (Doubtful) | 1.337 | 8.887 | 2.839 | 1.237 | 2.641 | 2.547 | 2.696 | 2.802 | 2.711 | 2.450 | 2.272 | 3.807 | 2.275 | 2.896 | 3.446 | 4.196 | 4.210 |
| e. Macet (Lost) | 5.287 | 18.965 | 23.589 | 19.210 | 15.015 | 15.430 | 15.093 | 15.234 | 15.637 | 13.069 | 14.080 | 14.652 | 12.346 | 13.244 | 14.271 | 14.368 | 14.697 |
| Non Performing Loan (Nominal) | 13.111 | 37.813 | 30.803 | 23.148 | 20.846 | 21.161 | 20.689 | 20.791 | 21.225 | 20.351 | 21.028 | 22.534 | 17.594 | 19.938 | 21.368 | 23.886 | 24.375 |
| Rasio Non Performing Loan (%) | 5,88 | 14,75 | 10,70 | 6,50 | 5,69 | 5,56 | 5,15 | 5,11 | 5,02 | 4,62 | 4,58 | 4,80 | 3,74 | 4,30 | 4,53 | 4,97 | 5,03 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Aktiva Produktif (Earning Asset) | 440.714 | 500.822 | 596.214 | 700.622 | 715.226 | 720.557 | 742.288 | 739.194 | 744.254 | 755.239 | 795.934 | 809.584 | 821.136 | 826.627 | 850.391 | 838.608 | 830.272 |
| a. Lancar (Current) | 420.960 | 474.357 | 565.801 | 670.749 | 683.835 | 690.780 | 712.191 | 709.364 | 713.602 | 723.636 | 762.874 | 767.313 | 774.507 | 774.912 | 794.812 | 784.445 | 777.910 |
| b. DPK (Special Mention) | 12.865 | 17.070 | 18.274 | 19.016 | 19.809 | 18.064 | 18.793 | 18.329 | 19.288 | 20.014 | 20.793 | 27.782 | 27.134 | 29.373 | 32.575 | 29.359 | 28.918 |
| c. Kurang Lancar (Sub-Standard) | 2.670 | 3.737 | 3.341 | 2.068 | 1.829 | 2.059 | 1.932 | 2.015 | 1.834 | 2.054 | 2.066 | 2.235 | 2.570 | 3.304 | 3.723 | 5.973 | 6.307 |
| d. Diragukan (Doubtful) | 2.010 | 1.406 | 2.203 | 1.432 | 1.755 | 1.582 | 1.551 | 1.658 | 1.554 | 1.526 | 1.466 | 1.434 | 2.269 | 2.822 | 3.922 | 4.225 | 4.207 |
| e. Macet (Lost) | 2.209 | 4.253 | 6.595 | 7.356 | 7.999 | 8.072 | 7.821 | 7.829 | 7.976 | 8.009 | 8.734 | 10.821 | 14.656 | 16.216 | 15.359 | 14.606 | 12.930 |
| Non Performing Earning Asset (Nominal) | 6.889 | 9.396 | 12.139 | 10.856 | 11.583 | 11.713 | 11.304 | 11.501 | 11.365 | 11.589 | 12.267 | 14.489 | 19.495 | 22.342 | 23.004 | 24.804 | 23.444 |
| Rasio Non Performing Earning Asset (%) | 1,56 | 1,88 | 2,04 | 1,55 | 1,62 | 1,63 | 1,52 | 1,56 | 1,53 | 1,53 | 1,54 | 1,79 | 2,37 | 2,70 | 2,71 | 2,96 | 2,82 |
| Kredit | 209.176 | 277.591 | 315.256 | 407.742 | 439.355 | 453.072 | 474.775 | 482.805 | 493.861 | 506.933 | 517.941 | 520.394 | 524.295 | 510.577 | 509.396 | 502.127 | 498.159 |
| a. Lancar (Current) | 190.280 | 251.811 | 285.540 | 378.247 | 408.388 | 423.579 | 444.988 | 453.190 | 463.493 | 475.529 | 485.281 | 480.713 | 484.022 | 466.564 | 461.545 | 456.140 | 452.208 |
| b. DPK (Special Mention) | 12.703 | 16.846 | 18.087 | 18.860 | 19.571 | 17.942 | 18.631 | 18.259 | 19.114 | 19.903 | 20.603 | 27.015 | 25.975 | 28.222 | 31.154 | 28.331 | 27.855 |
| c. Kurang Lancar (Sub-Standard) | 2.556 | 3.617 | 3.069 | 1.981 | 1.775 | 1.998 | 1.893 | 1.976 | 1.828 | 2.048 | 2.006 | 2.160 | 2.514 | 3.243 | 3.394 | 4.940 | 5.127 |
| d. Diragukan (Doubtful) | 1.987 | 1.383 | 2.198 | 1.416 | 1.744 | 1.572 | 1.540 | 1.646 | 1.551 | 1.524 | 1.464 | 1.429 | 2.223 | 2.747 | 3.862 | 4.154 | 4.157 |
| e. Macet (Lost) | 1.650 | 3.934 | 6.363 | 7.237 | 7.877 | 7.982 | 7.724 | 7.733 | 7.874 | 7.930 | 8.587 | 9.078 | 9.560 | 9.800 | 9.440 | 8.561 | 8.812 |
| Non Performing Loan (Nominal) | 6.193 | 8.934 | 11.629 | 10.635 | 11.396 | 11.552 | 11.156 | 11.356 | 11.254 | 11.502 | 12.057 | 12.666 | 14.298 | 15.790 | 16.697 | 17.656 | 18.096 |
| Rasio Non Performing Loan (%) | 2,96 | 3,22 | 3,69 | 2,61 | 2,59 | 2,55 | 2,35 | 2,35 | 2,28 | 2,27 | 2,33 | 2,43 | 2,73 | 3,09 | 3,28 | 3,52 | 3,63 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2 0 0 8 | | | | | | | | 2 0 0 9 | | | | |
|---|--------|--------|--------|--------|---------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|--------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Aktiva Produktif (Earning Asset) | 19.735 | 18.404 | 26.141 | 34.610 | 33.254 | 33.840 | 35.007 | 34.685 | 35.206 | 36.356 | 35.884 | 35.443 | 37.729 | 37.738 | 40.047 | 38.370 | 38.579 |
| a. Lancar (Current) | 18.518 | 17.069 | 24.650 | 33.177 | 31.777 | 32.439 | 33.537 | 33.238 | 33.627 | 34.516 | 34.221 | 33.763 | 36.296 | 36.177 | 38.149 | 36.724 | 36.821 |
| b. DPK (Special Mention) | 600 | 688 | 867 | 935 | 856 | 840 | 941 | 935 | 1.068 | 1.250 | 1.061 | 1.065 | 964 | 1.111 | 1.333 | 1.070 | 1.175 |
| c. Kurang Lancar (Sub-Standard) | 214 | 154 | 122 | 75 | 203 | 194 | 163 | 145 | 143 | 169 | 166 | 194 | 145 | 99 | 126 | 143 | 126 |
| d. Diragukan (Doubtful) | 53 | 83 | 94 | 65 | 68 | 60 | 67 | 70 | 60 | 112 | 124 | 111 | 116 | 127 | 122 | 103 | 119 |
| e. Macet (Lost) | 351 | 411 | 409 | 357 | 350 | 307 | 300 | 297 | 309 | 309 | 312 | 310 | 208 | 223 | 317 | 330 | 338 |
| Non Performing Earning Asset (Nominal) | 618 | 647 | 625 | 497 | 622 | 562 | 530 | 512 | 511 | 590 | 602 | 614 | 468 | 449 | 565 | 576 | 583 |
| Rasio Non Performing Earning Asset (%) | 3,13 | 3,52 | 2,39 | 1,44 | 1,87 | 1,66 | 1,51 | 1,48 | 1,45 | 1,62 | 1,68 | 1,73 | 1,24 | 1,19 | 1,41 | 1,50 | 1,51 |
| Kredit | 15.101 | 16.842 | 19.114 | 23.863 | 24.097 | 24.690 | 25.201 | 25.814 | 26.153 | 26.757 | 26.925 | 27.072 | 27.122 | 26.918 | 28.374 | 26.261 | 26.683 |
| a. Lancar (Current) | 13.891 | 15.323 | 17.653 | 22.468 | 22.655 | 23.289 | 23.731 | 24.368 | 24.575 | 24.918 | 25.262 | 25.394 | 25.690 | 25.358 | 26.477 | 24.615 | 24.925 |
| b. DPK (Special Mention) | 600 | 787 | 867 | 935 | 856 | 839 | 940 | 934 | 1.067 | 1.250 | 1.061 | 1.065 | 964 | 1.111 | 1.332 | 1.070 | 1.175 |
| c. Kurang Lancar (Sub-Standard) | 214 | 167 | 122 | 75 | 203 | 194 | 163 | 145 | 143 | 169 | 166 | 193 | 145 | 99 | 126 | 143 | 126 |
| d. Diragukan (Doubtful) | 49 | 95 | 93 | 65 | 68 | 60 | 67 | 70 | 60 | 112 | 123 | 110 | 116 | 127 | 122 | 103 | 119 |
| e. Macet (Lost) | 348 | 469 | 379 | 320 | 315 | 307 | 300 | 297 | 309 | 309 | 312 | 309 | 207 | 223 | 317 | 330 | 338 |
| Non Performing Loan (Nominal) | 611 | 732 | 594 | 460 | 587 | 562 | 530 | 512 | 511 | 590 | 601 | 613 | 468 | 449 | 565 | 576 | 583 |
| Rasio Non Performing Loan (%) | 4,05 | 4,34 | 3,11 | 1,93 | 2,43 | 2,27 | 2,10 | 1,98 | 1,95 | 2,20 | 2,23 | 2,27 | 1,73 | 1,67 | 1,99 | 2,19 | 2,19 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Aktiva Produktif (Earning Asset) | 66.255 | 85.078 | 131.845 | 140.981 | 149.000 | 154.312 | 152.275 | 154.159 | 156.259 | 167.778 | 176.433 | 176.847 | 166.823 | 165.347 | 172.319 | 178.498 | 184.429 |
| a. Lancar (Current) | 65.086 | 83.286 | 129.815 | 138.560 | 145.974 | 151.204 | 149.085 | 151.050 | 152.820 | 164.268 | 172.703 | 172.871 | 163.857 | 161.328 | 167.925 | 174.098 | 180.079 |
| b. DPK (Special Mention) | 519 | 943 | 1.121 | 1.195 | 1.505 | 1.501 | 1.575 | 1.476 | 1.819 | 1.837 | 2.019 | 2.197 | 1.581 | 2.460 | 2.777 | 2.557 | 2.327 |
| c. Kurang Lancar (Sub-Standard) | 193 | 140 | 160 | 178 | 264 | 271 | 245 | 228 | 194 | 216 | 201 | 279 | 168 | 217 | 210 | 396 | 474 |
| d. Diragukan (Doubtful) | 144 | 122 | 141 | 174 | 231 | 240 | 245 | 236 | 186 | 185 | 189 | 154 | 143 | 223 | 152 | 161 | 244 |
| e. Macet (Lost) | 313 | 587 | 609 | 874 | 1.025 | 1.096 | 1.126 | 1.169 | 1.240 | 1.273 | 1.320 | 1.345 | 1.075 | 1.119 | 1.254 | 1.285 | 1.304 |
| Non Performing Earning Asset (Nominal) | 650 | 849 | 909 | 1.227 | 1.520 | 1.607 | 1.615 | 1.633 | 1.620 | 1.674 | 1.710 | 1.779 | 1.385 | 1.559 | 1.616 | 1.842 | 2.022 |
| Rasio Non Performing Earning Asset (%) | 0,98 | 1,00 | 0,69 | 0,87 | 1,02 | 1,04 | 1,06 | 1,06 | 1,04 | 1,00 | 0,97 | 1,01 | 0,83 | 0,94 | 0,94 | 1,03 | 1,10 |
| Kredit | 37.232 | 44.931 | 55.955 | 71.881 | 78.105 | 81.075 | 85.276 | 88.286 | 91.478 | 93.950 | 95.753 | 97.497 | 96.385 | 96.371 | 98.443 | 100.880 | 103.949 |
| a. Lancar (Current) | 36.066 | 43.147 | 53.942 | 69.477 | 75.097 | 77.986 | 82.106 | 85.195 | 88.059 | 90.459 | 92.051 | 93.551 | 93.449 | 92.381 | 94.193 | 96.624 | 99.743 |
| b. DPK (Special Mention) | 519 | 949 | 1.121 | 1.194 | 1.505 | 1.500 | 1.573 | 1.475 | 1.816 | 1.835 | 2.016 | 2.194 | 1.579 | 2.458 | 2.662 | 2.554 | 2.322 |
| c. Kurang Lancar (Sub-Standard) | 193 | 139 | 155 | 172 | 258 | 265 | 238 | 222 | 188 | 210 | 195 | 272 | 160 | 209 | 202 | 279 | 366 |
| d. Diragukan (Doubtful) | 144 | 122 | 140 | 174 | 231 | 240 | 244 | 236 | 185 | 184 | 188 | 153 | 142 | 222 | 151 | 161 | 244 |
| e. Macet (Lost) | 310 | 573 | 598 | 864 | 1.014 | 1.085 | 1.115 | 1.158 | 1.230 | 1.261 | 1.303 | 1.327 | 1.056 | 1.100 | 1.234 | 1.262 | 1.274 |
| Non Performing Loan (Nominal) | 647 | 834 | 892 | 1.209 | 1.502 | 1.589 | 1.597 | 1.615 | 1.603 | 1.656 | 1.686 | 1.752 | 1.358 | 1.532 | 1.587 | 1.702 | 1.884 |
| Rasio Non Performing Loan (%) | 1,74 | 1,86 | 1,59 | 1,68 | 1,92 | 1,96 | 1,87 | 1,83 | 1,75 | 1,76 | 1,76 | 1,80 | 1,41 | 1,59 | 1,61 | 1,69 | 1,81 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Aktiva Produktif (Earning Asset) | 54.647 | 63.588 | 68.277 | 94.740 | 100.262 | 102.947 | 104.958 | 106.210 | 110.661 | 116.426 | 136.041 | 140.693 | 125.190 | 125.455 | 132.332 | 142.649 | 138.646 |
| a. Lancar (Current) | 47.000 | 58.153 | 62.684 | 89.164 | 95.360 | 98.141 | 99.634 | 100.748 | 105.507 | 110.241 | 129.340 | 134.032 | 119.252 | 119.058 | 125.250 | 134.229 | 130.529 |
| b. DPK (Special Mention) | 4.737 | 3.751 | 3.788 | 4.150 | 3.613 | 3.611 | 3.757 | 3.956 | 4.011 | 4.797 | 5.115 | 4.790 | 4.323 | 4.627 | 5.339 | 5.777 | 5.476 |
| c. Kurang Lancar (Sub-Standard) | 1.436 | 561 | 1.158 | 700 | 584 | 473 | 860 | 761 | 419 | 315 | 434 | 686 | 790 | 902 | 838 | 1.367 | 1.351 |
| d. Diragukan (Doubtful) | 365 | 296 | 214 | 234 | 199 | 213 | 203 | 239 | 220 | 232 | 203 | 223 | 233 | 217 | 231 | 194 | 234 |
| e. Macet (Lost) | 1.109 | 827 | 432 | 491 | 506 | 510 | 504 | 506 | 502 | 841 | 949 | 962 | 592 | 652 | 675 | 1.082 | 1.056 |
| Non Performing Earning Asset (Nominal) | 2.910 | 1.684 | 1.804 | 1.425 | 1.289 | 1.196 | 1.567 | 1.506 | 1.142 | 1.389 | 1.586 | 1.871 | 1.615 | 1.771 | 1.743 | 2.643 | 2.640 |
| Rasio Non Performing Earning Asset (%) | 5,33 | 2,65 | 2,64 | 1,50 | 1,29 | 1,16 | 1,49 | 1,42 | 1,03 | 1,19 | 1,17 | 1,33 | 1,29 | 1,41 | 1,32 | 1,85 | 1,90 |
| Kredit | 30.914 | 36.937 | 40.833 | 58.520 | 64.452 | 65.379 | 68.770 | 70.004 | 72.989 | 76.820 | 84.639 | 87.638 | 75.849 | 76.503 | 77.618 | 85.471 | 81.120 |
| a. Lancar (Current) | 24.750 | 32.099 | 36.100 | 54.044 | 60.329 | 61.224 | 64.395 | 65.492 | 68.516 | 71.319 | 78.792 | 81.858 | 70.679 | 70.892 | 71.820 | 78.740 | 74.551 |
| b. DPK (Special Mention) | 4.199 | 3.392 | 3.259 | 3.550 | 3.162 | 3.167 | 3.212 | 3.455 | 3.481 | 4.169 | 4.326 | 4.053 | 3.630 | 3.910 | 4.126 | 4.448 | 4.287 |
| c. Kurang Lancar (Sub-Standard) | 641 | 371 | 835 | 218 | 264 | 282 | 497 | 362 | 303 | 280 | 394 | 558 | 726 | 845 | 784 | 1.023 | 1.014 |
| d. Diragukan (Doubtful) | 346 | 277 | 209 | 228 | 195 | 208 | 196 | 230 | 208 | 222 | 196 | 218 | 228 | 208 | 218 | 185 | 225 |
| e. Macet (Lost) | 978 | 797 | 430 | 481 | 502 | 498 | 470 | 465 | 481 | 830 | 931 | 951 | 587 | 647 | 670 | 1.075 | 1.044 |
| Non Performing Loan (Nominal) | 1.965 | 1.446 | 1.474 | 926 | 962 | 988 | 1.163 | 1.057 | 992 | 1.332 | 1.521 | 1.728 | 1.540 | 1.700 | 1.672 | 2.283 | 2.282 |
| Rasio Non Performing Loan (%) | 6,36 | 3,91 | 3,61 | 1,58 | 1,49 | 1,51 | 1,69 | 1,51 | 1,36 | 1,73 | 1,80 | 1,97 | 2,03 | 2,22 | 2,15 | 2,67 | 2,81 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Aktiva Produktif (Earning Asset) | 104.885 | 133.870 | 161.035 | 197.690 | 201.239 | 208.200 | 215.432 | 216.315 | 221.406 | 227.568 | 274.986 | 300.686 | 267.897 | 277.243 | 285.615 | 274.470 | 253.971 |
| a. Lancar (Current) | 95.427 | 120.465 | 149.174 | 184.305 | 187.047 | 194.104 | 201.356 | 202.011 | 206.712 | 213.152 | 259.555 | 281.784 | 248.037 | 255.681 | 265.308 | 256.766 | 236.408 |
| b. DPK (Special Mention) | 6.506 | 9.732 | 8.784 | 8.549 | 8.627 | 8.431 | 8.117 | 8.423 | 8.595 | 8.070 | 8.437 | 11.428 | 10.059 | 11.087 | 11.373 | 10.163 | 9.888 |
| c. Kurang Lancar (Sub-Standard) | 1.011 | 1.842 | 1.026 | 1.157 | 1.380 | 1.410 | 1.611 | 1.574 | 1.694 | 1.661 | 2.089 | 2.440 | 4.766 | 5.274 | 4.185 | 2.640 | 2.663 |
| d. Diragukan (Doubtful) | 375 | 305 | 405 | 380 | 258 | 270 | 259 | 329 | 324 | 458 | 514 | 451 | 455 | 471 | 478 | 1.870 | 1.959 |
| e. Macet (Lost) | 1.565 | 1.525 | 1.647 | 3.300 | 3.927 | 3.985 | 4.090 | 3.978 | 4.081 | 4.228 | 4.391 | 4.583 | 4.580 | 4.730 | 4.270 | 3.031 | 3.053 |
| Non Performing Earning Asset (Nominal) | 2.951 | 3.672 | 3.077 | 4.837 | 5.565 | 5.665 | 5.959 | 5.881 | 6.099 | 6.347 | 6.994 | 7.474 | 9.801 | 10.475 | 8.933 | 7.541 | 7.675 |
| Rasio Non Performing Earning Asset (%) | 2,81 | 2,74 | 1,91 | 2,45 | 2,77 | 2,72 | 2,77 | 2,72 | 2,75 | 2,79 | 2,54 | 2,49 | 3,66 | 3,78 | 3,13 | 2,75 | 3,02 |
| Kredit | 44.193 | 62.935 | 73.230 | 83.856 | 89.184 | 91.695 | 92.673 | 92.629 | 98.732 | 100.823 | 113.561 | 122.821 | 113.372 | 115.499 | 116.522 | 110.054 | 103.240 |
| a. Lancar (Current) | 36.132 | 51.871 | 62.991 | 72.166 | 76.486 | 79.144 | 80.409 | 80.315 | 86.160 | 88.495 | 100.069 | 107.134 | 98.403 | 99.702 | 101.146 | 96.590 | 89.789 |
| b. DPK (Special Mention) | 5.413 | 8.234 | 7.575 | 7.301 | 7.393 | 7.156 | 6.707 | 6.823 | 6.958 | 6.388 | 7.064 | 8.787 | 8.355 | 8.910 | 8.825 | 8.236 | 7.986 |
| c. Kurang Lancar (Sub-Standard) | 812 | 1.080 | 628 | 727 | 1.168 | 1.172 | 1.252 | 1.197 | 1.224 | 1.288 | 1.584 | 1.917 | 1.659 | 1.773 | 1.883 | 1.681 | 1.792 |
| d. Diragukan (Doubtful) | 361 | 297 | 389 | 369 | 258 | 270 | 259 | 325 | 322 | 431 | 472 | 418 | 422 | 433 | 456 | 575 | 676 |
| e. Macet (Lost) | 1.475 | 1.453 | 1.647 | 3.292 | 3.879 | 3.952 | 4.047 | 3.969 | 4.068 | 4.221 | 4.372 | 4.566 | 4.533 | 4.680 | 4.213 | 2.973 | 2.998 |
| Non Performing Loan (Nominal) | 2.648 | 2.830 | 2.664 | 4.389 | 5.305 | 5.394 | 5.558 | 5.491 | 5.614 | 5.940 | 6.428 | 6.901 | 6.614 | 6.887 | 6.552 | 5.228 | 5.466 |
| Rasio Non Performing Loan (%) | 5,99 | 4,50 | 3,64 | 5,23 | 5,95 | 5,88 | 6,00 | 5,93 | 5,69 | 5,89 | 5,66 | 5,62 | 5,83 | 5,96 | 5,62 | 4,75 | 5,29 |

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

| Kelompok Bank (Category of Bank) | Jumlah Bank (Total Banks) | | | | | | | | | | | | | |
|--|---------------------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|------------|-----------|---------------|-----------|------------|-----------|
| | Desember 2004 | | Desember 2005 | | Desember 2006 | | Desember 2007 | | April 2008 | | Desember 2008 | | April 2009 | |
| | NPL <=5% | NPL >5% | NPL <=5% | NPL >5% | NPL <=5% | NPL >5% | NPL <=5% | NPL >5% | NPL <=5% | NPL >5% | NPL <=5% | NPL >5% | NPL <=5% | NPL >5% |
| Bank Persero (<i>State Owned Banks</i>) | 2 | 3 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 2 | 3 |
| BUSN Devisa (<i>Foreign Exchange Commercial Banks</i>) | 29 | 6 | 27 | 7 | 25 | 10 | 30 | 5 | 30 | 5 | 30 | 5 | 28 | 6 |
| BUSN Non Devisa (<i>Non-Foreign Exchange Commercial Banks</i>) | 34 | 4 | 30 | 7 | 27 | 9 | 29 | 7 | 28 | 7 | 30 | 3 | 27 | 5 |
| BPD Regional (<i>Development Banks</i>) | 21 | 5 | 24 | 2 | 25 | 1 | 25 | 1 | 25 | 1 | 24 | 2 | 24 | 2 |
| Bank Campuran (<i>Joint Venture Banks</i>) | 7 | 12 | 9 | 9 | 10 | 7 | 15 | 2 | 14 | 2 | 13 | 2 | 15 | 1 |
| Bank Asing (<i>Foreign Owned Banks</i>) | 6 | 5 | 8 | 3 | 10 | 1 | 6 | 5 | 7 | 4 | 5 | 5 | 6 | 4 |
| Total | 99 | 35 | 101 | 30 | 100 | 30 | 108 | 22 | 107 | 21 | 105 | 19 | 102 | 21 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2 0 0 8 | | | | | | | | | 2 0 0 9 | | | |
|--|--------|--------|--------|--------|---------|--------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | 2.158 | 3.188 | 3.165 | 2.121 | 2.173 | 1.883 | 1.960 | 1.951 | 1.949 | 1.901 | 1.932 | 1.973 | 1.857 | 2.120 | 2.405 | 2.661 | 2.971 |
| 2. Pertambangan (Mining) | 172 | 1.192 | 1.101 | 737 | 851 | 850 | 753 | 734 | 735 | 700 | 854 | 881 | 911 | 988 | 1.050 | 759 | 739 |
| 3. Perindustrian (Manufacturing) | 12.548 | 26.734 | 19.383 | 14.593 | 13.630 | 13.956 | 14.004 | 14.106 | 14.266 | 14.623 | 15.617 | 17.397 | 14.674 | 15.375 | 16.488 | 19.372 | 19.309 |
| 4. Listrik, gas dan air (Water, gas and electricity) | 306 | 390 | 266 | 96 | 44 | 45 | 30 | 30 | 29 | 29 | 31 | 33 | 22 | 22 | 20 | 18 | 19 |
| 5. Konstruksi (Construction) | 851 | 2.860 | 1.698 | 1.642 | 1.911 | 2.005 | 2.037 | 2.054 | 2.086 | 2.091 | 2.219 | 2.285 | 1.856 | 2.920 | 3.097 | 3.078 | 3.175 |
| 6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | 5.343 | 7.433 | 10.200 | 8.940 | 8.394 | 8.688 | 8.590 | 8.619 | 8.688 | 8.205 | 8.519 | 9.088 | 8.040 | 9.217 | 9.281 | 10.183 | 10.689 |
| 7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | 1.629 | 1.971 | 2.131 | 841 | 1.226 | 1.209 | 1.135 | 1.120 | 1.132 | 1.451 | 1.508 | 1.577 | 1.565 | 1.677 | 1.910 | 1.503 | 1.678 |
| 8. Jasa Dunia usaha (Business Services) | 2.251 | 3.378 | 3.057 | 2.798 | 2.532 | 2.684 | 2.260 | 2.372 | 2.304 | 2.421 | 2.491 | 2.709 | 3.226 | 3.458 | 3.692 | 3.654 | 3.646 |
| 9. Jasa sosial/masyarakat (Social Services) | 442 | 739 | 393 | 263 | 318 | 328 | 330 | 332 | 294 | 363 | 375 | 390 | 291 | 346 | 358 | 726 | 629 |
| 10. Lain-lain (Others) | 3.484 | 4.704 | 6.663 | 8.735 | 9.518 | 9.597 | 9.594 | 9.505 | 9.716 | 9.584 | 9.774 | 9.861 | 9.430 | 10.172 | 10.139 | 9.379 | 9.833 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|-------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|--------|-------|-------|-------|--------|--------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | 1.651 | 2.177 | 2.004 | 1.133 | 1.192 | 919 | 909 | 913 | 921 | 880 | 908 | 896 | 855 | 934 | 1.045 | 1.181 | 1.309 |
| 2. Pertambangan (Mining) | 27 | 669 | 923 | 346 | 455 | 455 | 418 | 415 | 414 | 420 | 484 | 480 | 367 | 377 | 390 | 101 | 101 |
| 3. Perindustrian (Manufacturing) | 7.273 | 21.458 | 14.042 | 10.301 | 8.602 | 8.822 | 8.781 | 8.892 | 9.152 | 9.153 | 9.450 | 10.633 | 7.950 | 8.408 | 9.019 | 11.209 | 10.990 |
| 4. Listrik, gas dan air (Water, gas and electricity) | - | 170 | 261 | 78 | 26 | 26 | 14 | 14 | 13 | 14 | 16 | 17 | 15 | 16 | 17 | 15 | 13 |
| 5. Konstruksi (Construction) | 566 | 2.463 | 1.221 | 1.027 | 1.085 | 1.151 | 1.216 | 1.208 | 1.221 | 1.129 | 1.194 | 1.193 | 919 | 1.439 | 1.510 | 1.400 | 1.449 |
| 6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | 2.975 | 5.354 | 7.101 | 5.576 | 4.856 | 5.078 | 5.139 | 5.141 | 5.192 | 4.743 | 4.867 | 5.195 | 3.900 | 4.592 | 4.981 | 5.230 | 5.451 |
| 7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | 748 | 1.205 | 961 | 373 | 453 | 459 | 421 | 416 | 423 | 416 | 422 | 443 | 473 | 519 | 486 | 450 | 568 |
| 8. Jasa Dunia usaha (Business Services) | 574 | 1.814 | 1.577 | 1.216 | 941 | 1.022 | 638 | 636 | 631 | 589 | 615 | 669 | 476 | 599 | 621 | 734 | 753 |
| 9. Jasa sosial/masyarakat (Social Services) | 337 | 588 | 230 | 41 | 58 | 56 | 50 | 49 | 47 | 45 | 45 | 87 | 66 | 71 | 68 | 65 | 65 |
| 10. Lain-lain (Others) | 1.540 | 1.914 | 2.484 | 3.055 | 3.177 | 3.173 | 3.104 | 3.107 | 3.211 | 2.963 | 3.028 | 2.920 | 2.574 | 2.983 | 3.232 | 3.500 | 3.675 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | 232 | 727 | 952 | 730 | 685 | 670 | 765 | 752 | 738 | 733 | 734 | 732 | 756 | 930 | 1.096 | 1.178 | 1.352 |
| 2. Pertambangan (Mining) | 96 | 128 | 106 | 131 | 142 | 127 | 81 | 80 | 68 | 70 | 68 | 74 | 249 | 274 | 303 | 312 | 324 |
| 3. Perindustrian (Manufacturing) | 1.919 | 2.720 | 3.384 | 2.654 | 2.748 | 2.825 | 2.659 | 2.723 | 2.707 | 2.746 | 3.028 | 3.127 | 3.392 | 3.645 | 3.812 | 4.567 | 4.518 |
| 4. Listrik, gas dan air (Water, gas and electricity) | 303 | 220 | 1 | 17 | 18 | 19 | 16 | 16 | 15 | 15 | 15 | 16 | 5 | 4 | 1 | 1 | 1 |
| 5. Konstruksi (Construction) | 76 | 212 | 311 | 404 | 468 | 459 | 447 | 465 | 486 | 559 | 585 | 641 | 626 | 1.145 | 1.164 | 1.221 | 1.234 |
| 6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | 1.606 | 1.434 | 2.499 | 2.653 | 2.725 | 2.782 | 2.624 | 2.663 | 2.672 | 2.616 | 2.750 | 2.978 | 3.405 | 3.596 | 3.474 | 4.007 | 4.155 |
| 7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | 808 | 728 | 808 | 431 | 710 | 690 | 652 | 642 | 649 | 666 | 706 | 736 | 1.047 | 1.113 | 1.359 | 665 | 683 |
| 8. Jasa Dunia usaha (Business Services) | 1.321 | 1.267 | 1.321 | 1.379 | 1.363 | 1.439 | 1.398 | 1.511 | 1.445 | 1.534 | 1.598 | 1.711 | 2.328 | 2.468 | 2.625 | 2.417 | 2.540 |
| 9. Jasa sosial/masyarakat (Social Services) | 63 | 106 | 122 | 177 | 215 | 228 | 233 | 238 | 204 | 273 | 282 | 267 | 188 | 231 | 243 | 609 | 504 |
| 10. Lain-lain (Others) | 867 | 1.392 | 2.125 | 2.058 | 2.323 | 2.312 | 2.281 | 2.266 | 2.270 | 2.290 | 2.292 | 2.384 | 2.301 | 2.382 | 2.620 | 2.678 | 2.786 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | 50 | 57 | 8 | 5 | 4 | 4 | 4 | 4 | 0 | 1 | 1 | 1 | 1 | 1 | 2 | 3 | 4 |
| 2. Pertambangan (Mining) | 1 | 2 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 2 | 2 |
| 3. Perindustrian (Manufacturing) | 131 | 78 | 65 | 67 | 70 | 62 | 59 | 59 | 57 | 59 | 58 | 56 | 37 | 38 | 43 | 43 | 43 |
| 4. Listrik, gas dan air (Water, gas and electricity) | - | - | - | - | - | - | 0 | - | 0 | - | 0 | - | 0 | - | - | - | - |
| 5. Konstruksi (Construction) | 44 | 34 | 41 | 7 | 50 | 47 | 25 | 25 | 25 | 24 | 24 | 22 | 20 | 20 | 26 | 26 | 27 |
| 6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | 113 | 183 | 149 | 151 | 189 | 190 | 173 | 160 | 166 | 180 | 179 | 187 | 134 | 142 | 156 | 147 | 147 |
| 7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | 23 | 19 | 16 | 12 | 20 | 21 | 24 | 26 | 25 | 27 | 35 | 26 | 12 | 13 | 33 | 41 | 42 |
| 8. Jasa Dunia usaha (Business Services) | 49 | 103 | 67 | 72 | 71 | 69 | 67 | 69 | 67 | 116 | 113 | 120 | 93 | 57 | 100 | 119 | 126 |
| 9. Jasa sosial/masyarakat (Social Services) | 10 | 25 | 25 | 14 | 11 | 11 | 12 | 13 | 15 | 18 | 17 | 16 | 19 | 17 | 22 | 22 | 22 |
| 10. Lain-lain (Others) | 175 | 231 | 219 | 129 | 169 | 156 | 163 | 154 | 153 | 163 | 174 | 186 | 151 | 161 | 181 | 174 | 171 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|--|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | 84 | 97 | 108 | 145 | 185 | 183 | 188 | 190 | 196 | 194 | 195 | 193 | 188 | 197 | 205 | 217 | 228 |
| 2. Pertambangan (Mining) | 5 | 3 | 6 | 4 | 4 | 4 | 4 | 3 | 5 | 7 | 6 | 5 | 3 | 3 | 3 | 3 | 3 |
| 3. Perindustrian (Manufacturing) | 33 | 19 | 26 | 34 | 49 | 75 | 72 | 73 | 61 | 60 | 62 | 107 | 87 | 85 | 86 | 85 | 91 |
| 4. Listrik, gas dan air (Water, gas and electricity) | 1 | - | 1 | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 2 | 2 | 5 |
| 5. Konstruksi (Construction) | 140 | 130 | 105 | 191 | 295 | 333 | 336 | 343 | 342 | 366 | 390 | 401 | 266 | 290 | 371 | 403 | 436 |
| 6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | 282 | 278 | 285 | 407 | 478 | 493 | 497 | 506 | 506 | 516 | 525 | 519 | 423 | 458 | 484 | 499 | 558 |
| 7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | 30 | 19 | 36 | 21 | 35 | 32 | 28 | 28 | 27 | 27 | 30 | 56 | 22 | 22 | 22 | 23 | 54 |
| 8. Jasa Dunia usaha (Business Services) | 97 | 98 | 65 | 100 | 103 | 111 | 114 | 114 | 113 | 135 | 115 | 120 | 86 | 93 | 97 | 105 | 109 |
| 9. Jasa sosial/masyarakat (Social Services) | 14 | 20 | 16 | 19 | 20 | 21 | 21 | 21 | 16 | 17 | 19 | 16 | 14 | 14 | 13 | 16 | 15 |
| 10. Lain-lain (Others) | 133 | 172 | 245 | 287 | 334 | 338 | 337 | 338 | 338 | 335 | 346 | 334 | 268 | 368 | 305 | 349 | 385 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|-------|-------|------|------|------|-----|-----|-----|-----|-----|-----|-----|------|-------|-------|-------|-------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | 142 | 94 | 28 | 67 | 65 | 65 | 53 | 53 | 53 | 53 | 53 | 85 | 53 | 53 | 53 | 62 | 60 |
| 2. Pertambangan (Mining) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. Perindustrian (Manufacturing) | 1.485 | 1.067 | 838 | 593 | 602 | 630 | 808 | 723 | 640 | 673 | 794 | 931 | 953 | 1.090 | 1.046 | 1.180 | 1.317 |
| 4. Listrik, gas dan air (Water, gas and electricity) | 2 | - | 2 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5. Konstruksi (Construction) | 26 | 1 | 1 | 3 | 3 | 3 | 2 | 3 | 2 | 2 | 13 | 14 | 13 | 13 | 14 | 14 | 17 |
| 6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | 270 | 154 | 137 | 94 | 101 | 96 | 105 | 99 | 102 | 100 | 143 | 163 | 124 | 126 | 121 | 228 | 218 |
| 7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | 20 | 0 | 309 | - | 4 | 4 | 6 | 4 | 5 | 311 | 312 | 312 | 6 | 6 | 6 | 319 | 327 |
| 8. Jasa Dunia usaha (Business Services) | 172 | 52 | 19 | 7 | 28 | 17 | 14 | 12 | 18 | 17 | 20 | 38 | 197 | 192 | 199 | 226 | 66 |
| 9. Jasa sosial/masyarakat (Social Services) | 2 | - | - | 8 | 11 | 8 | 11 | 8 | 8 | 8 | 9 | - | - | 9 | 8 | 10 | 19 |
| 10. Lain-lain (Others) | 94 | 78 | 141 | 153 | 147 | 164 | 163 | 157 | 164 | 168 | 177 | 185 | 194 | 211 | 225 | 243 | 257 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | - | 38 | 65 | 41 | 41 | 41 | 41 | 41 | 41 | 41 | 41 | 66 | 5 | 5 | 5 | 21 | 17 |
| 2. Pertambangan (Mining) | 888 | 1.927 | 64 | 252 | 248 | 261 | 248 | 233 | 246 | 201 | 295 | 322 | 291 | 334 | 353 | 340 | 309 |
| 3. Perindustrian (Manufacturing) | 1.707 | 1.392 | 1.028 | 943 | 1.559 | 1.542 | 1.625 | 1.637 | 1.650 | 1.932 | 2.226 | 2.543 | 2.255 | 2.109 | 2.481 | 2.286 | 2.350 |
| 4. Listrik, gas dan air (Water, gas and electricity) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5. Konstruksi (Construction) | - | 20 | 19 | 11 | 10 | 11 | 11 | 11 | 11 | 11 | 13 | 13 | 12 | 13 | 14 | 13 | 12 |
| 6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | 97 | 30 | 29 | 59 | 45 | 50 | 50 | 51 | 50 | 51 | 56 | 46 | 55 | 304 | 65 | 71 | 160 |
| 7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | - | - | 1 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 |
| 8. Jasa Dunia usaha (Business Services) | 39 | 44 | 8 | 24 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 51 | 46 | 48 | 49 | 53 | 52 |
| 9. Jasa sosial/masyarakat (Social Services) | 16 | - | - | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 10. Lain-lain (Others) | 676 | 916 | 1.450 | 3.053 | 3.368 | 3.454 | 3.546 | 3.483 | 3.580 | 3.666 | 3.758 | 3.852 | 3.942 | 4.066 | 3.576 | 2.435 | 2.558 |

Miliar Rp (Billion Rp)

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

| Wilayah | Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | Pertambangan (Mining) | Perindustrian (Manufacturing) | Listrik, gas dan air (Water, gas and electricity) | Konstruksi (Construction) | Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | Jasa Dunia usaha (Business Services) | Jasa sosial/masyarakat (Social Services) | Lain-lain (Others) |
|---|--|-----------------------|-------------------------------|---|---------------------------|---|--|--------------------------------------|--|--------------------|
| Jawa Barat (West Java) | 40 | 25 | 1.148 | 0 | 185 | 965 | 42 | 354 | 63 | 1.034 |
| Banten | 8 | 5 | 202 | 3 | 59 | 161 | 3 | 58 | 5 | 358 |
| DKI Jakarta (Special Capital Province of Jakarta) | 1.246 | 574 | 13.448 | - | 1.705 | 3.890 | 1.234 | 2.244 | 436 | 5.520 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 6 | 0 | 87 | - | 18 | 98 | 2 | 18 | 2 | 75 |
| Jawa Tengah (Central Java) | 75 | 20 | 1.378 | 0 | 35 | 816 | 37 | 62 | 14 | 356 |
| Jawa Timur (East Java) | 117 | 4 | 1.582 | 0 | 64 | 1.171 | 139 | 84 | 32 | 595 |
| Bengkulu | 16 | 0 | 8 | - | 12 | 37 | 1 | 5 | 1 | 13 |
| Jambi | 116 | 0 | 38 | - | 4 | 78 | 0 | 7 | 1 | 51 |
| Nanggroe Aceh Darussalam | 13 | 0 | 6 | - | 45 | 107 | 3 | 22 | 4 | 58 |
| Sumatera Utara (North Sumatra) | 537 | 2 | 690 | 0 | 207 | 553 | 39 | 147 | 15 | 314 |
| Sumatera Barat (West Sumatra) | 104 | 1 | 5 | 1 | 5 | 120 | 9 | 11 | 2 | 45 |
| Riau | 122 | 0 | 90 | 0 | 49 | 183 | 14 | 40 | 1 | 131 |
| Kepulauan Riau | 82 | 5 | 21 | - | 104 | 133 | 13 | 56 | 2 | 78 |
| Sumatera Selatan (South Sumatra) | 1 | - | 21 | - | 23 | 50 | 8 | 89 | 1 | 106 |
| Bangka Belitung | 0 | 8 | 1 | - | 2 | 86 | 1 | 2 | 0 | 10 |
| Lampung | 138 | 0 | 33 | - | 41 | 625 | 34 | 13 | 1 | 63 |
| Kalimantan Selatan (South Kalimantan) | 6 | 44 | 205 | - | 77 | 73 | 4 | 18 | 2 | 56 |
| Kalimantan Barat (West Kalimantan) | 169 | - | 34 | - | 22 | 74 | 1 | 11 | 18 | 47 |
| Kalimantan Timur (East Kalimantan) | 31 | 39 | 5 | 0 | 140 | 126 | 7 | 65 | 12 | 153 |
| Kalimantan Tengah (Central Kalimantan) | 1 | - | 1 | - | 15 | 26 | 0 | 4 | 0 | 20 |
| Sulawesi Tengah (Central Sulawesi) | 35 | 9 | 13 | - | 19 | 235 | 1 | 8 | 3 | 59 |
| Sulawesi Selatan (South Sulawesi) | 20 | - | 113 | 0 | 121 | 360 | 43 | 38 | 5 | 302 |
| Sulawesi Utara (North Sulawesi) | 31 | - | 1 | - | 39 | 111 | 3 | 21 | 4 | 137 |
| Sulawesi Tenggara (Southeast Sulawesi) | 20 | - | 0 | - | 38 | 27 | - | 0 | 0 | 9 |
| Sulawesi Barat (West Sulawesi) | 3 | - | 4 | - | 4 | 33 | 1 | 1 | 1 | 22 |
| Gorontalo | 4 | 0 | 20 | - | 18 | 40 | 5 | 21 | 0 | 23 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 14 | 2 | 0 | - | 7 | 98 | 0 | 5 | 1 | 37 |
| Bali | 7 | 0 | 21 | - | 12 | 249 | 5 | 30 | 4 | 65 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 2 | - | 3 | 0 | 4 | 42 | 2 | 4 | 2 | 33 |
| Maluku | 1 | - | 1 | - | 23 | 21 | 1 | 2 | - | 14 |
| Papua | 3 | 0 | 0 | 0 | 31 | 24 | 28 | 6 | 0 | 31 |
| Maluku Utara (North Maluku) | 2 | - | 2 | - | 5 | 31 | 0 | 0 | 0 | 11 |
| Irian Jaya Barat | 1 | - | 0 | - | 9 | 20 | 0 | 6 | 0 | 9 |
| Lainnya (Others) | - | - | 128 | 13 | 34 | 26 | - | 194 | - | - |
| Total | 2.971 | 739 | 19.309 | 19 | 3.175 | 10.689 | 1.678 | 3.646 | 629 | 9.833 |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 150 | 287 | 208 | 233 | 421 | 400 | 425 | 412 | 398 | 368 | 364 | 403 | 291 | 346 | 356 | 342 | 379 |
| Agrobisnis (Agro-business) | 406 | 1.051 | 800 | 391 | 470 | 459 | 448 | 420 | 406 | 335 | 342 | 344 | 400 | 448 | 448 | 521 | 551 |
| Lainnya (Others) | 13.903 | 26.181 | 24.971 | 19.267 | 19.788 | 20.584 | 20.429 | 20.686 | 20.745 | 20.193 | 21.545 | 23.889 | 22.261 | 24.567 | 25.733 | 29.912 | 30.151 |
| Total Modal Kerja (Total Working Capital) | 14.459 | 27.519 | 25.979 | 19.892 | 20.679 | 21.443 | 21.302 | 21.518 | 21.549 | 20.896 | 22.250 | 24.637 | 22.953 | 25.361 | 26.537 | 30.775 | 31.081 |
| Investasi (Investment) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 331 | 157 | 178 | 134 | 160 | 213 | 229 | 229 | 237 | 225 | 252 | 251 | 352 | 455 | 535 | 552 | 688 |
| Agrobisnis (Agro-business) | 643 | 1.188 | 1.050 | 959 | 1.212 | 928 | 913 | 899 | 928 | 914 | 953 | 952 | 989 | 1.109 | 1.245 | 1.255 | 1.421 |
| Lainnya (Others) | 6.891 | 19.122 | 14.281 | 11.137 | 9.127 | 9.167 | 8.757 | 8.772 | 8.869 | 9.853 | 10.198 | 10.604 | 8.265 | 9.340 | 10.158 | 9.583 | 9.894 |
| Total Investasi (Total Investment) | 7.866 | 20.467 | 15.509 | 12.230 | 10.498 | 10.309 | 9.899 | 9.899 | 10.035 | 10.992 | 11.403 | 11.807 | 9.607 | 10.904 | 11.937 | 11.390 | 12.004 |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70) | 465 | 699 | 1.206 | 1.300 | 1.558 | 1.535 | 1.506 | 1.525 | 1.577 | 1.628 | 1.656 | 1.580 | 1.443 | 1.660 | 1.732 | 1.760 | 1.821 |
| KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70) | 272 | 504 | 1.047 | 1.104 | 1.177 | 1.175 | 1.205 | 1.196 | 1.165 | 1.099 | 1.123 | 1.136 | 1.094 | 1.160 | 1.264 | 1.310 | 1.349 |
| Ruko dan Rukan (Shop houses and Shop-offices) | 48 | 53 | 128 | 163 | 175 | 182 | 179 | 181 | 178 | 163 | 165 | 171 | 161 | 170 | 187 | 204 | 215 |
| Lainnya (Others) | 2.065 | 3.347 | 4.187 | 6.077 | 6.510 | 6.602 | 6.602 | 6.503 | 6.695 | 6.592 | 6.726 | 6.863 | 6.614 | 7.040 | 6.785 | 5.892 | 6.218 |
| Total Konsumsi (Total Consumption) | 2.850 | 4.603 | 6.569 | 8.645 | 9.420 | 9.494 | 9.493 | 9.405 | 9.615 | 9.482 | 9.669 | 9.750 | 9.313 | 10.030 | 9.967 | 9.167 | 9.602 |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 31 | 121 | 118 | 142 | 295 | 305 | 322 | 308 | 294 | 264 | 260 | 262 | 181 | 205 | 186 | 185 | 203 |
| Agrobisnis (Agro-business) | 266 | 937 | 623 | 311 | 334 | 322 | 320 | 296 | 285 | 276 | 274 | 274 | 294 | 311 | 316 | 318 | 359 |
| Lainnya (Others) | 8.270 | 19.305 | 17.127 | 11.499 | 11.091 | 11.609 | 11.537 | 11.686 | 11.892 | 10.794 | 11.369 | 12.504 | 10.554 | 12.105 | 12.924 | 15.238 | 15.465 |
| Total Modal Kerja (Total Working Capital) | 8.567 | 20.363 | 17.868 | 11.951 | 11.719 | 12.236 | 12.179 | 12.290 | 12.471 | 11.334 | 11.902 | 13.041 | 11.028 | 12.622 | 13.427 | 15.740 | 16.026 |
| Investasi (Investment) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 1 | 16 | 47 | 13 | 35 | 85 | 99 | 95 | 95 | 94 | 119 | 118 | 112 | 230 | 309 | 306 | 298 |
| Agrobisnis (Agro-business) | 445 | 591 | 441 | 421 | 685 | 401 | 396 | 388 | 418 | 403 | 401 | 399 | 429 | 437 | 572 | 634 | 655 |
| Lainnya (Others) | 2.975 | 15.024 | 10.047 | 7.787 | 5.312 | 5.352 | 4.998 | 4.996 | 5.114 | 5.643 | 5.667 | 6.150 | 3.551 | 3.790 | 3.984 | 3.895 | 3.932 |
| Total Investasi (Total Investment) | 3.421 | 15.630 | 10.535 | 8.221 | 6.032 | 5.838 | 5.493 | 5.479 | 5.627 | 6.141 | 6.186 | 6.667 | 4.092 | 4.457 | 4.865 | 4.835 | 4.884 |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70) | 337 | 519 | 965 | 1.085 | 1.330 | 1.308 | 1.272 | 1.295 | 1.344 | 1.396 | 1.431 | 1.343 | 1.231 | 1.443 | 1.506 | 1.539 | 1.591 |
| KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70) | 23 | 65 | 188 | 238 | 254 | 255 | 278 | 284 | 278 | 226 | 227 | 224 | 204 | 242 | 290 | 315 | 326 |
| Ruko dan Rukan (Shop houses and Shop-offices) | 17 | 14 | 28 | 38 | 48 | 51 | 51 | 53 | 55 | 52 | 53 | 51 | 48 | 50 | 56 | 67 | 74 |
| Lainnya (Others) | 748 | 1.222 | 1.219 | 1.615 | 1.462 | 1.473 | 1.417 | 1.390 | 1.450 | 1.202 | 1.229 | 1.208 | 990 | 1.124 | 1.224 | 1.390 | 1.474 |
| Total Konsumsi (Total Consumption) | 1.124 | 1.820 | 2.400 | 2.976 | 3.094 | 3.087 | 3.018 | 3.023 | 3.127 | 2.877 | 2.940 | 2.826 | 2.474 | 2.859 | 3.077 | 3.311 | 3.465 |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 55 | 132 | 79 | 87 | 119 | 87 | 94 | 93 | 94 | 93 | 92 | 122 | 106 | 137 | 144 | 143 | 145 |
| Agrobisnis (Agro-business) | 82 | 76 | 173 | 75 | 129 | 130 | 125 | 120 | 116 | 54 | 64 | 65 | 95 | 123 | 124 | 148 | 139 |
| Lainnya (Others) | 2.063 | 3.238 | 5.133 | 5.149 | 5.221 | 5.453 | 5.154 | 5.329 | 5.259 | 5.419 | 5.729 | 6.112 | 7.311 | 7.816 | 7.918 | 9.726 | 9.634 |
| Total Modal Kerja (Total Working Capital) | 2.200 | 3.446 | 5.385 | 5.311 | 5.468 | 5.671 | 5.373 | 5.543 | 5.469 | 5.566 | 5.885 | 6.298 | 7.512 | 8.076 | 8.186 | 10.017 | 9.918 |
| Investasi (Investment) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 197 | 81 | 87 | 108 | 104 | 106 | 108 | 110 | 119 | 108 | 108 | 110 | 219 | 222 | 220 | 223 | 384 |
| Agrobisnis (Agro-business) | 47 | 497 | 545 | 518 | 506 | 506 | 495 | 490 | 489 | 489 | 531 | 531 | 530 | 642 | 642 | 589 | 733 |
| Lainnya (Others) | 3.064 | 3.521 | 3.494 | 2.647 | 3.004 | 2.967 | 2.909 | 2.957 | 2.917 | 3.058 | 3.253 | 3.352 | 3.747 | 4.479 | 5.041 | 4.166 | 4.290 |
| Total Investasi (Total Investment) | 3.308 | 4.099 | 4.127 | 3.274 | 3.614 | 3.579 | 3.512 | 3.557 | 3.525 | 3.655 | 3.892 | 3.993 | 4.496 | 5.343 | 5.903 | 4.978 | 5.407 |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70) | 69 | 112 | 178 | 187 | 192 | 190 | 198 | 193 | 196 | 197 | 184 | 198 | 175 | 179 | 183 | 183 | 188 |
| KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70) | 231 | 418 | 840 | 826 | 864 | 861 | 864 | 855 | 838 | 821 | 837 | 858 | 837 | 873 | 918 | 931 | 958 |
| Ruko dan Rukan (Shop houses and Shop-offices) | 28 | 38 | 98 | 120 | 121 | 122 | 119 | 125 | 120 | 107 | 108 | 116 | 110 | 117 | 128 | 132 | 133 |
| Lainnya (Others) | 356 | 820 | 1.002 | 917 | 1.136 | 1.129 | 1.090 | 1.083 | 1.107 | 1.155 | 1.150 | 1.203 | 1.168 | 1.202 | 1.379 | 1.415 | 1.492 |
| Total Konsumsi (Total Consumption) | 686 | 1.388 | 2.118 | 2.050 | 2.314 | 2.302 | 2.272 | 2.256 | 2.260 | 2.281 | 2.280 | 2.375 | 2.290 | 2.371 | 2.608 | 2.661 | 2.771 |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 30 | 7 | 6 | - | - | - | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 21 | 5 | 20 |
| Agrobisnis (Agro-business) | 51 | 33 | 1 | - | - | - | - | - | - | - | - | - | 6 | 6 | 1 | 4 | 1 |
| Lainnya (Others) | 292 | 391 | 309 | 277 | 297 | 290 | 254 | 254 | 248 | 320 | 326 | 328 | 241 | 232 | 265 | 252 | 264 |
| Total Modal Kerja (Total Working Capital) | 372 | 431 | 316 | 277 | 297 | 290 | 254 | 255 | 249 | 321 | 327 | 329 | 248 | 239 | 286 | 260 | 286 |
| Investasi (Investment) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 3 | 4 | 3 | - | 8 | 9 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | - | 2 | 20 | 3 |
| Agrobisnis (Agro-business) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | 1 | 3 |
| Lainnya (Others) | 45 | 66 | 57 | 55 | 113 | 108 | 105 | 95 | 101 | 98 | 93 | 91 | 61 | 49 | 94 | 121 | 121 |
| Total Investasi (Total Investment) | 48 | 70 | 60 | 55 | 122 | 116 | 113 | 103 | 109 | 106 | 101 | 99 | 69 | 49 | 97 | 142 | 126 |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70) | 44 | 50 | 48 | 9 | 16 | 15 | 14 | 15 | 15 | 15 | 17 | 17 | 17 | 16 | 17 | 15 | 16 |
| KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70) | 13 | 17 | 13 | 21 | 44 | 35 | 38 | 33 | 25 | 26 | 31 | 26 | 27 | 21 | 28 | 29 | 27 |
| Ruko dan Rukan (Shop houses and Shop-offices) | - | 1 | 1 | 3 | 2 | 2 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Lainnya (Others) | 133 | 163 | 157 | 96 | 105 | 103 | 108 | 104 | 111 | 121 | 124 | 141 | 106 | 122 | 135 | 129 | 126 |
| Total Konsumsi (Total Consumption) | 190 | 230 | 219 | 129 | 168 | 155 | 162 | 154 | 153 | 163 | 173 | 186 | 151 | 160 | 181 | 174 | 171 |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|--------------|------------|------------|------------|------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 10 | 7 | 3 | 3 | 6 | 5 | 6 | 7 | 7 | 8 | 8 | 18 | 4 | 3 | 4 | 3 | 4 |
| Agrobisnis (Agro-business) | 1 | 5 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 7 | 7 | 10 | 10 |
| Lainnya (Others) | 348 | 408 | 440 | 664 | 854 | 891 | 901 | 916 | 924 | 973 | 989 | 1.009 | 767 | 819 | 937 | 983 | 1.091 |
| Total Modal Kerja (Total Working Capital) | 359 | 421 | 446 | 670 | 863 | 900 | 911 | 926 | 936 | 986 | 1.002 | 1.033 | 776 | 829 | 949 | 996 | 1.105 |
| Investasi (Investment) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 1 | 1 | 1 | - | 0 | 2 | 3 | 4 | 3 | 3 | 4 | 2 | 2 | 4 | 4 | 3 | 3 |
| Agrobisnis (Agro-business) | 17 | 20 | 25 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 22 | 30 | 30 | 30 | 30 | 31 |
| Lainnya (Others) | 162 | 223 | 178 | 235 | 289 | 335 | 330 | 330 | 312 | 317 | 320 | 369 | 287 | 306 | 305 | 330 | 366 |
| Total Investasi (Total Investment) | 180 | 244 | 204 | 256 | 310 | 358 | 354 | 356 | 336 | 341 | 345 | 393 | 320 | 341 | 338 | 363 | 399 |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70) | 15 | 18 | 15 | 18 | 18 | 20 | 21 | 21 | 21 | 19 | 22 | 22 | 19 | 20 | 24 | 23 | 24 |
| KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70) | 2 | 2 | 1 | 5 | 5 | 5 | 6 | 6 | 6 | 8 | 8 | 8 | 7 | 7 | 10 | 11 | 13 |
| Ruko dan Rukan (Shop houses and Shop-offices) | 2 | 1 | 2 | 2 | 2 | 1 | 2 | 1 | 2 | 2 | 2 | 2 | 1 | 2 | 2 | 2 | 2 |
| Lainnya (Others) | 89 | 149 | 224 | 259 | 304 | 305 | 304 | 305 | 303 | 299 | 307 | 295 | 234 | 333 | 264 | 308 | 342 |
| Total Konsumsi (Total Consumption) | 108 | 169 | 242 | 284 | 329 | 332 | 332 | 333 | 331 | 328 | 339 | 327 | 262 | 362 | 300 | 343 | 380 |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2 0 0 8 | | | | | | | | 2 0 0 9 | | | | |
|---|--------------|--------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 18 | 19 | - | - | - | - | - | - | - | - | - | - | - | - | - | 6 | 7 |
| Agrobisnis (Agro-business) | 7 | - | - | 3 | 3 | 3 | - | - | - | - | - | - | - | - | - | 43 | 43 |
| Lainnya (Others) | 1.250 | 989 | 877 | 654 | 694 | 707 | 885 | 789 | 722 | 744 | 905 | 1.069 | 1.148 | 1.255 | 1.220 | 1.404 | 1.387 |
| Total Modal Kerja (Total Working Capital) | 1.276 | 1.008 | 877 | 657 | 697 | 710 | 885 | 789 | 722 | 744 | 905 | 1.069 | 1.148 | 1.255 | 1.220 | 1.453 | 1.437 |
| Investasi (Investment) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 130 | 56 | 39 | 12 | 12 | 12 | 12 | 11 | 11 | 12 | 14 | 12 | 11 | - | - | 0 | - |
| Agrobisnis (Agro-business) | 134 | 80 | 39 | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 |
| Lainnya (Others) | 381 | 223 | 378 | 104 | 106 | 102 | 104 | 100 | 95 | 409 | 425 | 461 | 187 | 234 | 226 | 586 | 588 |
| Total Investasi (Total Investment) | 645 | 359 | 456 | 116 | 118 | 114 | 115 | 111 | 106 | 420 | 439 | 473 | 198 | 234 | 226 | 587 | 588 |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70) | - | - | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70) | - | - | 2 | 11 | 6 | 17 | 17 | 15 | 15 | 15 | 16 | 17 | 16 | 16 | 16 | 23 | 23 |
| Ruko dan Rukan (Shop houses and Shop-offices) | - | - | - | - | 2 | 5 | 5 | - | - | - | - | - | - | - | 0 | 3 | 4 |
| Lainnya (Others) | 45 | 78 | 138 | 141 | 138 | 141 | 140 | 140 | 147 | 151 | 160 | 168 | 177 | 195 | 208 | 216 | 228 |
| Total Konsumsi (Total Consumption) | 45 | 78 | 141 | 153 | 147 | 164 | 163 | 157 | 164 | 168 | 177 | 185 | 194 | 211 | 225 | 243 | 257 |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2 0 0 8 | | | | | | | | | 2 0 0 9 | | | |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 6 | - | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | - | - | - | - | - | - |
| Agrobisnis (Agro-business) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Lainnya (Others) | 1.680 | 1.849 | 1.085 | 1.024 | 1.632 | 1.634 | 1.698 | 1.711 | 1.700 | 1.943 | 2.226 | 2.867 | 2.240 | 2.341 | 2.468 | 2.308 | 2.309 |
| Total Modal Kerja (Total Working Capital) | 1.686 | 1.850 | 1.088 | 1.027 | 1.634 | 1.636 | 1.700 | 1.714 | 1.703 | 1.946 | 2.229 | 2.867 | 2.240 | 2.341 | 2.468 | 2.308 | 2.309 |
| Investasi (Investment) | | | | | | | | | | | | | | | | | |
| Properti (Property) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Agrobisnis (Agro-business) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Lainnya (Others) | 264 | 65 | 127 | 309 | 303 | 304 | 311 | 294 | 331 | 328 | 441 | 182 | 432 | 480 | 507 | 485 | 598 |
| Total Investasi (Total Investment) | 264 | 65 | 127 | 309 | 303 | 304 | 311 | 294 | 331 | 328 | 441 | 182 | 432 | 480 | 507 | 485 | 598 |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 | 0 |
| KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70) | 2 | 2 | 2 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 1 | 1 | 1 | 1 |
| Ruko dan Rukan (Shop houses and Shop-offices) | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Lainnya (Others) | 694 | 914 | 1.447 | 3.049 | 3.365 | 3.451 | 3.544 | 3.479 | 3.577 | 3.662 | 3.755 | 3.849 | 3.940 | 4.065 | 3.575 | 2.434 | 2.556 |
| Total Konsumsi (Total Consumption) | 697 | 916 | 1.450 | 3.053 | 3.368 | 3.454 | 3.546 | 3.483 | 3.580 | 3.666 | 3.758 | 3.852 | 3.942 | 4.066 | 3.576 | 2.435 | 2.558 |

Miliar Rp (Billion Rp)

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

| Wilayah | Modal Kerja | | | Investasi | | | Konsumsi | | | |
|---|------------------------|-----------------------------------|---------------------|------------------------|-----------------------------------|---------------------|---|---|--|---------------------|
| | Properti (Property) | Agrobisnis (Agro- business) | Lainnya (Others) | Properti (Property) | Agrobisnis (Agro- business) | Lainnya (Others) | KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70) | KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70) | Ruko dan Rukan (Shop houses and Shop- offices) | Lainnya (Others) |
| Jawa Barat (West Java) | 25 | 24 | 2.184 | 68 | 2 | 557 | 537 | 190 | 16 | 253 |
| Banten | 2 | 0 | 368 | 32 | 1 | 107 | 193 | 26 | 2 | 129 |
| DKI Jakarta (Special Capital Province of Jakarta) | 144 | 177 | 16.528 | 479 | 764 | 6.699 | 284 | 632 | 80 | 4.510 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 8 | 1 | 200 | 7 | 1 | 22 | 24 | 21 | 1 | 21 |
| Jawa Tengah (Central Java) | 4 | 54 | 2.055 | 12 | 1 | 347 | 81 | 82 | 5 | 152 |
| Jawa Timur (East Java) | 18 | 90 | 2.770 | 5 | 36 | 311 | 144 | 126 | 13 | 275 |
| Bengkulu | 5 | 2 | 46 | - | 1 | 27 | 4 | 1 | 1 | 7 |
| Jambi | 0 | 1 | 183 | 1 | 45 | 14 | 29 | 8 | 1 | 11 |
| Nanggroe Aceh Darussalam | 5 | 2 | 167 | 3 | 1 | 26 | 9 | 2 | 3 | 39 |
| Sumatera Utara (North Sumatra) | 12 | 134 | 1.221 | 7 | 250 | 583 | 45 | 79 | 23 | 150 |
| Sumatera Barat (West Sumatra) | 1 | 4 | 148 | 1 | 31 | 76 | 7 | 5 | 1 | 29 |
| Riau | 6 | 3 | 301 | 1 | 64 | 127 | 60 | 13 | 4 | 51 |
| Kepulauan Riau | 9 | 6 | 281 | 3 | 32 | 88 | 31 | 8 | 1 | 33 |
| Sumatera Selatan (South Sumatra) | 19 | - | 90 | 1 | 0 | 84 | 69 | 9 | 8 | 19 |
| Bangka Belitung | - | 1 | 92 | 0 | 0 | 7 | 4 | 3 | 0 | 3 |
| Lampung | 7 | 20 | 729 | 1 | 17 | 112 | 19 | 8 | 2 | 34 |
| Kalimantan Selatan (South Kalimantan) | 46 | 3 | 294 | 20 | 0 | 70 | 25 | 9 | 2 | 16 |
| Kalimantan Barat (West Kalimantan) | 0 | 0 | 108 | 0 | 169 | 56 | 17 | 13 | 4 | 9 |
| Kalimantan Timur (East Kalimantan) | 2 | 0 | 309 | - | 0 | 117 | 40 | 35 | 15 | 60 |
| Kalimantan Tengah (Central Kalimantan) | - | 0 | 33 | - | 0 | 16 | 7 | 2 | 0 | 9 |
| Sulawesi Tengah (Central Sulawesi) | 2 | 4 | 282 | 0 | 1 | 37 | 14 | 4 | 3 | 36 |
| Sulawesi Selatan (South Sulawesi) | 33 | 11 | 542 | 1 | 0 | 127 | 94 | 35 | 19 | 141 |
| Sulawesi Utara (North Sulawesi) | 18 | 2 | 156 | 2 | 2 | 37 | 42 | 13 | 5 | 70 |
| Sulawesi Tenggara (Southeast Sulawesi) | - | 1 | 65 | - | - | 21 | 0 | 2 | 0 | 6 |
| Sulawesi Barat (West Sulawesi) ¹ | 0 | 1 | 31 | 2 | 0 | 14 | 5 | 1 | - | 14 |
| Gorontalo | 1 | 1 | 73 | - | 0 | 36 | 3 | 1 | 1 | 17 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 0 | 3 | 113 | - | 0 | 12 | 3 | 2 | 0 | 31 |
| Bali | 7 | 2 | 179 | 42 | 0 | 98 | 21 | 15 | 1 | 24 |
| Nusa Tenggara Timur (East Nusa Tenggara) | - | 1 | 52 | - | 0 | 9 | 5 | 1 | 0 | 24 |
| Maluku | - | 0 | 46 | - | 0 | 5 | 1 | 0 | 0 | 11 |
| Papua | 6 | 1 | 49 | - | 0 | 38 | 6 | 1 | 2 | 22 |
| Maluku Utara (North Maluku) | - | 1 | 37 | 0 | - | 3 | 0 | 0 | - | 9 |
| Irian Jaya Barat | - | 0 | 25 | 1 | 0 | 11 | 2 | 1 | - | 5 |
| Lainnya (Others) | - | - | 394 | - | - | 1 | - | - | - | - |
| Total | 379 | 551 | 30.151 | 688 | 1.421 | 9.894 | 1.821 | 1.349 | 215 | 6.218 |

Miliar Rp (Billion Rp)

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

| Lokasi (Location) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Jawa Barat (West Java) | 1.395 | 2.603 | 2.589 | 2.672 | 3.045 | 3.120 | 3.117 | 3.173 | 3.268 | 3.272 | 3.370 | 3.528 | 3.345 | 3.538 | 3.757 | 3.790 | 3.856 |
| Banten | 244 | 375 | 656 | 715 | 848 | 824 | 784 | 782 | 789 | 712 | 798 | 916 | 605 | 716 | 784 | 855 | 860 |
| DKI Jakarta (Special Capital Province of Jakarta) | 17.715 | 32.432 | 26.535 | 20.907 | 21.490 | 21.701 | 21.922 | 21.762 | 21.974 | 22.792 | 23.918 | 26.343 | 25.773 | 28.312 | 29.104 | 29.925 | 30.297 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 62 | 152 | 244 | 391 | 395 | 400 | 394 | 403 | 415 | 421 | 416 | 418 | 181 | 197 | 202 | 232 | 305 |
| Jawa Tengah (Central Java) | 495 | 1.669 | 2.332 | 1.706 | 2.137 | 2.226 | 2.002 | 2.011 | 2.000 | 1.867 | 1.920 | 1.854 | 1.742 | 1.888 | 1.985 | 2.704 | 2.793 |
| Jawa Timur (East Java) | 2.105 | 3.737 | 4.796 | 4.065 | 3.183 | 3.279 | 3.250 | 3.344 | 3.361 | 3.327 | 3.421 | 3.410 | 2.771 | 2.995 | 3.045 | 3.771 | 3.787 |
| Bengkulu | 29 | 44 | 64 | 73 | 66 | 68 | 68 | 68 | 72 | 71 | 68 | 61 | 65 | 67 | 74 | 77 | 93 |
| Jambi | 71 | 338 | 341 | 260 | 213 | 215 | 197 | 192 | 192 | 181 | 183 | 181 | 214 | 236 | 247 | 260 | 294 |
| Nanggroe Aceh Darussalam | 57 | 104 | 55 | 88 | 163 | 173 | 179 | 186 | 213 | 217 | 245 | 246 | 177 | 208 | 222 | 233 | 258 |
| Sumatera Utara (North Sumatra) | 784 | 3.265 | 3.836 | 3.308 | 1.989 | 2.007 | 2.035 | 2.141 | 2.176 | 2.044 | 2.179 | 2.190 | 1.799 | 1.985 | 2.273 | 2.296 | 2.504 |
| Sumatera Barat (West Sumatra) | 160 | 281 | 301 | 289 | 329 | 342 | 318 | 315 | 318 | 282 | 271 | 253 | 244 | 259 | 271 | 281 | 303 |
| Riau | 257 | 1.493 | 1.002 | 444 | 525 | 536 | 454 | 451 | 440 | 439 | 470 | 550 | 438 | 511 | 565 | 578 | 630 |
| Kepulauan Riau ¹ | - | - | - | 231 | 289 | 297 | 323 | 319 | 308 | 310 | 305 | 304 | 312 | 364 | 403 | 455 | 493 |
| Sumatera Selatan (South Sumatra) | 133 | 236 | 199 | 208 | 216 | 222 | 215 | 230 | 224 | 291 | 315 | 315 | 276 | 289 | 297 | 309 | 299 |
| Bangka Belitung | 9 | 24 | 31 | 33 | 39 | 40 | 37 | 37 | 37 | 33 | 31 | 30 | 26 | 101 | 104 | 106 | 110 |
| Lampung | 77 | 128 | 186 | 272 | 423 | 451 | 431 | 423 | 433 | 446 | 471 | 448 | 439 | 723 | 791 | 867 | 949 |
| Kalimantan Selatan (South Kalimantan) | 74 | 701 | 511 | 379 | 402 | 405 | 559 | 562 | 544 | 532 | 563 | 571 | 433 | 463 | 475 | 496 | 485 |
| Kalimantan Barat (West Kalimantan) | 120 | 205 | 178 | 207 | 192 | 190 | 185 | 186 | 184 | 190 | 199 | 211 | 202 | 229 | 282 | 270 | 376 |
| Kalimantan Timur (East Kalimantan) | 147 | 316 | 410 | 490 | 526 | 543 | 525 | 549 | 542 | 522 | 618 | 612 | 450 | 477 | 503 | 526 | 578 |
| Kalimantan Tengah (Central Kalimantan) | 29 | 77 | 48 | 43 | 56 | 56 | 55 | 61 | 60 | 56 | 66 | 62 | 47 | 83 | 81 | 60 | 67 |
| Sulawesi Tengah (Central Sulawesi) | 46 | 148 | 243 | 290 | 266 | 271 | 264 | 278 | 299 | 266 | 276 | 288 | 262 | 297 | 307 | 353 | 381 |
| Sulawesi Selatan (South Sulawesi) | 453 | 1.820 | 1.815 | 1.683 | 1.803 | 1.783 | 1.692 | 1.679 | 1.692 | 1.542 | 1.577 | 1.596 | 716 | 856 | 907 | 945 | 1.002 |
| Sulawesi Utara (North Sulawesi) | 132 | 205 | 245 | 250 | 323 | 326 | 328 | 321 | 323 | 292 | 320 | 317 | 257 | 300 | 311 | 353 | 347 |
| Sulawesi Tenggara (Southeast Sulawesi) | 55 | 119 | 93 | 81 | 87 | 90 | 90 | 88 | 89 | 85 | 83 | 77 | 93 | 78 | 80 | 104 | 95 |
| Sulawesi Barat (West Sulawesi) ¹ | - | - | - | 73 | 75 | 76 | 71 | 68 | 70 | 56 | 57 | 70 | 45 | 65 | 68 | 68 | 68 |
| Gorontalo | 19 | 47 | 51 | 117 | 133 | 173 | 170 | 167 | 135 | 99 | 100 | 131 | 105 | 108 | 121 | 130 | 132 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 47 | 65 | 71 | 139 | 169 | 170 | 161 | 159 | 161 | 163 | 163 | 160 | 141 | 150 | 156 | 159 | 165 |
| Bali | 147 | 272 | 465 | 409 | 410 | 406 | 349 | 341 | 352 | 336 | 324 | 345 | 245 | 259 | 348 | 385 | 391 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 188 | 210 | 59 | 65 | 77 | 80 | 78 | 81 | 85 | 86 | 86 | 88 | 75 | 81 | 84 | 89 | 92 |
| Maluku | 21 | 33 | 34 | 30 | 35 | 52 | 54 | 57 | 57 | 55 | 55 | 54 | 47 | 48 | 53 | 59 | 63 |
| Papua | 32 | 43 | 55 | 72 | 95 | 116 | 115 | 113 | 118 | 111 | 101 | 128 | 72 | 75 | 82 | 87 | 124 |
| Maluku Utara (North Maluku) | 6 | 7 | 16 | 19 | 24 | 27 | 27 | 29 | 31 | 31 | 47 | 51 | 47 | 48 | 49 | 51 | 51 |
| Irian Jaya Barat ¹ | - | - | - | 15 | 18 | 21 | 20 | 24 | 24 | 24 | 22 | 21 | 22 | 25 | 32 | 33 | 46 |
| Lainnya (Others) | 67 | 1.441 | 598 | 743 | 554 | 559 | 221 | 224 | 211 | 217 | 284 | 363 | 205 | 264 | 379 | 425 | 394 |

Ket: 1 Data tersedia mulai Januari 2007

Miliar Rp (*Billion Rp*)

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

| Kelompok Bank (<i>Category of Bank</i>) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|---|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Bank Persero (<i>State Owned Banks</i>) | - | - | - | - | 251 | 269 | 256 | 241 | 255 | 247 | 261 | 277 | 270 | 316 | 343 | 329 | 338 |
| 2. BUSN Devisa (<i>Foreign Exchange Commercial Banks</i>) | - | - | - | - | 305 | 303 | 294 | 292 | 290 | 275 | 282 | 293 | 273 | 300 | 319 | 353 | 373 |
| 3. BUSN Non Devisa (<i>Non-Foreign Exchange Commercial Banks</i>) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4. BPD (<i>Regional Development Banks</i>) | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5. Bank Campuran (<i>Joint Venture Banks</i>) | - | - | - | - | 120 | 121 | 122 | 125 | 131 | 134 | 141 | 150 | 157 | 171 | 181 | 189 | 200 |
| 6. Bank Asing (<i>Foreign Owned Banks</i>) | - | - | - | - | 2.317 | 2.357 | 2.397 | 2.298 | 2.341 | 2.383 | 2.425 | 2.468 | 2.505 | 2.560 | 2.386 | 1.601 | 1.677 |
| 7. Bank Umum (<i>Commercial Bank</i>) | - | - | - | - | 2.992 | 3.050 | 3.070 | 2.956 | 3.017 | 3.040 | 3.108 | 3.188 | 3.205 | 3.347 | 3.229 | 2.472 | 2.588 |

Miliar Rp (Billion Rp)

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

| Kelompok Bank (Category of Bank) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|------|------|------|---------------|---------------|---------------|-------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun ²⁾ | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Bank Persero ¹⁾ (State Owned Banks) | - | - | - | 8.178 | 9.065 | 9.263 | 9.188 | 9.272 | 9.377 | 8.796 | 9.043 | 9.395 | 7.812 | 9.034 | 9.766 | 10.537 | 11.001 |
| 2. Bank Pemerintah Daerah (Regional Development Banks) | - | - | - | 1.130 | 1.380 | 1.426 | 1.437 | 1.459 | 1.468 | 1.495 | 1.548 | 1.530 | 1.195 | 1.364 | 1.358 | 1.487 | 1.597 |
| 3. Bank Swasta Nasional ¹⁾ (Foreign Exchange Commercial Banks) | - | - | - | 6.942 | 7.390 | 7.463 | 7.449 | 7.434 | 7.326 | 7.317 | 7.521 | 7.665 | 7.440 | 7.830 | 8.148 | 8.406 | 8.796 |
| 4. Bank Asing dan Campuran (Joint Venture Banks and Foreign Owned Banks) | - | - | - | 1.331 | 1.591 | 1.626 | 1.726 | 1.744 | 1.765 | 1.932 | 2.096 | 2.207 | 2.356 | 2.484 | 2.205 | 1.904 | 1.912 |
| Jumlah | - | - | - | 17.581 | 19.426 | 19.778 | 19.800 | 19.909 | 19.935 | 19.540 | 20.208 | 20.796 | 18.803 | 20.712 | 21.477 | 22.334 | 23.305 |

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

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

Miliar Rp (Billion Rp)

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

| Kelompok Bank (Category of Bank) | Des | Des | Des | Des | 2 0 0 8 | | | | | | | | 2 0 0 9 | | | | |
|---|------|------|------|------|---------------|---------------|-------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun ²⁾ | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Bank Persero (State Owned Banks) ¹⁾ | - | - | - | - | 9.065 | 9.263 | 9.188 | 9.272 | 9.377 | 8.796 | 9.043 | 9.395 | 7.812 | 9.034 | 9.766 | 10.537 | 11.001 |
| Mikro | - | - | - | - | 4.232 | 4.206 | 4.279 | 4.377 | 4.435 | 4.310 | 4.437 | 4.470 | 4.137 | 4.856 | 5.189 | 5.547 | 5.707 |
| Kecil | - | - | - | - | 1.842 | 1.947 | 1.883 | 1.905 | 1.925 | 1.814 | 1.840 | 1.816 | 1.490 | 1.731 | 1.798 | 1.958 | 2.067 |
| Menengah | - | - | - | - | 2.992 | 3.110 | 3.026 | 2.989 | 3.017 | 2.672 | 2.767 | 3.109 | 2.185 | 2.447 | 2.779 | 3.032 | 3.227 |
| 2. BPD (Regional Development Banks) | - | - | - | - | 1.380 | 1.426 | 1.437 | 1.459 | 1.468 | 1.495 | 1.548 | 1.530 | 1.195 | 1.364 | 1.358 | 1.487 | 1.597 |
| Mikro | - | - | - | - | 602 | 603 | 604 | 624 | 607 | 599 | 597 | 588 | 494 | 591 | 548 | 612 | 635 |
| Kecil | - | - | - | - | 528 | 553 | 555 | 566 | 574 | 600 | 626 | 627 | 482 | 542 | 573 | 598 | 635 |
| Menengah | - | - | - | - | 250 | 270 | 278 | 269 | 286 | 296 | 325 | 315 | 219 | 231 | 238 | 278 | 327 |
| 3. Bank Swasta Nasional (Commercial Banks) ¹⁾ | - | - | - | - | 7.390 | 7.463 | 7.449 | 7.434 | 7.326 | 7.317 | 7.521 | 7.665 | 7.440 | 7.830 | 8.148 | 8.406 | 8.796 |
| Mikro | - | - | - | - | 1.696 | 1.741 | 1.669 | 1.634 | 1.627 | 1.651 | 1.875 | 1.985 | 1.829 | 1.993 | 2.129 | 2.144 | 2.506 |
| Kecil | - | - | - | - | 2.418 | 2.418 | 2.363 | 2.383 | 2.390 | 2.371 | 2.322 | 2.314 | 2.313 | 2.305 | 2.369 | 2.401 | 2.438 |
| Menengah | - | - | - | - | 3.276 | 3.304 | 3.418 | 3.417 | 3.309 | 3.294 | 3.324 | 3.366 | 3.299 | 3.531 | 3.651 | 3.862 | 3.852 |
| 4. Bank Asing dan Campuran (Foreign Owned Banks and Joint Venture Banks) | - | - | - | - | 1.591 | 1.626 | 1.726 | 1.744 | 1.765 | 1.932 | 2.096 | 2.207 | 2.356 | 2.484 | 2.205 | 1.904 | 1.912 |
| Mikro | - | - | - | - | 1.184 | 1.205 | 1.252 | 1.295 | 1.344 | 1.396 | 1.446 | 1.503 | 1.567 | 1.696 | 1.404 | 1.084 | 1.117 |
| Kecil | - | - | - | - | 73 | 83 | 79 | 86 | 82 | 123 | 124 | 134 | 151 | 146 | 146 | 158 | 159 |
| Menengah | - | - | - | - | 335 | 338 | 394 | 362 | 339 | 413 | 526 | 570 | 638 | 642 | 655 | 661 | 636 |
| Jumlah | - | - | - | - | 19.426 | 19.778 | 19.800 | 19.909 | 19.935 | 19.540 | 20.208 | 20.796 | 18.803 | 20.712 | 21.477 | 22.334 | 23.305 |

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

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2 0 0 8 | | | | | | | | 2 0 0 9 | | | | |
|---|------|------|------|------|---------------|---------------|-------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun ¹⁾ | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja (Working Capital) | - | - | - | - | 10.643 | 10.893 | 10.911 | 11.040 | 10.937 | 10.756 | 11.232 | 11.601 | 10.393 | 11.602 | 12.218 | 13.024 | 13.366 |
| Properti (Property) | - | - | - | - | 177 | 172 | 164 | 174 | 167 | 164 | 172 | 176 | 171 | 181 | 205 | 201 | 215 |
| Agrobisnis (Agro-business) | - | - | - | - | 327 | 315 | 312 | 296 | 281 | 267 | 268 | 268 | 271 | 290 | 289 | 324 | 342 |
| Lainnya (Others) | - | - | - | - | 10.139 | 10.407 | 10.434 | 10.570 | 10.489 | 10.325 | 10.792 | 11.157 | 9.951 | 11.131 | 11.724 | 12.499 | 12.809 |
| Investasi (Investment) | - | - | - | - | 2.621 | 2.675 | 2.696 | 2.657 | 2.636 | 2.562 | 2.612 | 2.830 | 2.365 | 2.514 | 2.636 | 2.724 | 3.030 |
| Properti (Property) | - | - | - | - | 43 | 50 | 58 | 57 | 58 | 53 | 54 | 52 | 70 | 80 | 91 | 100 | 106 |
| Agrobisnis (Agro-business) | - | - | - | - | 553 | 549 | 542 | 533 | 536 | 528 | 521 | 520 | 518 | 528 | 532 | 535 | 557 |
| Lainnya (Others) | - | - | - | - | 2.024 | 2.076 | 2.096 | 2.068 | 2.042 | 1.981 | 2.037 | 2.258 | 1.777 | 1.906 | 2.014 | 2.089 | 2.368 |
| Konsumsi (Consumption) | - | - | - | - | 6.162 | 6.210 | 6.193 | 6.211 | 6.362 | 6.223 | 6.364 | 6.366 | 6.046 | 6.595 | 6.623 | 6.586 | 6.909 |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70) | - | - | - | - | 1.558 | 1.535 | 1.506 | 1.525 | 1.563 | 1.615 | 1.642 | 1.567 | 1.430 | 1.646 | 1.721 | 1.750 | 1.810 |
| KPR dan Apartemen > Tipe 70 (Housing and Apartement > Type 70) | - | - | - | - | 1.152 | 1.160 | 1.184 | 1.167 | 1.149 | 1.083 | 1.107 | 1.120 | 1.052 | 1.130 | 1.197 | 1.245 | 1.287 |
| Ruko dan Rukan (Shop houses and Shop-offices) | - | - | - | - | 175 | 182 | 179 | 181 | 178 | 163 | 165 | 171 | 161 | 170 | 187 | 204 | 215 |
| Lainnya (Others) | - | - | - | - | 3.277 | 3.333 | 3.323 | 3.338 | 3.471 | 3.361 | 3.450 | 3.508 | 3.403 | 3.649 | 3.518 | 3.386 | 3.597 |
| Jumlah | - | - | - | - | 19.426 | 19.778 | 19.800 | 19.909 | 19.935 | 19.540 | 20.208 | 20.796 | 18.803 | 20.712 | 21.477 | 22.334 | 23.305 |

Ket: ¹⁾ Data Revisi Juni 2008

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|------|------|------|------|---------------|---------------|-------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun ¹⁾ | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | - | - | - | - | 1.223 | 1.265 | 1.219 | 1.257 | 1.193 | 1.140 | 1.128 | 1.068 | 1.134 | 1.166 | 1.324 | 1.324 | 1.447 |
| 2. Pertambangan (Mining) | - | - | - | - | 126 | 115 | 112 | 101 | 106 | 101 | 100 | 96 | 100 | 80 | 81 | 81 | 103 |
| 3. Perindustrian (Manufacturing) | - | - | - | - | 2.704 | 2.867 | 2.933 | 2.822 | 2.919 | 3.163 | 3.629 | 3.452 | 3.774 | 3.993 | 4.170 | 4.170 | 4.208 |
| 4. Listrik, gas dan air (Water, gas and electricity) | - | - | - | - | 9 | 6 | 6 | 6 | 6 | 6 | 7 | 7 | 8 | 4 | 3 | 3 | 6 |
| 5. Konstruksi (Construction) | - | - | - | - | 856 | 917 | 929 | 944 | 943 | 1.011 | 1.044 | 803 | 888 | 967 | 1.039 | 1.039 | 1.101 |
| 6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | - | - | - | - | 6.779 | 6.615 | 6.657 | 6.655 | 6.350 | 6.531 | 6.585 | 5.587 | 6.301 | 6.607 | 6.995 | 6.995 | 7.246 |
| 7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | - | - | - | - | 433 | 412 | 416 | 432 | 450 | 472 | 475 | 371 | 394 | 387 | 391 | 391 | 437 |
| 8. Jasa Dunia usaha (Business Services) | - | - | - | - | 1.057 | 1.039 | 1.052 | 999 | 996 | 1.051 | 1.091 | 1.016 | 1.108 | 1.197 | 1.246 | 1.246 | 1.330 |
| 9. Jasa sosial/masyarakat (Social Services) | - | - | - | - | 278 | 272 | 274 | 257 | 253 | 263 | 262 | 240 | 270 | 280 | 288 | 288 | 288 |
| 10. Lain-lain (Others) | - | - | - | - | 6.313 | 6.294 | 6.311 | 6.462 | 6.325 | 6.469 | 6.476 | 6.163 | 6.736 | 6.796 | 6.798 | 6.798 | 7.140 |
| Jumlah | - | - | - | - | 19.778 | 19.800 | 19.909 | 19.935 | 19.540 | 20.208 | 20.796 | 18.803 | 20.712 | 21.477 | 22.334 | 22.334 | 23.305 |

Ket: ¹⁾ Data Revisi Juni 2008

Miliar Rp (Billion Rp)

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

| Kelompok Bank (Bank Category) | Des | Des | Des | Des | 2 0 0 8 | | | | | | | | 2 0 0 9 | | | | |
|---|--------|--------|--------|--------|---------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|--------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Bank Persero (State Owned Banks) | | | | | | | | | | | | | | | | | |
| Non Performing Penerusan Kredit (Non Performing Channelling Credit) | 6.912 | 5.549 | 7.244 | 4.844 | 4.819 | 4.836 | 4.827 | 4.742 | 4.738 | 5.526 | 5.896 | 5.999 | 5.780 | 5.879 | 5.994 | 5.915 | 5.728 |
| Total Penerusan Kredit (Total Channelling Credit) | 30.963 | 29.670 | 35.766 | 38.318 | 35.971 | 36.181 | 36.368 | 35.542 | 35.212 | 36.007 | 40.391 | 41.405 | 40.613 | 31.013 | 31.400 | 30.847 | 28.691 |
| Rasio Non Performing (%) (Ratio Non Performing (%)) | 22,32 | 18,70 | 20,26 | 12,64 | 13,40 | 13,37 | 13,27 | 13,34 | 13,45 | 15,35 | 14,60 | 14,49 | 14,23 | 18,96 | 19,09 | 19,17 | 19,97 |
| BUSN Devisa (Foreign Exchange Commercial Banks) | | | | | | | | | | | | | | | | | |
| Non Performing Penerusan Kredit (Non Performing Channelling Credit) | 1.130 | 1.295 | 1.628 | 1.742 | 1.749 | 1.763 | 1.764 | 1.850 | 1.850 | 1.849 | 1.849 | 1.849 | 1.850 | 1.851 | 1.852 | 1.932 | 1.931 |
| Total Penerusan Kredit (Total Channelling Credit) | 2.710 | 2.822 | 2.869 | 2.883 | 2.861 | 2.848 | 2.851 | 2.853 | 2.849 | 2.846 | 2.848 | 2.849 | 2.854 | 2.858 | 2.855 | 2.854 | 2.852 |
| Rasio Non Performing (%) (Ratio Non Performing (%)) | 41,68 | 45,89 | 56,73 | 60,42 | 61,13 | 61,91 | 61,88 | 64,85 | 64,94 | 64,97 | 64,92 | 64,91 | 64,81 | 64,75 | 64,86 | 67,69 | 67,71 |
| BUSN Non Devisa (Non-Foreign Exchange Commercial Banks) | | | | | | | | | | | | | | | | | |
| Non Performing Penerusan Kredit (Non Performing Channelling Credit) | 15 | 15 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 11 | 11 | 11 | 6 | 6 | 20 | 20 |
| Total Penerusan Kredit (Total Channelling Credit) | 42 | 42 | 41 | 41 | 41 | 41 | 41 | 40 | 40 | 40 | 39 | 39 | 39 | 30 | 32 | 32 | 32 |
| Rasio Non Performing (%) (Ratio Non Performing (%)) | 34,74 | 34,52 | 30,03 | 29,95 | 29,93 | 29,92 | 29,92 | 30,55 | 30,47 | 30,46 | 28,89 | 28,89 | 28,89 | 21,17 | 20,11 | 63,22 | 63,22 |
| BPD (Regional Development Banks) | | | | | | | | | | | | | | | | | |
| Non Performing Penerusan Kredit (Non Performing Channelling Credit) | 1.005 | 1.150 | 1.196 | 1.202 | 1.236 | 1.247 | 1.257 | 1.279 | 1.277 | 1.272 | 1.367 | 1.369 | 1.359 | 1.382 | 1.388 | 1.382 | 1.381 |
| Total Penerusan Kredit (Total Channelling Credit) | 1.875 | 1.982 | 2.035 | 2.280 | 2.276 | 2.274 | 2.289 | 2.290 | 2.289 | 2.284 | 2.283 | 2.283 | 2.389 | 2.381 | 2.416 | 2.418 | 2.433 |
| Rasio Non Performing (%) (Ratio Non Performing (%)) | 53,63 | 58,04 | 58,80 | 52,73 | 54,30 | 54,84 | 54,93 | 55,86 | 55,81 | 55,68 | 59,88 | 60,00 | 56,88 | 58,04 | 57,46 | 57,15 | 56,75 |
| Bank Campuran (Joint Venture Banks) | | | | | | | | | | | | | | | | | |
| Non Performing Penerusan Kredit (Non Performing Channelling Credit) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 |
| Total Penerusan Kredit (Total Channelling Credit) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 |
| Rasio Non Performing (%) (Ratio Non Performing (%)) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 100 | 100 |
| Bank Asing (Foreign Owned Banks) | | | | | | | | | | | | | | | | | |
| Non Performing Penerusan Kredit (Non Performing Channelling Credit) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Penerusan Kredit (Total Channelling Credit) | - | - | - | 154 | 132 | 137 | 133 | 113 | 110 | 94 | 57 | 6 | 67 | 65 | 539 | 548 | 461 |
| Rasio Non Performing (%) (Ratio Non Performing (%)) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Bank Umum (Commercial Banks) | | | | | | | | | | | | | | | | | |
| Non Performing Penerusan Kredit (Non Performing Channelling Credit) | 9.062 | 8.009 | 10.081 | 7.801 | 7.816 | 7.859 | 7.861 | 7.883 | 7.877 | 8.659 | 9.123 | 9.229 | 9.000 | 9.118 | 9.240 | 9.249 | 9.061 |
| Total Penerusan Kredit (Total Channelling Credit) | 35.591 | 34.517 | 40.710 | 43.675 | 41.281 | 41.481 | 41.682 | 40.838 | 40.499 | 41.270 | 45.617 | 46.581 | 45.962 | 36.347 | 37.242 | 36.699 | 34.470 |
| Rasio Non Performing (%) (Ratio Non Performing (%)) | 25,46 | 23,20 | 24,76 | 17,86 | 18,93 | 18,95 | 18,86 | 19,30 | 19,45 | 20,98 | 20,00 | 19,81 | 19,58 | 25,09 | 24,81 | 25,20 | 26,29 |

Miliar Rp (Billion Rp)

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

| Jenis (Type) | Desember 2004 | | Desember 2005 | | Desember 2006 | | Desember 2007 | | April 2008 | | Desember 2008 | | April 2009 | |
|--|----------------|---|------------------|---|------------------|---|------------------|---|------------------|---|------------------|---|------------------|---|
| | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) |
| Giro (Demand Deposits) | 245.722 | 25,51 | 281.412 | 24,95 | 338.011 | 26,26 | 405.551 | 26,84 | 378.087 | 25,51 | 430.000 | 24,53 | 442.834 | 24,87 |
| Rupiah | 170.843 | 17,74 | 193.854 | 17,19 | 249.564 | 19,39 | 309.335 | 20,47 | 275.693 | 18,60 | 307.743 | 17,55 | 318.118 | 17,86 |
| Valas (Foreign Exchange) | 74.879 | 7,77 | 87.558 | 7,76 | 88.447 | 6,87 | 96.216 | 6,37 | 102.395 | 6,91 | 122.257 | 6,97 | 124.716 | 7,00 |
| Deposito (Time Deposits) | 420.990 | 43,71 | 565.033 | 50,09 | 615.163 | 47,79 | 666.708 | 44,13 | 669.778 | 45,20 | 824.704 | 47,04 | 842.068 | 47,28 |
| Rupiah | 351.460 | 36,49 | 455.038 | 40,34 | 510.008 | 39,62 | 540.982 | 35,81 | 544.522 | 36,74 | 675.983 | 38,56 | 704.041 | 39,53 |
| Valas (Foreign Exchange) | 69.530 | 7,22 | 109.995 | 9,75 | 105.155 | 8,17 | 125.726 | 8,32 | 125.257 | 8,45 | 148.722 | 8,48 | 138.028 | 7,75 |
| Tabungan (Savings Deposits) | 296.394 | 30,77 | 281.492 | 24,96 | 333.928 | 25,94 | 438.574 | 29,03 | 434.105 | 29,29 | 498.587 | 28,44 | 496.016 | 27,85 |
| Rupiah | 295.905 | 30,72 | 281.268 | 24,94 | 333.873 | 25,94 | 434.480 | 28,76 | 423.827 | 28,60 | 476.717 | 27,19 | 463.916 | 26,05 |
| Valas (Foreign Exchange) | 489 | 0,05 | 224 | 0,02 | 55 | 0,00 | 4.095 | 0,27 | 10.278 | 0,69 | 21.870 | 1,25 | 32.100 | 1,80 |
| Total DPK (Total Third Party Funds) | 963.106 | 100 | 1.127.937 | 100 | 1.287.102 | 100 | 1.510.834 | 100 | 1.481.971 | 100 | 1.753.292 | 100 | 1.780.918 | 100 |
| Rupiah | 818.208 | 84,96 | 930.160 | 82,47 | 1.093.445 | 84,95 | 1.284.797 | 85,04 | 1.244.041 | 83,95 | 1.460.443 | 83,30 | 1.486.074 | 83,44 |
| Valas (Foreign Exchange) | 144.898 | 15,04 | 197.777 | 17,53 | 193.657 | 15,05 | 226.037 | 14,96 | 237.930 | 16,05 | 292.849 | 16,70 | 294.844 | 16,56 |

Miliar Rp (Billion Rp)

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

| Jenis (Type) | Desember 2004 | | Desember 2005 | | Desember 2006 | | Desember 2007 | | April 2008 | | Desember 2008 | | April 2009 | |
|--|----------------|--|----------------|--|----------------|--|----------------|--|----------------|--|----------------|--|----------------|--|
| | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) |
| Giro (Demand Deposits) | 83.211 | 22,15 | 94.322 | 21,86 | 112.324 | 23,38 | 146.613 | 25,68 | 107.745 | 20,38 | 151.767 | 22,66 | 142.116 | 21,61 |
| Rupiah | 63.449 | 16,89 | 70.509 | 16,34 | 88.947 | 18,52 | 121.749 | 21,32 | 85.337 | 16,14 | 123.438 | 18,43 | 109.562 | 16,66 |
| Valas (Foreign Exchange) | 19.762 | 5,26 | 23.813 | 5,52 | 23.377 | 4,87 | 24.865 | 4,35 | 22.408 | 4,24 | 28.329 | 4,23 | 32.553 | 4,95 |
| Deposito (Time Deposits) | 151.350 | 40,28 | 200.719 | 46,53 | 207.536 | 43,20 | 215.871 | 37,81 | 212.797 | 40,26 | 280.614 | 41,89 | 288.105 | 43,81 |
| Rupiah | 128.831 | 34,29 | 166.542 | 38,61 | 176.718 | 36,79 | 179.313 | 31,40 | 178.635 | 33,80 | 235.219 | 35,12 | 246.250 | 37,45 |
| Valas (Foreign Exchange) | 22.519 | 5,99 | 34.177 | 7,92 | 30.818 | 6,42 | 36.559 | 6,40 | 34.162 | 6,46 | 45.395 | 6,78 | 41.854 | 6,37 |
| Tabungan (Savings Deposits) | 141.171 | 37,57 | 136.356 | 31,61 | 160.534 | 33,42 | 208.524 | 36,52 | 208.025 | 39,36 | 237.446 | 35,45 | 227.344 | 34,57 |
| Rupiah | 141.048 | 37,54 | 136.153 | 31,56 | 160.496 | 33,41 | 208.490 | 36,51 | 202.100 | 38,24 | 230.047 | 34,34 | 219.791 | 33,43 |
| Valas (Foreign Exchange) | 123 | 0,03 | 203 | 0,05 | 38 | 0,01 | 33 | 0,01 | 5.925 | 1,12 | 7.399 | 1,10 | 7.552 | 1,15 |
| Total DPK (Total Third Party Funds) | 375.731 | 100 | 431.397 | 100 | 480.394 | 100 | 571.008 | 100 | 528.568 | 100 | 669.827 | 100 | 657.564 | 100 |
| Rupiah | 333.328 | 88,71 | 373.204 | 86,51 | 426.160 | 88,71 | 509.552 | 89,24 | 466.072 | 88,18 | 588.704 | 87,89 | 575.604 | 87,54 |
| Valas (Foreign Exchange) | 42.403 | 11,29 | 58.192 | 13,49 | 54.234 | 11,29 | 61.456 | 10,76 | 62.496 | 11,82 | 81.123 | 12,11 | 81.960 | 12,46 |

Miliar Rp (Billion Rp)

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

| Jenis (Type) | Desember 2004 | | Desember 2005 | | Desember 2006 | | Desember 2007 | | April 2008 | | Desember 2008 | | April 2009 | |
|--|----------------|---|----------------|---|----------------|---|----------------|---|----------------|---|----------------|---|----------------|---|
| | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) |
| Giro (Demand Deposits) | 87.642 | 21,72 | 91.163 | 19,70 | 104.100 | 19,82 | 128.178 | 21,12 | 133.688 | 21,79 | 137.481 | 19,59 | 136.542 | 19,25 |
| Rupiah | 60.240 | 14,93 | 58.170 | 12,57 | 68.884 | 13,12 | 91.502 | 15,08 | 91.128 | 14,85 | 89.607 | 12,77 | 90.314 | 12,74 |
| Valas (Foreign Exchange) | 27.402 | 6,79 | 32.992 | 7,13 | 35.216 | 6,71 | 36.676 | 6,04 | 42.560 | 6,94 | 47.875 | 6,82 | 46.227 | 6,52 |
| Deposito (Time Deposits) | 181.537 | 44,99 | 248.892 | 53,79 | 279.736 | 53,27 | 294.304 | 48,49 | 293.981 | 47,91 | 361.058 | 51,45 | 358.743 | 50,59 |
| Rupiah | 162.725 | 40,33 | 217.098 | 46,91 | 244.890 | 46,63 | 252.222 | 41,56 | 247.804 | 40,38 | 309.732 | 44,14 | 309.302 | 43,62 |
| Valas (Foreign Exchange) | 18.812 | 4,66 | 31.794 | 6,87 | 34.845 | 6,63 | 42.082 | 6,93 | 46.177 | 7,52 | 51.326 | 7,31 | 49.441 | 6,97 |
| Tabungan (Savings Deposits) | 134.351 | 33,29 | 122.692 | 26,51 | 141.341 | 26,91 | 184.450 | 30,39 | 185.987 | 30,31 | 203.171 | 28,95 | 213.853 | 30,16 |
| Rupiah | 134.323 | 33,29 | 122.671 | 26,51 | 141.324 | 26,91 | 184.429 | 30,39 | 185.965 | 30,30 | 198.120 | 28,23 | 200.342 | 28,25 |
| Valas (Foreign Exchange) | 28 | 0,01 | 21 | 0,00 | 17 | 0,00 | 21 | 0,00 | 22 | 0,00 | 5.051 | 0,72 | 13.511 | 1,91 |
| Total DPK (Total Third Party Funds) | 403.530 | 100 | 462.747 | 100 | 525.177 | 100 | 606.932 | 100 | 613.656 | 100 | 701.710 | 100 | 709.138 | 100 |
| Rupiah | 357.288 | 88,54 | 397.939 | 85,99 | 455.098 | 86,66 | 528.154 | 87,02 | 524.898 | 85,54 | 597.459 | 85,14 | 599.959 | 84,60 |
| Valas (Foreign Exchange) | 46.242 | 11,46 | 64.808 | 14,01 | 70.079 | 13,34 | 78.778 | 12,98 | 88.758 | 14,46 | 104.251 | 14,86 | 109.179 | 15,40 |

Miliar Rp (Billion Rp)

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

| Jenis (Type) | Desember 2004 | | Desember 2005 | | Desember 2006 | | Desember 2007 | | April 2008 | | Desember 2008 | | April 2009 | |
|--|---------------|--|---------------|--|---------------|--|---------------|--|---------------|--|---------------|--|---------------|--|
| | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) |
| Giro (Demand Deposits) | 1.900 | 9,91 | 1.798 | 8,19 | 1.811 | 7,41 | 2.195 | 7,20 | 1.743 | 5,79 | 1.779 | 5,36 | 1.578 | 4,64 |
| Rupiah | 1.900 | 9,91 | 1.798 | 8,19 | 1.811 | 7,41 | 2.195 | 7,20 | 1.743 | 5,79 | 1.779 | 5,36 | 1.578 | 4,64 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | 0 | 0 | - | - |
| Deposito (Time Deposits) | 15.049 | 78,52 | 18.052 | 82,17 | 20.234 | 82,85 | 25.103 | 82,33 | 25.399 | 84,32 | 28.059 | 84,48 | 29.107 | 85,51 |
| Rupiah | 15.049 | 78,52 | 18.052 | 82,17 | 20.234 | 82,85 | 25.103 | 82,33 | 25.399 | 84,32 | 28.059 | 84,48 | 29.107 | 85,51 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Tabungan (Savings Deposits) | 2.217 | 11,57 | 2.120 | 9,65 | 2.379 | 9,74 | 3.194 | 10,48 | 2.981 | 9,90 | 3.375 | 10,16 | 3.355 | 9,86 |
| Rupiah | 2.217 | 11,57 | 2.120 | 9,65 | 2.379 | 9,74 | 3.194 | 10,48 | 2.981 | 9,90 | 3.375 | 10,16 | 3.355 | 9,86 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total DPK (Total Third Party Funds) | 19.166 | 100 | 21.970 | 100 | 24.423 | 100 | 30.491 | 100 | 30.124 | 100 | 33.213 | 100 | 34.041 | 100 |
| Rupiah | 19.166 | 100 | 21.970 | 100 | 24.423 | 100 | 30.491 | 100 | 30.124 | 100 | 33.213 | 100 | 34.041 | 100 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | 0 | 0 | - | - |

Miliar Rp (Billion Rp)

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

| Jenis (Type) | Desember 2004 | | Desember 2005 | | Desember 2006 | | Desember 2007 | | April 2008 | | Desember 2008 | | April 2009 | |
|--|---------------|---|---------------|---|----------------|---|----------------|---|----------------|---|----------------|---|----------------|---|
| | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) |
| Giro (Demand Deposits) | 30.463 | 51,21 | 50.674 | 59,42 | 74.723 | 57,86 | 69.289 | 51,60 | 73.234 | 51,97 | 70.746 | 49,38 | 95.753 | 55,46 |
| Rupiah | 30.401 | 51,11 | 50.631 | 59,37 | 74.692 | 57,84 | 69.123 | 51,47 | 73.200 | 51,94 | 70.653 | 49,32 | 95.653 | 55,40 |
| Valas (Foreign Exchange) | 62 | 0,10 | 43 | 0,05 | 31 | 0,02 | 167 | 0,12 | 34 | 0,02 | 93 | 0,07 | 99 | 0,06 |
| Deposito (Time Deposits) | 13.628 | 22,91 | 17.502 | 20,52 | 29.409 | 22,77 | 31.792 | 23,67 | 40.678 | 28,86 | 35.015 | 24,44 | 45.714 | 26,48 |
| Rupiah | 13.560 | 22,80 | 17.475 | 20,49 | 29.365 | 22,74 | 31.750 | 23,64 | 40.511 | 28,75 | 34.877 | 24,34 | 45.504 | 26,35 |
| Valas (Foreign Exchange) | 68 | 0,11 | 27 | 0,03 | 44 | 0,03 | 42 | 0,03 | 168 | 0,12 | 138 | 0,10 | 211 | 0,12 |
| Tabungan (Savings Deposits) | 15.395 | 25,88 | 17.107 | 20,06 | 25.008 | 19,37 | 33.205 | 24,73 | 27.015 | 19,17 | 37.498 | 26,17 | 31.190 | 18,06 |
| Rupiah | 15.395 | 25,88 | 17.107 | 20,06 | 25.008 | 19,37 | 33.205 | 24,73 | 27.015 | 19,17 | 37.497 | 26,17 | 31.188 | 18,06 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | 1 | 0 | 1 | 0 | 1 | 0 |
| Total DPK (Total Third Party Funds) | 59.486 | 100 | 85.283 | 100 | 129.141 | 100 | 134.287 | 100 | 140.927 | 100 | 143.262 | 100 | 172.660 | 100 |
| Rupiah | 59.356 | 99,78 | 85.213 | 99,92 | 129.065 | 99,94 | 134.077 | 99,84 | 140.725 | 99,86 | 143.027 | 99,84 | 172.346 | 99,82 |
| Valas (Foreign Exchange) | 130 | 0,22 | 70 | 0,08 | 75 | 0,06 | 209 | 0,16 | 202 | 0,14 | 235 | 0,16 | 314 | 0,18 |

Miliar Rp (Billion Rp)

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

| Jenis (Type) | Desember 2004 | | Desember 2005 | | Desember 2006 | | Desember 2007 | | April 2008 | | Desember 2008 | | April 2009 | |
|--|---------------|--|---------------|--|---------------|--|---------------|--|---------------|--|---------------|--|---------------|--|
| | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) |
| Giro (Demand Deposits) | 10.399 | 36,75 | 11.544 | 33,48 | 10.125 | 28,18 | 13.267 | 24,15 | 14.576 | 25,71 | 18.872 | 24,54 | 17.936 | 20,70 |
| Rupiah | 2.895 | 10,23 | 3.251 | 9,43 | 2.715 | 7,56 | 4.112 | 7,48 | 3.968 | 7,00 | 4.976 | 6,47 | 5.579 | 6,44 |
| Valas (Foreign Exchange) | 7.504 | 26,52 | 8.294 | 24,05 | 7.410 | 20,62 | 9.155 | 16,67 | 10.608 | 18,71 | 13.896 | 18,07 | 12.358 | 14,26 |
| Deposito (Time Deposits) | 17.563 | 62,08 | 22.563 | 65,43 | 24.577 | 68,41 | 40.196 | 73,17 | 40.269 | 71,02 | 55.007 | 71,53 | 64.192 | 74,08 |
| Rupiah | 9.413 | 33,27 | 11.784 | 34,17 | 12.173 | 33,88 | 21.197 | 38,59 | 21.142 | 37,29 | 29.691 | 38,61 | 39.815 | 45,95 |
| Valas (Foreign Exchange) | 8.150 | 28,81 | 10.779 | 31,26 | 12.405 | 34,53 | 18.999 | 34,59 | 19.127 | 33,74 | 25.315 | 32,92 | 24.377 | 28,13 |
| Tabungan (Savings Deposits) | 331 | 1,17 | 376 | 1,09 | 1.224 | 3,41 | 1.471 | 2,68 | 1.852 | 3,27 | 3.023 | 3,93 | 4.522 | 5,22 |
| Rupiah | 331 | 1,17 | 376 | 1,09 | 1.224 | 3,41 | 1.471 | 2,68 | 1.852 | 3,27 | 3.023 | 3,93 | 3.816 | 4,40 |
| Valas (Foreign Exchange) | - | 0,00 | - | 0,00 | - | - | - | - | - | - | 0 | 0 | 706 | 1 |
| Total DPK (Total Third Party Funds) | 28.293 | 100 | 34.484 | 100 | 35.927 | 100 | 54.934 | 100 | 56.697 | 100 | 76.902 | 100 | 86.651 | 100 |
| Rupiah | 12.639 | 44,67 | 15.411 | 44,69 | 16.112 | 44,85 | 26.779 | 48,75 | 26.962 | 47,55 | 37.691 | 49,01 | 49.210 | 56,79 |
| Valas (Foreign Exchange) | 15.654 | 55,33 | 19.073 | 55,31 | 19.815 | 55,15 | 28.154 | 51,25 | 29.735 | 52,45 | 39.211 | 50,99 | 37.441 | 43,21 |

Miliar Rp (Billion Rp)

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

| Jenis (Type) | Desember 2004 | | Desember 2005 | | Desember 2006 | | Desember 2007 | | April 2008 | | Desember 2008 | | April 2009 | |
|--|---------------|---|---------------|---|---------------|---|----------------|---|----------------|---|----------------|---|----------------|---|
| | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composi-tion to Total Third Party Funds) (%) |
| Giro (Demand Deposits) | 31.352 | 41,92 | 31.911 | 34,66 | 34.927 | 37,95 | 46.009 | 40,65 | 47.101 | 42,05 | 49.354 | 38,44 | 48.910 | 40,47 |
| Rupiah | 11.744 | 15,70 | 9.495 | 10,31 | 12.515 | 13,60 | 20.655 | 18,25 | 20.316 | 18,14 | 17.290 | 13,47 | 15.431 | 12,77 |
| Valas (Foreign Exchange) | 19.608 | 26,22 | 22.416 | 24,35 | 22.412 | 24,35 | 25.353 | 22,40 | 26.785 | 23,92 | 32.064 | 24,98 | 33.479 | 27,70 |
| Deposito (Time Deposits) | 40.556 | 54,22 | 57.305 | 62,25 | 53.671 | 58,31 | 59.443 | 52,52 | 56.653 | 50,58 | 64.952 | 50,59 | 56.207 | 46,50 |
| Rupiah | 21.149 | 28,28 | 24.087 | 26,17 | 26.629 | 28,93 | 31.398 | 27,74 | 31.031 | 27,71 | 38.405 | 29,92 | 34.062 | 28,18 |
| Valas (Foreign Exchange) | 19.407 | 25,95 | 33.218 | 36,08 | 27.042 | 29,38 | 28.045 | 24,78 | 25.623 | 22,88 | 26.547 | 20,68 | 22.145 | 18,32 |
| Tabungan (Savings Deposits) | 2.888 | 3,86 | 2.841 | 3,09 | 3.442 | 3,74 | 7.730 | 6,83 | 8.244 | 7,36 | 14.071 | 10,96 | 15.748 | 13,03 |
| Rupiah | 2.550 | 3,41 | 2.841 | 3,09 | 3.442 | 3,74 | 3.690 | 3,26 | 3.913 | 3,49 | 4.654 | 3,63 | 5.422 | 4,49 |
| Valas (Foreign Exchange) | 338 | 0,45 | - | 0,00 | - | - | 4.040 | 4 | 4.331 | 4 | 9.417 | 7 | 10.326 | 9 |
| Total DPK (Total Third Party Funds) | 74.796 | 100 | 92.057 | 100 | 92.040 | 100 | 113.182 | 100 | 111.998 | 100 | 128.377 | 100 | 120.865 | 100 |
| Rupiah | 35.443 | 47,39 | 36.423 | 39,57 | 42.586 | 46,27 | 55.743 | 49,25 | 55.260 | 49,34 | 60.349 | 47,01 | 54.915 | 45,44 |
| Valas (Foreign Exchange) | 39.353 | 52,61 | 55.634 | 60,43 | 49.455 | 53,73 | 57.438 | 50,75 | 56.739 | 50,66 | 68.028 | 52,99 | 65.950 | 54,56 |

Miliar Rp (Billion Rp)

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

| Peringkat (Rating) | Desember 2004 | | | Desember 2005 | | | Desember 2006 | | | Desember 2007 | | | April 2008 | | | Desember 2008 | | | April 2009 | | |
|--------------------|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|
| | Nama Bank (Bank Name) | Total DPK (Total Third Party Funds) | Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)) | Nama Bank (Bank Name) | Total DPK (Total Third Party Funds) | Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)) | Nama Bank (Bank Name) | Total DPK (Total Third Party Funds) | Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)) | Nama Bank (Bank Name) | Total DPK (Total Third Party Funds) | Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)) | Nama Bank (Bank Name) | Total DPK (Total Third Party Funds) | Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)) | Nama Bank (Bank Name) | Total DPK (Total Third Party Funds) | Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)) | Nama Bank (Bank Name) | Total DPK (Total Third Party Funds) | Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%)) |
| 1 | PT Bank Mandiri | 170.019 | 17,65 | PT Bank Mandiri | 198.893 | 17,63 | PT Bank Mandiri | 197.438 | 15,34 | PT Bank Mandiri | 235.802 | 15,61 | PT Bank Mandiri | 212.285 | 14,32 | PT Bank Mandiri | 273.566 | 15,60 | PT Bank Mandiri | 259.154 | 14,55 |
| 2 | PT Bank Central Asia Tbk | 131.638 | 13,67 | PT Bank Central Asia Tbk | 129.556 | 11,49 | PT Bank Central Asia Tbk | 152.737 | 11,87 | PT Bank Central Asia Tbk | 189.178 | 12,52 | PT Bank Central Asia Tbk | 186.810 | 12,61 | PT Bank Central Asia Tbk | 209.535 | 11,95 | PT Bank Central Asia Tbk | 209.908 | 11,79 |
| 3 | PT Bank Negara Indonesia Tbk | 105.535 | 10,96 | PT Bank Negara Indonesia Tbk | 116.021 | 10,29 | PT Bank Negara Indonesia Tbk | 135.912 | 10,56 | PT Bank Rakyat Indonesia | 164.997 | 10,92 | PT Bank Rakyat Indonesia | 161.772 | 10,92 | PT Bank Rakyat Indonesia | 201.093 | 11,47 | PT Bank Rakyat Indonesia | 205.120 | 11,52 |
| 4 | PT Bank Rakyat Indonesia | 81.309 | 8,44 | PT Bank Rakyat Indonesia | 96.924 | 8,59 | PT Bank Rakyat Indonesia | 124.674 | 9,69 | PT Bank Negara Indonesia Tbk | 145.567 | 9,63 | PT Bank Negara Indonesia Tbk | 128.494 | 8,67 | PT Bank Negara Indonesia Tbk | 162.775 | 9,28 | PT Bank Negara Indonesia Tbk | 158.490 | 8,90 |
| 5 | PT Bank Danamon Indonesia Tbk | 40.376 | 4,19 | PT Bank Danamon Indonesia Tbk | 44.417 | 3,94 | PT Bank Danamon Indonesia Tbk | 54.378 | 4,22 | PT Bank Danamon Indonesia Tbk | 58.047 | 3,84 | PT Bank Danamon Indonesia Tbk | 60.255 | 4,07 | PT Bank Danamon Indonesia Tbk | 74.492 | 4,25 | PT Bank Danamon Indonesia Tbk | 72.765 | 4,09 |
| 6 | PT Bank Internasional Indonesia Tbk | 29.495 | 3,06 | PT Bank Internasional Indonesia Tbk | 36.739 | 3,26 | PT Bank Niaga Tbk | 39.148 | 3,04 | PT Bank Niaga Tbk | 45.108 | 2,99 | PT Bank Niaga Tbk | 45.672 | 3,08 | PT CIMB Niaga Tbk | 51.560 | 2,94 | PT Bank CIMB Niaga Tbk | 50.711 | 2,85 |
| 7 | PT Bank Permata Tbk | 25.974 | 2,70 | PT Bank Niaga Tbk | 34.389 | 3,05 | PT Bank Internasional Indonesia Tbk | 37.033 | 2,88 | PT Bank Internasional Indonesia Tbk | 37.006 | 2,45 | PT Bank Internasional Indonesia Tbk | 38.191 | 2,58 | PT Pan Indonesia Bank Tbk | 46.254 | 2,64 | PT Pan Indonesia Bank Tbk | 49.925 | 2,80 |
| 8 | PT Lippo Bank Tbk | 24.852 | 2,58 | PT Bank Permata Tbk | 28.302 | 2,51 | PT Bank Permata Tbk | 28.660 | 2,23 | Citibank N.A | 31.828 | 2,11 | PT Pan Indonesia Bank Tbk | 33.439 | 2,26 | PT Bank Internasional Indonesia Tbk | 43.712 | 2,49 | PT Bank Permata Tbk | 43.465 | 2,44 |
| 9 | PT Bank Niaga Tbk | 24.740 | 2,57 | PT Pan Indonesia Bank Tbk | 27.290 | 2,42 | Citibank N.A | 27.062 | 2,10 | PT Pan Indonesia Bank Tbk | 31.364 | 2,08 | PT Lippo Bank Tbk | 32.389 | 2,19 | PT Bank Permata Tbk | 42.803 | 2,44 | PT Bank Internasional Indonesia Tbk | 42.057 | 2,36 |
| 10 | Citibank N.A | 19.909 | 2,07 | Citibank N.A | 25.978 | 2,30 | PT Lippo Bank Tbk | 26.693 | 2,07 | PT Lippo Bank Tbk | 30.366 | 2,01 | PT Bank Permata Tbk | 30.686 | 2,07 | Citibank N.A | 34.289 | 1,96 | Citibank N.A | 34.863 | 1,96 |
| | Total | 653.848 | 67,89 | Total | 738.509 | 65,47 | Total | 823.735 | 64,00 | Total | 969.264 | 64,15 | Total | 929.992 | 62,75 | Total | 1.140.078 | 65,03 | Total | 1.126.460 | 63,25 |

Miliar Rp (Billion Rp)

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

| Lokasi (Location) | Giro (Demand Deposits) | | Tabungan (Savings Deposits) | | Deposito (Time Deposits) | | Total DPK (Total Third Party Funds) | | | Pangsa Thd Total DPK (%) (Portion to Total Third Party (%)) |
|---|---------------------------|--------------------------------|--------------------------------|--------------------------------|-----------------------------|--------------------------------|--|--------------------------------|------------------|--|
| | Rupiah | Valas (Foreign Exchange) | Rupiah | Valas (Foreign Exchange) | Rupiah | Valas (Foreign Exchange) | Rupiah | Valas (Foreign Exchange) | Total | |
| Jawa Barat (West Java) | 22.575 | 4.490 | 49.155 | 2.125 | 52.605 | 7.936 | 124.335 | 14.551 | 138.885 | 7,80 |
| Banten | 6.242 | 1.803 | 11.532 | 331 | 12.891 | 1.309 | 30.665 | 3.443 | 34.108 | 1,92 |
| DKI Jakarta (Special Capital Province of Jakarta) | 142.851 | 91.875 | 123.613 | 18.084 | 392.716 | 102.940 | 659.180 | 212.899 | 872.078 | 48,97 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 2.485 | 422 | 8.267 | 195 | 5.843 | 441 | 16.595 | 1.058 | 17.654 | 0,99 |
| Jawa Tengah (Central Java) | 11.478 | 2.353 | 36.141 | 1.164 | 31.183 | 2.445 | 78.802 | 5.963 | 84.765 | 4,76 |
| Jawa Timur (East Java) | 25.826 | 7.340 | 59.165 | 4.340 | 72.755 | 9.034 | 157.746 | 20.714 | 178.460 | 10,02 |
| Bengkulu | 1.347 | 36 | 1.989 | 13 | 853 | 11 | 4.189 | 61 | 4.249 | 0,24 |
| Jambi | 2.269 | 276 | 4.604 | 102 | 3.132 | 100 | 10.005 | 479 | 10.484 | 0,59 |
| Nanggroe Aceh Darussalam | 6.948 | 187 | 6.586 | 58 | 4.847 | 119 | 18.382 | 364 | 18.746 | 1,05 |
| Sumatera Utara (North Sumatra) | 12.763 | 3.746 | 29.360 | 1.503 | 35.068 | 5.655 | 77.191 | 10.904 | 88.095 | 4,95 |
| Sumatera Barat (West Sumatra) | 4.487 | 338 | 6.391 | 63 | 5.004 | 197 | 15.881 | 598 | 16.479 | 0,93 |
| Riau | 10.312 | 833 | 12.333 | 203 | 7.878 | 594 | 30.523 | 1.631 | 32.154 | 1,81 |
| Sumatera Selatan (South Sumatra) | 4.900 | 1.019 | 10.847 | 259 | 11.948 | 790 | 27.695 | 2.068 | 29.763 | 1,67 |
| Kepulauan Riau | 3.773 | 2.873 | 5.284 | 545 | 3.415 | 435 | 12.472 | 3.853 | 16.325 | 0,92 |
| Bangka Belitung | 2.253 | 284 | 3.035 | 54 | 1.664 | 493 | 6.953 | 830 | 7.783 | 0,44 |
| Lampung | 3.745 | 531 | 6.665 | 86 | 5.935 | 722 | 16.345 | 1.339 | 17.684 | 0,99 |
| Kalimantan Selatan (South Kalimantan) | 4.595 | 533 | 7.789 | 271 | 3.694 | 178 | 16.078 | 983 | 17.060 | 0,96 |
| Kalimantan Barat (West Kalimantan) | 3.714 | 391 | 8.336 | 171 | 5.027 | 169 | 17.077 | 730 | 17.807 | 1,00 |
| Kalimantan Timur (East Kalimantan) | 12.734 | 1.618 | 14.470 | 617 | 12.742 | 1.054 | 39.946 | 3.289 | 43.236 | 2,43 |
| Kalimantan Tengah (Central Kalimantan) | 3.164 | 52 | 3.265 | 29 | 1.293 | 21 | 7.722 | 102 | 7.823 | 0,44 |
| Sulawesi Tengah (Central Sulawesi) | 1.633 | 28 | 2.694 | 33 | 1.438 | 15 | 5.766 | 77 | 5.842 | 0,33 |
| Sulawesi Selatan (South Sulawesi) | 4.968 | 599 | 13.945 | 278 | 9.120 | 384 | 28.033 | 1.262 | 29.294 | 1,64 |
| Sulawesi Utara (North Sulawesi) | 1.676 | 282 | 3.739 | 119 | 3.272 | 199 | 8.687 | 600 | 9.287 | 0,52 |
| Sulawesi Barat (West Sulawesi) | 503 | 1 | 740 | - | 66 | 1 | 1.309 | 1 | 1.310 | 0,07 |
| Gorontalo | 299 | 1 | 983 | 5 | 667 | 20 | 1.949 | 25 | 1.974 | 0,11 |
| Sulawesi Tenggara (Southeast Sulawesi) | 1.474 | 32 | 2.544 | 17 | 954 | 12 | 4.972 | 61 | 5.033 | 0,28 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 1.783 | 69 | 3.546 | 38 | 1.297 | 25 | 6.627 | 132 | 6.759 | 0,38 |
| Bali | 4.763 | 1.663 | 12.166 | 798 | 9.083 | 936 | 26.012 | 3.397 | 29.408 | 1,65 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 2.763 | 15 | 3.827 | 46 | 1.929 | 44 | 8.520 | 106 | 8.626 | 0,48 |
| Maluku | 1.397 | 19 | 2.021 | 24 | 1.385 | 26 | 4.803 | 69 | 4.872 | 0,27 |
| Papua | 5.719 | 170 | 5.626 | 65 | 2.939 | 358 | 14.284 | 592 | 14.876 | 0,84 |
| Maluku Utara (North Maluku) | 841 | 41 | 1.286 | 2 | 573 | 8 | 2.700 | 51 | 2.751 | 0,15 |
| Irian Jaya Barat | 1.838 | 28 | 1.972 | 17 | 826 | 66 | 4.635 | 112 | 4.747 | 0,27 |
| Lainnya (Others) | - | 768 | - | 444 | - | 1.290 | - | 2.501 | 2.501 | 0,14 |
| Total | 318.118 | 124.716 | 463.916 | 32.100 | 704.041 | 138.028 | 1.486.074 | 294.844 | 1.780.918 | 100 |

Miliar Rp (Billion Rp)

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

| Lokasi (Location) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|---|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Jawa Barat (West Java) | 76.805 | 87.899 | 104.431 | 119.504 | 117.400 | 119.447 | 121.288 | 121.552 | 120.919 | 123.094 | 130.429 | 133.817 | 135.580 | 135.624 | 137.019 | 141.274 | 138.885 |
| Banten | 15.611 | 21.706 | 27.317 | 28.310 | 30.582 | 30.431 | 30.332 | 28.395 | 28.315 | 28.936 | 29.945 | 30.283 | 33.011 | 32.945 | 33.050 | 33.303 | 34.108 |
| DKI Jakarta (Special Capital Province of Jakarta) | 504.412 | 586.432 | 620.919 | 751.466 | 723.672 | 733.061 | 765.022 | 745.106 | 736.585 | 785.919 | 819.032 | 840.976 | 868.803 | 865.982 | 881.885 | 880.839 | 872.078 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 10.215 | 11.453 | 13.908 | 15.323 | 15.693 | 15.590 | 15.774 | 15.890 | 15.888 | 16.103 | 16.722 | 16.939 | 16.834 | 17.103 | 17.201 | 17.502 | 17.654 |
| Jawa Tengah (Central Java) | 46.731 | 52.950 | 62.701 | 70.139 | 70.695 | 71.575 | 73.784 | 74.026 | 74.309 | 76.202 | 79.516 | 80.082 | 80.782 | 81.287 | 82.294 | 84.453 | 84.765 |
| Jawa Timur (East Java) | 95.325 | 111.909 | 127.851 | 143.778 | 145.219 | 147.584 | 150.226 | 148.840 | 150.127 | 155.232 | 166.221 | 168.001 | 171.426 | 172.526 | 176.088 | 177.520 | 178.460 |
| Bengkulu | 1.771 | 2.066 | 2.760 | 3.482 | 3.706 | 3.772 | 4.007 | 4.009 | 3.919 | 4.353 | 4.478 | 4.418 | 4.143 | 4.144 | 4.106 | 4.192 | 4.249 |
| Jambi | 5.285 | 5.707 | 7.535 | 9.321 | 9.790 | 10.101 | 10.361 | 10.458 | 10.141 | 10.342 | 10.656 | 10.433 | 10.069 | 9.937 | 10.044 | 10.281 | 10.484 |
| Nanggroe Aceh Darussalam | 7.900 | 13.511 | 21.956 | 18.341 | 16.591 | 16.850 | 17.062 | 17.629 | 17.651 | 19.177 | 18.641 | 19.526 | 20.464 | 19.034 | 18.104 | 18.018 | 18.746 |
| Sumatera Utara (North Sumatra) | 45.008 | 51.589 | 60.126 | 71.021 | 72.965 | 73.940 | 75.416 | 76.045 | 76.526 | 77.633 | 82.290 | 84.295 | 83.941 | 85.123 | 86.979 | 88.454 | 88.095 |
| Sumatera Barat (West Sumatra) | 8.150 | 9.109 | 11.490 | 13.974 | 13.834 | 13.810 | 13.972 | 14.061 | 13.991 | 14.017 | 15.309 | 15.372 | 15.349 | 15.432 | 15.693 | 16.228 | 16.479 |
| Riau | 23.559 | 28.558 | 40.074 | 30.155 | 28.613 | 29.908 | 30.048 | 30.445 | 29.260 | 31.953 | 31.626 | 30.933 | 31.760 | 31.325 | 31.316 | 31.710 | 32.154 |
| Sumatera Selatan (South Sumatra) | 15.116 | 17.848 | 21.068 | 24.867 | 24.332 | 24.458 | 25.895 | 26.311 | 25.482 | 26.873 | 28.934 | 29.516 | 30.058 | 29.249 | 29.644 | 30.374 | 29.763 |
| Kepulauan Riau ¹ | - | - | - | 13.587 | 13.535 | 13.850 | 14.076 | 14.448 | 14.262 | 14.454 | 15.327 | 15.458 | 16.341 | 16.015 | 16.211 | 16.611 | 16.325 |
| Bangka Belitung | 2.999 | 3.497 | 4.728 | 6.384 | 6.822 | 6.769 | 7.374 | 7.066 | 7.084 | 7.207 | 7.429 | 7.284 | 6.828 | 6.842 | 7.011 | 7.477 | 7.783 |
| Lampung | 6.442 | 7.419 | 9.496 | 14.789 | 13.122 | 13.477 | 14.367 | 14.350 | 14.556 | 15.559 | 16.505 | 16.839 | 21.559 | 21.508 | 19.639 | 17.684 | 17.684 |
| Kalimantan Selatan (South Kalimantan) | 6.885 | 8.122 | 10.813 | 12.798 | 13.622 | 14.086 | 14.414 | 14.681 | 14.752 | 15.412 | 15.573 | 15.699 | 16.026 | 16.127 | 16.292 | 17.154 | 17.060 |
| Kalimantan Barat (West Kalimantan) | 8.891 | 10.291 | 12.793 | 14.965 | 15.627 | 15.629 | 15.913 | 16.076 | 16.014 | 16.360 | 16.952 | 17.070 | 17.570 | 17.560 | 17.329 | 18.125 | 17.807 |
| Kalimantan Timur (East Kalimantan) | 17.713 | 23.281 | 30.596 | 34.316 | 32.392 | 34.506 | 35.113 | 36.680 | 35.997 | 39.350 | 39.858 | 39.334 | 41.518 | 40.180 | 40.221 | 41.393 | 43.236 |
| Kalimantan Tengah (Central Kalimantan) | 3.353 | 4.109 | 5.510 | 6.530 | 7.102 | 7.294 | 7.419 | 7.377 | 7.287 | 7.611 | 7.712 | 7.587 | 6.909 | 7.221 | 7.349 | 7.621 | 7.823 |
| Sulawesi Tengah (Central Sulawesi) | 2.884 | 3.313 | 4.448 | 5.171 | 5.153 | 5.238 | 5.582 | 5.357 | 5.237 | 5.520 | 5.755 | 5.716 | 5.721 | 5.566 | 5.526 | 5.705 | 5.842 |
| Sulawesi Selatan (South Sulawesi) | 14.660 | 17.239 | 21.952 | 24.794 | 24.476 | 25.133 | 26.231 | 26.131 | 25.822 | 26.737 | 27.524 | 28.017 | 29.013 | 28.876 | 28.699 | 29.389 | 29.294 |
| Sulawesi Utara (North Sulawesi) | 4.616 | 4.862 | 6.057 | 7.133 | 7.081 | 7.260 | 7.841 | 7.675 | 7.717 | 8.004 | 8.376 | 8.510 | 8.941 | 8.683 | 8.647 | 8.992 | 9.287 |
| Sulawesi Barat (West Sulawesi) ¹ | - | - | - | 1.076 | 1.165 | 1.219 | 1.299 | 1.205 | 1.041 | 1.251 | 1.318 | 1.365 | 1.451 | 1.291 | 1.183 | 1.302 | 1.310 |
| Gorontalo | 833 | 1.011 | 1.392 | 1.641 | 1.595 | 1.570 | 1.661 | 1.610 | 1.567 | 1.700 | 1.799 | 1.787 | 1.833 | 1.857 | 1.866 | 1.923 | 1.974 |
| Sulawesi Tenggara (Southeast Sulawesi) | 1.976 | 2.202 | 3.218 | 3.977 | 4.153 | 4.156 | 4.292 | 4.323 | 4.240 | 4.492 | 4.808 | 4.927 | 4.563 | 4.830 | 4.828 | 4.861 | 5.033 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 3.339 | 3.770 | 4.441 | 5.402 | 5.434 | 5.468 | 5.513 | 5.599 | 5.527 | 6.023 | 6.297 | 6.497 | 6.363 | 6.517 | 6.469 | 6.613 | 6.759 |
| Bali | 15.303 | 17.186 | 19.030 | 23.522 | 24.754 | 25.298 | 25.675 | 25.981 | 26.192 | 26.576 | 27.816 | 28.540 | 28.524 | 29.032 | 29.352 | 29.365 | 29.408 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 4.360 | 4.910 | 6.628 | 7.296 | 7.210 | 7.307 | 7.438 | 7.295 | 7.312 | 7.887 | 7.935 | 7.983 | 8.005 | 8.055 | 8.019 | 8.269 | 8.626 |
| Maluku | 2.892 | 3.248 | 3.993 | 4.413 | 4.331 | 4.367 | 4.396 | 4.356 | 4.341 | 4.569 | 4.655 | 4.703 | 4.671 | 4.781 | 4.735 | 4.799 | 4.872 |
| Papua | 7.126 | 8.857 | 15.096 | 13.276 | 11.963 | 12.670 | 12.810 | 12.679 | 13.335 | 15.359 | 15.068 | 15.056 | 14.227 | 13.834 | 13.891 | 14.331 | 14.876 |
| Maluku Utara (North Maluku) | 760 | 1.025 | 2.184 | 2.576 | 2.636 | 2.692 | 2.598 | 2.462 | 2.656 | 2.826 | 2.826 | 2.830 | 2.800 | 2.809 | 2.688 | 2.828 | 2.751 |
| Irian Jaya Barat ¹ | - | - | - | 4.506 | 4.081 | 4.267 | 4.439 | 4.373 | 4.336 | 4.449 | 4.817 | 4.963 | 5.084 | 4.752 | 4.634 | 4.568 | 4.747 |
| Lainnya (Others) | 2.187 | 2.860 | 2.596 | 3.000 | 2.626 | 2.996 | 2.430 | 2.351 | 3.832 | 2.442 | 2.843 | 3.119 | 3.126 | 2.769 | 3.084 | 3.000 | 2.501 |
| Total | 963.105 | 1.127.937 | 1.287.102 | 1.510.834 | 1.481.971 | 1.505.725 | 1.554.162 | 1.534.981 | 1.526.025 | 1.603.452 | 1.674.994 | 1.707.876 | 1.753.292 | 1.748.814 | 1.771.098 | 1.786.157 | 1.780.918 |

Ket: ¹ Data tersedia mulai Januari 2007

Miliar Rp (Billion Rp)

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

| Jangka Waktu Simpanan (Deposit Maturity Schedule) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| 1 Bulan (Month) | | | | | | | | | | | | | | | | | | |
| Bank Persero (State Owned Banks) | 97.415 | 145.908 | 136.756 | 158.921 | 157.537 | 150.576 | 158.505 | 150.796 | 150.251 | 162.325 | 179.559 | 188.607 | 200.048 | 191.772 | 193.094 | 193.839 | 188.701 | |
| BUSN Devisa (Foreign Exchange Commercial Banks) | 136.873 | 208.000 | 207.776 | 226.176 | 219.572 | 222.228 | 222.457 | 218.053 | 227.223 | 248.051 | 252.574 | 253.048 | 267.452 | 265.550 | 267.761 | 255.642 | 247.657 | |
| BUSN Non Devisa (Non-Foreign Exchange Commercial Banks) | 10.282 | 14.246 | 11.226 | 14.280 | 14.346 | 15.463 | 16.694 | 17.361 | 17.921 | 18.461 | 18.363 | 18.072 | 18.654 | 17.783 | 17.433 | 15.898 | 16.084 | |
| BPD Regional (Development Banks) | 8.366 | 11.113 | 16.611 | 17.362 | 26.950 | 28.736 | 28.918 | 28.859 | 30.301 | 29.705 | 31.267 | 28.847 | 21.704 | 24.118 | 26.814 | 29.719 | 29.991 | |
| Bank Campuran (Joint Venture Banks) | 13.140 | 16.895 | 18.399 | 28.956 | 29.619 | 31.268 | 32.114 | 31.236 | 30.818 | 34.960 | 38.739 | 40.598 | 38.786 | 39.615 | 41.496 | 43.692 | 41.075 | |
| Bank Asing (Foreign Owned Banks) | 34.955 | 43.597 | 37.025 | 41.601 | 41.338 | 42.212 | 42.514 | 39.942 | 40.591 | 43.108 | 44.881 | 47.065 | 42.186 | 42.734 | 44.945 | 38.279 | 34.426 | |
| Total | 301.031 | 439.758 | 427.792 | 487.296 | 489.363 | 490.483 | 501.202 | 486.246 | 497.105 | 536.610 | 565.384 | 576.237 | 588.830 | 581.572 | 591.543 | 577.068 | 557.934 | |
| 3 Bulan (Month) | | | | | | | | | | | | | | | | | | |
| Bank Persero (State Owned Banks) | 22.568 | 29.808 | 28.549 | 29.114 | 27.395 | 27.340 | 26.582 | 27.345 | 27.733 | 30.329 | 31.357 | 32.221 | 33.016 | 34.995 | 36.512 | 38.773 | 41.937 | |
| BUSN Devisa (Foreign Exchange Commercial Banks) | 19.358 | 23.813 | 38.570 | 31.900 | 34.280 | 37.022 | 40.821 | 41.719 | 43.263 | 46.306 | 43.260 | 43.791 | 45.829 | 55.917 | 59.950 | 60.971 | 59.580 | |
| BUSN Non Devisa (Non-Foreign Exchange Commercial Banks) | 2.474 | 2.426 | 4.525 | 4.449 | 5.290 | 5.148 | 4.832 | 4.801 | 4.834 | 4.964 | 4.474 | 5.134 | 4.859 | 6.732 | 7.927 | 8.356 | 8.787 | |
| BPD Regional (Development Banks) | 2.068 | 3.290 | 5.437 | 5.535 | 5.622 | 5.613 | 5.388 | 5.279 | 5.058 | 4.906 | 4.884 | 5.100 | 5.942 | 6.913 | 7.475 | 7.138 | 6.631 | |
| Bank Campuran (Joint Venture Banks) | 1.763 | 2.793 | 2.844 | 6.521 | 6.344 | 6.211 | 5.900 | 6.031 | 7.173 | 7.868 | 8.792 | 10.212 | 8.505 | 10.836 | 13.772 | 17.493 | 18.509 | |
| Bank Asing (Foreign Owned Banks) | 3.878 | 7.466 | 9.597 | 9.142 | 8.384 | 7.996 | 7.570 | 7.644 | 9.050 | 10.597 | 12.066 | 13.952 | 14.476 | 15.477 | 15.633 | 15.537 | 14.314 | |
| Total | 52.108 | 69.595 | 89.522 | 86.661 | 87.315 | 89.331 | 91.094 | 92.819 | 97.111 | 104.971 | 104.833 | 110.410 | 112.626 | 130.871 | 141.269 | 148.268 | 149.758 | |
| 6 Bulan (Month) | | | | | | | | | | | | | | | | | | |
| Bank Persero (State Owned Banks) | 15.030 | 8.952 | 11.051 | 7.443 | 12.353 | 11.848 | 13.297 | 10.071 | 9.577 | 14.643 | 16.276 | 15.501 | 19.728 | 18.973 | 19.397 | 20.073 | 20.222 | |
| BUSN Devisa (Foreign Exchange Commercial Banks) | 6.963 | 6.619 | 11.550 | 14.667 | 15.975 | 16.487 | 16.276 | 17.127 | 17.473 | 17.645 | 15.737 | 17.993 | 21.360 | 21.006 | 22.850 | 22.887 | 24.273 | |
| BUSN Non Devisa (Non-Foreign Exchange Commercial Banks) | 1.081 | 664 | 2.274 | 3.030 | 2.726 | 2.465 | 2.217 | 2.165 | 1.908 | 1.849 | 1.848 | 1.822 | 1.697 | 1.881 | 2.128 | 1.794 | 1.841 | |
| BPD Regional (Development Banks) | 2.745 | 1.413 | 1.376 | 1.884 | 1.908 | 1.813 | 1.782 | 1.832 | 1.781 | 1.922 | 1.894 | 1.780 | 1.999 | 2.077 | 2.276 | 2.267 | 2.381 | |
| Bank Campuran (Joint Venture Banks) | 1.174 | 1.188 | 1.318 | 3.166 | 2.216 | 2.061 | 1.968 | 1.829 | 2.062 | 2.251 | 1.702 | 1.762 | 3.046 | 1.533 | 1.682 | 1.643 | 1.507 | |
| Bank Asing (Foreign Owned Banks) | 1.116 | 2.170 | 4.765 | 5.259 | 3.692 | 3.527 | 3.141 | 3.128 | 3.646 | 3.986 | 4.129 | 4.509 | 4.594 | 4.679 | 5.064 | 4.426 | 4.036 | |
| Total | 28.110 | 21.006 | 32.334 | 35.448 | 38.870 | 38.200 | 38.680 | 36.153 | 36.447 | 42.296 | 41.586 | 43.367 | 52.425 | 50.149 | 53.398 | 53.090 | 54.259 | |
| 12 Bulan (Month) | | | | | | | | | | | | | | | | | | |
| Bank Persero (State Owned Banks) | 7.818 | 12.043 | 25.201 | 17.071 | 12.970 | 12.505 | 12.668 | 17.236 | 18.834 | 22.011 | 24.583 | 26.712 | 27.920 | 30.055 | 31.787 | 35.992 | 36.806 | |
| BUSN Devisa (Foreign Exchange Commercial Banks) | 6.114 | 10.084 | 20.499 | 20.408 | 22.877 | 24.178 | 25.209 | 25.390 | 22.570 | 22.196 | 21.439 | 20.629 | 20.075 | 20.081 | 19.835 | 20.097 | 20.843 | |
| BUSN Non Devisa (Non-Foreign Exchange Commercial Banks) | 454 | 705 | 2.187 | 3.312 | 3.002 | 2.857 | 2.594 | 2.282 | 2.217 | 2.408 | 2.547 | 1.978 | 2.261 | 2.300 | 2.425 | 2.528 | 2.349 | |
| BPD Regional (Development Banks) | 1.539 | 1.655 | 5.800 | 6.811 | 5.941 | 5.842 | 5.744 | 5.471 | 5.299 | 5.356 | 5.521 | 5.696 | 5.259 | 5.098 | 5.331 | 6.046 | 6.525 | |
| Bank Campuran (Joint Venture Banks) | 614 | 1.208 | 1.617 | 1.123 | 1.534 | 1.369 | 1.346 | 1.916 | 2.820 | 2.104 | 2.749 | 2.429 | 3.659 | 2.398 | 2.151 | 2.260 | 2.063 | |
| Bank Asing (Foreign Owned Banks) | 1.355 | 3.290 | 1.657 | 2.519 | 2.266 | 2.369 | 2.507 | 2.651 | 2.740 | 3.116 | 2.979 | 2.981 | 2.784 | 2.790 | 2.787 | 2.942 | 3.135 | |
| Total | 17.894 | 28.986 | 56.961 | 51.244 | 48.590 | 49.119 | 50.067 | 54.945 | 54.480 | 57.192 | 59.819 | 60.425 | 61.958 | 62.721 | 64.315 | 69.865 | 71.720 | |
| >12 Bulan (Month) | | | | | | | | | | | | | | | | | | |
| Bank Persero (State Owned Banks) | 4.588 | 4.008 | 5.979 | 3.323 | 2.542 | 2.491 | 2.487 | 2.459 | 2.435 | 2.387 | 1.934 | 1.690 | 446 | 453 | 460 | 440 | 439 | |
| BUSN Devisa (Foreign Exchange Commercial Banks) | 111 | 376 | 1.341 | 1.153 | 1.277 | 1.267 | 1.690 | 1.774 | 2.346 | 2.341 | 2.269 | 2.127 | 6.342 | 6.597 | 6.470 | 6.417 | 6.390 | |
| BUSN Non Devisa (Non-Foreign Exchange Commercial Banks) | 24 | 11 | 22 | 32 | 34 | 67 | 72 | 73 | 116 | 120 | 24 | 20 | 43 | 17 | 46 | 39 | 47 | |
| BPD Regional (Development Banks) | 14 | 30 | 185 | 199 | 257 | 245 | 250 | 262 | 250 | 252 | 156 | 117 | 111 | 115 | 239 | 182 | 187 | |
| Bank Campuran (Joint Venture Banks) | 302 | 480 | 399 | 431 | 556 | 588 | 636 | 629 | 609 | 572 | 710 | 818 | 1.011 | 794 | 854 | 1.043 | 1.039 | |
| Bank Asing (Foreign Owned Banks) | 240 | 782 | 627 | 922 | 974 | 956 | 939 | 1.028 | 1.028 | 924 | 1.058 | 912 | 543 | 358 | 329 | 296 | 296 | |
| Total | 5.278 | 5.687 | 8.554 | 6.061 | 5.640 | 5.614 | 6.075 | 6.226 | 6.784 | 6.595 | 6.151 | 5.779 | 8.865 | 8.520 | 8.428 | 8.450 | 8.398 | |

Persen (%)

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

| Kelompok Bank (Category of Bank) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|------------------------------------|------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Giro (Demand Deposits) | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 2,59 | 2,49 | 2,49 | 2,54 | 2,51 | 2,91 | 2,88 | 2,85 | 2,90 | 3,13 | 2,98 | 2,95 | 2,80 |
| Valas (Foreign Exchange) | - | - | - | - | 1,05 | 1,04 | 1,07 | 1,14 | 1,14 | 1,15 | 1,13 | 1,08 | 1,05 | 1,00 | 0,90 | 0,78 | 0,75 |
| Deposito (Time Deposits) | | | | | | | | | | | | | | | | | |
| Deposito 1 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 6,84 | 7,04 | 7,26 | 7,59 | 8,11 | 9,41 | 10,14 | 10,42 | 10,71 | 10,37 | 9,81 | 9,25 | 8,97 |
| Valas (Foreign Exchange) | - | - | - | - | 2,95 | 2,91 | 2,92 | 2,90 | 3,09 | 3,50 | 3,59 | 3,47 | 3,40 | 3,07 | 2,89 | 2,68 | 2,52 |
| Deposito 3 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,24 | 7,38 | 7,52 | 7,84 | 8,44 | 9,48 | 10,20 | 10,83 | 11,17 | 11,32 | 11,12 | 10,67 | 10,11 |
| Valas (Foreign Exchange) | - | - | - | - | 2,97 | 3,01 | 2,98 | 3,03 | 3,19 | 3,44 | 3,85 | 4,07 | 4,18 | 3,86 | 3,49 | 3,18 | 3,11 |
| Deposito 6 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,58 | 7,66 | 7,79 | 8,06 | 8,44 | 9,12 | 9,47 | 9,91 | 10,32 | 10,47 | 10,43 | 10,41 | 10,25 |
| Valas (Foreign Exchange) | - | - | - | - | 2,92 | 2,85 | 2,93 | 2,86 | 2,87 | 3,02 | 3,25 | 3,42 | 3,94 | 4,07 | 4,01 | 3,88 | 3,66 |
| Deposito 12 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,78 | 7,78 | 7,90 | 8,24 | 8,42 | 9,12 | 9,38 | 9,64 | 10,34 | 10,55 | 10,87 | 11,14 | 11,16 |
| Valas (Foreign Exchange) | - | - | - | - | 3,75 | 3,70 | 3,56 | 3,49 | 3,06 | 3,03 | 3,03 | 2,99 | 3,08 | 2,83 | 2,79 | 2,62 | 2,62 |
| Tabungan (Savings Deposits) | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 3,01 | 3,02 | 3,02 | 3,01 | 3,01 | 3,02 | 3,07 | 3,09 | 3,11 | 3,09 | 3,07 | 3,01 | 2,97 |
| Valas (Foreign Exchange) | - | - | - | - | 1,14 | 1,12 | 1,02 | 1,01 | 0,97 | 1,25 | 1,29 | 1,24 | 1,21 | 1,04 | 0,91 | 1,21 | 1,20 |

Persen (%)

Tabel 1.77 Suku Bunga Rata-rata DPK Bank Persero
(Average of Interest Rate of Third Party Funds of State Owned Banks)

| Kelompok Bank (Category of Bank) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | | |
|------------------------------------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Giro (Demand Deposits) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 2,36 | 2,23 | 2,27 | 2,32 | 2,33 | 3,36 | 3,13 | 3,09 | 3,23 | 3,78 | 3,36 | 3,14 | 2,82 | |
| Valas (Foreign Exchange) | - | - | - | - | 1,32 | 1,27 | 1,37 | 1,41 | 1,35 | 1,53 | 1,25 | 1,22 | 1,24 | 1,22 | 0,95 | 0,94 | 0,93 | |
| Deposito (Time Deposits) | | | | | | | | | | | | | | | | | | |
| Deposito 1 Bulan | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 6,24 | 6,40 | 6,61 | 6,91 | 7,43 | 8,69 | 9,42 | 9,65 | 10,07 | 9,73 | 9,13 | 8,89 | 8,76 | |
| Valas (Foreign Exchange) | - | - | - | - | 3,08 | 3,11 | 2,99 | 2,93 | 3,08 | 3,51 | 3,72 | 4,00 | 3,99 | 3,66 | 3,40 | 3,27 | 3,07 | |
| Deposito 3 Bulan | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 6,89 | 6,89 | 6,97 | 7,40 | 7,84 | 8,99 | 9,73 | 10,22 | 10,44 | 10,46 | 10,27 | 9,95 | 9,75 | |
| Valas (Foreign Exchange) | - | - | - | - | 3,68 | 3,50 | 3,40 | 3,31 | 3,29 | 3,65 | 4,52 | 5,01 | 5,28 | 5,08 | 4,25 | 4,27 | 4,16 | |
| Deposito 6 Bulan | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,31 | 7,33 | 7,61 | 7,96 | 8,25 | 9,16 | 9,48 | 10,03 | 10,59 | 10,65 | 10,73 | 10,52 | 10,40 | |
| Valas (Foreign Exchange) | - | - | - | - | 3,26 | 3,24 | 3,32 | 3,28 | 3,05 | 2,92 | 3,36 | 3,59 | 3,99 | 4,68 | 4,64 | 4,41 | 4,36 | |
| Deposito 12 Bulan | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 8,11 | 8,04 | 8,11 | 8,85 | 9,20 | 10,41 | 10,60 | 10,75 | 11,32 | 11,43 | 11,59 | 11,67 | 11,67 | |
| Valas (Foreign Exchange) | - | - | - | - | 3,86 | 3,81 | 3,48 | 3,46 | 3,63 | 3,62 | 3,67 | 3,51 | 3,59 | 3,53 | 3,45 | 3,42 | 3,37 | |
| Tabungan (Savings Deposits) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 2,77 | 2,77 | 2,79 | 2,76 | 2,77 | 2,73 | 2,74 | 2,75 | 2,79 | 2,77 | 2,74 | 2,67 | 2,65 | |
| Valas (Foreign Exchange) | - | - | - | - | 1,90 | 1,90 | 1,90 | 1,91 | 1,90 | 2,82 | 2,81 | 2,80 | 2,80 | 2,33 | 1,85 | 1,86 | 1,86 | |

Persen (%)

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

| Kelompok Bank (Category of Bank) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|------------------------------------|------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Giro (Demand Deposits) | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 2,57 | 2,53 | 2,54 | 2,57 | 2,52 | 2,54 | 2,54 | 2,39 | 2,61 | 2,54 | 2,52 | 2,54 | 2,48 |
| Valas (Foreign Exchange) | - | - | - | - | 1,51 | 1,51 | 1,53 | 1,57 | 1,64 | 1,64 | 1,85 | 1,87 | 1,80 | 1,72 | 1,63 | 1,37 | 1,23 |
| Deposito (Time Deposits) | | | | | | | | | | | | | | | | | |
| Deposito 1 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,12 | 7,28 | 7,54 | 7,88 | 8,45 | 9,86 | 10,63 | 10,97 | 11,20 | 10,92 | 10,40 | 9,61 | 9,22 |
| Valas (Foreign Exchange) | - | - | - | - | 3,16 | 3,15 | 3,15 | 3,10 | 3,23 | 3,57 | 3,84 | 3,98 | 4,18 | 3,89 | 3,58 | 3,25 | 3,07 |
| Deposito 3 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,42 | 7,60 | 7,91 | 8,18 | 8,83 | 9,85 | 10,55 | 11,22 | 11,55 | 11,76 | 11,53 | 10,96 | 10,22 |
| Valas (Foreign Exchange) | - | - | - | - | 2,44 | 3,05 | 3,26 | 3,32 | 3,31 | 3,52 | 3,94 | 4,29 | 4,82 | 4,80 | 4,75 | 4,08 | 3,80 |
| Deposito 6 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,71 | 7,78 | 7,89 | 8,11 | 8,52 | 9,03 | 9,33 | 9,66 | 9,86 | 10,04 | 9,81 | 9,96 | 9,86 |
| Valas (Foreign Exchange) | - | - | - | - | 2,28 | 2,38 | 2,62 | 2,65 | 2,77 | 3,21 | 3,31 | 3,53 | 4,26 | 4,65 | 4,77 | 4,74 | 4,65 |
| Deposito 12 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,37 | 7,43 | 7,65 | 7,78 | 7,72 | 7,95 | 8,09 | 8,30 | 9,56 | 9,81 | 10,03 | 10,26 | 10,23 |
| Valas (Foreign Exchange) | - | - | - | - | 4,08 | 4,08 | 4,06 | 4,02 | 2,84 | 2,83 | 2,85 | 3,07 | 3,10 | 3,15 | 3,28 | 3,16 | 3,27 |
| Tabungan (Savings Deposits) | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 3,17 | 3,18 | 3,16 | 3,16 | 3,16 | 3,20 | 3,28 | 3,27 | 3,32 | 3,30 | 3,30 | 3,28 | 3,21 |
| Valas (Foreign Exchange) | - | - | - | - | 1,52 | 1,21 | 1,19 | 1,21 | 0,80 | 0,78 | 0,85 | 0,82 | 0,82 | 0,83 | 0,82 | 1,75 | 1,71 |

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Persen (%)

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

| Kelompok Bank (Category of Bank) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|------------------------------------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Giro (Demand Deposits) | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 3,77 | 3,80 | 3,79 | 3,96 | 3,87 | 4,00 | 4,08 | 4,16 | 4,68 | 4,47 | 4,52 | 4,37 | 3,99 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Deposito (Time Deposits) | | | | | | | | | | | | | | | | | |
| Deposito 1 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,93 | 8,41 | 8,45 | 8,70 | 9,04 | 10,46 | 11,16 | 11,22 | 11,64 | 11,41 | 11,05 | 10,53 | 10,09 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Deposito 3 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 8,28 | 8,87 | 8,51 | 8,78 | 9,19 | 10,24 | 10,97 | 11,51 | 11,77 | 12,31 | 12,16 | 12,02 | 11,30 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Deposito 6 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 8,27 | 8,61 | 8,42 | 8,62 | 8,88 | 9,32 | 9,85 | 10,41 | 11,35 | 12,00 | 12,18 | 12,55 | 12,18 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Deposito 12 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 8,42 | 8,62 | 8,46 | 8,49 | 8,59 | 9,98 | 10,64 | 10,96 | 11,52 | 11,69 | 11,90 | 12,03 | 12,08 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Tabungan (Savings Deposits) | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 4,38 | 4,49 | 4,51 | 4,33 | 4,48 | 4,72 | 5,14 | 4,89 | 4,28 | 4,21 | 4,21 | 4,42 | 3,81 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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Persen (%)

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

| Kelompok Bank (Category of Bank) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | | |
|------------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Giro (Demand Deposits) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 3,21 | 2,98 | 3,07 | 3,12 | 3,06 | 3,04 | 3,25 | 3,29 | 3,16 | 3,38 | 3,45 | 3,51 | 3,41 | |
| Valas (Foreign Exchange) | - | - | - | - | 1,00 | 0,83 | 0,78 | 0,80 | 1,04 | 1,13 | 1,01 | 1,13 | 1,33 | 1,16 | 1,66 | 1,61 | 1,33 | |
| Deposito (Time Deposits) | | | | | | | | | | | | | | | | | | |
| Deposito 1 Bulan | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,06 | 7,10 | 7,26 | 7,47 | 7,84 | 8,58 | 9,45 | 9,57 | 10,07 | 9,66 | 9,37 | 8,84 | 8,94 | |
| Valas (Foreign Exchange) | - | - | - | - | 4,31 | 4,07 | 4,21 | 4,48 | 4,17 | 3,53 | 3,64 | 3,64 | 4,03 | 3,64 | 3,26 | 3,07 | 3,93 | |
| Deposito 3 Bulan | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 6,99 | 6,95 | 6,60 | 6,67 | 7,49 | 7,77 | 8,16 | 8,50 | 9,41 | 9,99 | 10,03 | 9,72 | 9,05 | |
| Valas (Foreign Exchange) | - | - | - | - | 3,72 | 3,19 | 3,86 | 3,85 | 2,91 | 2,90 | 2,94 | 2,33 | 3,27 | 3,25 | 5,76 | 5,78 | 5,49 | |
| Deposito 6 Bulan | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,71 | 7,66 | 7,67 | 7,94 | 8,00 | 8,85 | 9,03 | 9,40 | 10,18 | 10,81 | 11,14 | 10,94 | 10,85 | |
| Valas (Foreign Exchange) | - | - | - | - | 3,91 | 3,88 | 3,85 | 3,47 | 3,48 | 3,51 | 3,50 | 3,46 | 4,47 | 4,46 | 2,99 | 3,01 | 4,72 | |
| Deposito 12 Bulan | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 8,01 | 7,97 | 7,95 | 7,95 | 7,96 | 8,12 | 8,26 | 8,50 | 8,74 | 9,17 | 10,55 | 11,66 | 11,76 | |
| Valas (Foreign Exchange) | - | - | - | - | 3,50 | 3,50 | 2,75 | 3,06 | 3,22 | 3,25 | 3,25 | 3,25 | 3,25 | 3,25 | 3,27 | 3,31 | 3,31 | |
| Tabungan (Savings Deposits) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 3,54 | 3,53 | 3,56 | 3,55 | 3,56 | 3,58 | 3,57 | 3,58 | 3,62 | 3,67 | 3,58 | 3,52 | 3,44 | |
| Valas (Foreign Exchange) | - | - | - | - | 0,71 | 2,46 | 2,33 | 0,80 | 0,87 | 0,92 | 1,90 | 1,88 | 1,88 | 1,87 | 2,06 | 2,08 | 2,03 | |

Persen (%)

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

| Kelompok Bank (Category of Bank) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|------------------------------------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Giro (Demand Deposits) | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 1,57 | 1,51 | 2,19 | 1,26 | 1,39 | 2,85 | 2,23 | 2,56 | 1,46 | 1,27 | 1,44 | 2,38 | 2,16 |
| Valas (Foreign Exchange) | - | - | - | - | 0,74 | 0,79 | 0,76 | 0,88 | 0,90 | 0,67 | 0,65 | 0,40 | 0,33 | 0,22 | 0,24 | 0,27 | 0,29 |
| Deposito (Time Deposits) | | | | | | | | | | | | | | | | | |
| Deposito 1 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,39 | 7,61 | 7,99 | 8,48 | 8,83 | 10,18 | 10,71 | 11,10 | 11,06 | 10,52 | 10,10 | 9,57 | 8,89 |
| Valas (Foreign Exchange) | - | - | - | - | 2,93 | 2,76 | 2,93 | 2,99 | 3,31 | 3,77 | 3,72 | 3,44 | 2,91 | 2,70 | 2,68 | 2,36 | 2,03 |
| Deposito 3 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,24 | 7,60 | 7,73 | 8,28 | 8,89 | 10,60 | 11,71 | 12,52 | 12,63 | 12,42 | 12,02 | 11,59 | 11,11 |
| Valas (Foreign Exchange) | - | - | - | - | 3,38 | 3,35 | 2,86 | 3,00 | 3,52 | 3,68 | 3,86 | 4,06 | 3,93 | 3,44 | 2,82 | 2,84 | 2,75 |
| Deposito 6 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,60 | 7,78 | 7,80 | 7,86 | 8,64 | 9,34 | 9,84 | 9,78 | 11,14 | 10,97 | 11,25 | 11,38 | 11,19 |
| Valas (Foreign Exchange) | - | - | - | - | 2,98 | 2,76 | 2,46 | 2,57 | 3,09 | 3,14 | 2,90 | 3,29 | 4,07 | 2,85 | 2,56 | 2,42 | 1,92 |
| Deposito 12 Bulan | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,53 | 7,46 | 7,55 | 8,44 | 9,11 | 8,72 | 9,11 | 10,34 | 10,76 | 10,22 | 11,13 | 11,01 | 11,36 |
| Valas (Foreign Exchange) | - | - | - | - | 2,27 | 2,10 | 1,85 | 1,98 | 2,34 | 2,28 | 2,23 | 2,02 | 2,49 | 1,76 | 1,54 | 1,29 | 1,26 |
| Tabungan (Savings Deposits) | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 4,55 | 4,61 | 4,67 | 4,02 | 4,12 | 4,36 | 4,28 | 6,22 | 5,04 | 6,04 | 5,42 | 4,12 | 3,82 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | 0,75 | 0,75 | 0,75 | 0,75 | 1,47 | 1,17 | 0,92 | 0,83 |

Persen (%)

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

| Kelompok Bank (Category of Bank) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | | |
|------------------------------------|------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Giro (Demand Deposits) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 1,49 | 1,59 | 1,05 | 1,36 | 1,18 | 1,27 | 1,35 | 1,44 | 1,16 | 0,97 | 0,61 | 1,01 | 0,83 | |
| Valas (Foreign Exchange) | - | - | - | - | 0,21 | 0,20 | 0,13 | 0,17 | 0,18 | 0,18 | 0,15 | 0,13 | 0,10 | 0,12 | 0,08 | 0,07 | 0,07 | |
| Deposito (Time Deposits) | | | | | | | | | | | | | | | | | | |
| Deposito 1 Bulan | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 6,59 | 7,02 | 7,17 | 7,52 | 7,97 | 9,09 | 9,57 | 9,99 | 10,03 | 9,15 | 8,21 | 7,61 | 7,17 | |
| Valas (Foreign Exchange) | - | - | - | - | 2,39 | 2,27 | 2,48 | 2,46 | 2,68 | 3,18 | 2,78 | 1,80 | 1,23 | 0,83 | 0,71 | 0,59 | 0,54 | |
| Deposito 3 Bulan | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,08 | 7,18 | 7,41 | 7,77 | 8,65 | 9,69 | 10,53 | 11,21 | 11,65 | 11,49 | 11,15 | 10,21 | 9,26 | |
| Valas (Foreign Exchange) | - | - | - | - | 2,28 | 2,01 | 1,95 | 1,98 | 2,52 | 2,80 | 2,96 | 2,71 | 2,39 | 1,93 | 1,58 | 1,34 | 1,43 | |
| Deposito 6 Bulan | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 7,14 | 7,23 | 7,43 | 7,83 | 8,52 | 9,32 | 9,93 | 10,49 | 10,64 | 10,80 | 10,90 | 10,82 | 10,29 | |
| Valas (Foreign Exchange) | - | - | - | - | 2,95 | 2,67 | 2,63 | 2,56 | 2,52 | 2,86 | 2,81 | 2,80 | 2,63 | 2,45 | 2,30 | 1,84 | 1,44 | |
| Deposito 12 Bulan | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 8,43 | 8,50 | 8,59 | 8,63 | 8,83 | 9,39 | 9,68 | 9,84 | 9,87 | 9,81 | 9,91 | 10,27 | 10,53 | |
| Valas (Foreign Exchange) | - | - | - | - | 4,10 | 4,03 | 3,93 | 3,74 | 3,62 | 3,49 | 3,48 | 3,45 | 3,45 | 2,92 | 2,94 | 2,91 | 2,88 | |
| Tabungan (Savings Deposits) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 2,75 | 2,92 | 3,42 | 3,31 | 3,29 | 3,29 | 4,21 | 4,51 | 3,98 | 3,10 | 2,21 | 2,57 | 2,75 | |
| Valas (Foreign Exchange) | - | - | - | - | 0,09 | 0,05 | 0,17 | 0,17 | 0,27 | 0,23 | 0,29 | 0,22 | 0,17 | 0,15 | 0,22 | 0,06 | 0,08 | |

Miliar Rp (Billion Rp)

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

| Peringkat (Rating) | Desember 2004 | | | Desember 2005 | | | Desember 2006 | | | Desember 2007 | | | April 2008 | | | Desember 2008 | | | April 2009 | | |
|-----------------------|---------------------------------|--|---|---------------------------------|--|---|---------------------------------|--|---|---------------------------------|--|---|---------------------------------|--|---|---------------------------------|--|---|---------------------------------|--|---|
| | Nama Bank (Bank Name) | Total Kredit (Total Cred- its) | Pangsa Tnd TotalKredit BankUmum (%)(Porfio Total Comm BankCredit (%) | Nama Bank (Bank Name) | Total Kredit (Total Cred- its) | Pangsa Tnd TotalKredit BankUmum (%)(Porfio Total Comm BankCredit (%) | Nama Bank (Bank Name) | Total Kredit (Total Cred- its) | Pangsa Tnd TotalKredit BankUmum (%)(Porfio Total Comm BankCredit (%) | Nama Bank (Bank Name) | Total Kredit (Total Cred- its) | Pangsa Tnd TotalKredit BankUmum (%)(Porfio Total Comm BankCredit (%) | Nama Bank (Bank Name) | Total Kredit (Total Cred- its) | Pangsa Tnd TotalKredit BankUmum (%)(Porfio Total Comm BankCredit (%) | Nama Bank (Bank Name) | Total Kredit (Total Cred- its) | Pangsa Tnd TotalKredit BankUmum (%)(Porfio Total Comm BankCredit (%) | Nama Bank (Bank Name) | Total Kredit (Total Cred- its) | Pangsa Tnd TotalKredit BankUmum (%)(Porfio Total Comm BankCredit (%) |
| 1 | PT Bank Mandiri Tbk | 88.194 | 15,76 | PT Bank Mandiri Tbk | 100.780 | 14,49 | PT Bank Mandiri Tbk | 108.492 | 13,69 | PT Bank Mandiri Tbk | 125.280 | 12,50 | PT Bank Rakyat Indonesia | 123.059 | 11,59 | PT Bank Rakyat Indonesia | 161.130 | 12,32 | PT Bank Rakyat Indonesia | 171.090 | 13,18 |
| 2 | PT Bank Rakyat Indonesia | 61.518 | 11,00 | PT Bank Rakyat Indonesia | 75.352 | 10,83 | PT Bank Rakyat Indonesia | 90.295 | 11,40 | PT Bank Rakyat Indonesia | 114.361 | 11,41 | PT Bank Mandiri Tbk | 122.880 | 11,57 | PT Bank Mandiri Tbk | 156.900 | 12,00 | PT Bank Mandiri Tbk | 156.313 | 12,05 |
| 3 | PT Bank Negara Indonesia Tbk | 58.824 | 10,51 | PT Bank Negara Indonesia Tbk | 62.375 | 8,97 | PT Bank Negara Indonesia Tbk | 66.494 | 8,39 | PT Bank Negara Indonesia Tbk | 87.774 | 8,76 | PT Bank Negara Indonesia Tbk | 89.308 | 8,41 | PT Bank Central Asia Tbk | 112.686 | 8,62 | PT Bank Negara Indonesia Tbk | 113.581 | 8,75 |
| 4 | PT Bank Central Asia Tbk | 40.283 | 7,20 | PT Bank Central Asia Tbk | 54.125 | 7,78 | PT Bank Central Asia Tbk | 61.549 | 7,77 | PT Bank Central Asia Tbk | 82.503 | 8,23 | PT Bank Central Asia Tbk | 85.546 | 8,06 | PT Bank Negara Indonesia Tbk | 111.044 | 8,49 | PT Bank Central Asia Tbk | 106.161 | 8,18 |
| 5 | PT Bank Danamon Indonesia Tbk | 29.217 | 5,22 | PT Bank Danamon Indonesia Tbk | 35.896 | 5,16 | PT Bank Danamon Indonesia Tbk | 41.062 | 5,18 | PT Bank Danamon Indonesia Tbk | 51.107 | 5,10 | PT Bank Danamon Indonesia Tbk | 54.765 | 5,16 | PT Bank Danamon Indonesia Tbk | 64.376 | 4,92 | PT Bank Danamon Indonesia Tbk | 59.926 | 4,62 |
| 6 | PT Bank Niaga Tbk | 21.317 | 3,81 | PT Bank Niaga Tbk | 29.362 | 4,22 | PT Bank Niaga Tbk | 33.208 | 4,19 | PT Bank Niaga Tbk | 41.843 | 4,18 | PT Bank Niaga Tbk | 43.560 | 4,10 | PT Bank CIMB Niaga Tbk | 50.117 | 3,83 | PT Bank CIMB Niaga Tbk | 48.963 | 3,77 |
| 7 | PT Bank Permata Tbk | 14.841 | 2,65 | PT Bank Permata Tbk | 22.218 | 3,19 | PT Bank Permata Tbk | 23.825 | 3,01 | PT Pan Indonesia Bank Tbk | 29.026 | 2,90 | PT Pan Indonesia Bank Tbk | 31.971 | 3,01 | PT Pan Indonesia Bank Tbk | 36.588 | 2,80 | PT Pan Indonesia Bank Tbk | 35.514 | 2,74 |
| 8 | PT Bank Bukopin | 12.974 | 2,32 | PT Bank Internasional Indonesia | 20.318 | 2,92 | PT Bank Internasional Indonesia | 21.190 | 2,67 | PT Bank Internasional Indonesia | 28.189 | 2,81 | PT Bank Internasional Indonesia | 30.278 | 2,85 | PT Bank Permata Tbk | 34.880 | 2,67 | PT Bank Permata Tbk | 35.323 | 2,72 |
| 9 | PT Bank Internasional Indonesia | 12.865 | 2,30 | PT Bank Tabungan Negara | 15.360 | 2,21 | Citibank N.A | 20.849 | 2,63 | PT Bank Permata Tbk | 25.989 | 2,59 | PT Bank Permata Tbk | 28.743 | 2,71 | PT Bank Internasional Indonesia | 34.757 | 2,66 | PT Bank Tabungan Negara | 34.321 | 2,64 |
| 10 | PT Bank Tabungan Negara | 12.607 | 2,25 | PT Pan Indonesia Bank Tbk | 15.143 | 2,18 | PT Pan Indonesia Bank Tbk | 19.164 | 2,42 | PT Bank Tabungan Negara | 22.352 | 2,23 | PT Bank Tabungan Negara | 24.312 | 2,29 | PT Bank Tabungan Negara | 32.022 | 2,45 | PT Bank Internasional Indonesia | 32.483 | 2,50 |
| | Total | 352.640 | 63,03 | Total | 430.930 | 61,95 | Total | 486.126 | 61,36 | Total | 608.424 | 60,72 | Total | 634.422 | 59,75 | Total | 794.500 | 60,76 | Total | 793.676 | 61,16 |

Persen (%)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | | |
|--|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| 1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 12,65 | 12,64 | 12,82 | 12,92 | 13,13 | 13,60 | 13,89 | 14,24 | 14,38 | 14,40 | 14,23 | 14,11 | 13,97 | |
| Valas | - | - | - | - | 7,56 | 5,82 | 5,83 | 5,85 | 5,94 | 6,36 | 7,74 | 7,54 | 7,73 | 7,55 | 7,34 | 7,26 | 7,05 | |
| 2. Pertambangan (Mining) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 13,08 | 13,00 | 12,14 | 12,43 | 12,36 | 13,26 | 14,09 | 14,69 | 14,83 | 14,30 | 14,21 | 14,04 | 14,01 | |
| Valas | - | - | - | - | 4,44 | 4,84 | 4,72 | 4,82 | 4,45 | 4,13 | 5,57 | 5,94 | 5,44 | 5,39 | 5,20 | 5,29 | 5,21 | |
| 3. Perindustrian (Manufacturing) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 11,15 | 11,16 | 11,34 | 11,55 | 11,87 | 12,51 | 13,30 | 13,78 | 13,92 | 13,81 | 13,49 | 13,35 | 13,15 | |
| Valas | - | - | - | - | 6,36 | 5,69 | 5,53 | 5,61 | 5,60 | 6,10 | 6,98 | 6,66 | 6,62 | 6,41 | 6,32 | 6,24 | 6,22 | |
| 4. Listrik, gas dan air (Water, gas and electricity) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 12,57 | 12,54 | 12,56 | 11,74 | 11,77 | 10,66 | 10,73 | 11,96 | 11,27 | 11,10 | 10,81 | 10,58 | 10,55 | |
| Valas | - | - | - | - | 6,08 | 5,55 | 5,68 | 5,69 | 5,45 | 5,65 | 6,27 | 6,30 | 6,28 | 6,13 | 6,16 | 6,06 | 5,49 | |
| 5. Konstruksi (Construction) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 12,66 | 12,54 | 12,70 | 12,79 | 13,03 | 13,36 | 13,88 | 14,25 | 14,18 | 14,35 | 14,25 | 14,16 | 14,15 | |
| Valas | - | - | - | - | 6,06 | 5,92 | 5,78 | 5,79 | 6,00 | 6,41 | 7,38 | 7,08 | 6,89 | 6,63 | 6,54 | 6,55 | 6,34 | |
| 6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 13,71 | 13,65 | 13,71 | 13,87 | 14,10 | 14,50 | 15,18 | 15,60 | 15,69 | 15,77 | 15,71 | 15,62 | 15,50 | |
| Valas | - | - | - | - | 7,13 | 6,55 | 6,63 | 6,46 | 6,48 | 7,02 | 7,56 | 7,69 | 7,58 | 7,41 | 7,30 | 7,20 | 7,12 | |
| 7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 10,98 | 10,96 | 11,16 | 10,52 | 10,97 | 11,51 | 12,08 | 12,50 | 12,72 | 12,83 | 12,50 | 12,19 | 12,00 | |
| Valas | - | - | - | - | 5,74 | 5,21 | 5,15 | 5,24 | 5,26 | 5,64 | 6,49 | 6,44 | 6,49 | 6,16 | 5,96 | 6,06 | 5,79 | |
| 8. Jasa Dunia usaha (Business Services) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 12,18 | 12,17 | 12,36 | 12,44 | 12,68 | 13,28 | 14,06 | 14,50 | 14,22 | 14,49 | 14,40 | 14,35 | 14,23 | |
| Valas | - | - | - | - | 6,37 | 5,90 | 5,83 | 5,83 | 5,86 | 6,32 | 6,88 | 6,94 | 6,52 | 6,24 | 6,14 | 6,10 | 5,95 | |
| 9. Jasa sosial/masyarakat (Social Services) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 13,82 | 13,30 | 13,36 | 13,44 | 13,87 | 13,96 | 14,36 | 14,47 | 14,67 | 14,65 | 14,59 | 14,85 | 14,85 | |
| Valas | - | - | - | - | 10,39 | 5,13 | 5,96 | 4,80 | 4,73 | 6,65 | 6,99 | 4,79 | 5,02 | 4,18 | 4,24 | 4,40 | 4,12 | |
| 10. Lain-lain (Others) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 15,09 | 15,03 | 15,04 | 15,08 | 15,10 | 15,03 | 15,39 | 15,58 | 15,71 | 15,78 | 15,87 | 15,79 | 15,80 | |
| Valas | - | - | - | - | 3,26 | 3,44 | 3,65 | 3,70 | 3,10 | 3,58 | 3,33 | 3,77 | 3,85 | 4,60 | 4,16 | 4,06 | 4,03 | |

Persen (%)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | | |
|--------------------------------------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 12,62 | 12,59 | 12,69 | 12,76 | 13,03 | 13,53 | 14,21 | 14,65 | 14,63 | 14,74 | 14,57 | 14,50 | 14,34 | |
| Valas | - | - | - | - | 6,28 | 5,55 | 5,44 | 5,46 | 5,44 | 5,86 | 6,68 | 6,61 | 6,44 | 6,20 | 6,09 | 6,00 | 5,91 | |
| Investasi (Investment) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 12,16 | 12,07 | 12,23 | 12,32 | 12,53 | 12,92 | 13,45 | 13,85 | 13,99 | 13,91 | 13,77 | 13,61 | 13,59 | |
| Valas | - | - | - | - | 6,26 | 6,04 | 6,03 | 6,09 | 6,03 | 6,36 | 7,35 | 7,19 | 7,01 | 6,90 | 6,80 | 6,80 | 6,67 | |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | | |
| Rupiah | - | - | - | - | 15,18 | 15,12 | 15,14 | 15,18 | 15,21 | 15,14 | 15,50 | 15,69 | 15,82 | 15,88 | 15,97 | 15,89 | 15,90 | |
| Valas | - | - | - | - | 3,26 | 3,44 | 3,65 | 3,70 | 3,10 | 3,58 | 3,33 | 3,77 | 3,85 | 4,60 | 4,16 | 4,09 | 4,03 | |

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

| Kelompok Bank (<i>Category of Bank</i>) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Bank Persero (<i>State Owned Banks</i>) | | | | | | | | | | | | | | | | | |
| Jumlah Bank (<i>Total Banks</i>) | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| Jumlah Kantor (<i>Total Bank Offices</i>) | 2112 | 2171 | 2548 | 2765 | 2812 | 2810 | 2855 | 2895 | 2946 | 2963 | 3005 | 3080 | 3134 | 3597 | 3611 | 3613 | 3684 |
| BUSN Devisa (<i>Foreign Exchange Commercial Banks</i>) | | | | | | | | | | | | | | | | | |
| Jumlah Bank (<i>Total Banks</i>) | 34 | 34 | 35 | 35 | 33 | 33 | 33 | 33 | 33 | 33 | 33 | 33 | 32 | 34 | 34 | 34 | 33 |
| Jumlah Kantor (<i>Total Bank Offices</i>) | 3947 | 4113 | 4395 | 4694 | 4888 | 4877 | 4892 | 4929 | 5013 | 5093 | 5108 | 5136 | 5196 | 5805 | 5812 | 5818 | 5846 |
| BUSN Non Devisa (<i>Non-Foreign Exchange Commercial Banks</i>) | | | | | | | | | | | | | | | | | |
| Jumlah Bank (<i>Total Banks</i>) | 38 | 37 | 36 | 36 | 36 | 36 | 35 | 35 | 35 | 35 | 35 | 35 | 36 | 32 | 32 | 32 | 32 |
| Jumlah Kantor (<i>Total Bank Offices</i>) | 688 | 709 | 759 | 778 | 803 | 804 | 836 | 844 | 848 | 863 | 868 | 870 | 875 | 831 | 832 | 832 | 843 |
| BPD (<i>Regional Development Banks</i>) | | | | | | | | | | | | | | | | | |
| Jumlah Bank (<i>Total Banks</i>) | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 |
| Jumlah Kantor (<i>Total Bank Offices</i>) | 1064 | 1107 | 1217 | 1205 | 1284 | 1284 | 1302 | 1302 | 1305 | 1305 | 1305 | 1307 | 1310 | 1316 | 1319 | 1319 | 1332 |
| Bank Campuran (<i>Joint Venture Banks</i>) | | | | | | | | | | | | | | | | | |
| Jumlah Bank (<i>Total Banks</i>) | 19 | 18 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 15 | 16 | 16 | 16 | 16 |
| Jumlah Kantor (<i>Total Bank Offices</i>) | 59 | 64 | 77 | 96 | 134 | 134 | 152 | 154 | 156 | 158 | 165 | 168 | 168 | 228 | 230 | 234 | 262 |
| Bank Asing (<i>Foreign Owned Banks</i>) | | | | | | | | | | | | | | | | | |
| Jumlah Bank (<i>Total Banks</i>) | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| Jumlah Kantor (<i>Total Bank Offices</i>) | 69 | 72 | 114 | 142 | 151 | 151 | 166 | 166 | 172 | 174 | 175 | 179 | 185 | 233 | 231 | 231 | 234 |
| Total | | | | | | | | | | | | | | | | | |
| Jumlah Bank (<i>Total Banks</i>)* | 133 | 131 | 130 | 130 | 128 | 128 | 127 | 127 | 127 | 126 | 126 | 126 | 124 | 123 | 123 | 123 | 122 |
| Jumlah Kantor (<i>Total Bank Offices</i>) | 7939 | 8236 | 9110 | 9680 | 10072 | 10060 | 10203 | 10290 | 10440 | 10556 | 10626 | 10740 | 10868 | 12010 | 12035 | 12047 | 12201 |

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

Data Revisi bulan Jan, Feb 2009

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

| Wilayah | Des | Des | Des | Des | 2 0 0 8 | | | | | | | | 2 0 0 9 | | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Jawa Barat (<i>West Java</i>) | 281 | 282 | 292 | 309 | 318 | 318 | 319 | 320 | 322 | 323 | 322 | 317 | 324 | 325 | 330 | 330 | 332 |
| Banten | 52 | 53 | 57 | 59 | 59 | 59 | 57 | 57 | 59 | 59 | 61 | 61 | 61 | 61 | 64 | 64 | 64 |
| DKI Jakarta (<i>Special Capital Province of Jakarta</i>) | 442 | 428 | 435 | 442 | 450 | 449 | 447 | 453 | 453 | 454 | 458 | 460 | 464 | 471 | 493 | 496 | 493 |
| D.I Yogyakarta (<i>Special Province of Yogyakarta</i>) | 41 | 41 | 42 | 44 | 45 | 45 | 45 | 45 | 46 | 46 | 46 | 46 | 47 | 48 | 48 | 49 | 49 |
| Jawa Tengah (<i>Central Java</i>) | 246 | 232 | 247 | 258 | 264 | 265 | 265 | 265 | 266 | 267 | 264 | 261 | 263 | 265 | 266 | 266 | 267 |
| Jawa Timur (<i>East Java</i>) | 325 | 334 | 339 | 350 | 356 | 356 | 357 | 355 | 351 | 347 | 348 | 350 | 355 | 357 | 358 | 358 | 358 |
| Bengkulu | 15 | 17 | 18 | 19 | 20 | 20 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 |
| Jambi | 35 | 36 | 39 | 39 | 39 | 39 | 40 | 40 | 41 | 41 | 41 | 41 | 41 | 41 | 41 | 41 | 41 |
| Nanggroe Aceh Darussalam | 46 | 48 | 50 | 53 | 53 | 53 | 54 | 54 | 54 | 56 | 56 | 56 | 57 | 57 | 60 | 65 | 65 |
| Sumatera Utara (<i>North Sumatra</i>) | 128 | 130 | 135 | 141 | 143 | 143 | 144 | 142 | 143 | 143 | 144 | 145 | 146 | 146 | 146 | 147 | 149 |
| Sumatera Barat (<i>West Sumatra</i>) | 66 | 65 | 66 | 67 | 69 | 69 | 68 | 68 | 68 | 69 | 70 | 70 | 70 | 70 | 70 | 70 | 70 |
| Riau | 56 | 60 | 62 | 65 | 68 | 68 | 67 | 68 | 68 | 68 | 68 | 68 | 69 | 70 | 70 | 70 | 70 |
| Sumatera Selatan (<i>South Sumatra</i>) | 55 | 58 | 60 | 63 | 64 | 63 | 64 | 63 | 63 | 63 | 63 | 63 | 64 | 65 | 67 | 67 | 67 |
| Kepulauan Riau | 33 | 33 | 40 | 45 | 46 | 46 | 46 | 46 | 46 | 46 | 46 | 46 | 47 | 47 | 47 | 47 | 48 |
| Bangka Belitung | 11 | 11 | 12 | 13 | 15 | 15 | 15 | 15 | 15 | 15 | 16 | 17 | 17 | 17 | 18 | 18 | 18 |
| Lampung | 39 | 39 | 43 | 43 | 44 | 44 | 44 | 44 | 46 | 46 | 45 | 45 | 45 | 45 | 45 | 45 | 45 |
| Kalimantan Selatan (<i>South Kalimantan</i>) | 50 | 52 | 53 | 54 | 55 | 56 | 56 | 55 | 55 | 55 | 55 | 55 | 55 | 55 | 55 | 55 | 55 |
| Kalimantan Barat (<i>West Kalimantan</i>) | 47 | 49 | 49 | 51 | 54 | 55 | 56 | 56 | 56 | 56 | 57 | 58 | 58 | 61 | 61 | 61 | 61 |
| Kalimantan Timur (<i>East Kalimantan</i>) | 68 | 72 | 79 | 84 | 87 | 87 | 87 | 86 | 86 | 86 | 86 | 86 | 87 | 92 | 94 | 95 | 95 |
| Kalimantan Tengah (<i>Central Kalimantan</i>) | 24 | 23 | 26 | 27 | 29 | 29 | 30 | 31 | 31 | 31 | 31 | 31 | 33 | 33 | 33 | 33 | 33 |
| Sulawesi Tengah (<i>Central Sulawesi</i>) | 26 | 24 | 25 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 29 | 29 | 29 | 29 | 30 |
| Sulawesi Selatan (<i>South Sulawesi</i>) | 95 | 92 | 92 | 100 | 105 | 106 | 108 | 109 | 109 | 109 | 109 | 109 | 111 | 111 | 111 | 111 | 111 |
| Sulawesi Utara (<i>North Sulawesi</i>) | 42 | 44 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 49 | 49 | 49 | 49 | 49 | 49 |
| Sulawesi Barat (<i>West Sulawesi</i>) | 8 | 8 | 8 | 8 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 10 | 10 | 10 |
| Gorontalo | 15 | 15 | 13 | 10 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 |
| Sulawesi Tenggara (<i>Southeast Sulawesi</i>) | 21 | 20 | 21 | 22 | 22 | 22 | 22 | 22 | 22 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 24 |
| Nusa Tenggara Barat (<i>West Nusa Tenggara</i>) | 30 | 31 | 32 | 33 | 33 | 34 | 34 | 34 | 34 | 34 | 34 | 36 | 36 | 36 | 36 | 36 | 36 |
| Bali | 75 | 70 | 70 | 72 | 72 | 72 | 72 | 71 | 70 | 70 | 71 | 71 | 73 | 75 | 76 | 76 | 76 |
| Nusa Tenggara Timur (<i>East Nusa Tenggara</i>) | 37 | 35 | 39 | 39 | 39 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 42 | 42 | 42 | 42 |
| Maluku | 20 | 20 | 22 | 23 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 25 | 25 | 25 | 25 |
| Papua | 33 | 31 | 32 | 35 | 37 | 38 | 38 | 38 | 38 | 36 | 38 | 38 | 38 | 38 | 38 | 39 | 39 |
| Maluku Utara (<i>North Maluku</i>) | 11 | 11 | 11 | 12 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 |
| Irian Jaya Barat | 14 | 14 | 14 | 15 | 16 | 16 | 17 | 17 | 18 | 17 | 18 | 18 | 18 | 18 | 18 | 18 | 18 |
| Di Luar Indonesia (<i>Outside Indonesia</i>) | 16 | 17 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 |
| Total | 2.503 | 2.495 | 2.589 | 2.689 | 2.753 | 2.758 | 2.764 | 2.766 | 2.772 | 2.772 | 2.782 | 2.784 | 2.816 | 2.844 | 2.886 | 2.898 | 2.903 |

DATA BANK SYARIAH

Miliar Rp (Billion Rp)

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

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Penyaluran Dana (Fund Disbursements) | 14.793 | 20.222 | 25.927 | 32.304 | 39.626 | 40.687 | 42.420 | 42.824 | 43.820 | 44.922 | 45.477 | 46.557 | 48.264 | 50.033 | 50.869 | 50.348 | 51.021 |
| a. Pembiayaan (Financing) | 11.324 | 15.232 | 20.445 | 26.149 | 31.022 | 32.293 | 34.100 | 35.190 | 36.572 | 37.681 | 38.097 | 38.529 | 38.199 | 38.201 | 38.843 | 39.308 | 39.726 |
| Rupiah | 10.698 | 14.458 | 19.530 | 24.878 | 29.265 | 30.523 | 32.277 | 33.312 | 34.618 | 35.616 | 35.617 | 35.910 | 35.879 | 36.141 | 36.617 | 37.155 | 37.658 |
| Valas (Foreign Exchange) | 627 | 774 | 915 | 1.270 | 1.757 | 1.771 | 1.822 | 1.878 | 1.954 | 2.065 | 2.480 | 2.619 | 2.320 | 2.060 | 2.226 | 2.153 | 2.067 |
| b. Antar Bank (Inter-Bank) | 718 | 1.054 | 991 | 1.437 | 1.801 | 1.789 | 1.853 | 1.862 | 1.844 | 1.653 | 1.539 | 1.547 | 1.978 | 2.178 | 2.371 | 2.185 | 2.109 |
| c. Penempatan di BI (Placements at BI) | 1.968 | 3.180 | 3.641 | 3.238 | 5.012 | 4.837 | 4.506 | 3.712 | 2.716 | 2.928 | 3.100 | 3.594 | 5.189 | 6.720 | 6.617 | 5.958 | 6.163 |
| d. Surat Berharga (tidak termasuk obligasi rekap) (Money Instruments (not including recapitalization bonds)) | 671 | 730 | 829 | 1.302 | 1.607 | 1.557 | 1.758 | 1.896 | 2.515 | 2.510 | 2.509 | 2.664 | 2.683 | 2.688 | 2.768 | 2.715 | 2.805 |
| e. Penyertaan (Equity participation) | 6 | 6 | 6 | 41 | 41 | 41 | 41 | 41 | 41 | 41 | 79 | 79 | 79 | 79 | 79 | 41 | 42 |
| f. Tagihan Lainnya (Other claims) | 105 | 21 | 15 | 138 | 142 | 169 | 162 | 122 | 131 | 110 | 154 | 144 | 136 | 168 | 191 | 142 | 178 |
| Sumber Dana (Sources of Funds) | 12.914 | 17.296 | 22.337 | 27.948 | 33.906 | 34.505 | 35.935 | 35.951 | 35.955 | 37.206 | 37.568 | 37.917 | 40.591 | 42.327 | 42.805 | 42.188 | 43.137 |
| a. DPK (Third Party Funds) | 11.718 | 15.581 | 20.672 | 25.473 | 31.064 | 31.705 | 33.049 | 32.898 | 32.359 | 33.569 | 34.118 | 34.422 | 36.852 | 38.195 | 38.651 | 38.040 | 39.193 |
| Rupiah | 10.897 | 14.752 | 19.818 | 24.324 | 29.558 | 30.103 | 31.462 | 31.149 | 30.533 | 31.571 | 31.988 | 32.854 | 35.449 | 36.645 | 36.857 | 36.348 | 37.569 |
| Giro Wadiah (Wadiah Demand Deposit) | 1.421 | 1.836 | 3.180 | 2.925 | 3.291 | 3.989 | 4.492 | 3.917 | 3.223 | 3.138 | 3.136 | 3.300 | 3.741 | 4.148 | 4.083 | 3.570 | 5.707 |
| Deposito Mudharabah (Mudharabah Time Deposits) | 6.242 | 8.546 | 10.208 | 12.919 | 16.038 | 15.666 | 16.136 | 16.185 | 16.483 | 17.048 | 17.150 | 18.044 | 19.273 | 20.038 | 20.193 | 19.779 | 18.470 |
| Tabungan Mudharabah (Mudharabah Savings Accounts) | 3.234 | 4.370 | 6.430 | 8.480 | 10.230 | 10.448 | 10.835 | 11.048 | 10.827 | 11.384 | 11.703 | 11.510 | 12.436 | 12.460 | 12.581 | 12.999 | 13.392 |
| Valas (Foreign Exchange) | 822 | 829 | 854 | 1.149 | 1.506 | 1.603 | 1.586 | 1.749 | 1.826 | 1.998 | 2.130 | 1.568 | 1.403 | 1.550 | 1.794 | 1.693 | 1.624 |
| Giro Wadiah (Wadiah Demand Deposit) | 118 | 209 | 236 | 424 | 539 | 544 | 554 | 645 | 616 | 672 | 667 | 483 | 498 | 538 | 670 | 639 | 667 |
| Deposito Mudharabah (Mudharabah Time Deposits) | 704 | 620 | 618 | 726 | 948 | 1.037 | 1.009 | 1.080 | 1.186 | 1.300 | 1.433 | 1.050 | 870 | 973 | 1.081 | 1.008 | 904 |
| Tabungan Mudharabah (Mudharabah Savings Accounts) | - | - | - | - | 19 | 22 | 23 | 24 | 25 | 26 | 29 | 36 | 35 | 39 | 43 | 46 | 52 |
| b. Kewajiban Kepada BI (Liabilities at BI) | 33 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 68 | 8 | 8 | 8 | 7 |
| c. Antar Bank (Inter-Bank) | 483 | 980 | 874 | 1.499 | 1.742 | 1.696 | 1.650 | 1.749 | 2.302 | 2.431 | 2.307 | 2.356 | 2.419 | 2.943 | 2.896 | 3.037 | 2.848 |
| d. Surat Berharga (Money Instruments) | 162 | 265 | 268 | 350 | 328 | 328 | 413 | 475 | 438 | 438 | 311 | 311 | 311 | 311 | 311 | 361 | 361 |
| e. Pinjaman yang Diterima (Loans received) | 415 | 207 | 181 | 161 | 143 | 143 | 135 | 135 | 135 | 126 | 126 | 126 | 150 | 150 | 150 | 141 | 141 |
| Rupiah | 415 | 204 | 181 | 161 | 143 | 143 | 135 | 135 | 135 | 126 | 126 | 126 | 150 | 150 | 150 | 141 | 141 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| f. Kewajiban Lainnya (Other Liabilities) | 91 | 209 | 285 | 401 | 548 | 554 | 608 | 611 | 635 | 557 | 620 | 610 | 727 | 662 | 724 | 535 | 524 |
| g. Setoran Jaminan (Guarantee Deposits) | 10 | 25 | 25 | 32 | 49 | 46 | 48 | 50 | 54 | 53 | 53 | 59 | 64 | 59 | 65 | 66 | 62 |
| Komponen Modal (Capital Components) | | | | | | | | | | | | | | | | | |
| a. Modal Disetor (Paid-In Capital) | 728 | 951 | 991 | 1.017 | 1.017 | 1.017 | 1.125 | 1.125 | 1.125 | 1.137 | 1.137 | 1.192 | 1.752 | 1.852 | 1.852 | 1.852 | 1.852 |
| b. Cadangan (Reserves) | 99 | 230 | 268 | 275 | 275 | 275 | 333 | 333 | 333 | 333 | 333 | 334 | 335 | 335 | 335 | 335 | 335 |
| c. L/R tahun berjalan (Current Earnings (Profit/Loss)) | 167 | 239 | 355 | 481 | 270 | 332 | 411 | 487 | 525 | 613 | 672 | 584 | 432 | 83 | 169 | 289 | 360 |
| d. L/R tahun Lalu (Retained Earnings (Profit/Loss)) | (36) | (76) | 27 | 149 | 514 | 509 | 362 | 362 | 360 | 359 | 360 | 336 | 152 | 724 | 730 | 562 | 558 |
| e. Perkiraan tambahan modal disetor (Estimate of Additional Paid-In Capital) | (1) | 132 | 142 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 466 | 466 | 132 | 466 | 466 |
| f. Modal Pinjaman (Capital Loans) | - | - | - | - | - | - | - | - | - | - | - | 110 | - | - | 333 | - | - |
| SWBI (BUS & UUS) (Bank Indonesia Syariah Money Certificates (BUS & UUS)) | 1.094 | 2.395 | 2.358 | 1.761 | 2.496 | 3.119 | 3.079 | 2.557 | 3.079 | 413 | 453 | 1.063 | 2.824 | 3.488 | 3.192 | 2.704 | 2.058 |
| Total Aset (Total Assets) | 15.210 | 20.880 | 26.722 | 33.016 | 40.071 | 41.083 | 42.981 | 43.479 | 44.340 | 45.857 | 46.282 | 47.179 | 49.555 | 51.814 | 52.152 | 51.678 | 52.212 |
| Jaringan Kantor (Office Network) | | | | | | | | | | | | | | | | | |
| Jumlah Bank (Total Banks) | 18 | 22 | 23 | 29 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 32 | 31 | 31 | 31 | 30 |
| Jumlah Kantor *) Total Bank Offices *) | 337 | 436 | 509 | 568 | 582 | 584 | 588 | 602 | 619 | 682 | 706 | 754 | 790 | 796 | 867 | 888 | 895 |

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

Miliar Rp (Billion Rp)

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

| Indikator (Indicator) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Penyaluran Dana (Fund Disbursements) | 12.144 | 16.132 | 19.839 | 25.663 | 28.050 | 28.560 | 29.431 | 29.634 | 30.054 | 30.731 | 31.053 | 31.498 | 33.026 | 33.849 | 35.614 | 35.762 | 36.248 |
| a. Pembiayaan (Financing) | 9.627 | 12.405 | 16.113 | 20.717 | 22.288 | 22.981 | 23.872 | 24.442 | 25.268 | 25.959 | 26.131 | 26.438 | 26.109 | 26.212 | 27.518 | 27.756 | 27.841 |
| Rupiah | 9.025 | 11.652 | 15.224 | 19.602 | 21.066 | 21.749 | 22.646 | 23.217 | 23.965 | 24.420 | 24.271 | 24.521 | 24.422 | 24.799 | 26.029 | 26.295 | 26.439 |
| Valas (Foreign Exchange) | 601 | 753 | 889 | 1.115 | 1.222 | 1.232 | 1.227 | 1.225 | 1.302 | 1.539 | 1.860 | 1.917 | 1.688 | 1.414 | 1.489 | 1.460 | 1.402 |
| b. Antar Bank (Inter-Bank) | 353 | 373 | 535 | 672 | 901 | 902 | 945 | 1.070 | 957 | 772 | 675 | 515 | 1.016 | 1.033 | 1.228 | 1.220 | 1.104 |
| c. Penempatan di BI (Placements at BI) | 1.655 | 2.986 | 2.715 | 3.286 | 3.799 | 3.598 | 3.389 | 2.836 | 1.971 | 2.163 | 2.330 | 2.484 | 3.827 | 4.554 | 4.715 | 4.760 | 5.166 |
| d. Surat Berharga (tidak termasuk obligasi rekap) (Money Instruments (not including recapitalization bonds)) | 401 | 341 | 457 | 766 | 879 | 869 | 1.021 | 1.123 | 1.687 | 1.686 | 1.684 | 1.839 | 1.859 | 1.803 | 1.884 | 1.843 | 1.918 |
| e. Penyertaan (Equity participation) | 6 | 6 | 6 | 41 | 41 | 41 | 41 | 41 | 41 | 41 | 79 | 79 | 79 | 79 | 79 | 41 | 42 |
| f. Tagihan Lainnya (Other claims) | 103 | 21 | 14 | 182 | 142 | 169 | 162 | 122 | 131 | 109 | 153 | 144 | 136 | 168 | 191 | 142 | 178 |
| Sumber Dana (Sources of Funds) | 11.376 | 15.041 | 18.509 | 23.960 | 25.994 | 26.392 | 27.247 | 27.486 | 27.752 | 28.713 | 28.936 | 29.109 | 30.546 | 31.640 | 32.715 | 32.936 | 33.234 |
| a. DPK (Third Party Funds) | 10.291 | 13.667 | 17.216 | 21.966 | 24.118 | 24.565 | 25.414 | 25.297 | 24.940 | 25.779 | 26.357 | 26.456 | 27.734 | 28.489 | 29.447 | 29.569 | 30.179 |
| Rupiah | 9.477 | 12.843 | 16.380 | 20.880 | 22.697 | 23.051 | 23.968 | 23.742 | 23.218 | 23.961 | 24.450 | 25.073 | 26.498 | 27.108 | 27.862 | 28.053 | 28.781 |
| Giro Wadiah (Wadiah Demand Deposit) | 1.266 | 1.609 | 2.523 | 2.624 | 2.626 | 3.274 | 3.532 | 3.096 | 2.376 | 2.284 | 2.295 | 2.343 | 2.250 | 2.260 | 2.358 | 2.559 | 4.810 |
| Deposito Mudharabah (Mudharabah Time Deposits) | 5.462 | 7.539 | 8.456 | 10.555 | 11.839 | 11.359 | 11.742 | 11.839 | 12.248 | 12.661 | 12.864 | 13.663 | 14.588 | 15.146 | 15.501 | 15.146 | 13.319 |
| Tabungan Mudharabah (Mudharabah Savings Accounts) | 2.749 | 3.695 | 5.401 | 7.702 | 8.232 | 8.418 | 8.694 | 8.807 | 8.594 | 9.016 | 9.291 | 9.067 | 9.659 | 9.702 | 10.004 | 10.349 | 10.651 |
| Valas (Foreign Exchange) | 814 | 825 | 836 | 1.085 | 1.422 | 1.514 | 1.446 | 1.556 | 1.722 | 1.818 | 1.906 | 1.383 | 1.237 | 1.381 | 1.585 | 1.516 | 1.399 |
| Giro Wadiah (Wadiah Demand Deposit) | 115 | 207 | 232 | 262 | 499 | 512 | 488 | 532 | 595 | 635 | 621 | 449 | 465 | 509 | 609 | 599 | 565 |
| Deposito Mudharabah (Mudharabah Time Deposits) | 699 | 617 | 604 | 823 | 923 | 1.002 | 957 | 1.023 | 1.128 | 1.183 | 1.285 | 934 | 772 | 872 | 977 | 917 | 834 |
| Tabungan Mudharabah (Mudharabah Savings Accounts) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Kewajiban Kepada BI (Liabilities at BI) | 33 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 68 | 8 | 8 | 8 | 7 |
| c. Antar Bank (Inter-Bank) | 413 | 684 | 603 | 1.049 | 881 | 863 | 803 | 1.032 | 1.633 | 1.854 | 1.561 | 1.646 | 1.736 | 2.102 | 2.145 | 2.376 | 2.086 |
| d. Surat Berharga (Money Instruments) | 140 | 244 | 247 | 329 | 317 | 317 | 317 | 438 | 438 | 438 | 311 | 311 | 311 | 311 | 311 | 361 | 361 |
| e. Pinjaman yang Diterima (Loans received) | 412 | 205 | 179 | 154 | 143 | 143 | 135 | 135 | 135 | 126 | 126 | 126 | 150 | 150 | 150 | 141 | 141 |
| Rupiah | 412 | 201 | 179 | 154 | 143 | 143 | 135 | 135 | 135 | 126 | 126 | 126 | 150 | 150 | 150 | 141 | 141 |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| f. Kewajiban Lainnya (Other Liabilities) | 78 | 186 | 215 | 400 | 469 | 443 | 517 | 522 | 540 | 454 | 517 | 504 | 513 | 549 | 616 | 443 | 423 |
| g. Setoran Jaminan (Guarantee Deposits) | 9 | 23 | 17 | 31 | 33 | 29 | 30 | 30 | 33 | 31 | 31 | 33 | 35 | 31 | 38 | 38 | 36 |
| Komponen Modal (Capital Components) | | | | | | | | | | | | | | | | | |
| a. Modal Disetor (Paid-In Capital) | 728 | 951 | 991 | 1.001 | 1.001 | 1.001 | 1.101 | 1.101 | 1.101 | 1.101 | 1.101 | 1.141 | 1.701 | 1.801 | 1.801 | 1.801 | 1.801 |
| b. Cadangan (Reserves) | 99 | 230 | 268 | 275 | 275 | 275 | 333 | 333 | 333 | 333 | 333 | 334 | 335 | 335 | 335 | 335 | 335 |
| c. L/R tahun berjalan (Current Earnings (Profit/Loss)) | 194 | 266 | 310 | 459 | 202 | 241 | 289 | 333 | 372 | 416 | 462 | 509 | 499 | 49 | 102 | 171 | 208 |
| d. L/R tahun Lalu (Retained Earnings (Profit/Loss)) | (34) | (43) | 24 | 143 | 492 | 491 | 346 | 346 | 346 | 346 | 346 | 322 | 138 | 637 | 634 | 515 | 521 |
| e. Perkiraan tambahan modal disetor (Estimate of Additional Paid-In Capital) | (1) | 132 | 142 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 466 | 466 | 132 | 466 | 466 |
| f. Modal Pinjaman (Capital Loans) | - | - | - | - | - | - | - | - | - | - | - | 110 | - | - | 333 | - | - |
| SWBI (BUS&UUS) (Bank Indonesia Syariah Money Certificates (BUS&UUS)) | 1.094 | 2.395 | 2.358 | 2.599 | 2.496 | 3.119 | 3.079 | 2.557 | 3.079 | 413 | 453 | 1.063 | 2.824 | 3.488 | 3.192 | 2.704 | 2.058 |
| Total Aset (Total Assets) | 12.527 | 17.111 | 21.151 | 27.286 | 29.678 | 30.124 | 31.221 | 31.573 | 30.349 | 31.351 | 31.605 | 31.974 | 34.036 | 35.282 | 36.488 | 36.665 | 37.039 |
| Jaringan Kantor (Office Network) | | | | | | | | | | | | | | | | | |
| Jumlah Bank (Total Banks) | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 5 | 5 | 5 | 5 | 5 |
| Jumlah Kantor *) Total Bank Offices *) | 263 | 301 | 346 | 398 | 399 | 399 | 402 | 414 | 431 | 494 | 515 | 555 | 576 | 580 | 618 | 635 | 642 |

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

Miliar Rp (Billion Rp)

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

| Indikator (Indicator) | Des | | | | 2008 | | | | | | | | | | 2009 | | | |
|--|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Penyaluran Dana (Fund Disbursements) | 2.649 | 4.090 | 6.087 | 10.099 | 11.576 | 12.127 | 12.989 | 13.190 | 13.765 | 14.191 | 14.425 | 15.059 | 15.238 | 16.184 | 15.255 | 14.586 | 14.773 | |
| a. Pembiayaan (Financing) | 1.698 | 2.827 | 4.332 | 7.227 | 8.734 | 9.312 | 10.228 | 10.748 | 11.304 | 11.721 | 11.966 | 12.091 | 12.090 | 11.989 | 11.325 | 11.552 | 11.884 | |
| Rupiah | 1.672 | 2.807 | 4.305 | 6.910 | 8.199 | 8.774 | 9.632 | 10.095 | 10.653 | 11.195 | 11.346 | 11.389 | 11.457 | 11.342 | 10.588 | 10.859 | 11.219 | |
| Valas (Foreign Exchange) | 25 | 20 | 26 | 318 | 535 | 538 | 596 | 653 | 651 | 526 | 620 | 702 | 632 | 647 | 737 | 693 | 665 | |
| b. Antar Bank (Inter-Bank) | 366 | 681 | 457 | 996 | 901 | 888 | 908 | 792 | 888 | 881 | 864 | 1.032 | 962 | 1.144 | 1.143 | 965 | 1.005 | |
| c. Penempatan di BI (Placements at BI) | 313 | 194 | 926 | 1.254 | 1.214 | 1.239 | 1.117 | 876 | 745 | 764 | 770 | 1.111 | 1.362 | 2.166 | 1.903 | 1.197 | 997 | |
| d. Surat Berharga (tidak termasuk obligasi rekap) (Money Instruments (not including recapitalization bonds)) | 270 | 389 | 372 | 622 | 728 | 688 | 736 | 773 | 828 | 825 | 825 | 825 | 824 | 884 | 884 | 872 | 887 | |
| e. Penyertaan (Equity participation) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| f. Tagihan Lainnya (Other claims) | 3 | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 | |
| Sumber Dana (Sources of Funds) | 1.538 | 2.258 | 3.828 | 7.061 | 7.912 | 8.113 | 8.688 | 8.465 | 8.203 | 8.493 | 8.632 | 8.808 | 10.044 | 10.687 | 10.090 | 9.251 | 9.902 | |
| a. DPK (Third Party Funds) | 1.428 | 1.914 | 3.456 | 6.045 | 6.946 | 7.140 | 7.635 | 7.601 | 7.419 | 7.790 | 7.761 | 7.966 | 9.118 | 9.706 | 9.204 | 8.471 | 9.014 | |
| Rupiah | 1.420 | 1.909 | 3.438 | 6.003 | 6.862 | 7.052 | 7.494 | 7.407 | 7.315 | 7.610 | 7.538 | 7.781 | 8.952 | 9.537 | 8.995 | 8.294 | 8.789 | |
| Giro Wadiah (Wadiah Demand Deposit) | 155 | 228 | 657 | 836 | 665 | 715 | 960 | 821 | 848 | 854 | 840 | 957 | 1.490 | 1.888 | 1.726 | 1.011 | 896 | |
| Deposito Mudharabah (Mudharabah Time Deposits) | 780 | 1.007 | 1.752 | 3.416 | 4.199 | 4.307 | 4.393 | 4.345 | 4.235 | 4.388 | 4.286 | 4.381 | 4.684 | 4.892 | 4.692 | 4.633 | 5.151 | |
| Tabungan Mudharabah (Mudharabah Savings Accounts) | 485 | 675 | 1.030 | 1.751 | 1.998 | 2.030 | 2.141 | 2.241 | 2.232 | 2.368 | 2.412 | 2.442 | 2.777 | 2.758 | 2.577 | 2.650 | 2.741 | |
| Valas (Foreign Exchange) | 8 | 5 | 18 | 42 | 84 | 89 | 141 | 193 | 104 | 180 | 223 | 185 | 166 | 168 | 209 | 177 | 225 | |
| Giro Wadiah (Wadiah Demand Deposit) | 3 | 2 | 4 | 29 | 40 | 32 | 66 | 113 | 21 | 37 | 46 | 34 | 33 | 28 | 61 | 40 | 102 | |
| Deposito Mudharabah (Mudharabah Time Deposits) | 5 | 3 | 14 | 13 | 25 | 35 | 52 | 56 | 58 | 117 | 148 | 115 | 98 | 101 | 105 | 91 | 71 | |
| Tabungan Mudharabah (Mudharabah Savings Accounts) | - | - | - | - | 19 | 22 | 23 | 24 | 25 | 26 | 29 | 36 | 35 | 39 | 43 | 46 | 52 | |
| b. Kewajiban Kepada BI (Liabilities at BI) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| c. Antar Bank (Inter-Bank) | 71 | 296 | 271 | 902 | 861 | 833 | 847 | 717 | 668 | 578 | 745 | 710 | 684 | 841 | 751 | 661 | 762 | |
| d. Surat Berharga (Money Instruments) | 22 | 21 | 21 | 21 | 11 | 11 | 96 | 37 | - | - | - | - | - | - | - | - | - | |
| e. Pinjaman yang Diterima (Loans received) | 4 | 3 | 1 | 1 | - | - | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | |
| Rupiah | 4 | 2 | 1 | 1 | - | - | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | |
| Valas (Foreign Exchange) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| f. Kewajiban Lainnya (Other Liabilities) | 12 | 23 | 70 | 73 | 78 | 111 | 92 | 89 | 95 | 103 | 103 | 106 | 214 | 113 | 108 | 91 | 101 | |
| g. Setoran Jaminan (Guarantee Deposits) | 2 | 2 | 8 | 19 | 16 | 17 | 18 | 20 | 20 | 22 | 22 | 26 | 29 | 27 | 26 | 27 | 25 | |
| Komponen Modal (Capital Components) | | | | | | | | | | | | | | | | | | |
| a. Modal Disetor (Paid-In Capital) | - | - | - | 16 | 16 | 16 | 24 | 24 | 24 | 36 | 36 | 51 | 51 | 51 | 51 | 51 | 51 | |
| b. Cadangan (Reserves) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| c. L/R tahun berjalan (Current Earnings (Profit/Loss)) | (27) | (28) | 45 | 81 | 68 | 90 | 122 | 154 | 153 | 198 | 210 | 75 | (66) | 34 | 67 | 119 | 152 | |
| d. L/R tahun Lalu (Retained Earnings (Profit/Loss)) | (3) | (33) | 3 | 6 | 22 | 18 | 17 | 17 | 14 | 14 | 14 | 14 | 14 | 87 | 96 | 47 | 37 | |
| e. Perkiraan tambahan modal disetor (Estimate of Additional Paid-In Capital) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| f. Modal Pinjaman (Capital Loans) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| SWBI (BUS & UUS) (Bank Indonesia Syariah Money Certificates (BUS & UUS)) | 1.094 | 2.395 | 2.358 | 2.599 | 2.496 | 3.119 | 3.079 | 2.557 | 3.079 | 413 | 453 | 1.063 | 2.824 | 3.488 | 3.192 | 2.704 | 2.058 | |
| Total Aset (Total Assets) | 2.684 | 3.596 | 5.571 | 9.252 | 10.393 | 10.958 | 11.761 | 11.906 | 13.990 | 14.506 | 14.677 | 15.204 | 15.519 | 16.531 | 15.664 | 15.013 | 15.173 | |
| Jaringan Kantor (Office Network) | | | | | | | | | | | | | | | | | | |
| Jumlah Bank (Total Banks) | 15 | 19 | 20 | 26 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 27 | 27 | 26 | 26 | 26 | 25 | |
| Jumlah Kantor *) Total Bank Offices *) | 74 | 133 | 163 | 170 | 183 | 185 | 186 | 188 | 188 | 188 | 194 | 199 | 214 | 216 | 249 | 253 | 253 | |

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

Miliar Rp (Billion Rp)

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

| Indikator (<i>Indicators</i>) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Bank Umum Syariah (<i>Syariah Commercial Banks</i>) | 12.527 | 17.111 | 21.151 | 27.286 | 29.678 | 30.124 | 31.221 | 31.573 | 30.349 | 31.351 | 31.605 | 31.974 | 34.036 | 35.282 | 36.488 | 36.665 | 37.039 |
| Unit Usaha Syariah (<i>Syariah Business Units</i>) | 2.684 | 3.769 | 5.571 | 9.252 | 10.393 | 10.958 | 11.761 | 11.906 | 13.990 | 14.506 | 14.677 | 15.204 | 15.519 | 16.531 | 15.664 | 15.013 | 15.173 |

Miliar Rp (Billion Rp)

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

| Indikator (<i>Indicators</i>) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Pembiayaan (<i>Financing</i>) | 11.324 | 15.232 | 20.445 | 27.944 | 31.022 | 32.293 | 34.100 | 35.190 | 36.572 | 37.681 | 38.097 | 38.529 | 38.195 | 38.201 | 38.843 | 39.308 | 39.726 |
| a. Lancar (<i>Current</i>) | 10.650 | 14.027 | 18.583 | 25.494 | 28.077 | 29.319 | 31.278 | 32.332 | 33.195 | 34.413 | 34.456 | 34.733 | 35.076 | 34.410 | 34.653 | 35.024 | 35.115 |
| b. Dalam Perhatian Khusus (<i>Special Mention</i>) | 405 | 776 | 891 | 1.319 | 1.583 | 1.378 | 1.380 | 1.389 | 1.899 | 1.714 | 1.931 | 1.883 | 1.610 | 2.115 | 2.400 | 2.264 | 2.558 |
| c. Kurang Lancar (<i>Sub-Standard</i>) | 122 | 201 | 353 | 321 | 298 | 550 | 449 | 440 | 424 | 531 | 604 | 594 | 525 | 354 | 620 | 804 | 807 |
| d. Diragukan (<i>Doubtful</i>) | 66 | 73 | 236 | 267 | 412 | 350 | 286 | 309 | 256 | 262 | 234 | 243 | 224 | 412 | 171 | 200 | 219 |
| e. Macet (<i>Lost</i>) | 81 | 155 | 383 | 543 | 651 | 696 | 706 | 721 | 798 | 761 | 873 | 1.076 | 759 | 910 | 998 | 1.015 | 1.027 |
| Non Performing Financing (<i>Nomina</i>) | 269 | 429 | 971 | 1.131 | 1.362 | 1.596 | 1.442 | 1.469 | 1.478 | 1.554 | 1.711 | 1.913 | 1.509 | 1.676 | 1.789 | 2.019 | 2.053 |
| Rasio Non Performing Financing (%) | 2,37 | 2,82 | 4,75 | 4,05 | 4,39 | 4,94 | 4,23 | 4,17 | 4,04 | 4,12 | 4,49 | 4,97 | 3,95 | 4,39 | 4,61 | 5,14 | 5,17 |

Miliar Rp (Billion Rp)

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

| Indikator (Indicators) | Desember 2004 | | Desember 2005 | | Desember 2006 | | Desember 2007 | | April 2008 | | Desember 2008 | | April 2009 | |
|--|---------------|--|---------------|--|---------------|--|---------------|--|---------------|--|---------------|--|---------------|--|
| | Nominal | Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%) |
| Giro Wadiah | 1.539 | 13,13 | 2.045 | 13,13 | 2.847 | 14,71 | 3.750 | 13,39 | 3.830 | 12,33 | 4.238 | 11,50 | 6.374 | 16,26 |
| Rupiah | 1.421 | 12,13 | 1.836 | 11,78 | 2.562 | 13,24 | 3.459 | 12,35 | 3.291 | 10,59 | 3.741 | 10,15 | 5.707 | 14,56 |
| Valas (Foreign Exchange) | 118 | 1,01 | 209 | 1,34 | 285 | 1,47 | 291 | 1,04 | 539 | 1,73 | 498 | 1,35 | 667 | 1,70 |
| Deposito Mudharabah | 6.945 | 59,27 | 9.166 | 58,83 | 10.656 | 55,08 | 14.807 | 52,86 | 16.985 | 54,68 | 20.143 | 54,66 | 19.375 | 49,43 |
| Rupiah | 6.242 | 53,27 | 8.546 | 54,85 | 10.109 | 52,25 | 13.971 | 49,88 | 16.038 | 51,63 | 19.273 | 52,30 | 18.470 | 47,13 |
| Valas (Foreign Exchange) | 704 | 6,00 | 620 | 3,98 | 546 | 2,82 | 836 | 2,98 | 948 | 3,05 | 870 | 2,36 | 904 | 2,31 |
| Tabungan Mudharabah | 3.234 | 27,60 | 4.370 | 28,04 | 5.845 | 30,21 | 9.453 | 33,75 | 10.249 | 32,99 | 12.471 | 33,84 | 13.444 | 34,30 |
| Rupiah | 3.234 | 27,60 | 4.370 | 28,04 | 5.845 | 30,21 | 9.453 | 33,75 | 10.230 | 32,93 | 12.436 | 33,74 | 13.392 | 34,17 |
| Valas (Foreign Exchange) | - | 0,00 | - | 0,00 | - | 0,00 | - | 0,00 | 19 | 0,06 | 35 | 0,10 | 52 | 0,13 |
| Total DPK (Total Third Party Funds) | 11.718 | 100 | 15.581 | 100 | 19.347 | 100 | 28.011 | 100 | 31.064 | 100 | 36.852 | 100 | 39.193 | 100 |
| Rupiah | 10.897 | 92,99 | 14.752 | 94,68 | 18.516 | 95,70 | 26.884 | 95,98 | 29.558 | 95,15 | 35.449 | 96,19 | 37.569 | 95,86 |
| Valas (Foreign Exchange) | 822 | 7,01 | 829 | 5,32 | 831 | 4,30 | 1.127 | 4,02 | 1.506 | 4,85 | 1.403 | 3,81 | 1.624 | 4,14 |

Persen (%)

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

| Indikator (Indicators) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|----------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Giro Wadiah | | | | | | | | | | | | | | | | | |
| Rupiah | 1,16 | 1,13 | 1,28 | 1,07 | 1,03 | 1,02 | 1,03 | 1,04 | 1,13 | 1,18 | 1,15 | 1,15 | 1,21 | 1,06 | 1,03 | 1,15 | 1,05 |
| Valas (Foreign Exchange) | 2,18 | 1,47 | 1,12 | 1,08 | 0,87 | 0,83 | 0,87 | 0,80 | 0,88 | 0,87 | 0,88 | 0,96 | 0,95 | 0,43 | 0,35 | 0,31 | 0,36 |
| Deposito Mudharabah | | | | | | | | | | | | | | | | | |
| Rupiah | 8,61 | 8,66 | 9,75 | 7,97 | 7,21 | 7,12 | 7,21 | 7,16 | 7,29 | 7,54 | 8,00 | 8,12 | 8,61 | 8,22 | 8,28 | 8,10 | 9,10 |
| Valas (Foreign Exchange) | 1,97 | 3,68 | 3,87 | 5,71 | 2,49 | 4,78 | 3,33 | 2,65 | 3,61 | 4,23 | 1,07 | 1,46 | 2,69 | 1,83 | 2,76 | 1,69 | 3,03 |
| Tabungan Mudharabah | | | | | | | | | | | | | | | | | |
| Rupiah | 7,07 | 3,96 | 3,72 | 3,32 | 2,99 | 3,00 | 3,03 | 2,87 | 2,93 | 3,07 | 3,31 | 3,30 | 3,61 | 3,28 | 3,29 | 3,21 | 3,35 |
| Valas (Foreign Exchange) | - | - | - | 0,63 | 0,96 | 0,97 | 0,99 | 0,98 | 0,96 | 0,95 | 0,95 | 0,95 | 0,92 | 0,92 | 0,05 | 0,95 | 0,98 |

Persen (%)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | 13,72 | 10,35 | 11,34 | 15,97 | 15,88 | 16,02 | 15,47 | 15,67 | 15,59 | 15,41 | 15,60 | 16,21 | 16,34 | 16,15 | 16,30 | 15,53 | 16,27 |
| Rupiah | 13,72 | 10,46 | 11,50 | 15,97 | 15,88 | 16,02 | 15,47 | 15,67 | 15,59 | 15,41 | 15,60 | 16,23 | 16,36 | 16,17 | 16,31 | 15,54 | 16,29 |
| Valas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1,00 | 1,00 | 1,00 |
| 2. Pertambangan (Mining) | 12,24 | 8,16 | 12,58 | 12,59 | 10,50 | 17,97 | 18,08 | 18,98 | 18,73 | 17,97 | 19,17 | 19,74 | 15,57 | 13,84 | 12,42 | 12,13 | 11,75 |
| Rupiah | 14,63 | 11,41 | 15,49 | 13,96 | 13,46 | 12,62 | 10,21 | 12,38 | 11,30 | 11,06 | 11,04 | 10,70 | 10,39 | 8,11 | 7,84 | 7,85 | 8,14 |
| Valas | 8,81 | 2,67 | 1,52 | 10,33 | 4,37 | 25,62 | 51,15 | 51,77 | 52,79 | 42,99 | 46,08 | 46,35 | 22,74 | 27,43 | 21,60 | 21,62 | 20,06 |
| 3. Perindustrian (Manufacturing) | 20,25 | 11,92 | 12,17 | 15,01 | 15,30 | 15,17 | 14,19 | 13,79 | 13,10 | 14,47 | 14,00 | 14,18 | 14,68 | 14,67 | 15,60 | 15,63 | 16,11 |
| Rupiah | 20,60 | 12,20 | 12,33 | 16,33 | 15,53 | 15,36 | 15,20 | 14,81 | 14,70 | 15,10 | 15,13 | 15,18 | 15,58 | 15,51 | 15,64 | 15,65 | 15,90 |
| Valas | 7,63 | 3,79 | 4,98 | 6,40 | 8,78 | 8,95 | 3,89 | 3,84 | 2,60 | 2,86 | 1,94 | 2,30 | 2,49 | 2,63 | 12,63 | 13,51 | 47,23 |
| 4. Listrik, gas dan air (Water, gas and electricity) | 19,49 | 15,77 | 15,17 | 15,40 | 16,30 | 15,62 | 14,33 | 15,64 | 14,36 | 13,98 | 12,93 | 12,70 | 13,90 | 13,64 | 13,51 | 13,54 | 13,26 |
| Rupiah | 20,66 | 15,86 | 15,17 | 15,80 | 20,04 | 20,67 | 16,83 | 19,35 | 20,05 | 19,30 | 18,71 | 18,32 | 18,97 | 17,73 | 17,18 | 16,70 | 14,96 |
| Valas | 7,00 | 12,00 | - | 9,27 | 10,30 | 10,23 | 9,98 | 6,85 | 9,34 | 9,26 | 9,09 | 10,42 | 10,61 | 10,98 | 10,95 | 10,96 | |
| 5. Konstruksi (Construction) | 14,53 | 10,74 | 10,47 | 15,51 | 13,68 | 12,96 | 13,47 | 13,37 | 13,55 | 13,13 | 13,10 | 13,36 | 13,67 | 13,45 | 13,16 | 13,54 | 13,65 |
| Rupiah | 15,18 | 11,48 | 11,29 | 16,03 | 14,09 | 13,43 | 13,90 | 13,75 | 13,66 | 13,27 | 13,27 | 13,56 | 13,90 | 13,66 | 13,36 | 16,70 | 13,95 |
| Valas | 8,28 | 1,54 | - | 3,20 | 2,23 | 2,06 | 2,56 | 1,95 | 8,28 | 8,79 | 9,03 | 9,06 | 8,85 | 9,17 | 9,49 | 10,95 | 8,24 |
| 6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | 14,87 | 12,63 | 8,71 | 15,78 | 16,15 | 15,14 | 14,67 | 14,72 | 15,27 | 15,67 | 16,26 | 16,71 | 17,00 | 17,66 | 17,31 | 17,62 | 18,24 |
| Rupiah | 15,17 | 13,30 | 8,73 | 15,75 | 15,23 | 15,11 | 14,62 | 14,68 | 15,24 | 15,66 | 16,22 | 16,79 | 17,08 | 17,69 | 17,34 | 17,66 | 18,32 |
| Valas | 9,27 | 2,90 | 7,01 | 16,40 | 29,77 | 15,69 | 15,74 | 15,62 | 16,21 | 15,96 | 18,57 | 14,83 | 15,00 | 9,26 | 9,12 | 9,15 | 10,41 |
| 7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | 16,31 | 14,46 | 16,09 | 14,28 | 16,04 | 16,00 | 15,59 | 15,90 | 16,78 | 16,08 | 16,13 | 16,27 | 16,00 | 15,58 | 15,36 | 15,33 | 15,62 |
| Rupiah | 16,76 | 14,83 | 16,55 | 15,54 | 16,88 | 16,87 | 16,17 | 16,58 | 17,36 | 16,74 | 16,97 | 16,94 | 16,85 | 16,77 | 16,42 | 16,34 | 16,62 |
| Valas | 8,25 | 8,05 | 10,50 | 6,75 | 8,90 | 8,85 | 8,52 | 10,55 | 8,84 | 7,95 | 9,07 | 10,11 | 9,49 | 9,59 | 9,46 | 9,47 | 9,47 |
| 8. Jasa Dunia usaha (Business Services) | 15,67 | 13,30 | 15,09 | 15,19 | 16,38 | 16,53 | 16,72 | 16,57 | 16,19 | 16,14 | 15,88 | 15,91 | 15,97 | 15,65 | 15,63 | 15,22 | 15,24 |
| Rupiah | 16,31 | 13,78 | 15,31 | 15,85 | 17,29 | 17,43 | 17,72 | 17,51 | 17,14 | 17,16 | 16,98 | 17,15 | 16,82 | 16,19 | 16,13 | 15,69 | 15,69 |
| Valas | 7,96 | 4,06 | 4,63 | 6,57 | 6,29 | 6,56 | 6,48 | 6,56 | 7,09 | 6,54 | 7,04 | 6,16 | 3,93 | 5,88 | 7,87 | 7,80 | 7,37 |
| 9. Jasa sosial/masyarakat (Social Services) | 13,95 | 10,75 | 10,66 | 12,95 | 14,34 | 12,56 | 12,59 | 12,98 | 14,12 | 13,80 | 13,24 | 12,90 | 14,04 | 13,85 | 13,19 | 14,66 | 15,22 |
| Rupiah | 14,04 | 11,06 | 11,15 | 12,95 | 14,34 | 12,56 | 12,59 | 12,98 | 14,12 | 13,80 | 13,23 | 12,90 | 14,04 | 13,85 | 13,19 | 14,66 | 15,22 |
| Valas | 7,45 | 0,01 | - | - | 13,17 | 13,17 | - | - | - | - | - | 10,00 | - | - | - | - | - |
| 10. Lain-lain (Others) | 13,38 | 12,45 | 11,01 | 11,49 | 11,46 | 11,33 | 11,27 | 11,63 | 11,42 | 11,35 | 11,35 | 11,51 | 11,60 | 12,28 | 10,97 | 10,92 | 11,13 |
| Rupiah | 13,38 | 12,51 | 11,12 | 11,58 | 11,67 | 11,53 | 11,45 | 11,80 | 11,61 | 11,53 | 11,57 | 11,75 | 11,82 | 11,84 | 11,41 | 11,33 | 11,51 |
| Valas | 4,67 | 0,65 | 8,69 | 0,47 | 0,29 | 0,29 | 0,28 | 0,28 | 0,39 | 0,25 | 0,28 | 0,13 | 0,09 | 0,64 | 0,11 | 0,10 | 0,11 |

Persen (%)

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

| Indikator (Indicators) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja | 15,57 | 12,22 | 11,71 | 15,51 | 16,54 | 16,20 | 16,04 | 16,02 | 16,18 | 16,19 | 16,15 | 16,32 | 16,49 | 16,45 | 16,32 | 16,46 | 16,74 |
| Rupiah | 15,90 | 12,63 | 11,97 | 15,92 | 16,79 | 16,42 | 16,26 | 16,22 | 16,40 | 16,41 | 16,43 | 16,60 | 19,34 | 16,59 | 16,43 | 16,54 | 16,86 |
| Valas (Foreign Exchange) | 8,09 | 4,53 | 1,45 | 8,51 | 12,91 | 12,99 | 12,70 | 12,99 | 12,78 | 12,78 | 12,46 | 12,67 | 4,26 | 14,01 | 14,22 | 14,87 | 14,22 |
| Investasi | 15,20 | 12,51 | 13,34 | 13,87 | 13,13 | 13,05 | 13,38 | 13,47 | 13,46 | 13,43 | 13,40 | 13,45 | 13,67 | 13,24 | 12,70 | 12,39 | 12,62 |
| Rupiah | 15,89 | 13,36 | 13,80 | 14,59 | 13,85 | 13,74 | 14,02 | 14,13 | 14,12 | 14,07 | 14,15 | 14,32 | 18,04 | 13,88 | 13,29 | 13,03 | 13,23 |
| Valas (Foreign Exchange) | 8,52 | 2,13 | 6,01 | 7,41 | 4,62 | 4,66 | 4,62 | 4,94 | 5,09 | 5,74 | 6,26 | 6,13 | 2,23 | 6,54 | 7,24 | 6,35 | 6,59 |
| Konsumsi | 13,24 | 12,33 | 10,99 | 11,48 | 11,44 | 11,38 | 11,25 | 11,61 | 11,40 | 11,32 | 11,32 | 11,48 | 11,58 | 11,59 | 11,57 | 11,47 | 11,74 |
| Rupiah | 13,25 | 12,37 | 11,10 | 11,56 | 11,64 | 11,57 | 11,43 | 11,78 | 11,58 | 11,49 | 11,53 | 11,72 | 14,32 | 11,81 | 11,61 | 11,51 | 11,78 |
| Valas (Foreign Exchange) | 4,67 | 0,91 | 8,69 | 0,47 | 0,30 | 0,30 | 0,29 | 0,29 | 0,40 | 0,26 | 0,29 | 0,14 | 0,01 | 0,14 | 1,00 | 1,00 | 1,00 |

Miliar Rp (Billion Rp)

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

| Indikator (Indicators) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|--------------------------------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Penyaluran dana | - | - | - | 1.107 | 1.272 | 1.265 | 1.350 | 1.387 | 1.401 | 1.461 | 1.511 | 1.516 | 1.591 | 1.603 | 1.591 | 1.636 | 1.650 |
| Pembiayaan | - | - | - | 877 | 994 | 1.013 | 1.113 | 1.157 | 1.194 | 1.234 | 1.263 | 1.268 | 1.257 | 1.260 | 1.277 | 1.332 | 1.361 |
| Antar Bank Aktiva | - | - | - | 230 | 278 | 252 | 237 | 230 | 207 | 228 | 249 | 248 | 334 | 343 | 314 | 303 | 290 |
| Sumber Dana | | | | | | | | | | | | | | | | | |
| Dana Pihak Ketiga | - | - | - | 708 | 822 | 809 | 865 | 892 | 891 | 897 | 912 | 925 | 570 | 991 | 995 | 1.034 | 1.051 |
| Tabungan Wadiah | - | - | - | 87 | 101 | 104 | 115 | 124 | 127 | 129 | 139 | 142 | 10 | 168 | 171 | 188 | 187 |
| Tabungan Mudharabah | - | - | - | 204 | 246 | 240 | 248 | 261 | 252 | 244 | 260 | 276 | 280 | 281 | 275 | 273 | 280 |
| Deposito Mudharabah | - | - | - | 417 | 475 | 464 | 502 | 508 | 512 | 524 | 514 | 506 | 280 | 542 | 549 | 574 | 584 |
| Antar Bank Pasiva | - | - | - | 174 | 193 | 203 | 213 | 208 | 222 | 262 | 269 | 259 | - | - | 268 | 271 | 267 |
| Pinjaman yang diterima | - | - | - | 52 | 58 | 58 | 64 | 66 | 66 | 67 | 74 | 69 | 8 | 66 | 61 | 65 | 62 |
| Kewajiban lainnya | - | - | - | 3 | 4 | 4 | 5 | 6 | 8 | 8 | 7 | 9 | 271 | 272 | 20 | 17 | 17 |
| Beberapa komponen modal | | | | | | | | | | | | | | | | | |
| Modal disetor | - | - | - | 176 | 191 | 185 | 198 | 207 | 208 | 215 | 217 | 219 | 222 | 224 | 223 | 231 | 243 |
| Cadangan | - | - | - | 21 | 27 | 25 | 27 | 27 | 27 | 27 | 27 | 27 | 28 | 28 | 28 | 31 | 33 |
| L/R Tahun Berjalan | - | - | - | 27 | 16 | 20 | 19 | 22 | 26 | 28 | 28 | 31 | 30 | 5 | 9 | 13 | 18 |
| L/R Tahun lalu | - | - | - | (9) | (7) | (13) | (13) | (13) | (13) | (13) | (12) | (13) | (15) | 14 | 9 | (3) | (9) |

Miliar Rp (Billion Rp)

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

| Indikator (<i>Indicators</i>) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|---|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Aset (Assets) | - | - | - | 1.203 | 1.373 | 1.367 | 1.456 | 1.498 | 1.520 | 1.576 | 1.609 | 1.619 | 1.693 | 1.711 | 1.702 | 1.748 | 1.766 |
| Pembiayaan (Financing) | - | - | - | 882 | 994 | 1.013 | 1.113 | 1.157 | 1.194 | 1.234 | 1.263 | 1.268 | 1.257 | 1.260 | 1.277 | 1.332 | 1.361 |
| Lancar <i>Current</i> | - | - | - | 807 | 920 | 941 | 1.029 | 1.073 | 1.110 | 1.148 | 1.159 | 1.160 | 1.151 | 1.149 | 1.165 | 1.220 | 1.248 |
| Kurang Lancar (<i>Sub Standard</i>) | - | - | - | 22 | 22 | 22 | 25 | 24 | 25 | 26 | 33 | 38 | 35 | 37 | 36 | 32 | 33 |
| Diragukan (<i>Doubtful</i>) | - | - | - | 22 | 18 | 18 | 17 | 18 | 18 | 17 | 19 | 21 | 21 | 23 | 21 | 28 | 30 |
| Macet (<i>Lost</i>) | - | - | - | 31 | 33 | 33 | 41 | 42 | 41 | 43 | 51 | 50 | 49 | 51 | 54 | 52 | 50 |
| Non Performing Financing (Nominal) | - | - | - | 75 | 74 | 73 | 84 | 84 | 83 | 86 | 104 | 108 | 105 | 111 | 112 | 112 | 113 |
| Non Performing Financing (%) | - | - | - | 8,56 | 7,45 | 7,16 | 7,51 | 7,23 | 6,99 | 6,99 | 8,22 | 8,54 | 8,38 | 8,81 | 8,74 | 8,41 | 8,32 |

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

Miliar Rp (Billion Rp)

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

| Indikator (Indicators) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | | |
|---|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|---|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Bank Umum Syariah (BUS) (Sharia Commercial Banks) | | | | | | | | | | | | | | | | | | |
| Jumlah Bank (Total Banks) | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 5 |
| Jumlah Kantor (Total Bank Offices) | 263 | 301 | 346 | 398 | 399 | 399 | 402 | 414 | 431 | 494 | 515 | 555 | 576 | 580 | 618 | 635 | 642 | |
| Unit Usaha Syariah (UUS) (Sharia Business Units) | | | | | | | | | | | | | | | | | | |
| Jumlah Bank (Total Banks) | 15 | 19 | 20 | 26 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 27 | 27 | 26 | 26 | 26 | 25 | |
| Jumlah Kantor (Total Bank Offices) | 74 | 133 | 163 | 170 | 183 | 185 | 186 | 188 | 188 | 188 | 194 | 199 | 214 | 216 | 249 | 253 | 253 | |
| BPR Syariah (Sharia Rural Bank) ¹ | | | | | | | | | | | | | | | | | | |
| Jumlah Bank (Total Banks) | - | - | - | 114 | 118 | 120 | 124 | 128 | 128 | 128 | 128 | 128 | 131 | 132 | 132 | 133 | 133 | |
| Jumlah Kantor (Total Bank Offices) | - | - | - | 185 | 189 | 191 | 195 | 199 | 199 | 199 | 199 | 199 | 202 | 203 | 203 | 208 | 209 | |

Ket : ¹ Data tersedia mulai posisi Januari 2007 (Data Available on January 2007)

DATA BPR

Miliar Rp (Billion Rp)

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

| Indikator (<i>Indicator</i>) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Penyaluran Dana (<i>Fund Disbursements</i>) | | | | | | | | | | | | | | | | | |
| a. Kredit (<i>Credits</i>) | 12.149 | 14.654 | 16.948 | 20.540 | 22.851 | 23.587 | 23.877 | 24.400 | 25.099 | 25.701 | 25.636 | 25.746 | 25.472 | 25.404 | 25.888 | 25.336 | 25.571 |
| b. Antar Bank Aktiva (<i>Inter-Bank Assets</i>) | 2.996 | 3.442 | 4.956 | 6.009 | 5.757 | 5.519 | 5.130 | 5.273 | 4.861 | 4.943 | 5.018 | 5.112 | 5.841 | 5.919 | 5.868 | 5.946 | 6.153 |
| Sumber Dana (<i>Source of Funds</i>) | | | | | | | | | | | | | | | | | |
| a. DPK (<i>Third Party Funds</i>) | | | | | | | | | | | | | | | | | |
| Deposito (<i>Time Deposits</i>) | 7.860 | 9.421 | 11.190 | 12.701 | 13.814 | 13.805 | 13.551 | 13.742 | 13.794 | 14.081 | 13.993 | 14.038 | 14.204 | 14.422 | 14.806 | 14.759 | 14.903 |
| Tabungan (<i>Savings Deposits</i>) | 3.301 | 3.757 | 4.581 | 6.018 | 6.435 | 6.630 | 6.644 | 6.949 | 6.846 | 6.631 | 6.803 | 6.923 | 7.135 | 7.106 | 7.111 | 7.031 | 7.282 |
| b. Antar Bank Pasiva (<i>Inter-Bank Liabilities</i>) | 1.257 | 1.761 | 2.401 | 3.240 | 3.584 | 3.799 | 3.947 | 4.036 | 4.182 | 4.458 | 4.358 | 4.236 | 4.214 | 4.112 | 4.105 | 3.889 | 3.893 |
| c. Pinjaman yang Diterima (<i>Loans received</i>) | 397 | 406 | 416 | 482 | 464 | 489 | 515 | 506 | 522 | 539 | 539 | 547 | 542 | 525 | 513 | 514 | 530 |
| d. Kewajiban Segera (<i>Immediate Liabilities</i>) | 96 | 107 | 145 | 189 | 214 | 202 | 191 | 194 | 197 | 266 | 194 | 226 | 250 | 287 | 339 | 327 | 342 |
| Beberapa Komponen Modal (<i>Several Components of Capital</i>) | | | | | | | | | | | | | | | | | |
| a. Modal Disetor (<i>Paid-In Capital</i>) | 1.764 | 1.908 | 2.333 | 2.776 | 2.908 | 2.941 | 2.972 | 3.002 | 3.059 | 3.098 | 3.129 | 3.163 | 3.241 | 3.305 | 3.361 | 3.359 | 3.392 |
| b. Cadangan (<i>Reserves</i>) | 353 | 484 | 697 | 828 | 1.056 | 1.103 | 1.052 | 1.050 | 1.067 | 1.073 | 1.070 | 1.100 | 1.098 | 1.217 | 1.002 | 965 | 999 |
| c. L/R Tahun Berjalan (<i>Current Earnings (Profit/Loss)</i>) | 539 | 604 | 509 | 663 | 385 | 473 | 543 | 644 | 753 | 819 | 905 | 855 | 849 | -262 | -170 | 280 | 382 |
| d. L/R Tahun Lalu (<i>Retained Earnings (Profit/Loss)</i>) | 72 | 131 | 129 | 38 | 174 | 37 | -25 | -39 | -73 | -83 | -84 | -118 | -100 | 549 | 442 | 372 | 120 |

Miliar Rp (Billion Rp)

Tabel 3.2 Kinerja Bank Perkreditan Rakyat (*Rural Bank Performance*)

| Indikator (<i>Indicator</i>) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|----------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| LDR(%) | 80,73 | 82,00 | 87,37 | 80,03 | 76,85 | 81,25 | 82,55 | 82,55 | 84,33 | 85,17 | 84,77 | 84,79 | 82,54 | 81,65 | 82,18 | 80,91 | 80,84 |
| Total Kredit (<i>Total Credit</i>) | 12.149 | 14.654 | 16.953 | 20.684 | 21.306 | 23.622 | 23.882 | 24.405 | 25.105 | 25.707 | 25.641 | 25.752 | 25.480 | 25.409 | 25.893 | 25.341 | 25.575 |
| Penghimpunan Dana (<i>Funds collected</i>) | 12.815 | 15.345 | 17.879 | 21.696 | 23.259 | 24.565 | 24.482 | 25.039 | 25.161 | 25.527 | 25.544 | 25.579 | 25.944 | 26.059 | 26.412 | 26.067 | 26.685 |
| Modal Inti (<i>Core Capital</i>) | 2.233 | 2.525 | 1.525 | 4.149 | 4.464 | 4.508 | 4.449 | 4.524 | 4.608 | 4.657 | 4.703 | 4.791 | 4.926 | 5.062 | 5.094 | 5.251 | 4.951 |
| NPL(%) | 7,59 | 7,97 | 9,73 | 7,98 | 7,66 | 7,46 | 7,35 | 7,17 | 7,04 | 6,94 | 9,68 | 9,95 | 9,88 | 10,30 | 10,32 | 7,50 | 7,60 |
| Kredit Non Lancar (<i>Non Current Credits</i>) | 923 | 1.169 | 1.649 | 1.639 | 1.750 | 1.760 | 1.754 | 1.749 | 1.766 | 1.784 | 2.481 | 2.562 | 2.516 | 2.617 | 2.672 | 1.900 | 1.944 |
| Total Kredit (<i>Total Credit</i>) | 12.149 | 14.654 | 16.948 | 20.540 | 22.851 | 23.587 | 23.877 | 24.400 | 25.099 | 25.701 | 25.636 | 25.746 | 25.472 | 25.404 | 25.888 | 25.336 | 25.571 |
| ROA(%) | 3,22 | 2,96 | 2,21 | 2,39 | 3,86 | 3,74 | 3,58 | 3,55 | 3,60 | 3,42 | 3,40 | 2,91 | 2,61 | (9,74) | (3,11) | 3,43 | 3,47 |
| L/R Tahun Berjalan (<i>Current Earnings (Profit/Loss)</i>) | 539 | 604 | 509 | 663 | 385 | 473 | 543 | 644 | 753 | 819 | 905 | 855 | 849 | -262 | -170 | 280 | 382 |
| Total Aktiva | 16.707 | 20.393 | 23.045 | 27.741 | 29.865 | 30.374 | 30.317 | 31.059 | 31.356 | 31.900 | 31.963 | 32.086 | 32.533 | 32.239 | 32.703 | 32.681 | 33.046 |
| ROE(%) | 25,44 | 25,23 | 19,25 | 20,98 | 34,32 | 33,07 | 31,32 | 31,52 | 31,72 | 30,32 | 29,91 | 25,45 | 22,67 | (82,54) | (26,29) | 29,15 | 29,38 |
| L/R Tahun Berjalan (<i>Current Earnings (Profit/Loss)</i>) | 539 | 604 | 509 | 663 | 385 | 473 | 543 | 644 | 753 | 819 | 905 | 855 | 849 | -262 | -170 | 280 | 382 |
| Modal Disetor (<i>Paid-In Capital</i>) | 1.764 | 1.908 | 2.333 | 2.776 | 2.908 | 2.941 | 2.972 | 3.002 | 3.059 | 3.098 | 3.129 | 3.163 | 3.241 | 3.305 | 3.361 | 3.359 | 3.392 |
| Cadangan Umum (<i>General Reserve</i>) | 353 | 484 | 312 | 384 | 454 | 492 | 495 | 499 | 501 | 504 | 503 | 504 | 506 | 498 | 510 | 487 | 508 |

Miliar Rp (Billion Rp)

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

| Lokasi (<i>Location</i>) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Jawa Barat (Including Banten) | 3.567 | 4.469 | 4.742 | 5.330 | 5.737 | 5.853 | 5.866 | 6.081 | 6.175 | 6.308 | 6.330 | 6.444 | 6.500 | 6.576 | 6.793 | 6.856 | 6.972 |
| DKI Jakarta (Special Capital Province of Jakarta) | 97 | 228 | 350 | 489 | 525 | 555 | 553 | 567 | 576 | 565 | 564 | 564 | 571 | 573 | 586 | 585 | 597 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 902 | 997 | 1.101 | 1.409 | 1.488 | 1.499 | 1.521 | 1.552 | 1.565 | 1.600 | 1.598 | 1.625 | 1.634 | 1.645 | 1.640 | 1.644 | 1.666 |
| Jawa Tengah (Central Java) | 4.010 | 5.069 | 5.665 | 6.723 | 6.976 | 7.069 | 7.200 | 7.354 | 7.379 | 7.406 | 7.520 | 7.622 | 7.790 | 7.812 | 7.881 | 7.996 | 8.066 |
| Jawa Timur (East Java) | 2.526 | 2.788 | 3.145 | 3.616 | 3.767 | 3.798 | 3.819 | 3.858 | 3.873 | 3.909 | 3.971 | 3.991 | 4.030 | 4.035 | 4.068 | 4.110 | 4.161 |
| Bengkulu | 16 | 15 | 15 | 18 | 20 | 20 | 21 | 21 | 21 | 22 | 22 | 22 | 23 | 23 | 23 | 23 | 23 |
| Jambi | 26 | 62 | 140 | 216 | 215 | 215 | 219 | 226 | 228 | 224 | 208 | 208 | 205 | 211 | 215 | 218 | 217 |
| Nanggroe Aceh Darussalam | 59 | 36 | 38 | 54 | 76 | 78 | 59 | 59 | 80 | 78 | 80 | 84 | 110 | 90 | 92 | 92 | 114 |
| Sumatera Utara (North Sumatra) | 341 | 341 | 376 | 419 | 445 | 453 | 462 | 468 | 475 | 486 | 489 | 497 | 495 | 494 | 505 | 508 | 513 |
| Sumatera Barat (West Sumatra) | 456 | 413 | 537 | 733 | 806 | 810 | 832 | 851 | 848 | 845 | 856 | 868 | 901 | 890 | 909 | 922 | 935 |
| Riau (Including Bangka Belitung) | 307 | 472 | 685 | 1.020 | 1.073 | 1.077 | 1.115 | 1.152 | 1.180 | 1.217 | 1.229 | 1.285 | 1.355 | 1.427 | 1.493 | 1.531 | 1.529 |
| Sumatera Selatan (South Sumatra) | 121 | 134 | 206 | 336 | 346 | 364 | 380 | 399 | 395 | 404 | 401 | 390 | 394 | 402 | 416 | 439 | 440 |
| Lampung | 2.360 | 2.975 | 3.038 | 3.516 | 4.296 | 4.371 | 3.918 | 4.028 | 4.066 | 4.148 | 3.945 | 3.622 | 3.563 | 3.063 | 3.026 | 2.662 | 2.688 |
| Kalimantan Selatan (South Kalimantan) | 82 | 94 | 107 | 167 | 143 | 152 | 154 | 190 | 180 | 201 | 201 | 209 | 260 | 256 | 265 | 267 | 268 |
| Kalimantan Barat (West Kalimantan) | 139 | 180 | 307 | 403 | 419 | 440 | 431 | 440 | 440 | 434 | 441 | 484 | 511 | 504 | 506 | 525 | 511 |
| Kalimantan Timur (East Kalimantan) | 8 | 72 | 99 | 154 | 161 | 157 | 169 | 174 | 181 | 208 | 199 | 192 | 193 | 198 | 201 | 195 | 193 |
| Kalimantan Tengah (Central Kalimantan) | 1 | 1 | 3 | 7 | 6 | 18 | 9 | 14 | 10 | 10 | 11 | 12 | 10 | 12 | 25 | 25 | 23 |
| Sulawesi Tengah (Central Sulawesi) | 45 | 61 | 89 | 134 | 165 | 176 | 184 | 177 | 198 | 207 | 219 | 206 | 209 | 201 | 203 | 206 | 206 |
| Sulawesi Selatan (South Sulawesi) | 75 | 76 | 119 | 194 | 215 | 213 | 256 | 262 | 267 | 271 | 278 | 288 | 275 | 284 | 278 | 285 | 287 |
| Sulawesi Utara (including Gorontalo) | 102 | 126 | 154 | 193 | 203 | 207 | 209 | 210 | 212 | 216 | 215 | 214 | 215 | 221 | 222 | 228 | 229 |
| Sulawesi Tenggara (Southeast Sulawesi) | 9 | 19 | 31 | 47 | 46 | 49 | 51 | 53 | 54 | 56 | 57 | 54 | 57 | 61 | 58 | 57 | 56 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 228 | 260 | 321 | 375 | 395 | 404 | 415 | 419 | 415 | 430 | 437 | 449 | 456 | 461 | 460 | 469 | 487 |
| Bali | 989 | 1.236 | 1.467 | 1.851 | 1.969 | 2.018 | 2.075 | 2.105 | 2.129 | 2.235 | 2.266 | 2.312 | 2.318 | 2.350 | 2.383 | 2.385 | 2.408 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 14 | 20 | 23 | 35 | 37 | 37 | 48 | 52 | 54 | 57 | 59 | 65 | 64 | 68 | 72 | 75 | 78 |
| Maluku | 79 | 84 | 127 | 160 | 177 | 182 | 186 | 176 | 177 | 186 | 185 | 194 | 210 | 200 | 203 | 197 | 198 |
| Papua | 145 | 165 | 162 | 137 | 160 | 158 | 163 | 166 | 174 | 178 | 184 | 184 | 184 | 182 | 176 | 179 | 181 |
| Maluku Utara (North Maluku) | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Total | 16.707 | 20.393 | 23.045 | 27.741 | 29.865 | 30.374 | 30.317 | 31.059 | 31.356 | 31.900 | 31.963 | 32.086 | 32.533 | 32.239 | 32.703 | 32.681 | 33.046 |

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

| Total Aset (<i>Total Assets</i>) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Total Aset BPR < 1 Miliar | 285 | 147 | 111 | 85 | 77 | 76 | 68 | 69 | 70 | 72 | 73 | 69 | 56 | 54 | 53 | 51 | 49 |
| Total Aset BPR 1 s.d 5 Miliar | 1.168 | 1.010 | 835 | 651 | 624 | 615 | 593 | 573 | 568 | 565 | 543 | 530 | 536 | 522 | 520 | 519 | 499 |
| Total Aset BPR 5 s.d 10 Miliar | 422 | 491 | 479 | 527 | 502 | 495 | 503 | 515 | 507 | 484 | 484 | 494 | 511 | 509 | 507 | 509 | 510 |
| Total Aset BPR > 10 Miliar | 283 | 361 | 455 | 554 | 609 | 625 | 626 | 638 | 651 | 661 | 668 | 676 | 669 | 682 | 688 | 689 | 700 |
| Total | 2.158 | 2.009 | 1.880 | 1.817 | 1.812 | 1.811 | 1.790 | 1.795 | 1.796 | 1.782 | 1.768 | 1.769 | 1.772 | 1.767 | 1.768 | 1.768 | 1.758 |

Miliar Rp (Billion Rp)

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

| Kolektibilitas (Collectibility) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|--------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Kredit (Credit) | 12.149 | 14.654 | 16.948 | 20.540 | 22.851 | 23.587 | 23.877 | 24.400 | 25.090 | 25.701 | 25.636 | 25.746 | 25.472 | 25.404 | 25.888 | 25.336 | 25.571 |
| a. Lancar (Current) | 11.226 | 13.485 | 15.299 | 18.901 | 21.101 | 21.828 | 22.123 | 22.651 | 23.333 | 23.917 | 23.155 | 23.184 | 22.956 | 22.787 | 23.216 | 23.437 | 23.626 |
| b. Kurang Lancar (Sub-Standard) | 322 | 404 | 473 | 407 | 445 | 449 | 433 | 417 | 416 | 435 | 994 | 1.046 | 1.039 | 506 | 545 | 543 | 558 |
| c. Diragukan (Doubtful) | 373 | 494 | 482 | 319 | 328 | 318 | 328 | 336 | 344 | 324 | 326 | 319 | 342 | 386 | 377 | 362 | 353 |
| d. Macet (Lost) | 228 | 271 | 694 | 913 | 977 | 992 | 993 | 997 | 998 | 1.025 | 1.161 | 1.197 | 1.135 | 1.724 | 1.750 | 995 | 1.033 |
| Non Performing Loan (Nominal) | 923 | 1.169 | 1.649 | 1.639 | 1.750 | 1.760 | 1.754 | 1.749 | 1.757 | 1.784 | 2.481 | 2.562 | 2.516 | 2.617 | 2.672 | 1.900 | 1.944 |
| Rasio Non Performing Loan (%) | 7,59 | 7,98 | 9,73 | 7,98 | 7,66 | 7,46 | 7,35 | 7,17 | 7,00 | 6,94 | 9,68 | 9,95 | 9,88 | 10,30 | 10,32 | 7,50 | 7,60 |

Miliar Rp (Billion Rp)

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

| Lokasi (Location) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|---|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Jawa Barat (Including Banten) | 271 | 313 | 449 | 421 | 457 | 469 | 460 | 456 | 462 | 461 | 469 | 469 | 450 | 465 | 498 | 501 | 491 |
| DKI Jakarta (Special Capital Province of Jakarta) | 4 | 4 | 11 | 17 | 21 | 20 | 20 | 23 | 25 | 25 | 26 | 28 | 26 | 28 | 31 | 18 | 36 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 43 | 71 | 93 | 83 | 88 | 85 | 88 | 89 | 88 | 87 | 89 | 90 | 80 | 90 | 90 | 98 | 99 |
| Jawa Tengah (Central Java) | 275 | 403 | 607 | 614 | 634 | 619 | 617 | 616 | 623 | 626 | 633 | 637 | 591 | 605 | 614 | 620 | 624 |
| Jawa Timur (East Java) | 150 | 151 | 184 | 170 | 185 | 185 | 183 | 183 | 184 | 199 | 186 | 185 | 157 | 167 | 173 | 175 | 180 |
| Bengkulu | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Jambi | 1 | 1 | 4 | 9 | 10 | 11 | 10 | 10 | 10 | 10 | 10 | 11 | 11 | 12 | 13 | 14 | 15 |
| Nanggroe Aceh Darussalam | 5 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 7 | 7 | 7 | 7 | 7 | 7 |
| Sumatera Utara (North Sumatra) | 22 | 22 | 33 | 27 | 27 | 29 | 28 | 28 | 28 | 25 | 26 | 29 | 29 | 31 | 29 | 30 | 34 |
| Sumatera Barat (West Sumatra) | 26 | 27 | 33 | 32 | 38 | 42 | 39 | 40 | 41 | 41 | 43 | 43 | 40 | 45 | 47 | 50 | 50 |
| Riau (Including Bangka Belitung) | 8 | 11 | 17 | 21 | 23 | 24 | 26 | 27 | 27 | 28 | 29 | 28 | 27 | 34 | 36 | 39 | 37 |
| Sumatera Selatan (South Sumatra) | 4 | 9 | 16 | 16 | 17 | 18 | 19 | 20 | 20 | 19 | 17 | 18 | 20 | 21 | 22 | 22 | 22 |
| Lampung | 24 | 33 | 45 | 58 | 62 | 71 | 74 | 73 | 73 | 73 | 766 | 839 | 909 | 932 | 924 | 125 | 127 |
| Kalimantan Selatan (South Kalimantan) | 3 | 8 | 5 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 5 | 7 | 6 | 7 | 8 |
| Kalimantan Barat (West Kalimantan) | 7 | 8 | 13 | 13 | 17 | 17 | 17 | 18 | 17 | 18 | 18 | 17 | 17 | 18 | 18 | 18 | 18 |
| Kalimantan Timur (East Kalimantan) | - | 3 | 4 | 8 | 6 | 7 | 9 | 7 | 8 | 9 | 10 | 10 | 10 | 11 | 12 | 15 | 16 |
| Kalimantan Tengah (Central Kalimantan) | - | - | 0 | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sulawesi Tengah (Central Sulawesi) | - | 1 | 3 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 5 | 5 |
| Sulawesi Selatan (South Sulawesi) | 4 | 7 | 9 | 11 | 10 | 10 | 11 | 10 | 11 | 10 | 11 | 12 | 11 | 12 | 13 | 12 | 13 |
| Sulawesi Utara (including Gorontalo) | 8 | 7 | 9 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 9 | 8 | 8 |
| Sulawesi Tenggara (Southeast Sulawesi) | - | 1 | 1 | 1 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 3 | 4 | 3 | 3 | 3 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 20 | 24 | 27 | 30 | 37 | 37 | 38 | 38 | 38 | 39 | 39 | 36 | 33 | 35 | 36 | 36 | 37 |
| Bali | 42 | 55 | 74 | 78 | 87 | 82 | 82 | 79 | 79 | 77 | 76 | 75 | 71 | 74 | 76 | 86 | 103 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 1 | 2 | 2 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 1 | 2 | 2 | 3 | 3 |
| Maluku | - | 1 | 1 | 1 | 1 | - | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 2 | 1 |
| Papua | 2 | 3 | 3 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 6 | 6 | 7 |
| Maluku Utara (North Maluku) | - | - | 0 | - | - | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 923 | 1.169 | 1.649 | 1.639 | 1.750 | 1.760 | 1.754 | 1.749 | 1.766 | 1.784 | 2.481 | 2.562 | 2.516 | 2.617 | 2.672 | 1.900 | 1.944 |

Miliar Rp (Billion Rp)

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

| Jenis (<i>Type</i>) | Desember 2004 | | Desember 2005 | | Desember 2006 | | Desember 2007 | | April 2008 | | Desember 2008 | | April 2009 | |
|---|---------------|--|---------------|--|---------------|--|---------------|--|---------------|--|---------------|--|---------------|--|
| | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) | Nominal | Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%) |
| Deposito (<i>Time Deposits</i>) | 7.860 | 70,42 | 9.421 | 71,48 | 11.190 | 70,95 | 12.701 | 67,85 | 13.814 | 68,22 | 14.204 | 66,56 | 14.903 | 67,18 |
| Tabungan (<i>Savings Deposits</i>) | 3.301 | 29,58 | 3.757 | 28,51 | 4.581 | 29,05 | 6.018 | 32,15 | 6.435 | 31,78 | 7.135 | 33,44 | 7.282 | 32,82 |
| Total DPK (<i>Total Third Party Funds</i>) | 11.161 | 100 | 13.178 | 100 | 15.771 | 100 | 18.719 | 100 | 20.249 | 100 | 21.339 | 100 | 22.186 | 100 |

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

| Lokasi (Location) | Tabungan (Saving Deposits) | Deposito (Demand Deposit) | Total DPK (Total of Third Party Funds) | Pangsa Thd Total DPK (%) (Portion of Total Third Party Funds (%)) |
|---|-------------------------------|------------------------------|---|--|
| | Miliar Rp (Billion Rp) | | | |
| Jawa Barat (Including Banten) | 1.130 | 3.725 | 4.855 | 21,88 |
| DKI Jakarta (Special Capital Province of Jakarta) | 28 | 285 | 313 | 1,41 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 372 | 823 | 1.195 | 5,39 |
| Jawa Tengah (Central Java) | 2.390 | 3.348 | 5.737 | 25,86 |
| Jawa Timur (East Java) | 881 | 1.739 | 2.620 | 11,81 |
| Bengkulu | 7 | 7 | 15 | 0,07 |
| Jambi | 31 | 131 | 163 | 0,73 |
| Nanggroe Aceh Darussalam | 42 | 17 | 60 | 0,27 |
| Sumatera Utara (North Sumatra) | 161 | 217 | 378 | 1,70 |
| Sumatera Barat (West Sumatra) | 363 | 254 | 617 | 2,78 |
| Riau (Including Bangka Belitung) | 303 | 871 | 1.173 | 5,29 |
| Sumatera Selatan (South Sumatra) | 129 | 210 | 339 | 1,53 |
| Lampung | 281 | 1.210 | 1.491 | 6,72 |
| Kalimantan Selatan (South Kalimantan) | 47 | 105 | 152 | 0,69 |
| Kalimantan Barat (West Kalimantan) | 140 | 270 | 410 | 1,85 |
| Kalimantan Timur (East Kalimantan) | 51 | 72 | 122 | 0,55 |
| Kalimantan Tengah (Central Kalimantan) | 9 | 4 | 13 | 0,06 |
| Sulawesi Tengah (Central Sulawesi) | 16 | 64 | 81 | 0,36 |
| Sulawesi Selatan (South Sulawesi) | 58 | 86 | 144 | 0,65 |
| Sulawesi Utara (including Gorontalo) | 48 | 114 | 163 | 0,73 |
| Sulawesi Tenggara (Southeast Sulawesi) | 24 | 24 | 48 | 0,22 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 140 | 146 | 286 | 1,29 |
| Bali | 564 | 989 | 1.553 | 7,00 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 22 | 26 | 48 | 0,22 |
| Maluku | 18 | 71 | 89 | 0,40 |
| Papua | 26 | 94 | 120 | 0,54 |
| Maluku Utara (North Maluku) | 0 | 0 | 1 | 0,00 |
| Total | 7.282 | 14.903 | 22.186 | 100 |

Miliar Rp (Billion Rp)

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

| Lokasi (<i>Location</i>) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Jawa Barat (Including Banten) | 2.516 | 3.017 | 3.209 | 3.579 | 3.940 | 3.993 | 3.938 | 4.087 | 4.083 | 4.177 | 4.191 | 4.291 | 4.343 | 4.439 | 4.652 | 4.723 | 4.855 |
| DKI Jakarta (Special Capital Province of Jakarta) | 51 | 143 | 218 | 288 | 294 | 312 | 302 | 321 | 325 | 318 | 304 | 310 | 305 | 293 | 297 | 298 | 313 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 627 | 712 | 805 | 1.043 | 1.121 | 1.101 | 1.113 | 1.123 | 1.126 | 1.131 | 1.132 | 1.144 | 1.142 | 1.168 | 1.175 | 1.184 | 1.195 |
| Jawa Tengah (Central Java) | 2.843 | 3.446 | 4.041 | 4.712 | 4.924 | 4.963 | 5.007 | 5.140 | 5.112 | 5.072 | 5.185 | 5.255 | 5.395 | 5.439 | 5.484 | 5.620 | 5.737 |
| Jawa Timur (East Java) | 1.633 | 1.740 | 2.077 | 2.349 | 2.439 | 2.432 | 2.424 | 2.434 | 2.406 | 2.398 | 2.430 | 2.430 | 2.476 | 2.498 | 2.516 | 2.549 | 2.620 |
| Bengkulu | 8 | 7 | 9 | 11 | 12 | 12 | 13 | 13 | 14 | 14 | 14 | 14 | 15 | 15 | 15 | 16 | 15 |
| Jambi | 15 | 34 | 101 | 161 | 160 | 163 | 166 | 170 | 169 | 163 | 147 | 145 | 146 | 151 | 158 | 163 | 163 |
| Nanggroe Aceh Darussalam | 36 | 23 | 26 | 34 | 55 | 54 | 38 | 38 | 54 | 52 | 52 | 55 | 57 | 40 | 41 | 41 | 60 |
| Sumatera Utara (North Sumatra) | 258 | 242 | 273 | 307 | 324 | 328 | 333 | 337 | 342 | 347 | 349 | 353 | 357 | 358 | 367 | 372 | 378 |
| Sumatera Barat (West Sumatra) | 315 | 270 | 330 | 475 | 524 | 520 | 530 | 543 | 527 | 514 | 531 | 545 | 580 | 578 | 594 | 609 | 617 |
| Riau (Including Bangka Belitung) | 177 | 329 | 547 | 777 | 824 | 807 | 837 | 873 | 891 | 908 | 917 | 964 | 1.015 | 1.065 | 1.123 | 1.174 | 1.173 |
| Sumatera Selatan (South Sumatra) | 90 | 97 | 156 | 258 | 272 | 286 | 303 | 320 | 319 | 323 | 316 | 300 | 308 | 310 | 323 | 337 | 339 |
| Lampung | 1.417 | 1.663 | 2.045 | 2.287 | 2.765 | 2.786 | 2.455 | 2.520 | 2.501 | 2.456 | 2.330 | 2.174 | 2.140 | 2.061 | 2.023 | 1.504 | 1.491 |
| Kalimantan Selatan (South Kalimantan) | 44 | 56 | 65 | 97 | 74 | 78 | 78 | 87 | 85 | 90 | 114 | 128 | 144 | 153 | 159 | 164 | 152 |
| Kalimantan Barat (West Kalimantan) | 103 | 138 | 247 | 319 | 336 | 353 | 343 | 350 | 342 | 341 | 341 | 375 | 399 | 403 | 406 | 420 | 410 |
| Kalimantan Timur (East Kalimantan) | 6 | 49 | 64 | 89 | 93 | 95 | 99 | 103 | 108 | 126 | 116 | 112 | 114 | 118 | 121 | 123 | 122 |
| Kalimantan Tengah (Central Kalimantan) | 1 | 1 | 2 | 6 | 4 | 5 | 5 | 11 | 6 | 6 | 8 | 8 | 6 | 9 | 13 | 13 | 13 |
| Sulawesi Tengah (Central Sulawesi) | 30 | 39 | 40 | 54 | 75 | 75 | 79 | 70 | 79 | 87 | 100 | 86 | 93 | 85 | 82 | 80 | 81 |
| Sulawesi Selatan (South Sulawesi) | 37 | 44 | 72 | 122 | 116 | 129 | 141 | 146 | 143 | 132 | 135 | 145 | 130 | 144 | 137 | 146 | 144 |
| Sulawesi Utara (including Gorontalo) | 56 | 73 | 104 | 135 | 142 | 142 | 147 | 148 | 149 | 150 | 150 | 149 | 152 | 154 | 156 | 161 | 163 |
| Sulawesi Tenggara (Southeast Sulawesi) | 7 | 16 | 28 | 42 | 40 | 42 | 43 | 45 | 45 | 47 | 48 | 46 | 50 | 53 | 50 | 48 | 48 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 122 | 139 | 172 | 209 | 224 | 229 | 235 | 236 | 229 | 242 | 246 | 255 | 260 | 264 | 263 | 270 | 286 |
| Bali | 651 | 787 | 949 | 1.179 | 1.272 | 1.310 | 1.324 | 1.352 | 1.351 | 1.388 | 1.406 | 1.439 | 1.455 | 1.484 | 1.515 | 1.527 | 1.553 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 4 | 7 | 9 | 17 | 19 | 19 | 28 | 31 | 33 | 35 | 36 | 39 | 38 | 39 | 42 | 44 | 48 |
| Maluku | 56 | 50 | 64 | 71 | 74 | 77 | 87 | 78 | 78 | 77 | 78 | 80 | 100 | 87 | 89 | 89 | 89 |
| Papua | 58 | 56 | 119 | 95 | 127 | 124 | 126 | 114 | 120 | 117 | 122 | 121 | 119 | 121 | 116 | 117 | 120 |
| Maluku Utara (North Maluku) | - | - | - | - | - | - | - | - | - | - | - | 1 | 0 | 1 | 1 | 1 | 1 |
| Total | 11.161 | 13.178 | 15.771 | 18.719 | 20.249 | 20.436 | 20.195 | 20.690 | 20.640 | 20.712 | 20.796 | 20.961 | 21.339 | 21.529 | 21.917 | 21.790 | 22.186 |

Persen (%)

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

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

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

Persen (%)

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

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

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

Persen (%)

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

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

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

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

| Keterangan (<i>Information</i>) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Jumlah BPR (<i>Total Rural Banks</i>) | 2.158 | 2.009 | 1.880 | 1.817 | 1.812 | 1.811 | 1.790 | 1.795 | 1.796 | 1.782 | 1.768 | 1.769 | 1.772 | 1.767 | 1.768 | 1.768 | 1.758 |
| Jumlah Kantor (<i>Total Bank Offices</i>) | 3.507 | 3.110 | 3.173 | 3.250 | 3.287 | 3.289 | 3.288 | 3.303 | 3.314 | 3.325 | 3.335 | 3.350 | 3.367 | 3.389 | 3.401 | 3.408 | 3.417 |

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

| Nama Lokasi (Name of Location) | BPR (Rural Bank) | | | Total |
|---|------------------|------------|------------|--------------|
| | KP | KC | KPK | |
| Jawa Barat (Including Banten) | 479 | 139 | 110 | 728 |
| DKI Jakarta (Special Capital Province of Jakarta) | 27 | 5 | 3 | 35 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 54 | 14 | 99 | 167 |
| Jawa Tengah (Central Java) | 264 | 417 | 187 | 868 |
| Jawa Timur (East Java) | 339 | 130 | 291 | 760 |
| Bengkulu | 3 | 3 | 4 | 10 |
| Jambi | 8 | 4 | 3 | 15 |
| Nanggroe Aceh Darussalam | 5 | 11 | 1 | 17 |
| Sumatera Utara (North Sumatra) | 52 | 18 | 2 | 72 |
| Sumatera Barat (West Sumatra) | 106 | 22 | 10 | 138 |
| Riau (Including Bangka Belitung) | 48 | 7 | 8 | 63 |
| Sumatera Selatan (South Sumatra) | 16 | 6 | 3 | 25 |
| Lampung | 23 | 24 | 5 | 52 |
| Kalimantan Selatan (South Kalimantan) | 24 | - | - | 24 |
| Kalimantan Barat (West Kalimantan) | 16 | 2 | 4 | 22 |
| Kalimantan Timur (East Kalimantan) | 12 | 1 | 1 | 14 |
| Kalimantan Tengah (Central Kalimantan) | 2 | - | - | 2 |
| Sulawesi Tengah (Central Sulawesi) | 7 | 5 | 3 | 15 |
| Sulawesi Selatan (South Sulawesi) | 23 | 1 | 1 | 25 |
| Sulawesi Utara (including Gorontalo) | 21 | 13 | 10 | 44 |
| Sulawesi Tenggara (Southeast Sulawesi) | 6 | 2 | 2 | 10 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 65 | 8 | - | 73 |
| Bali | 141 | 16 | 54 | 211 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 8 | 1 | - | 9 |
| Maluku | 2 | 3 | 1 | 6 |
| Papua | 6 | 4 | 1 | 11 |
| Maluku Utara (North Maluku) | 1 | - | - | 1 |
| Jumlah | 1.758 | 856 | 803 | 3.417 |

DATA PERKREDITAN

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (<i>Economic Sector</i>) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (<i>Agriculture, hunting and agricultural facilities</i>) | 33.140 | 37.178 | 45.180 | 56.901 | 58.065 | 59.207 | 61.477 | 60.435 | 61.986 | 63.789 | 65.564 | 67.778 | 67.202 | 67.206 | 67.777 | 69.758 | 70.901 |
| 2. Pertambangan (<i>Mining</i>) | 7.819 | 8.127 | 14.086 | 26.212 | 27.759 | 27.628 | 30.384 | 28.700 | 30.894 | 31.778 | 33.359 | 33.006 | 32.215 | 31.725 | 28.999 | 30.433 | 29.079 |
| 3. Perindustrian (<i>Manufacturing</i>) | 144.917 | 171.288 | 184.023 | 205.610 | 218.041 | 225.005 | 234.028 | 233.682 | 241.568 | 250.461 | 271.011 | 283.448 | 271.187 | 269.217 | 273.726 | 266.412 | 254.392 |
| 4. Listrik, gas dan air (<i>Water, gas and electricity</i>) | 5.986 | 5.367 | 7.224 | 7.920 | 10.039 | 10.005 | 10.180 | 10.947 | 10.687 | 13.758 | 16.573 | 18.513 | 18.475 | 18.803 | 19.963 | 19.669 | 20.069 |
| 5. Konstruksi (<i>Construction</i>) | 19.972 | 26.986 | 33.088 | 44.088 | 46.671 | 49.033 | 52.350 | 54.102 | 57.322 | 59.974 | 61.782 | 62.970 | 58.753 | 56.321 | 58.146 | 58.863 | 58.849 |
| 6. Perdagangan, restoran dan hotel (<i>Trade, restaurants and hotels</i>) | 113.073 | 135.837 | 163.443 | 216.874 | 219.875 | 228.586 | 241.479 | 241.873 | 249.041 | 252.682 | 257.572 | 261.839 | 259.632 | 251.602 | 254.569 | 261.363 | 264.563 |
| 7. Pengangkutan, pergudangan dan komunikasi (<i>Transport, cargo storage and communications</i>) | 17.665 | 19.829 | 27.068 | 36.807 | 41.460 | 42.737 | 46.847 | 50.420 | 53.826 | 56.218 | 60.883 | 62.629 | 62.579 | 61.999 | 62.732 | 61.844 | 60.575 |
| 8. Jasa Dunia usaha (<i>Business Services</i>) | 56.357 | 72.628 | 78.455 | 109.748 | 119.050 | 122.386 | 127.874 | 131.981 | 137.330 | 143.417 | 152.887 | 153.161 | 152.302 | 147.745 | 148.734 | 147.356 | 143.147 |
| 9. Jasa sosial/masyarakat (<i>Social Services</i>) | 8.047 | 10.029 | 12.040 | 13.882 | 12.787 | 13.091 | 13.439 | 13.834 | 14.653 | 14.804 | 15.314 | 15.426 | 15.747 | 15.688 | 15.740 | 15.668 | 15.904 |
| 10. Lain-lain (<i>Others</i>) | 152.495 | 208.378 | 227.690 | 283.970 | 308.022 | 318.538 | 330.298 | 340.582 | 348.540 | 359.265 | 362.916 | 366.553 | 369.596 | 369.533 | 371.459 | 374.022 | 380.156 |
| Total | 559.470 | 695.648 | 792.297 | 1.002.012 | 1.061.770 | 1.096.214 | 1.148.356 | 1.166.558 | 1.205.846 | 1.246.146 | 1.297.860 | 1.325.323 | 1.307.688 | 1.289.839 | 1.301.844 | 1.305.389 | 1.297.635 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (<i>Economic Sector</i>) | Des | Des | Des | Des | 2 0 0 8 | | | | | | | | | 2 0 0 9 | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (<i>Agriculture, hunting and agricultural facilities</i>) | 20.984 | 22.407 | 25.993 | 31.275 | 32.289 | 32.892 | 34.043 | 33.726 | 34.529 | 36.047 | 37.337 | 38.654 | 38.451 | 38.991 | 38.961 | 40.872 | 42.845 |
| 2. Pertambangan (<i>Mining</i>) | 4.471 | 3.364 | 4.961 | 11.288 | 14.984 | 15.090 | 16.145 | 14.186 | 15.384 | 16.262 | 17.430 | 16.953 | 15.473 | 14.806 | 13.639 | 15.052 | 14.440 |
| 3. Perindustrian (<i>Manufacturing</i>) | 60.489 | 67.369 | 72.736 | 74.594 | 75.559 | 78.120 | 82.749 | 82.187 | 85.523 | 90.023 | 98.222 | 102.159 | 98.878 | 99.634 | 103.044 | 100.799 | 98.823 |
| 4. Listrik, gas dan air (<i>Water, gas and electricity</i>) | 3.868 | 3.880 | 5.221 | 4.762 | 6.305 | 6.159 | 6.362 | 6.681 | 6.158 | 8.690 | 10.869 | 12.454 | 12.702 | 13.036 | 13.629 | 13.489 | 13.700 |
| 5. Konstruksi (<i>Construction</i>) | 9.126 | 12.572 | 13.966 | 17.325 | 17.437 | 18.345 | 19.724 | 20.046 | 20.921 | 22.263 | 23.047 | 23.340 | 23.178 | 21.982 | 23.003 | 23.755 | 23.589 |
| 6. Perdagangan, restoran dan hotel (<i>Trade, restaurants and hotels</i>) | 46.868 | 51.530 | 62.439 | 86.775 | 83.446 | 88.141 | 93.897 | 94.840 | 98.842 | 100.463 | 101.314 | 103.708 | 103.680 | 100.178 | 102.098 | 105.952 | 108.050 |
| 7. Pengangkutan, pergudangan dan komunikasi (<i>Transport, cargo storage and communications</i>) | 6.114 | 5.890 | 8.113 | 13.857 | 13.491 | 14.234 | 15.973 | 18.187 | 20.744 | 21.247 | 22.363 | 22.728 | 22.880 | 22.281 | 22.475 | 22.454 | 22.152 |
| 8. Jasa Dunia usaha (<i>Business Services</i>) | 10.537 | 12.572 | 12.604 | 16.340 | 17.184 | 17.855 | 18.952 | 19.739 | 20.424 | 21.579 | 22.286 | 22.436 | 25.356 | 23.397 | 24.155 | 25.173 | 24.937 |
| 9. Jasa sosial/masyarakat (<i>Social Services</i>) | 2.424 | 3.219 | 4.429 | 4.371 | 2.616 | 2.773 | 2.727 | 2.815 | 2.816 | 3.065 | 3.179 | 3.157 | 3.345 | 3.278 | 3.271 | 3.206 | 3.246 |
| 10. Lain-lain (<i>Others</i>) | 57.973 | 73.611 | 77.450 | 95.564 | 103.263 | 106.693 | 111.088 | 114.613 | 117.292 | 121.224 | 122.995 | 124.311 | 126.723 | 126.387 | 127.216 | 129.844 | 132.700 |
| Total | 222.855 | 256.413 | 287.910 | 356.151 | 366.576 | 380.303 | 401.660 | 407.019 | 422.633 | 440.864 | 459.042 | 469.900 | 470.665 | 463.971 | 471.491 | 480.597 | 484.482 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | 8.053 | 8.713 | 11.156 | 15.212 | 15.685 | 16.141 | 18.001 | 17.943 | 18.026 | 17.961 | 18.162 | 18.608 | 19.032 | 18.419 | 18.725 | 17.965 | 17.606 |
| 2. Pertambangan (Mining) | 2.231 | 3.232 | 6.421 | 10.612 | 8.878 | 8.804 | 10.050 | 10.344 | 10.625 | 10.755 | 10.180 | 9.649 | 11.069 | 11.247 | 9.094 | 8.555 | 8.239 |
| 3. Perindustrian (Manufacturing) | 43.999 | 53.980 | 60.322 | 72.330 | 78.158 | 80.336 | 83.172 | 83.732 | 85.492 | 89.411 | 92.524 | 93.614 | 95.520 | 91.984 | 92.408 | 87.885 | 84.050 |
| 4. Listrik, gas dan air (Water, gas and electricity) | 1.630 | 1.291 | 1.787 | 2.770 | 3.123 | 3.165 | 3.169 | 3.613 | 3.878 | 4.348 | 4.921 | 5.213 | 5.140 | 5.170 | 5.606 | 5.624 | 5.670 |
| 5. Konstruksi (Construction) | 7.503 | 10.175 | 12.322 | 18.167 | 20.422 | 21.164 | 22.148 | 22.744 | 23.171 | 24.031 | 24.290 | 24.494 | 23.303 | 22.958 | 23.570 | 23.359 | 22.951 |
| 6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | 52.831 | 67.870 | 81.018 | 103.927 | 109.451 | 112.858 | 118.420 | 117.308 | 119.960 | 121.092 | 123.297 | 124.280 | 125.572 | 119.442 | 118.738 | 120.191 | 121.591 |
| 7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | 9.420 | 11.027 | 13.028 | 17.429 | 19.338 | 19.751 | 22.287 | 23.376 | 23.568 | 24.310 | 25.103 | 25.606 | 26.323 | 25.967 | 26.174 | 25.857 | 25.495 |
| 8. Jasa Dunia usaha (Business Services) | 27.965 | 37.061 | 42.303 | 59.648 | 65.724 | 67.788 | 70.471 | 72.473 | 74.220 | 76.215 | 79.946 | 79.058 | 79.004 | 76.985 | 76.887 | 75.024 | 73.753 |
| 9. Jasa sosial/masyarakat (Social Services) | 3.488 | 4.687 | 5.182 | 6.487 | 6.657 | 6.991 | 7.116 | 7.320 | 8.079 | 7.881 | 7.883 | 7.870 | 7.564 | 7.493 | 7.528 | 7.406 | 7.487 |
| 10. Lain-lain (Others) | 52.057 | 79.555 | 81.717 | 101.159 | 111.920 | 116.075 | 119.942 | 123.953 | 126.842 | 130.930 | 131.636 | 132.001 | 131.768 | 130.913 | 130.665 | 130.260 | 131.317 |
| Total | 209.176 | 277.591 | 315.256 | 407.742 | 439.355 | 453.072 | 474.775 | 482.805 | 493.861 | 506.933 | 517.941 | 520.394 | 524.295 | 510.577 | 509.396 | 502.127 | 498.159 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | 644 | 829 | 274 | 323 | 300 | 297 | 297 | 306 | 206 | 208 | 227 | 260 | 153 | 156 | 245 | 241 | 239 |
| 2. Pertambangan (Mining) | 37 | 35 | 39 | 75 | 116 | 128 | 141 | 143 | 146 | 153 | 153 | 150 | 161 | 160 | 181 | 195 | 241 |
| 3. Perindustrian (Manufacturing) | 1.206 | 1.217 | 1.215 | 1.529 | 1.632 | 1.584 | 1.531 | 1.589 | 1.575 | 1.608 | 1.589 | 1.532 | 1.618 | 1.579 | 1.703 | 1.671 | 1.622 |
| 4. Listrik, gas dan air (Water, gas and electricity) | 4 | 4 | 4 | 6 | 6 | 8 | 8 | 8 | 9 | 9 | 9 | 11 | 11 | 11 | 11 | 11 | 11 |
| 5. Konstruksi (Construction) | 315 | 247 | 307 | 422 | 436 | 435 | 433 | 434 | 465 | 466 | 429 | 421 | 442 | 398 | 400 | 399 | 418 |
| 6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | 2.969 | 3.229 | 4.647 | 4.826 | 4.739 | 4.692 | 4.707 | 4.720 | 4.769 | 4.886 | 4.943 | 4.994 | 5.083 | 5.137 | 5.671 | 4.260 | 4.434 |
| 7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | 439 | 633 | 617 | 690 | 733 | 745 | 742 | 769 | 766 | 761 | 794 | 810 | 817 | 772 | 788 | 724 | 719 |
| 8. Jasa Dunia usaha (Business Services) | 1.841 | 2.092 | 1.921 | 2.335 | 2.322 | 2.433 | 2.413 | 2.381 | 2.404 | 2.549 | 2.494 | 2.516 | 2.540 | 2.459 | 2.629 | 2.650 | 2.720 |
| 9. Jasa sosial/masyarakat (Social Services) | 524 | 531 | 659 | 929 | 1.094 | 1.153 | 1.249 | 1.276 | 1.321 | 1.409 | 1.410 | 1.404 | 1.382 | 1.333 | 1.375 | 1.371 | 1.390 |
| 10. Lain-lain (Others) | 7.123 | 8.025 | 9.430 | 12.728 | 12.720 | 13.214 | 13.681 | 14.187 | 14.491 | 14.708 | 14.877 | 14.974 | 14.915 | 14.915 | 15.369 | 14.739 | 14.888 |
| Total | 15.101 | 16.842 | 19.114 | 23.863 | 24.097 | 24.690 | 25.201 | 25.814 | 26.153 | 26.757 | 26.925 | 27.072 | 27.122 | 26.918 | 28.374 | 26.261 | 26.683 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (<i>Agriculture, hunting and agricultural facilities</i>) | 1.324 | 1.640 | 2.030 | 2.275 | 2.369 | 2.542 | 2.711 | 2.874 | 3.107 | 3.068 | 3.064 | 3.022 | 3.182 | 3.066 | 3.123 | 3.143 | 3.148 |
| 2. Pertambangan (<i>Mining</i>) | 33 | 56 | 58 | 43 | 45 | 140 | 182 | 185 | 196 | 187 | 227 | 235 | 270 | 270 | 300 | 312 | 364 |
| 3. Perindustrian (<i>Manufacturing</i>) | 400 | 421 | 462 | 631 | 712 | 723 | 770 | 771 | 783 | 787 | 806 | 817 | 815 | 803 | 836 | 829 | 914 |
| 4. Listrik, gas dan air (<i>Water, gas and electricity</i>) | 8 | 11 | 11 | 29 | 175 | 178 | 152 | 175 | 184 | 192 | 216 | 228 | 213 | 218 | 261 | 258 | 386 |
| 5. Konstruksi (<i>Construction</i>) | 2.148 | 2.503 | 3.790 | 5.140 | 4.948 | 5.395 | 6.101 | 6.912 | 7.591 | 7.942 | 8.415 | 8.476 | 6.458 | 5.514 | 5.713 | 6.099 | 6.640 |
| 6. Perdagangan, restoran dan hotel (<i>Trade, restaurants and hotels</i>) | 6.293 | 7.539 | 8.242 | 9.619 | 10.740 | 10.919 | 11.506 | 11.669 | 11.728 | 12.049 | 12.069 | 12.380 | 12.060 | 11.919 | 12.315 | 12.644 | 13.028 |
| 7. Pengangkutan, pergudangan dan komunikasi (<i>Transport, cargo storage and communications</i>) | 286 | 375 | 400 | 463 | 521 | 522 | 708 | 706 | 1.076 | 1.100 | 1.442 | 1.456 | 1.655 | 1.804 | 1.742 | 1.741 | 1.782 |
| 8. Jasa Dunia usaha (<i>Business Services</i>) | 1.964 | 1.774 | 1.802 | 2.198 | 2.518 | 2.621 | 2.716 | 2.734 | 2.878 | 3.070 | 3.347 | 3.389 | 3.401 | 3.300 | 3.464 | 3.564 | 3.714 |
| 9. Jasa sosial/masyarakat (<i>Social Services</i>) | 846 | 925 | 862 | 967 | 939 | 918 | 1.047 | 1.049 | 1.069 | 1.061 | 1.039 | 1.043 | 1.528 | 1.589 | 1.571 | 1.536 | 1.754 |
| 10. Lain-lain (<i>Others</i>) | 23.929 | 29.686 | 38.299 | 50.515 | 55.138 | 57.117 | 59.383 | 61.212 | 62.864 | 64.495 | 65.128 | 66.450 | 66.803 | 67.888 | 69.118 | 70.753 | 72.220 |
| Total | 37.232 | 44.931 | 55.955 | 71.881 | 78.105 | 81.075 | 85.276 | 88.286 | 91.478 | 93.950 | 95.753 | 97.497 | 96.385 | 96.371 | 98.443 | 100.880 | 103.949 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (<i>Agriculture, hunting and agricultural facilities</i>) | 1.163 | 1.908 | 2.331 | 4.597 | 4.489 | 4.944 | 4.208 | 3.558 | 3.907 | 4.076 | 4.407 | 4.156 | 4.018 | 4.054 | 4.079 | 4.631 | 4.348 |
| 2. Pertambangan (<i>Mining</i>) | 358 | 477 | 755 | 1.753 | 1.462 | 1.088 | 1.359 | 1.579 | 2.007 | 1.988 | 2.300 | 2.776 | 2.196 | 2.333 | 2.485 | 2.809 | 2.581 |
| 3. Perindustrian (<i>Manufacturing</i>) | 18.977 | 18.989 | 17.451 | 23.774 | 26.369 | 26.829 | 28.692 | 29.154 | 30.150 | 31.200 | 34.895 | 36.251 | 30.568 | 31.545 | 31.647 | 34.269 | 32.208 |
| 4. Listrik, gas dan air (<i>Water, gas and electricity</i>) | 236 | 56 | 186 | 313 | 325 | 411 | 377 | 369 | 337 | 350 | 368 | 413 | 256 | 244 | 350 | 220 | 243 |
| 5. Konstruksi (<i>Construction</i>) | 538 | 954 | 1.520 | 1.167 | 1.201 | 1.341 | 1.239 | 1.189 | 1.397 | 1.308 | 1.522 | 1.573 | 1.487 | 1.562 | 1.906 | 1.992 | 1.806 |
| 6. Perdagangan, restoran dan hotel (<i>Trade, restaurants and hotels</i>) | 2.558 | 3.631 | 4.467 | 6.691 | 6.789 | 6.796 | 7.630 | 7.466 | 7.738 | 8.154 | 8.835 | 9.246 | 7.108 | 7.268 | 7.602 | 10.493 | 10.332 |
| 7. Pengangkutan, pergudangan dan komunikasi (<i>Transport, cargo storage and communications</i>) | 560 | 1.043 | 2.588 | 2.330 | 3.325 | 3.353 | 3.607 | 3.971 | 3.968 | 4.661 | 5.531 | 5.785 | 5.147 | 5.162 | 5.236 | 5.678 | 5.391 |
| 8. Jasa Dunia usaha (<i>Business Services</i>) | 4.923 | 6.989 | 7.823 | 13.516 | 15.533 | 15.475 | 16.405 | 17.179 | 17.853 | 18.843 | 20.231 | 20.693 | 18.200 | 17.447 | 17.322 | 17.815 | 16.443 |
| 9. Jasa sosial/masyarakat (<i>Social Services</i>) | 347 | 376 | 396 | 461 | 451 | 455 | 456 | 439 | 439 | 467 | 540 | 573 | 602 | 632 | 649 | 813 | 766 |
| 10. Lain-lain (<i>Others</i>) | 1.253 | 2.513 | 3.315 | 3.917 | 4.508 | 4.687 | 4.798 | 5.100 | 5.195 | 5.772 | 6.009 | 6.171 | 6.267 | 6.254 | 6.343 | 6.750 | 7.002 |
| Total | 30.914 | 36.937 | 40.833 | 58.520 | 64.452 | 65.379 | 68.770 | 70.004 | 72.989 | 76.820 | 84.639 | 87.638 | 75.849 | 76.503 | 77.618 | 85.471 | 81.120 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (<i>Agriculture, hunting and agricultural facilities</i>) | 972 | 1.681 | 3.397 | 3.220 | 2.933 | 2.391 | 2.217 | 2.029 | 2.212 | 2.429 | 2.366 | 3.078 | 2.366 | 2.520 | 2.643 | 2.906 | 2.714 |
| 2. Pertambangan (<i>Mining</i>) | 688 | 963 | 1.852 | 2.440 | 2.273 | 2.378 | 2.508 | 2.262 | 2.535 | 2.433 | 3.069 | 3.242 | 3.047 | 2.909 | 3.300 | 3.509 | 3.213 |
| 3. Perindustrian (<i>Manufacturing</i>) | 19.846 | 29.311 | 31.837 | 32.753 | 35.612 | 37.412 | 37.114 | 36.251 | 38.045 | 37.432 | 42.974 | 49.075 | 43.788 | 43.671 | 44.088 | 40.959 | 36.775 |
| 4. Listrik, gas dan air (<i>Water, gas and electricity</i>) | 240 | 125 | 15 | 40 | 106 | 84 | 113 | 101 | 120 | 170 | 190 | 194 | 153 | 124 | 105 | 67 | 60 |
| 5. Konstruksi (<i>Construction</i>) | 341 | 536 | 1.183 | 1.866 | 2.227 | 2.352 | 2.704 | 2.778 | 3.776 | 3.963 | 4.079 | 4.665 | 3.885 | 3.908 | 3.554 | 3.259 | 3.446 |
| 6. Perdagangan, restoran dan hotel (<i>Trade, restaurants and hotels</i>) | 1.554 | 2.038 | 2.631 | 5.035 | 4.710 | 5.180 | 5.319 | 5.870 | 6.005 | 6.038 | 7.114 | 7.230 | 6.130 | 7.659 | 8.146 | 7.821 | 7.128 |
| 7. Pengangkutan, pergudangan dan komunikasi (<i>Transport, cargo storage and communications</i>) | 846 | 862 | 2.322 | 2.039 | 4.052 | 4.132 | 3.530 | 3.411 | 3.703 | 4.139 | 5.650 | 6.244 | 5.756 | 6.012 | 6.316 | 5.391 | 5.035 |
| 8. Jasa Dunia usaha (<i>Business Services</i>) | 9.128 | 12.139 | 12.002 | 15.711 | 15.769 | 16.214 | 16.917 | 17.476 | 19.551 | 21.161 | 24.584 | 25.068 | 23.801 | 24.156 | 24.277 | 23.129 | 21.581 |
| 9. Jasa sosial/masyarakat (<i>Social Services</i>) | 418 | 291 | 512 | 666 | 1.030 | 801 | 844 | 934 | 928 | 922 | 1.262 | 1.378 | 1.326 | 1.364 | 1.347 | 1.335 | 1.260 |
| 10. Lain-lain (<i>Others</i>) | 10.159 | 14.989 | 17.479 | 20.086 | 20.472 | 20.751 | 21.407 | 21.517 | 21.856 | 22.136 | 22.271 | 22.647 | 23.120 | 23.176 | 22.748 | 21.676 | 22.029 |
| Total | 44.193 | 62.935 | 73.230 | 83.856 | 89.184 | 91.695 | 92.673 | 92.629 | 98.732 | 100.823 | 113.561 | 122.821 | 113.372 | 115.499 | 116.522 | 110.054 | 103.240 |

Miliar Rp (Billion Rp)

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

| Wilayah | Pertanian | Pertambangan | Perindustrian | Listrik, Gas dan Air | Konstruksi | Perdagangan, Restoran dan Hotel | Pengangkutan, Pergudangan dan Komunikasi | Jasa Dunia Usaha | Jasa Sosial/Masyarakat | Lainnya |
|---|---------------|---------------|----------------|----------------------|---------------|---------------------------------|--|------------------|------------------------|----------------|
| Jawa Barat (West Java) | 1.981 | 311 | 16.736 | 318 | 2.720 | 21.526 | 3.436 | 5.823 | 1.903 | 43.776 |
| Banten | 124 | 54 | 3.049 | 16 | 727 | 4.502 | 129 | 3.349 | 213 | 19.089 |
| DKI Jakarta (Special Capital Province of Jakarta) | 32.595 | 24.528 | 152.660 | 18.714 | 34.630 | 94.916 | 47.793 | 102.963 | 8.140 | 136.825 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 254 | 6 | 732 | 16 | 131 | 2.718 | 107 | 838 | 225 | 4.358 |
| Jawa Tengah (Central Java) | 2.217 | 102 | 14.873 | 19 | 1.151 | 23.573 | 869 | 2.761 | 712 | 26.628 |
| Jawa Timur (East Java) | 4.944 | 489 | 34.958 | 351 | 4.222 | 32.675 | 2.735 | 6.060 | 1.383 | 27.342 |
| Bengkulu | 302 | 32 | 113 | 0 | 140 | 1.019 | 30 | 200 | 85 | 2.559 |
| Jambi | 1.013 | 30 | 388 | 28 | 246 | 2.236 | 113 | 297 | 130 | 3.420 |
| Nanggroe Aceh Darussalam | 190 | 14 | 524 | 4 | 504 | 2.619 | 33 | 273 | 76 | 5.614 |
| Sumatera Utara (North Sumatra) | 8.524 | 65 | 16.302 | 24 | 1.884 | 16.419 | 1.023 | 3.522 | 456 | 16.441 |
| Sumatera Barat (West Sumatra) | 1.752 | 61 | 868 | 2 | 232 | 3.850 | 168 | 637 | 164 | 6.221 |
| Riau | 4.132 | 89 | 1.569 | 12 | 785 | 4.911 | 406 | 1.328 | 438 | 7.419 |
| Kepulauan Riau | 2.430 | 44 | 1.268 | 15 | 1.345 | 4.818 | 244 | 1.101 | 151 | 6.812 |
| Sumatera Selatan (South Sumatra) | 229 | 99 | 1.441 | 36 | 861 | 2.017 | 211 | 1.018 | 96 | 4.329 |
| Bangka Belitung | 21 | 345 | 240 | - | 405 | 655 | 29 | 34 | 27 | 874 |
| Lampung | 2.040 | 22 | 1.671 | 3 | 418 | 5.695 | 345 | 498 | 190 | 4.710 |
| Kalimantan Selatan (South Kalimantan) | 1.603 | 464 | 755 | 37 | 602 | 2.754 | 468 | 1.103 | 105 | 4.503 |
| Kalimantan Barat (West Kalimantan) | 1.182 | 20 | 619 | 52 | 322 | 2.320 | 212 | 620 | 56 | 4.159 |
| Kalimantan Timur (East Kalimantan) | 956 | 606 | 757 | 36 | 2.832 | 4.870 | 974 | 3.293 | 263 | 6.751 |
| Kalimantan Tengah (Central Kalimantan) | 1.064 | 22 | 175 | 0 | 152 | 834 | 21 | 87 | 11 | 2.288 |
| Sulawesi Tengah (Central Sulawesi) | 216 | 30 | 143 | 1 | 213 | 2.296 | 77 | 88 | 23 | 3.050 |
| Sulawesi Selatan (South Sulawesi) | 672 | 26 | 1.794 | 24 | 1.489 | 8.554 | 405 | 1.755 | 303 | 12.919 |
| Sulawesi Utara (North Sulawesi) | 369 | 35 | 194 | 0 | 475 | 2.667 | 88 | 528 | 72 | 4.862 |
| Sulawesi Tenggara (Southeast Sulawesi) | 85 | 1 | 2 | - | 47 | 515 | 0 | 16 | 7 | 772 |
| Sulawesi Barat (West Sulawesi) | 81 | 3 | 33 | - | 50 | 689 | 15 | 30 | 34 | 1.284 |
| Gorontalo | 88 | 12 | 53 | 0 | 215 | 1.256 | 22 | 154 | 23 | 2.197 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 174 | 7 | 63 | 2 | 96 | 1.730 | 42 | 163 | 45 | 4.061 |
| Bali | 377 | 7 | 487 | 14 | 406 | 6.657 | 100 | 1.245 | 427 | 7.233 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 76 | 3 | 20 | 2 | 77 | 1.385 | 30 | 68 | 13 | 3.969 |
| Maluku | 40 | - | 10 | 0 | 207 | 523 | 18 | 31 | 4 | 1.540 |
| Papua | 103 | 9 | 28 | 6 | 446 | 1.589 | 75 | 303 | 10 | 2.530 |
| Maluku Utara (North Maluku) | 60 | - | 5 | - | 120 | 362 | 14 | 14 | 13 | 819 |
| Irian Jaya Barat | 91 | 1 | 16 | 0 | 137 | 554 | 73 | 84 | 26 | 788 |
| Lainnya (Others) | 916 | 1.545 | 1.847 | 337 | 562 | 860 | 272 | 2.867 | 80 | 14 |
| Total | 70.901 | 29.079 | 254.392 | 20.069 | 58.849 | 264.563 | 60.575 | 143.147 | 15.904 | 380.156 |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | | |
|--|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | | |
| Properti (Property) | 3.655 | 3.852 | 5.002 | 6.348 | 7.585 | 7.781 | 8.279 | 9.034 | 10.163 | 11.051 | 11.300 | 12.191 | 10.840 | 10.368 | 10.280 | 9.943 | 10.454 | |
| Agrobisnis (Agro-business) | 12.127 | 11.876 | 13.079 | 16.000 | 19.679 | 19.584 | 21.252 | 20.951 | 22.143 | 19.033 | 19.091 | 20.663 | 18.963 | 18.358 | 18.926 | 20.283 | 20.685 | |
| Lainnya (Others) | 273.885 | 338.829 | 396.667 | 510.892 | 529.193 | 546.131 | 577.366 | 580.323 | 602.144 | 626.748 | 656.839 | 672.513 | 654.870 | 634.632 | 640.085 | 641.384 | 628.004 | |
| Total Modal Kerja (Total Working Capital) | 289.666 | 354.557 | 414.749 | 533.240 | 556.457 | 573.496 | 606.896 | 610.309 | 634.450 | 656.832 | 687.229 | 705.366 | 684.672 | 663.357 | 669.291 | 671.611 | 659.143 | |
| Investasi (Investments) | | | | | | | | | | | | | | | | | | |
| Properti (Property) | 3.074 | 3.276 | 6.086 | 9.433 | 9.891 | 10.567 | 10.431 | 10.456 | 10.682 | 11.231 | 11.866 | 12.108 | 11.592 | 11.696 | 11.898 | 11.531 | 11.688 | |
| Agrobisnis (Agro-business) | 8.830 | 9.818 | 11.706 | 14.256 | 15.331 | 15.035 | 14.571 | 14.269 | 14.945 | 15.187 | 15.561 | 16.385 | 16.813 | 17.419 | 17.782 | 18.403 | 18.633 | |
| Lainnya (Others) | 106.819 | 121.305 | 133.418 | 162.529 | 173.800 | 180.586 | 188.340 | 193.237 | 199.697 | 206.261 | 222.761 | 227.491 | 227.495 | 230.202 | 233.664 | 232.157 | 230.256 | |
| Total Investasi (Total Investments) | 118.723 | 134.400 | 151.209 | 186.218 | 199.022 | 206.187 | 213.342 | 217.962 | 225.324 | 232.678 | 250.188 | 255.984 | 255.900 | 259.317 | 263.344 | 262.091 | 260.578 | |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartemen up to Type 70) | 15.026 | 21.568 | 33.209 | 38.481 | 43.852 | 44.542 | 45.483 | 46.815 | 46.899 | 48.430 | 48.686 | 48.530 | 49.766 | 50.296 | 50.237 | 50.723 | 51.239 | |
| KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70) | 15.521 | 24.543 | 27.749 | 39.482 | 42.326 | 44.300 | 46.041 | 47.968 | 49.101 | 50.453 | 50.710 | 50.954 | 51.184 | 50.865 | 50.764 | 50.658 | 51.417 | |
| Ruko dan Rukan (Shop houses and Shop-offices) | 1.872 | 2.593 | 3.373 | 5.462 | 6.038 | 6.267 | 6.494 | 6.671 | 6.864 | 6.972 | 7.055 | 7.012 | 6.930 | 6.852 | 6.829 | 6.848 | 6.927 | |
| Lainnya (Others) | 118.662 | 157.987 | 162.008 | 199.128 | 214.075 | 221.422 | 230.100 | 236.834 | 243.209 | 250.781 | 253.992 | 257.477 | 259.236 | 259.153 | 261.379 | 263.460 | 268.330 | |
| Total Konsumsi (Total Consumption) | 151.081 | 206.691 | 226.339 | 282.553 | 306.291 | 316.531 | 328.118 | 338.288 | 346.073 | 356.636 | 360.443 | 363.973 | 367.117 | 367.165 | 369.209 | 371.688 | 377.914 | |
| Total | 559.470 | 695.648 | 792.297 | 1.002.012 | 1.061.770 | 1.096.214 | 1.148.356 | 1.166.558 | 1.205.846 | 1.246.146 | 1.297.860 | 1.325.323 | 1.307.688 | 1.289.839 | 1.301.844 | 1.305.389 | 1.297.635 | |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2 0 0 8 | | | | | | | | 2 0 0 9 | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 1.868 | 1.842 | 2.167 | 3.166 | 3.763 | 3.849 | 4.253 | 4.939 | 5.318 | 5.658 | 5.841 | 6.049 | 6.347 | 5.867 | 5.895 | 5.616 | 5.586 |
| Agrobisnis (Agro-business) | 10.368 | 8.755 | 9.183 | 10.791 | 11.036 | 10.900 | 12.168 | 11.998 | 12.124 | 12.807 | 12.745 | 12.990 | 12.822 | 12.673 | 13.208 | 13.675 | 14.989 |
| Lainnya (Others) | 94.585 | 112.128 | 137.324 | 174.095 | 175.645 | 184.567 | 196.937 | 197.381 | 207.223 | 216.098 | 226.470 | 230.556 | 230.613 | 222.909 | 226.903 | 231.888 | 230.968 |
| Total Modal Kerja (Total Working Capital) | 106.820 | 122.724 | 148.675 | 188.052 | 190.444 | 199.316 | 213.358 | 214.318 | 224.665 | 234.563 | 245.055 | 249.595 | 249.782 | 241.449 | 246.006 | 251.179 | 251.543 |
| Investasi (Investments) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 298 | 612 | 1.603 | 2.251 | 1.913 | 1.992 | 1.965 | 1.964 | 1.871 | 1.815 | 1.823 | 1.865 | 1.689 | 1.749 | 1.766 | 1.693 | 1.648 |
| Agrobisnis (Agro-business) | 5.789 | 6.337 | 7.890 | 9.887 | 10.499 | 10.471 | 9.771 | 9.557 | 10.237 | 10.616 | 10.750 | 11.147 | 11.242 | 11.361 | 11.579 | 12.426 | 12.816 |
| Lainnya (Others) | 53.227 | 54.464 | 53.435 | 61.595 | 61.932 | 63.564 | 67.375 | 68.568 | 70.721 | 74.937 | 80.535 | 85.183 | 83.306 | 84.978 | 86.750 | 87.361 | 87.600 |
| Total Investasi (Total Investments) | 59.314 | 61.413 | 62.928 | 73.733 | 74.344 | 76.028 | 79.112 | 80.088 | 82.828 | 87.368 | 93.108 | 98.195 | 96.237 | 98.088 | 100.096 | 101.481 | 102.065 |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70) | 10.415 | 14.801 | 24.271 | 27.057 | 31.778 | 32.203 | 32.938 | 33.631 | 33.976 | 35.049 | 35.384 | 35.044 | 36.347 | 36.863 | 37.110 | 37.627 | 38.146 |
| KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70) | 1.947 | 3.865 | 3.716 | 6.853 | 6.803 | 7.366 | 7.931 | 8.649 | 9.307 | 9.947 | 10.278 | 10.393 | 11.347 | 11.142 | 11.428 | 11.767 | 12.114 |
| Ruko dan Rukan (Shop houses and Shop-offices) | 288 | 319 | 366 | 698 | 851 | 909 | 973 | 993 | 1.033 | 1.082 | 1.115 | 1.114 | 1.118 | 1.103 | 1.102 | 1.120 | 1.141 |
| Lainnya (Others) | 44.071 | 53.290 | 47.954 | 59.758 | 62.356 | 64.481 | 67.349 | 69.340 | 70.823 | 72.854 | 74.101 | 75.559 | 75.834 | 75.325 | 75.750 | 77.424 | 79.474 |
| Total Konsumsi (Total Consumption) | 56.721 | 72.276 | 76.307 | 94.366 | 101.788 | 104.959 | 109.190 | 112.613 | 115.139 | 118.932 | 120.879 | 122.111 | 124.646 | 124.434 | 125.389 | 127.937 | 130.875 |
| Total | 222.855 | 256.413 | 287.910 | 356.151 | 366.576 | 380.303 | 401.660 | 407.019 | 422.633 | 440.864 | 459.042 | 469.900 | 470.665 | 463.971 | 471.491 | 480.597 | 484.482 |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 1.397 | 1.554 | 2.233 | 2.236 | 2.472 | 2.603 | 2.698 | 2.723 | 2.788 | 3.202 | 3.252 | 3.240 | 3.057 | 3.083 | 3.101 | 2.796 | 2.786 |
| Agrobisnis (Agro-business) | 720 | 968 | 2.205 | 2.334 | 5.800 | 6.126 | 6.500 | 6.554 | 7.208 | 3.279 | 3.205 | 3.598 | 4.803 | 4.412 | 4.506 | 2.648 | 2.257 |
| Lainnya (Others) | 107.609 | 137.986 | 161.558 | 214.144 | 224.685 | 231.801 | 245.478 | 246.572 | 251.277 | 261.096 | 265.258 | 264.296 | 269.486 | 256.683 | 255.202 | 253.338 | 249.025 |
| Total Modal Kerja (Total Working Capital) | 109.726 | 140.508 | 165.997 | 218.715 | 232.957 | 240.529 | 254.676 | 255.848 | 261.273 | 267.577 | 271.716 | 271.134 | 277.345 | 264.178 | 262.808 | 258.782 | 254.069 |
| Investasi (Investments) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 2.488 | 2.419 | 3.984 | 6.495 | 7.364 | 7.929 | 7.820 | 7.847 | 8.187 | 8.786 | 9.368 | 9.724 | 9.234 | 9.248 | 9.446 | 9.032 | 9.160 |
| Agrobisnis (Agro-business) | 1.818 | 2.199 | 2.705 | 3.279 | 3.465 | 3.470 | 3.740 | 3.651 | 3.725 | 3.580 | 3.696 | 3.720 | 3.759 | 3.697 | 3.725 | 3.442 | 3.484 |
| Lainnya (Others) | 43.183 | 53.203 | 61.010 | 78.254 | 83.854 | 85.289 | 88.835 | 91.758 | 94.102 | 96.351 | 101.837 | 104.153 | 102.550 | 102.915 | 103.132 | 101.002 | 100.512 |
| Total Investasi (Total Investments) | 47.488 | 57.821 | 67.699 | 88.028 | 94.682 | 96.688 | 100.395 | 103.256 | 106.015 | 108.717 | 114.900 | 117.597 | 115.543 | 115.859 | 116.303 | 113.476 | 113.156 |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70) | 3.892 | 5.744 | 7.571 | 9.657 | 10.058 | 10.311 | 10.528 | 11.128 | 10.840 | 11.272 | 11.171 | 11.332 | 11.221 | 11.255 | 10.880 | 10.756 | 10.732 |
| KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70) | 12.654 | 19.474 | 22.577 | 30.608 | 33.342 | 34.695 | 35.844 | 36.965 | 37.406 | 38.031 | 37.940 | 38.045 | 37.350 | 37.230 | 36.809 | 36.320 | 36.462 |
| Ruko dan Rukan (Shop houses and Shop-offices) | 1.400 | 2.046 | 2.574 | 4.117 | 4.751 | 4.941 | 5.129 | 5.284 | 5.426 | 5.497 | 5.555 | 5.521 | 5.447 | 5.384 | 5.357 | 5.329 | 5.380 |
| Lainnya (Others) | 34.016 | 51.998 | 48.838 | 56.617 | 63.565 | 65.907 | 68.203 | 70.325 | 72.901 | 75.839 | 76.659 | 76.765 | 77.389 | 76.671 | 77.239 | 77.464 | 78.360 |
| Total Konsumsi (Total Consumption) | 51.962 | 79.262 | 81.561 | 101.000 | 111.716 | 115.855 | 119.704 | 123.701 | 126.573 | 130.639 | 131.325 | 131.663 | 131.406 | 130.540 | 130.285 | 129.869 | 130.934 |
| Total | 209.176 | 277.591 | 315.256 | 407.742 | 439.355 | 453.072 | 474.775 | 482.805 | 493.861 | 506.933 | 517.941 | 520.394 | 524.295 | 510.577 | 509.396 | 502.127 | 498.159 |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 118 | 83 | 50 | 44 | 95 | 96 | 94 | 90 | 104 | 107 | 111 | 111 | 112 | 110 | 145 | 132 | 145 |
| Agrobisnis (Agro-business) | 344 | 440 | 12 | 13 | 25 | 26 | 27 | 29 | 31 | 32 | 30 | 31 | 35 | 35 | 50 | 52 | 49 |
| Lainnya (Others) | 5.720 | 6.171 | 7.799 | 8.895 | 8.915 | 8.974 | 8.949 | 9.034 | 8.977 | 9.271 | 9.244 | 9.327 | 9.462 | 9.266 | 9.907 | 8.430 | 8.644 |
| Total Modal Kerja (Total Working Capital) | 6.181 | 6.693 | 7.861 | 8.952 | 9.036 | 9.095 | 9.069 | 9.153 | 9.111 | 9.410 | 9.385 | 9.469 | 9.609 | 9.410 | 10.103 | 8.613 | 8.839 |
| Investasi (Investments) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 13 | 19 | 19 | 22 | 34 | 46 | 56 | 52 | 51 | 51 | 53 | 49 | 80 | 80 | 111 | 102 | 85 |
| Agrobisnis (Agro-business) | 252 | 280 | 10 | 11 | 8 | 8 | 7 | 15 | 14 | 14 | 12 | 12 | 12 | 11 | 68 | 68 | 65 |
| Lainnya (Others) | 1.549 | 1.843 | 1.807 | 2.174 | 2.317 | 2.345 | 2.404 | 2.421 | 2.499 | 2.588 | 2.612 | 2.579 | 2.517 | 2.515 | 2.738 | 2.748 | 2.826 |
| Total Investasi (Total Investments) | 1.814 | 2.142 | 1.836 | 2.208 | 2.359 | 2.398 | 2.466 | 2.488 | 2.564 | 2.653 | 2.677 | 2.640 | 2.609 | 2.606 | 2.917 | 2.918 | 2.976 |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartemen up to Type 70) | 232 | 236 | 240 | 209 | 214 | 218 | 224 | 229 | 228 | 234 | 232 | 226 | 216 | 212 | 255 | 238 | 241 |
| KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70) | 472 | 612 | 710 | 1.024 | 969 | 966 | 987 | 1.024 | 1.027 | 1.062 | 1.057 | 1.046 | 1.023 | 994 | 1.001 | 959 | 948 |
| Ruko dan Rukan (Shop houses and Shop-offices) | 62 | 76 | 64 | 60 | 81 | 93 | 97 | 105 | 108 | 110 | 108 | 108 | 103 | 104 | 113 | 112 | 116 |
| Lainnya (Others) | 6.341 | 7.083 | 8.402 | 11.411 | 11.439 | 11.920 | 12.358 | 12.815 | 13.114 | 13.288 | 13.466 | 13.583 | 13.561 | 13.592 | 13.985 | 13.421 | 13.564 |
| Total Konsumsi (Total Consumption) | 7.106 | 8.007 | 9.417 | 12.704 | 12.703 | 13.196 | 13.666 | 14.173 | 14.477 | 14.694 | 14.863 | 14.963 | 14.904 | 14.902 | 15.354 | 14.730 | 14.869 |
| Total | 15.101 | 16.842 | 19.114 | 23.863 | 24.097 | 24.690 | 25.201 | 25.814 | 26.153 | 26.757 | 26.925 | 27.072 | 27.122 | 26.918 | 28.374 | 26.261 | 26.683 |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 68 | 54 | 61 | 174 | 354 | 331 | 433 | 452 | 483 | 501 | 497 | 517 | 581 | 581 | 437 | 431 | 427 |
| Agrobisnis (Agro-business) | 67 | 75 | 146 | 198 | 203 | 197 | 206 | 198 | 200 | 210 | 210 | 217 | 215 | 197 | 196 | 198 | 196 |
| Lainnya (Others) | 9.922 | 11.119 | 12.913 | 15.337 | 16.047 | 16.723 | 17.903 | 18.759 | 20.005 | 20.607 | 21.502 | 21.755 | 19.921 | 19.009 | 19.870 | 20.384 | 21.342 |
| Total Modal Kerja (Total Working Capital) | 10.057 | 11.249 | 13.120 | 15.709 | 16.603 | 17.251 | 18.542 | 19.410 | 20.687 | 21.318 | 22.210 | 22.489 | 20.717 | 19.787 | 20.503 | 21.013 | 21.965 |
| Investasi (Investments) | | | | | | | | | | | | | | | | | |
| Properti (Property) | 37 | 42 | 57 | 96 | 99 | 103 | 107 | 112 | 105 | 117 | 118 | 124 | 129 | 136 | 142 | 148 | 156 |
| Agrobisnis (Agro-business) | 92 | 96 | 86 | 79 | 85 | 82 | 89 | 89 | 96 | 106 | 107 | 110 | 113 | 114 | 115 | 129 | 118 |
| Lainnya (Others) | 3.166 | 3.899 | 4.431 | 5.516 | 6.213 | 6.557 | 7.185 | 7.492 | 7.757 | 7.946 | 8.222 | 8.356 | 8.653 | 8.475 | 8.593 | 8.865 | 9.505 |
| Total Investasi (Total Investments) | 3.295 | 4.036 | 4.574 | 5.690 | 6.397 | 6.742 | 7.381 | 7.694 | 7.958 | 8.169 | 8.447 | 8.590 | 8.896 | 8.726 | 8.850 | 9.142 | 9.779 |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartemen up to Type 70) | 445 | 746 | 1.088 | 1.490 | 1.734 | 1.734 | 1.709 | 1.737 | 1.761 | 1.780 | 1.799 | 1.829 | 1.885 | 1.870 | 1.893 | 1.934 | 1.950 |
| KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70) | 111 | 131 | 150 | 301 | 369 | 389 | 404 | 421 | 447 | 470 | 485 | 500 | 501 | 548 | 567 | 617 | 647 |
| Ruko dan Rukan (Shop houses and Shop-offices) | 114 | 142 | 360 | 578 | 329 | 299 | 272 | 265 | 274 | 262 | 256 | 248 | 244 | 242 | 239 | 238 | 239 |
| Lainnya (Others) | 23.210 | 28.627 | 36.662 | 48.112 | 52.671 | 54.661 | 56.968 | 58.760 | 60.350 | 61.951 | 62.556 | 63.843 | 64.143 | 65.198 | 66.391 | 67.936 | 69.370 |
| Total Konsumsi (Total Consumption) | 23.880 | 29.645 | 38.261 | 50.481 | 55.104 | 57.082 | 59.353 | 61.183 | 62.832 | 64.462 | 65.096 | 66.419 | 66.773 | 67.859 | 69.090 | 70.725 | 72.205 |
| Total | 37.232 | 44.931 | 55.955 | 71.881 | 78.105 | 81.075 | 85.276 | 88.286 | 91.478 | 93.950 | 95.753 | 97.497 | 96.385 | 96.371 | 98.443 | 100.880 | 103.949 |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | | |
| Properti (Property) | 144 | 168 | 304 | 329 | 435 | 451 | 347 | 398 | 333 | 471 | 481 | 501 | 550 | 540 | 543 | 835 | 849 | |
| Agrobisnis (Agro-business) | 613 | 915 | 947 | 1.771 | 1.694 | 1.797 | 2.022 | 2.021 | 2.284 | 2.430 | 2.624 | 2.926 | 541 | 473 | 324 | 2.858 | 2.549 | |
| Lainnya (Others) | 24.712 | 27.508 | 28.631 | 42.377 | 44.387 | 42.214 | 45.989 | 46.689 | 49.023 | 52.561 | 58.026 | 56.753 | 49.358 | 49.222 | 49.766 | 53.641 | 50.439 | |
| Total Modal Kerja (Total Working Capital) | 25.469 | 28.592 | 29.882 | 44.477 | 46.517 | 44.462 | 48.358 | 49.108 | 51.640 | 55.461 | 61.131 | 60.180 | 50.449 | 50.235 | 50.634 | 57.334 | 53.836 | |
| Investasi (Investments) | | | | | | | | | | | | | | | | | | |
| Properti (Property) | 238 | 165 | 272 | 325 | 278 | 301 | 298 | 308 | 303 | 301 | 328 | 346 | 307 | 335 | 288 | 427 | 533 | |
| Agrobisnis (Agro-business) | 788 | 834 | 865 | 809 | 1.092 | 820 | 782 | 780 | 724 | 717 | 821 | 1.207 | 1.515 | 2.062 | 2.113 | 2.163 | 1.992 | |
| Lainnya (Others) | 3.165 | 4.832 | 6.499 | 8.992 | 12.057 | 15.109 | 14.534 | 14.707 | 15.127 | 14.569 | 16.349 | 19.735 | 17.311 | 17.618 | 18.241 | 18.796 | 17.757 | |
| Total Investasi (Total Investments) | 4.191 | 5.832 | 7.636 | 10.126 | 13.427 | 16.230 | 15.614 | 15.796 | 16.155 | 15.587 | 17.498 | 21.287 | 19.133 | 20.014 | 20.642 | 21.387 | 20.282 | |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartement up to Type 70) | 22 | 26 | 23 | 28 | 29 | 34 | 43 | 47 | 50 | 49 | 49 | 47 | 44 | 44 | 44 | 113 | 114 | |
| KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70) | 53 | 109 | 152 | 177 | 280 | 309 | 290 | 314 | 321 | 343 | 343 | 346 | 328 | 317 | 320 | 564 | 566 | |
| Ruko dan Rukan (Shop houses and Shop-offices) | 9 | 9 | 9 | 9 | 25 | 25 | 22 | 24 | 22 | 22 | 21 | 21 | 19 | 18 | 18 | 49 | 51 | |
| Lainnya (Others) | 1.169 | 2.368 | 3.131 | 3.703 | 4.174 | 4.319 | 4.442 | 4.716 | 4.802 | 5.358 | 5.597 | 5.757 | 5.876 | 5.875 | 5.960 | 6.025 | 6.271 | |
| Total Konsumsi (Total Consumption) | 1.253 | 2.513 | 3.315 | 3.917 | 4.508 | 4.687 | 4.798 | 5.100 | 5.195 | 5.772 | 6.009 | 6.171 | 6.267 | 6.254 | 6.343 | 6.750 | 7.002 | |
| Total | 30.914 | 36.937 | 40.833 | 58.520 | 64.452 | 65.379 | 68.770 | 70.004 | 72.989 | 76.820 | 84.639 | 87.638 | 75.849 | 76.503 | 77.618 | 85.471 | 81.120 | |

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | | |
| Properti (Property) | 60 | 151 | 186 | 400 | 466 | 452 | 453 | 433 | 1.137 | 1.112 | 1.117 | 1.773 | 193 | 186 | 159 | 134 | 661 | |
| Agrobisnis (Agro-business) | 15 | 723 | 586 | 892 | 920 | 537 | 329 | 151 | 297 | 277 | 276 | 900 | 548 | 568 | 643 | 853 | 645 | |
| Lainnya (Others) | 31.337 | 43.917 | 48.441 | 56.044 | 59.513 | 61.854 | 62.110 | 61.888 | 65.639 | 67.114 | 76.339 | 89.826 | 76.030 | 77.544 | 78.437 | 73.703 | 67.585 | |
| Total Modal Kerja (Total Working Capital) | 31.412 | 44.791 | 49.214 | 57.336 | 60.899 | 62.843 | 62.892 | 62.472 | 67.073 | 68.503 | 77.732 | 92.500 | 76.771 | 78.299 | 79.238 | 74.689 | 68.891 | |
| Investasi (Investments) | | | | | | | | | | | | | | | | | | |
| Properti (Property) | - | 19 | 152 | 244 | 203 | 196 | 184 | 173 | 165 | 160 | 176 | - | 153 | 148 | 145 | 129 | 107 | |
| Agrobisnis (Agro-business) | 91 | 72 | 149 | 192 | 182 | 184 | 182 | 177 | 149 | 153 | 176 | 189 | 172 | 176 | 182 | 176 | 158 | |
| Lainnya (Others) | 2.530 | 3.064 | 6.235 | 5.998 | 7.428 | 7.721 | 8.007 | 8.291 | 9.490 | 9.871 | 13.205 | 7.486 | 13.157 | 13.701 | 14.209 | 13.384 | 12.055 | |
| Total Investasi (Total Investments) | 2.621 | 3.156 | 6.536 | 6.434 | 7.813 | 8.101 | 8.374 | 8.640 | 9.804 | 10.184 | 13.557 | 7.675 | 13.481 | 14.024 | 14.537 | 13.688 | 12.320 | |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | | |
| KPR dan Apartemen s.d Tipe 70 (Housing and Apartemen up to Type 70) | 19 | 16 | 15 | 39 | 39 | 41 | 41 | 44 | 44 | 46 | 51 | 51 | 51 | 52 | 55 | 55 | 56 | |
| KPR dan Apartemen > Tipe 70 (Housing and Apartements > Type 70) | 284 | 352 | 443 | 520 | 563 | 577 | 586 | 594 | 593 | 600 | 608 | 624 | 635 | 633 | 639 | 432 | 681 | |
| Ruko dan Rukan (Shop houses and Shop-offices) | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Lainnya (Others) | 9.855 | 14.621 | 17.021 | 19.528 | 19.870 | 20.134 | 20.780 | 20.878 | 21.219 | 21.490 | 21.613 | 21.971 | 22.434 | 22.492 | 22.054 | 21.190 | 21.292 | |
| Total Konsumsi (Total Consumption) | 10.159 | 14.989 | 17.479 | 20.086 | 20.472 | 20.751 | 21.407 | 21.517 | 21.856 | 22.136 | 22.271 | 22.647 | 23.120 | 23.176 | 22.748 | 21.676 | 22.029 | |
| Total | 44.193 | 62.935 | 73.230 | 83.856 | 89.184 | 91.695 | 92.673 | 92.629 | 98.732 | 100.823 | 113.561 | 122.821 | 113.372 | 115.499 | 116.522 | 110.054 | 103.240 | |

Miliar Rp (Billion Rp)

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

| Wilayah | Modal Kerja | | | Investasi | | | Konsumsi | | | |
|---|---------------|---------------|----------------|---------------|---------------|----------------|-------------------------------|-----------------------------|----------------|----------------|
| | Properti | Agrobisnis | Lainnya | Properti | Agrobisnis | Lainnya | KPR dan Apartemen s.d Tipe 70 | KPR dan Apartemen > Tipe 70 | Ruko dan Rukan | Lainnya |
| Jawa Barat (West Java) | 824 | 865 | 42.886 | 221 | 163 | 10.149 | 11.048 | 5.001 | 379 | 26.996 |
| Banten | 661 | 10 | 8.525 | 70 | 33 | 2.887 | 3.432 | 1.923 | 136 | 13.575 |
| DKI Jakarta (Special Capital Province of Jakarta) | 4.115 | 11.244 | 332.682 | 10.159 | 9.673 | 149.145 | 11.456 | 25.958 | 2.417 | 96.915 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 71 | 89 | 3.776 | 13 | 22 | 1.159 | 734 | 785 | 46 | 2.688 |
| Jawa Tengah (Central Java) | 261 | 1.198 | 39.867 | 131 | 93 | 5.293 | 3.125 | 2.527 | 327 | 20.082 |
| Jawa Timur (East Java) | 713 | 2.952 | 70.609 | 312 | 283 | 13.436 | 4.498 | 4.599 | 501 | 17.255 |
| Bengkulu | 92 | 76 | 1.328 | 8 | 42 | 389 | 106 | 111 | 23 | 2.304 |
| Jambi | 27 | 80 | 2.905 | 25 | 301 | 1.163 | 657 | 243 | 61 | 2.439 |
| Nanggroe Aceh Darussalam | 94 | 30 | 3.160 | 27 | 36 | 912 | 263 | 184 | 121 | 5.022 |
| Sumatera Utara (North Sumatra) | 219 | 944 | 32.742 | 102 | 2.767 | 11.509 | 1.571 | 2.462 | 507 | 11.834 |
| Sumatera Barat (West Sumatra) | 39 | 289 | 5.357 | 16 | 318 | 1.749 | 439 | 329 | 70 | 5.349 |
| Riau | 119 | 567 | 7.210 | 91 | 1.187 | 4.511 | 1.873 | 568 | 276 | 4.687 |
| Kepulauan Riau | 148 | 339 | 7.549 | 61 | 991 | 2.391 | 1.220 | 537 | 243 | 4.749 |
| Sumatera Selatan (South Sumatra) | 392 | 2 | 3.252 | 69 | 115 | 2.184 | 1.995 | 556 | 204 | 1.568 |
| Bangka Belitung | 324 | 5 | 1.255 | 20 | 5 | 151 | 88 | 49 | 7 | 726 |
| Lampung | 98 | 508 | 7.738 | 9 | 163 | 2.399 | 595 | 467 | 112 | 3.502 |
| Kalimantan Selatan (South Kalimantan) | 122 | 247 | 4.248 | 44 | 602 | 2.683 | 1.080 | 543 | 87 | 2.736 |
| Kalimantan Barat (West Kalimantan) | 26 | 26 | 3.205 | 6 | 429 | 1.731 | 419 | 338 | 101 | 3.282 |
| Kalimantan Timur (East Kalimantan) | 323 | 12 | 8.825 | 112 | 27 | 5.299 | 1.052 | 1.192 | 223 | 4.274 |
| Kalimantan Tengah (Central Kalimantan) | 15 | 71 | 1.066 | 3 | 836 | 390 | 279 | 121 | 16 | 1.857 |
| Sulawesi Tengah (Central Sulawesi) | 23 | 70 | 2.638 | 4 | 39 | 329 | 225 | 93 | 35 | 2.681 |
| Sulawesi Selatan (South Sulawesi) | 453 | 345 | 10.743 | 46 | 52 | 3.451 | 2.670 | 1.218 | 694 | 8.269 |
| Sulawesi Utara (North Sulawesi) | 238 | 60 | 3.245 | 5 | 60 | 837 | 582 | 316 | 83 | 3.865 |
| Sulawesi Tenggara (Southeast Sulawesi) | - | 18 | 522 | 1 | 4 | 140 | 8 | 42 | 1 | 710 |
| Sulawesi Barat (West Sulawesi) | 13 | 34 | 776 | 15 | 13 | 115 | 149 | 62 | 3 | 1.039 |
| Gorontalo | 38 | 57 | 1.347 | 8 | 2 | 374 | 158 | 107 | 79 | 1.849 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 15 | 77 | 1.926 | 1 | 7 | 308 | 271 | 117 | 20 | 3.640 |
| Bali | 118 | 130 | 6.910 | 63 | 26 | 2.529 | 952 | 666 | 41 | 5.518 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 15 | 32 | 1.461 | 0 | 4 | 173 | 52 | 80 | 10 | 3.814 |
| Maluku | 0 | 5 | 682 | - | 1 | 151 | 23 | 36 | 12 | 1.461 |
| Papua | 33 | 17 | 1.939 | 7 | 14 | 566 | 181 | 114 | 73 | 2.155 |
| Maluku Utara (North Maluku) | 5 | 50 | 418 | 2 | 2 | 112 | 15 | 23 | 3 | 776 |
| Irian Jaya Barat | 0 | 25 | 706 | 36 | 13 | 202 | 24 | 50 | 16 | 697 |
| Lainnya (Others) | 820 | 212 | 6.506 | - | 311 | 1.437 | - | - | - | 14 |
| Total | 10.454 | 20.685 | 628.004 | 11.688 | 18.633 | 230.256 | 51.239 | 51.417 | 6.927 | 268.330 |

Miliar Rp (Billion Rp)

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

| Lokasi (Location) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Jawa Barat (West Java) | 43.643 | 54.179 | 63.398 | 77.007 | 80.186 | 82.867 | 86.550 | 88.357 | 91.049 | 92.494 | 95.003 | 96.740 | 97.419 | 96.119 | 96.884 | 98.088 | 98.531 |
| Banten | 8.571 | 13.645 | 17.957 | 20.754 | 23.109 | 23.718 | 24.800 | 25.002 | 26.139 | 27.068 | 27.505 | 27.881 | 28.254 | 29.158 | 30.041 | 30.391 | 31.251 |
| DKI Jakarta (Special Capital Province of Jakarta) | 288.878 | 355.076 | 396.230 | 507.496 | 536.551 | 553.730 | 577.898 | 587.113 | 608.427 | 633.267 | 671.620 | 689.768 | 674.870 | 667.578 | 670.748 | 665.408 | 653.763 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 4.381 | 5.723 | 6.487 | 7.843 | 8.206 | 8.417 | 8.667 | 8.843 | 8.995 | 9.218 | 9.295 | 9.417 | 9.138 | 9.114 | 9.169 | 9.300 | 9.384 |
| Jawa Tengah (Central Java) | 34.465 | 42.105 | 47.801 | 56.736 | 60.174 | 61.727 | 65.457 | 66.341 | 68.252 | 70.723 | 71.867 | 72.856 | 72.972 | 70.908 | 71.783 | 73.103 | 72.904 |
| Jawa Timur (East Java) | 52.438 | 67.082 | 74.028 | 92.270 | 97.076 | 99.156 | 105.248 | 106.067 | 109.220 | 112.312 | 114.971 | 116.304 | 115.892 | 112.206 | 114.220 | 115.704 | 115.157 |
| Bengkulu | 1.292 | 1.648 | 2.086 | 2.956 | 3.341 | 3.519 | 3.699 | 3.823 | 3.944 | 4.087 | 4.122 | 4.177 | 4.232 | 4.146 | 4.231 | 4.360 | 4.480 |
| Jambi | 2.903 | 3.592 | 4.347 | 5.641 | 6.305 | 6.612 | 6.921 | 7.191 | 7.387 | 7.514 | 7.532 | 7.585 | 7.593 | 7.535 | 7.573 | 7.748 | 7.900 |
| Nanggroe Aceh Darussalam | 3.120 | 3.396 | 4.610 | 6.606 | 7.526 | 7.859 | 8.211 | 8.410 | 8.693 | 8.865 | 9.013 | 9.235 | 9.334 | 9.111 | 9.195 | 9.574 | 9.849 |
| Sumatera Utara (North Sumatra) | 25.941 | 34.047 | 40.784 | 53.439 | 55.999 | 58.559 | 61.397 | 60.776 | 63.140 | 64.780 | 66.832 | 67.637 | 65.643 | 64.988 | 65.291 | 64.711 | 64.659 |
| Sumatera Barat (West Sumatra) | 6.776 | 7.614 | 8.838 | 11.247 | 11.763 | 12.216 | 12.701 | 12.946 | 13.276 | 13.479 | 13.400 | 13.320 | 13.553 | 13.377 | 13.419 | 13.663 | 13.955 |
| Riau | 14.134 | 17.655 | 20.454 | 15.787 | 17.021 | 17.655 | 18.263 | 18.717 | 19.264 | 20.010 | 20.414 | 20.588 | 20.304 | 20.162 | 20.347 | 20.684 | 21.088 |
| Kepulauan Riau | - | - | - | 13.566 | 14.674 | 15.060 | 15.998 | 16.543 | 16.916 | 17.485 | 17.295 | 17.330 | 17.524 | 16.736 | 17.245 | 17.894 | 18.230 |
| Sumatera Selatan (South Sumatra) | 7.399 | 9.072 | 10.617 | 8.136 | 8.628 | 8.962 | 9.253 | 9.428 | 9.532 | 9.898 | 10.316 | 10.679 | 10.605 | 10.420 | 10.604 | 10.474 | 10.337 |
| Bangka Belitung | 692 | 968 | 1.635 | 1.474 | 1.570 | 1.646 | 2.242 | 2.628 | 2.822 | 2.597 | 2.317 | 2.331 | 2.359 | 2.226 | 2.279 | 2.456 | 2.630 |
| Lampung | 4.648 | 6.242 | 7.919 | 11.657 | 12.405 | 13.000 | 13.616 | 14.024 | 14.255 | 14.427 | 14.606 | 14.677 | 14.737 | 14.596 | 15.251 | 15.118 | 15.592 |
| Kalimantan Selatan (South Kalimantan) | 4.664 | 5.765 | 6.899 | 9.020 | 9.653 | 10.023 | 10.600 | 10.858 | 11.239 | 11.584 | 11.712 | 11.845 | 11.803 | 11.640 | 11.727 | 12.260 | 12.391 |
| Kalimantan Barat (West Kalimantan) | 4.111 | 4.836 | 5.448 | 6.830 | 7.295 | 7.568 | 7.910 | 8.164 | 8.568 | 8.742 | 8.854 | 9.017 | 9.182 | 9.073 | 9.103 | 9.380 | 9.563 |
| Kalimantan Timur (East Kalimantan) | 8.753 | 11.093 | 12.458 | 15.731 | 16.694 | 17.299 | 18.210 | 18.565 | 19.082 | 19.847 | 20.527 | 20.943 | 20.474 | 20.194 | 20.464 | 21.019 | 21.338 |
| Kalimantan Tengah (Central Kalimantan) | 1.770 | 2.130 | 2.576 | 3.293 | 3.560 | 3.738 | 3.916 | 4.025 | 4.140 | 4.226 | 4.301 | 4.342 | 4.319 | 4.309 | 4.422 | 4.532 | 4.655 |
| Sulawesi Tengah (Central Sulawesi) | 2.485 | 3.036 | 3.588 | 4.600 | 4.898 | 5.054 | 5.366 | 5.415 | 5.526 | 5.702 | 5.756 | 5.860 | 5.936 | 5.726 | 5.775 | 6.000 | 6.137 |
| Sulawesi Selatan (South Sulawesi) | 11.924 | 15.019 | 17.734 | 21.478 | 23.281 | 24.035 | 25.161 | 25.645 | 26.467 | 26.770 | 27.012 | 27.280 | 27.205 | 26.859 | 27.032 | 27.587 | 27.941 |
| Sulawesi Utara (North Sulawesi) | 3.430 | 4.054 | 5.133 | 6.650 | 7.140 | 7.390 | 7.955 | 8.152 | 8.372 | 8.569 | 8.711 | 8.896 | 9.048 | 8.881 | 9.041 | 9.216 | 9.290 |
| Sulawesi Tenggara (Southeast Sulawesi) | 1.234 | 1.581 | 1.993 | 998 | 1.115 | 1.159 | 1.223 | 1.277 | 1.251 | 1.368 | 1.379 | 1.398 | 1.693 | 1.394 | 1.336 | 1.443 | 1.446 |
| Sulawesi Barat (West Sulawesi) | - | - | - | 1.515 | 1.628 | 1.691 | 1.794 | 1.859 | 1.919 | 1.954 | 1.976 | 2.019 | 2.065 | 2.052 | 2.106 | 2.158 | 2.218 |
| Gorontalo | 744 | 952 | 1.126 | 2.783 | 3.106 | 3.215 | 3.364 | 3.529 | 3.650 | 3.711 | 3.753 | 3.814 | 3.788 | 3.777 | 3.839 | 3.941 | 4.020 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 2.479 | 3.091 | 3.677 | 4.747 | 5.165 | 5.361 | 5.462 | 5.580 | 5.703 | 5.838 | 5.892 | 5.978 | 5.976 | 5.954 | 6.018 | 6.245 | 6.381 |
| Bali | 7.797 | 9.549 | 10.606 | 12.592 | 13.272 | 13.761 | 14.537 | 14.885 | 15.239 | 15.661 | 15.792 | 16.035 | 16.298 | 16.203 | 16.456 | 16.747 | 16.954 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 2.113 | 2.580 | 3.196 | 4.202 | 4.440 | 4.617 | 4.812 | 4.936 | 5.081 | 5.239 | 5.299 | 5.387 | 5.404 | 5.299 | 5.339 | 5.524 | 5.643 |
| Maluku | 603 | 833 | 1.064 | 1.427 | 1.600 | 1.702 | 1.795 | 1.865 | 1.966 | 2.054 | 2.128 | 2.183 | 2.168 | 2.150 | 2.216 | 2.321 | 2.371 |
| Papua | 2.071 | 2.502 | 3.420 | 3.536 | 3.724 | 3.962 | 4.280 | 4.435 | 4.619 | 4.725 | 4.884 | 4.921 | 4.905 | 4.722 | 4.779 | 5.004 | 5.100 |
| Maluku Utara (North Maluku) | 330 | 440 | 648 | 837 | 930 | 962 | 1.030 | 1.071 | 1.122 | 1.163 | 1.187 | 1.238 | 1.246 | 1.256 | 1.322 | 1.362 | 1.407 |
| Irian Jaya Barat | - | - | - | 1.196 | 1.290 | 1.363 | 1.484 | 1.533 | 1.591 | 1.641 | 1.699 | 1.705 | 1.786 | 1.664 | 1.677 | 1.724 | 1.769 |
| Lainnya (Others) | 5.683 | 6.143 | 5.541 | 7.959 | 8.446 | 8.611 | 8.539 | 8.556 | 9.001 | 9.132 | 10.892 | 11.938 | 9.964 | 10.306 | 10.912 | 10.248 | 9.300 |
| Total | 559.470 | 695.648 | 792.297 | 1.002.012 | 1.061.770 | 1.096.214 | 1.148.356 | 1.166.558 | 1.205.846 | 1.246.146 | 1.297.860 | 1.325.323 | 1.307.688 | 1.289.839 | 1.301.844 | 1.305.389 | 1.297.635 |

Miliar Rp (Billion Rp)

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

| Indikator (Indicators) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|----------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Kredit Kepada Pihak Tidak Terkait | 549.358 | 681.214 | 779.716 | 987.064 | 1.052.232 | 1.086.721 | 1.138.323 | 1.157.189 | 1.196.306 | 1.236.650 | 1.288.329 | 1.316.148 | 1.298.182 | 1.280.551 | 1.292.275 | 1.296.274 | 1.288.155 |
| a. Lancar (Current) | 474.810 | 570.781 | 669.203 | 885.304 | 947.463 | 984.406 | 1.036.245 | 1.058.105 | 1.092.743 | 1.132.277 | 1.175.930 | 1.189.846 | 1.181.095 | 1.149.870 | 1.154.388 | 1.158.431 | 1.150.059 |
| b. DPK (Special Mention) | 49.663 | 59.346 | 62.683 | 61.070 | 64.255 | 61.157 | 61.467 | 58.385 | 62.488 | 63.123 | 69.217 | 80.250 | 75.304 | 84.487 | 89.552 | 86.571 | 85.469 |
| c. Kurang Lancar (Sub-Standard) | 10.673 | 15.395 | 9.181 | 5.866 | 6.847 | 7.086 | 6.938 | 6.625 | 6.474 | 8.737 | 8.913 | 9.067 | 8.119 | 9.898 | 9.971 | 13.362 | 13.867 |
| d. Diragukan (Doubtful) | 4.213 | 11.066 | 5.868 | 3.487 | 5.135 | 4.890 | 4.995 | 5.291 | 5.035 | 4.920 | 4.713 | 6.131 | 5.402 | 6.630 | 8.252 | 9.371 | 9.628 |
| e. Macet (Lost) | 9.999 | 24.626 | 32.781 | 31.337 | 28.531 | 29.182 | 28.678 | 28.783 | 29.566 | 27.592 | 29.556 | 30.855 | 28.262 | 29.666 | 30.112 | 28.539 | 29.133 |
| Non Performing Loan Pihak Tidak Terkait | 24.886 | 51.087 | 47.829 | 40.690 | 40.513 | 41.158 | 40.611 | 40.699 | 41.075 | 41.250 | 43.182 | 46.052 | 41.784 | 46.194 | 48.335 | 51.272 | 52.627 |
| Rasio Non Performing Loan Pihak Tidak Terkait (%) | 4,43 | 7,36 | 6,04 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Kredit Kepada Pihak Terkait | 12.033 | 12.912 | 12.582 | 14.948 | 9.538 | 9.493 | 10.033 | 9.369 | 9.540 | 9.496 | 9.531 | 9.175 | 9.506 | 9.288 | 9.569 | 9.116 | 9.480 |
| a. Lancar (Current) | 11.719 | 11.710 | 11.601 | 14.791 | 9.384 | 9.335 | 9.872 | 9.175 | 9.293 | 9.227 | 9.245 | 8.748 | 9.150 | 8.958 | 9.216 | 8.881 | 9.347 |
| b. DPK (Special Mention) | 279 | 913 | 753 | 80 | 71 | 71 | 79 | 70 | 124 | 150 | 147 | 285 | 267 | 228 | 247 | 174 | 72 |
| c. Kurang Lancar (Sub-Standard) | 11 | 43 | 2 | 8 | 11 | 8 | 6 | 32 | 89 | 89 | 109 | 108 | 57 | 69 | 69 | 26 | 26 |
| d. Diragukan (Doubtful) | 5 | 15 | 1 | 1 | 3 | 7 | 6 | 18 | 2 | 3 | 3 | 5 | 4 | 3 | 4 | 3 | 4 |
| e. Macet (Lost) | 19 | 232 | 224 | 68 | 70 | 72 | 70 | 74 | 33 | 28 | 28 | 29 | 28 | 30 | 33 | 30 | 30 |
| Non Performing Loan Pihak Terkait | 35 | 289 | 228 | 77 | 84 | 87 | 82 | 123 | 124 | 120 | 140 | 142 | 89 | 102 | 106 | 60 | 60 |
| Rasio Non Performing Loan Pihak Terkait (%) | 0,01 | 0,04 | 0,03 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |

Miliar Rp (Billion Rp)

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

| Indikator (<i>Indicators</i>) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|---|------|------|------|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Bank Persero (<i>State Owned Banks</i>) | - | - | - | - | 4.363 | 4.382 | 4.470 | 4.584 | 4.701 | 4.793 | 4.806 | 4.973 | 4.652 | 5.131 | 5.137 | 5.104 | 5.184 |
| 2. BUSN Devisa (<i>Foreign Exchange Commercial Banks</i>) | - | - | - | - | 7.441 | 7.615 | 8.032 | 8.252 | 8.559 | 8.648 | 8.882 | 9.150 | 9.501 | 9.203 | 9.704 | 9.399 | 10.176 |
| 3. BUSN Non Devisa (<i>Non-Foreign Exchange Commercial Banks</i>) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3 | 3 |
| 4. BPD (<i>Regional Development Banks</i>) | - | - | - | - | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 2 |
| 5. Bank Campuran (<i>Joint Venture Banks</i>) | - | - | - | - | 1.775 | 1.814 | 1.885 | 1.961 | 2.023 | 2.067 | 2.135 | 2.195 | 2.259 | 2.304 | 2.361 | 2.386 | 2.468 |
| 6. Bank Asing (<i>Foreign Owned Banks</i>) | - | - | - | - | 11.541 | 11.749 | 12.036 | 12.210 | 12.376 | 12.484 | 12.570 | 12.867 | 13.287 | 13.297 | 13.184 | 12.396 | 12.736 |
| 7. Bank Umum (<i>Commercial Bank</i>) | - | - | - | - | 25.121 | 25.562 | 26.425 | 27.009 | 27.661 | 27.995 | 28.396 | 29.188 | 29.701 | 29.937 | 30.388 | 29.291 | 30.569 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2 0 0 8 | | | | | | | | 2 0 0 9 | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities) | 8.339 | 6.874 | 7.707 | 7.680 | 7.742 | 7.723 | 7.740 | 7.700 | 7.701 | 7.712 | 7.754 | 7.728 | 7.694 | 7.700 | 7.708 | 7.689 | 7.674 |
| 2. Pertambangan (Mining) | 1.149 | 1.173 | 1.536 | 1.461 | 1.365 | 893 | 884 | 776 | 781 | 768 | 894 | 973 | 884 | 922 | 969 | 935 | 859 |
| 3. Perindustrian (Manufacturing) | 2.171 | 1.603 | 1.188 | 1.193 | 1.047 | 1.109 | 1.524 | 1.082 | 1.108 | 1.520 | 1.477 | 1.396 | 1.363 | 1.387 | 1.399 | 1.401 | 1.295 |
| 4. Listrik, gas dan air (Water, gas and electricity) | 10.145 | 10.144 | 9.668 | 10.995 | 9.231 | 9.740 | 10.033 | 9.909 | 9.838 | 10.027 | 11.003 | 11.519 | 12.550 | 11.719 | 11.967 | 11.789 | 9.081 |
| 5. Konstruksi (Construction) | 1.982 | 2.878 | 11.946 | 13.204 | 13.564 | 13.583 | 13.498 | 13.113 | 13.013 | 13.512 | 16.168 | 17.177 | 15.957 | 7.148 | 7.161 | 6.934 | 8.211 |
| 6. Perdagangan, restoran dan hotel (Trade, restaurants and hotels) | 404 | 379 | 908 | 1.217 | 1.207 | 1.202 | 778 | 815 | 782 | 791 | 802 | 771 | 766 | 746 | 746 | 730 | 626 |
| 7. Pengangkutan, pergudangan dan komunikasi (Transport, cargo storage and communications) | 4.537 | 2.626 | 2.105 | 2.684 | 2.685 | 2.675 | 2.659 | 2.565 | 2.571 | 2.495 | 2.854 | 3.015 | 2.873 | 2.937 | 2.933 | 2.848 | 2.680 |
| 8. Jasa Dunia usaha (Business Services) | 591 | 575 | 541 | 684 | 659 | 664 | 672 | 639 | 642 | 620 | 608 | 508 | 580 | 547 | 1.027 | 1.024 | 931 |
| 9. Jasa sosial/masyarakat (Social Services) | 185 | 153 | 192 | 301 | 328 | 313 | 311 | 227 | 216 | 216 | 223 | 216 | 213 | 205 | 213 | 292 | 290 |
| 10. Lain-lain (Others) | 6.088 | 8.112 | 4.919 | 4.258 | 3.452 | 3.579 | 3.583 | 4.010 | 3.848 | 3.609 | 3.834 | 3.278 | 3.083 | 3.035 | 3.118 | 3.057 | 2.823 |
| Total | 35.591 | 34.517 | 40.710 | 43.675 | 41.281 | 41.481 | 41.682 | 40.838 | 40.499 | 41.270 | 45.617 | 46.581 | 45.962 | 36.347 | 37.242 | 36.699 | 34.470 |

Miliar Rp (Billion Rp)

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

| | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Berdasarkan Jenis Kredit (type of Credit) | | | | | | | | | | | | | | | | | |
| 1. Kredit Usaha Kecil (Microfinancing) | | | | | | | | | | | | | | | | | |
| a. Dalam rangka penerusan kredit dari BI | 2.933 | 2.915 | 3.034 | 3.043 | 3.035 | 3.031 | 3.030 | 2.943 | 2.958 | 2.949 | 2.957 | 2.957 | 2.972 | 2.943 | 2.950 | 2.871 | 2.860 |
| b. Lainnya (Others) | 5.191 | 8.624 | 9.976 | 11.359 | 11.620 | 11.699 | 11.775 | 11.596 | 11.898 | 11.946 | 13.495 | 13.672 | 13.386 | 6.466 | 6.317 | 6.267 | 6.307 |
| 2. Bukan KUK | | | | | | | | | | | | | | | | | |
| a. Kredit Kelolaan | 23.415 | 21.031 | 26.328 | 27.797 | 25.254 | 25.380 | 25.693 | 25.051 | 24.404 | 25.164 | 27.982 | 28.819 | 28.434 | 25.780 | 26.336 | 25.843 | 23.669 |
| b. Dalam rangka penerusan kredit dari BI | 605 | 297 | 405 | 424 | 372 | 375 | 186 | 268 | 256 | 257 | 262 | 266 | 261 | 260 | 262 | 345 | 340 |
| c. Bantuan Proyek | 2.762 | 800 | 240 | 310 | 307 | 306 | 305 | 305 | 305 | 302 | 301 | 301 | 306 | 306 | 300 | 295 | 295 |
| d. Kredit kelolaan di luar bantuan proyek | 493 | 534 | 365 | 221 | 212 | 215 | 219 | 219 | 231 | 224 | 224 | 223 | 200 | 187 | 200 | 193 | 201 |
| 3. Mudharabah Muqayaddah | 192 | 316 | 362 | 522 | 482 | 475 | 474 | 455 | 448 | 429 | 395 | 342 | 403 | 405 | 876 | 885 | 797 |
| Berdasarkan Golongan Penyalur (Type of Creditor) | | | | | | | | | | | | | | | | | |
| 1. Koperasi | 4.426 | 4.552 | 5.505 | 5.496 | 5.508 | 5.506 | 5.506 | 5.527 | 5.528 | 5.521 | 5.508 | 5.500 | 5.519 | 5.513 | 5.513 | 5.590 | 5.595 |
| 2. Lembaga Swadaya Masyarakat | 1.770 | 493 | 649 | 641 | 638 | 638 | 635 | 585 | 583 | 599 | 599 | 598 | 597 | 603 | 602 | 596 | 595 |
| 3. Swasta Lainnya | 29.394 | 29.471 | 34.555 | 37.538 | 35.134 | 35.338 | 35.541 | 34.726 | 34.388 | 35.151 | 39.510 | 40.483 | 39.846 | 30.231 | 31.127 | 30.513 | 28.280 |
| Total | 35.591 | 34.517 | 40.710 | 43.675 | 41.281 | 41.481 | 41.682 | 40.838 | 40.499 | 41.270 | 45.617 | 46.581 | 45.962 | 36.347 | 37.242 | 36.699 | 34.470 |

Miliar Rp (Billion Rp)

Tabel 4.22 Pembiayaan Perbankan Syariah (Financing of Syariah Banks)

| Indikator (Indicators) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Pembiayaan Musyarakah (Musyarakah Financing) | 1.165 | 3.124 | 2.335 | 4.406 | 5.409 | 5.831 | 6.117 | 6.289 | 6.667 | 6.968 | 7.053 | 7.358 | 7.411 | 7.554 | 7.866 | 8.108 | 8.347 |
| Pembiayaan Mudharabah (Mudharabah Financing) | 1.961 | 1.898 | 4.062 | 5.578 | 6.095 | 6.242 | 6.518 | 6.522 | 6.602 | 6.750 | 6.590 | 6.440 | 6.205 | 6.007 | 5.947 | 5.890 | 5.877 |
| Piutang Murabahah (Murabahah Accounts Receivable) | 7.478 | 9.487 | 12.624 | 16.553 | 17.936 | 18.592 | 19.811 | 20.705 | 21.425 | 22.044 | 22.457 | 22.640 | 22.486 | 22.437 | 22.574 | 22.732 | 23.001 |
| Piutang Salam (Salam Accounts Receivable) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Piutang Istishna' (Istishna' Accounts Receivable) | 313 | 282 | 337 | 351 | 363 | 365 | 367 | 369 | 375 | 385 | 391 | 404 | 369 | 375 | 385 | 404 | 413 |
| Lainnya (Others) | 128 | 441 | 1.087 | 1.056 | 1.220 | 1.264 | 1.287 | 1.304 | 1.503 | 1.533 | 1.605 | 1.687 | 1.724 | 1.827 | 2.070 | 2.173 | 2.088 |
| Total | 11.324 | 15.232 | 20.445 | 27.944 | 31.022 | 32.293 | 34.100 | 35.190 | 36.572 | 37.681 | 1.996 | 38.529 | 38.195 | 38.201 | 38.843 | 39.308 | 39.726 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (Economic Sector) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Pertanian, Kehutanan dan Sarana Pertanian | 872 | 687 | 701 | 837 | 918 | 934 | 1.000 | 1.101 | 1.167 | 1.225 | 1.227 | 1.257 | 1.177 | 1.181 | 1.240 | 1.303 | 1.298 |
| Pertambangan | 276 | 395 | 375 | 511 | 488 | 549 | 546 | 611 | 545 | 585 | 612 | 609 | 965 | 966 | 991 | 1.021 | 1.032 |
| Perindustrian | 746 | 933 | 940 | 1.371 | 1.457 | 1.467 | 1.670 | 1.660 | 1.654 | 1.420 | 1.408 | 1.415 | 1.340 | 1.354 | 1.320 | 1.305 | 1.236 |
| Listrik, Gas, Air | 25 | 66 | 17 | 166 | 117 | 117 | 157 | 138 | 121 | 224 | 279 | 301 | 248 | 266 | 284 | 299 | 352 |
| Konstruksi | 1.164 | 1.548 | 1.637 | 2.371 | 2.999 | 3.086 | 3.307 | 3.518 | 3.480 | 3.745 | 3.700 | 3.767 | 3.368 | 3.322 | 3.338 | 3.248 | 3.217 |
| Perdagangan, Restoran dan Hotel | 1.518 | 1.716 | 3.041 | 4.152 | 3.988 | 4.017 | 4.416 | 4.129 | 4.416 | 4.441 | 4.383 | 4.598 | 4.426 | 4.345 | 4.473 | 4.745 | 4.853 |
| Pengangkutan, Pergudangan dan Komunikasi | 942 | 1.261 | 1.165 | 1.569 | 1.738 | 1.631 | 1.952 | 1.701 | 1.795 | 2.290 | 2.078 | 2.172 | 2.759 | 2.919 | 2.848 | 2.839 | 2.849 |
| Jasa Dunia Usaha | 2.993 | 4.504 | 5.458 | 8.425 | 9.866 | 10.090 | 10.236 | 10.638 | 11.285 | 11.383 | 12.389 | 11.931 | 11.757 | 11.557 | 11.687 | 11.606 | 11.819 |
| Jasa Sosial/Masyarakat | 937 | 1.208 | 1.456 | 1.904 | 1.976 | 2.365 | 2.362 | 2.559 | 2.964 | 2.735 | 2.708 | 2.742 | 2.463 | 2.462 | 2.453 | 2.476 | 2.529 |
| Lain-lain | 2.018 | 2.952 | 5.655 | 6.639 | 7.476 | 8.038 | 8.454 | 9.136 | 9.144 | 9.633 | 9.314 | 9.765 | 9.693 | 9.829 | 10.209 | 10.465 | 10.542 |
| Total | 11.492 | 15.270 | 20.445 | 27.944 | 31.022 | 32.293 | 34.100 | 35.190 | 36.572 | 37.681 | 38.097 | 38.558 | 38.195 | 38.201 | 38.843 | 39.308 | 39.726 |

Miliar Rp (Billion Rp)

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

| Wilayah | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|--------------------|------|------|------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| DI Aceh | - | - | - | 279 | 367 | 397 | 434 | 470 | 501 | 514 | 522 | 549 | 538 | 529 | 548 | 578 | 602 |
| Sumatera Utara | - | - | - | 1.668 | 1.980 | 2.089 | 2.207 | 2.320 | 2.420 | 2.400 | 2.398 | 2.389 | 2.369 | 2.339 | 2.371 | 2.422 | 2.444 |
| Sumatera Barat | - | - | - | 398 | 460 | 494 | 525 | 531 | 563 | 590 | 591 | 600 | 602 | 614 | 636 | 664 | 689 |
| Sumatera Selatan | - | - | - | 509 | 620 | 641 | 674 | 694 | 721 | 752 | 757 | 761 | 761 | 766 | 805 | 830 | 840 |
| Bangka Belitung | - | - | - | 39 | 42 | 42 | 45 | 47 | 46 | 45 | 44 | 44 | 41 | 39 | 39 | 39 | 37 |
| Jambi | - | - | - | 145 | 182 | 189 | 203 | 216 | 230 | 248 | 252 | 265 | 275 | 284 | 298 | 317 | 325 |
| Bengkulu | - | - | - | 175 | 202 | 213 | 215 | 219 | 222 | 218 | 213 | 208 | 201 | 196 | 199 | 201 | 208 |
| Riau | - | - | - | 696 | 727 | 758 | 790 | 828 | 885 | 914 | 905 | 912 | 893 | 889 | 897 | 906 | 912 |
| Kepulauan Riau | - | - | - | 297 | 301 | 312 | 325 | 329 | 335 | 343 | 342 | 343 | 337 | 332 | 333 | 332 | 326 |
| Lampung | - | - | - | 235 | 276 | 300 | 317 | 325 | 330 | 341 | 342 | 348 | 368 | 367 | 383 | 412 | 422 |
| DKI Jakarta | - | - | - | 12.959 | 14.984 | 15.395 | 16.146 | 16.462 | 17.154 | 17.698 | 18.112 | 18.307 | 18.172 | 18.275 | 18.575 | 18.568 | 18.716 |
| Jawa Barat | - | - | - | 3.065 | 2.959 | 3.140 | 3.416 | 3.502 | 3.613 | 3.732 | 3.714 | 3.785 | 3.766 | 3.727 | 3.746 | 3.812 | 3.834 |
| Banten | - | - | - | 962 | 835 | 892 | 953 | 983 | 1.000 | 1.015 | 1.009 | 1.010 | 841 | 832 | 842 | 851 | 849 |
| Jawa Tengah | - | - | - | 1.240 | 1.358 | 1.457 | 1.569 | 1.616 | 1.691 | 1.808 | 1.845 | 1.896 | 1.958 | 1.943 | 1.959 | 2.040 | 2.098 |
| DI Yogyakarta | - | - | - | 318 | 346 | 379 | 394 | 423 | 454 | 495 | 501 | 509 | 508 | 508 | 507 | 518 | 532 |
| Jawa Timur | - | - | - | 1.774 | 1.972 | 2.086 | 2.199 | 2.375 | 2.433 | 2.516 | 2.505 | 2.553 | 2.566 | 2.575 | 2.616 | 2.703 | 2.708 |
| Bali | - | - | - | 44 | 54 | 61 | 70 | 77 | 78 | 84 | 82 | 76 | 73 | 72 | 70 | 76 | 80 |
| Kalimantan Barat | - | - | - | 364 | 447 | 465 | 477 | 491 | 512 | 505 | 493 | 481 | 476 | 469 | 470 | 486 | 490 |
| Kalimantan Tengah | - | - | - | 21 | 23 | 24 | 24 | 25 | 24 | 26 | 26 | 26 | 25 | 25 | 24 | 25 | 26 |
| Kalimantan Timur | - | - | - | 575 | 541 | 558 | 593 | 611 | 640 | 669 | 682 | 687 | 706 | 718 | 732 | 783 | 814 |
| Kalimantan Selatan | - | - | - | 570 | 643 | 656 | 698 | 745 | 759 | 790 | 791 | 810 | 795 | 781 | 779 | 787 | 799 |
| Sulawesi Utara | - | - | - | 73 | 87 | 93 | 103 | 109 | 114 | 114 | 113 | 110 | 114 | 111 | 71 | 121 | 128 |
| Gorontalo | - | - | - | 71 | 63 | 64 | 62 | 63 | 64 | 67 | 65 | 64 | 63 | 62 | 63 | 65 | 67 |
| Sulawesi Barat | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 |
| Sulawesi Tengah | - | - | - | 98 | 121 | 125 | 130 | 138 | 144 | 144 | 139 | 136 | 136 | 135 | 135 | 137 | 139 |
| Sulawesi Tenggara | - | - | - | 161 | 179 | 181 | 190 | 194 | 197 | 194 | 191 | 187 | 180 | 176 | 174 | 172 | 173 |
| Sulawesi Selatan | - | - | - | 858 | 875 | 894 | 930 | 973 | 999 | 1.010 | 1.012 | 1.016 | 978 | 981 | 1.106 | 997 | 998 |
| Maluku | - | - | - | 14 | 14 | 14 | 14 | 15 | 15 | 16 | 16 | 16 | 16 | 15 | 16 | 15 | 15 |
| Maluku Utara | - | - | - | 33 | 34 | 35 | 36 | 36 | 37 | 38 | 37 | 37 | 36 | 35 | 34 | 34 | 34 |
| NTB | - | - | - | 200 | 206 | 209 | 224 | 232 | 242 | 247 | 252 | 259 | 261 | 263 | 268 | 269 | 265 |
| NTT | - | - | - | 15 | 18 | 20 | 21 | 22 | 23 | 23 | 23 | 23 | 24 | 23 | 24 | 23 | 25 |
| Irian Jaya Barat | - | - | - | 35 | 38 | 38 | 38 | 41 | 42 | 40 | 43 | 43 | 42 | 43 | 45 | 49 | 51 |
| Papua | - | - | - | 53 | 66 | 71 | 77 | 80 | 83 | 81 | 80 | 78 | 77 | 74 | 76 | 78 | 77 |
| Total | - | - | - | 27.944 | 31.022 | 32.293 | 34.100 | 35.190 | 36.572 | 37.681 | 38.097 | 38.529 | 38.195 | 38.201 | 38.843 | 39.308 | 39.726 |

Ket : Data tersedia mulai posisi Januari 2007

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (<i>Economic Sector</i>) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian (<i>Agriculture</i>) | 707 | 886 | 1.058 | 1.340 | 1.601 | 1.658 | 1.674 | 1.705 | 1.754 | 1.769 | 1.756 | 1.762 | 1.745 | 1.760 | 1.781 | 1.774 | 1.828 |
| 2. Perindustrian (<i>Manufacturing</i>) | 189 | 222 | 258 | 333 | 371 | 376 | 392 | 400 | 416 | 436 | 427 | 422 | 427 | 407 | 437 | 433 | 439 |
| 3. Perdagangan, rumah makan dan penginapan (<i>Trade, restaurants and hotels</i>) | 5.003 | 6.042 | 6.715 | 7.717 | 8.312 | 8.626 | 8.867 | 9.056 | 9.288 | 9.515 | 9.443 | 9.444 | 9.328 | 9.300 | 9.507 | 8.998 | 9.075 |
| 4. Jasa-jasa (<i>Social Services</i>) | 1.218 | 1.458 | 1.769 | 2.096 | 2.288 | 2.354 | 2.447 | 2.531 | 2.605 | 2.684 | 2.699 | 2.701 | 2.676 | 2.663 | 2.762 | 2.706 | 2.776 |
| 5. Lain-lain (<i>Others</i>) | 5.032 | 6.046 | 7.149 | 9.055 | 10.279 | 10.574 | 10.496 | 10.709 | 11.037 | 11.296 | 11.311 | 11.417 | 11.296 | 11.273 | 11.400 | 11.426 | 11.452 |
| Total | 12.149 | 14.654 | 16.948 | 20.540 | 22.851 | 23.587 | 23.877 | 24.400 | 25.099 | 25.701 | 25.636 | 25.746 | 25.472 | 25.404 | 25.888 | 25.336 | 25.571 |

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | | 2009 | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja (Working Capital) | | | | | | | | | | | | | | | | | |
| Pertanian (<i>Agriculture</i>) | 681 | 845 | 969 | 1.198 | 1.405 | 1.451 | 1.459 | 1.484 | 1.524 | 1.534 | 1.522 | 1.531 | 1.514 | 1.527 | 1.548 | 1.544 | 1.587 |
| Perindustrian (<i>Manufacturing</i>) | 181 | 215 | 239 | 311 | 343 | 351 | 363 | 370 | 385 | 405 | 393 | 390 | 396 | 377 | 407 | 404 | 410 |
| Perdagangan, rumah makan, dan penginapan (<i>Trade, restaurants and hotels</i>) | 4.894 | 5.877 | 6.326 | 7.049 | 7.622 | 7.904 | 8.074 | 8.262 | 8.520 | 8.725 | 8.645 | 8.644 | 8.523 | 8.493 | 8.686 | 8.486 | 8.574 |
| Jasa-jasa (<i>Social Services</i>) | 991 | 1.176 | 1.452 | 1.678 | 1.821 | 1.873 | 1.933 | 1.999 | 2.041 | 2.102 | 2.110 | 2.098 | 2.053 | 2.019 | 2.098 | 2.103 | 2.162 |
| Lain-lain (<i>Others</i>) | 357 | 516 | 508 | 540 | 431 | 449 | 748 | 426 | 474 | 490 | 496 | 514 | 521 | 374 | 351 | 347 | 276 |
| Total Modal Kerja (Total Working Capital) | 7.103 | 8.630 | 9.494 | 10.776 | 11.622 | 12.027 | 12.577 | 12.541 | 12.944 | 13.256 | 13.166 | 13.177 | 13.007 | 12.789 | 13.090 | 12.884 | 13.010 |
| Investasi (Investments) | | | | | | | | | | | | | | | | | |
| Pertanian (<i>Agriculture</i>) | 26 | 41 | 89 | 142 | 196 | 207 | 215 | 222 | 229 | 235 | 234 | 231 | 231 | 233 | 233 | 230 | 241 |
| Perindustrian (<i>Manufacturing</i>) | 8 | 7 | 19 | 22 | 28 | 25 | 29 | 30 | 31 | 32 | 34 | 32 | 31 | 30 | 31 | 29 | 29 |
| Perdagangan, rumah makan, dan penginapan (<i>Trade, restaurants and hotels</i>) | 109 | 165 | 389 | 667 | 689 | 722 | 793 | 794 | 768 | 791 | 797 | 800 | 805 | 807 | 821 | 512 | 501 |
| Jasa-jasa (<i>Social Services</i>) | 228 | 282 | 317 | 418 | 467 | 481 | 514 | 531 | 564 | 582 | 589 | 603 | 623 | 645 | 664 | 602 | 614 |
| Lain-lain (<i>Others</i>) | 59 | 78 | 88 | 129 | 135 | 141 | 142 | 166 | 146 | 153 | 154 | 156 | 156 | 154 | 157 | 162 | 185 |
| Total Investasi (Total Investments) | 430 | 572 | 902 | 1.379 | 1.515 | 1.577 | 1.693 | 1.743 | 1.738 | 1.792 | 1.809 | 1.823 | 1.846 | 1.869 | 1.905 | 1.536 | 1.570 |
| Konsumsi (Consumption) | | | | | | | | | | | | | | | | | |
| Kredit pemilikan rumah (KPR) yang dijamin dgn hak tanggungan pertama dgn tujuan untuk dihuni | - | - | 75 | 127 | 138 | 143 | 149 | 156 | 159 | 161 | 163 | 166 | 168 | 169 | 172 | 176 | 182 |
| Kredit pemilikan kendaraan bermotor | - | - | 310 | 456 | 507 | 528 | 536 | 569 | 590 | 610 | 646 | 625 | 615 | 737 | 747 | 727 | 775 |
| Kredit konsumsi lainnya | 4.616 | 5.452 | 6.167 | 7.802 | 9.068 | 9.312 | 8.921 | 9.391 | 9.669 | 9.882 | 9.852 | 9.955 | 9.836 | 9.839 | 9.974 | 10.014 | 10.033 |
| Total Konsumsi (Total Consumption) | 4.616 | 5.452 | 6.553 | 8.386 | 9.713 | 9.983 | 9.607 | 10.117 | 10.417 | 10.653 | 10.661 | 10.746 | 10.619 | 10.745 | 10.892 | 10.917 | 10.990 |
| Total | 12.149 | 14.654 | 16.948 | 20.540 | 22.851 | 23.587 | 23.877 | 24.400 | 25.099 | 25.701 | 25.636 | 25.746 | 25.472 | 25.404 | 25.888 | 25.336 | 25.571 |

Miliar Rp (Billion Rp)

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

| Wilayah | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Jawa Barat (Including Banten) | 2.586 | 3.051 | 3.397 | 3.917 | 4.238 | 4.374 | 4.526 | 4.636 | 4.779 | 4.917 | 4.875 | 4.922 | 4.881 | 4.790 | 4.995 | 5.004 | 5.032 |
| DKI Jakarta (Special Capital Province of Jakarta) | 78 | 141 | 254 | 365 | 396 | 407 | 414 | 432 | 436 | 445 | 433 | 427 | 423 | 415 | 411 | 412 | 416 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 689 | 819 | 852 | 1.047 | 1.142 | 1.181 | 1.217 | 1.242 | 1.271 | 1.308 | 1.296 | 1.305 | 1.289 | 1.287 | 1.302 | 1.320 | 1.348 |
| Jawa Tengah (Central Java) | 3.134 | 3.901 | 4.399 | 5.280 | 5.664 | 5.794 | 5.938 | 6.070 | 6.245 | 6.377 | 6.338 | 6.398 | 6.355 | 6.397 | 6.535 | 6.664 | 6.793 |
| Jawa Timur (East Java) | 1.835 | 2.059 | 2.274 | 2.557 | 2.736 | 2.786 | 2.859 | 2.910 | 2.979 | 3.051 | 3.013 | 3.015 | 2.977 | 2.998 | 3.064 | 3.141 | 3.202 |
| Bengkulu | 10 | 10 | 11 | 12 | 14 | 15 | 15 | 16 | 17 | 17 | 17 | 17 | 17 | 17 | 18 | 18 | 18 |
| Jambi | 21 | 45 | 95 | 144 | 155 | 159 | 167 | 169 | 163 | 169 | 167 | 165 | 161 | 162 | 164 | 166 | 166 |
| Nanggroe Aceh Darussalam | 34 | 26 | 26 | 26 | 34 | 41 | 32 | 33 | 56 | 59 | 61 | 63 | 64 | 44 | 48 | 52 | 77 |
| Sumatera Utara (North Sumatra) | 248 | 257 | 283 | 319 | 334 | 342 | 353 | 359 | 368 | 380 | 375 | 382 | 382 | 382 | 386 | 388 | 389 |
| Sumatera Barat (West Sumatra) | 337 | 287 | 372 | 514 | 591 | 613 | 635 | 655 | 677 | 680 | 672 | 675 | 660 | 668 | 690 | 705 | 719 |
| Riau (Including Bangka Belitung) | 141 | 236 | 402 | 603 | 672 | 709 | 748 | 783 | 818 | 856 | 861 | 878 | 877 | 890 | 910 | 928 | 954 |
| Sumatera Selatan (South Sumatra) | 91 | 97 | 136 | 204 | 229 | 239 | 252 | 260 | 274 | 279 | 280 | 282 | 280 | 278 | 286 | 288 | 293 |
| Lampung | 1.544 | 1.951 | 2.247 | 2.787 | 3.560 | 3.756 | 3.406 | 3.420 | 3.480 | 3.524 | 3.554 | 3.501 | 3.398 | 3.314 | 3.241 | 2.364 | 2.204 |
| Kalimantan Selatan (South Kalimantan) | 67 | 78 | 76 | 105 | 112 | 121 | 123 | 132 | 138 | 143 | 150 | 157 | 180 | 209 | 220 | 225 | 226 |
| Kalimantan Barat (West Kalimantan) | 100 | 117 | 173 | 219 | 251 | 261 | 272 | 280 | 288 | 289 | 286 | 282 | 281 | 270 | 265 | 269 | 277 |
| Kalimantan Timur (East Kalimantan) | 5 | 50 | 71 | 96 | 108 | 116 | 122 | 127 | 131 | 138 | 137 | 142 | 132 | 137 | 140 | 144 | 143 |
| Kalimantan Tengah (Central Kalimantan) | 1 | 1 | 3 | 4 | 5 | 5 | 7 | 13 | 9 | 9 | 9 | 9 | 9 | 8 | 12 | 15 | 17 |
| Sulawesi Tengah (Central Sulawesi) | 39 | 54 | 75 | 113 | 143 | 149 | 158 | 157 | 171 | 183 | 193 | 183 | 180 | 174 | 175 | 178 | 174 |
| Sulawesi Selatan (South Sulawesi) | 56 | 58 | 89 | 142 | 170 | 166 | 192 | 203 | 220 | 216 | 226 | 227 | 221 | 225 | 226 | 233 | 236 |
| Sulawesi Utara (including Gorontalo) | 81 | 92 | 119 | 145 | 165 | 171 | 172 | 169 | 172 | 176 | 176 | 178 | 173 | 174 | 175 | 180 | 188 |
| Sulawesi Tenggara (Southeast Sulawesi) | 6 | 13 | 20 | 32 | 35 | 37 | 39 | 41 | 42 | 43 | 44 | 41 | 42 | 46 | 47 | 47 | 48 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 160 | 197 | 237 | 283 | 315 | 322 | 332 | 336 | 342 | 342 | 337 | 343 | 341 | 349 | 357 | 370 | 384 |
| Bali | 737 | 949 | 1.091 | 1.347 | 1.473 | 1.503 | 1.567 | 1.618 | 1.671 | 1.740 | 1.764 | 1.773 | 1.777 | 1.795 | 1.835 | 1.843 | 1.878 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 12 | 17 | 17 | 25 | 27 | 28 | 37 | 41 | 43 | 47 | 48 | 51 | 50 | 51 | 55 | 59 | 62 |
| Maluku | 73 | 73 | 111 | 137 | 152 | 155 | 153 | 151 | 152 | 147 | 154 | 165 | 167 | 169 | 177 | 173 | 171 |
| Papua | 61 | 75 | 118 | 115 | 130 | 135 | 141 | 149 | 156 | 164 | 168 | 163 | 154 | 152 | 154 | 151 | 155 |
| Maluku Utara (North Maluku) | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Total | 12.149 | 14.654 | 16.948 | 20.540 | 22.851 | 23.587 | 23.877 | 24.400 | 25.099 | 25.701 | 25.636 | 25.746 | 25.472 | 25.404 | 25.888 | 25.336 | 25.571 |

Miliar Rp (Billion Rp)

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

| Sektor Ekonomi (<i>Economic Sector</i>) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|-------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun ¹⁾ | Jul | Agst | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pertanian (<i>Agriculture</i>) | 12.098 | 12.642 | 13.924 | 16.114 | 16.540 | 17.062 | 17.877 | 18.256 | 18.927 | 19.362 | 19.011 | 19.284 | 19.424 | 19.082 | 19.195 | 19.758 | 19.967 |
| 2. Pertambangan (<i>Mining</i>) | 911 | 971 | 1.311 | 1.527 | 1.596 | 1.615 | 1.707 | 1.849 | 1.745 | 1.811 | 1.772 | 1.724 | 1.823 | 1.657 | 1.561 | 1.715 | 1.802 |
| 3. Perindustrian (<i>Manufacturing</i>) | 26.547 | 32.480 | 36.647 | 37.796 | 40.367 | 41.546 | 42.869 | 42.455 | 44.243 | 45.724 | 46.395 | 46.304 | 46.045 | 44.707 | 44.882 | 43.730 | 43.351 |
| 4. Listrik (<i>electricity</i>) | 127 | 245 | 1.483 | 286 | 385 | 405 | 427 | 438 | 473 | 768 | 764 | 536 | 560 | 549 | 532 | 511 | 509 |
| 5. Konstruksi (<i>Construction</i>) | 5.922 | 7.709 | 10.123 | 13.241 | 13.842 | 14.961 | 16.444 | 17.304 | 18.312 | 18.693 | 19.144 | 19.357 | 17.114 | 15.797 | 16.128 | 16.405 | 16.752 |
| 6. Perdagangan (<i>Trade</i>) | 67.226 | 87.515 | 107.288 | 134.574 | 135.775 | 139.019 | 145.471 | 146.934 | 150.760 | 151.746 | 152.492 | 155.153 | 157.132 | 152.115 | 154.497 | 159.036 | 161.478 |
| 7. Pengangkutan (<i>Transport</i>) | 6.029 | 6.485 | 6.605 | 7.200 | 7.785 | 7.962 | 8.191 | 8.244 | 8.511 | 8.626 | 8.587 | 8.584 | 8.639 | 8.442 | 8.370 | 8.471 | 8.615 |
| 8. Jasa Dunia Usaha (<i>Business Services</i>) | 15.550 | 20.657 | 23.514 | 30.519 | 33.871 | 34.550 | 36.564 | 37.903 | 38.987 | 40.575 | 40.853 | 40.450 | 40.851 | 40.022 | 39.767 | 39.918 | 40.187 |
| 9. Jasa Sosial (<i>Social Services</i>) | 4.269 | 5.292 | 6.020 | 6.670 | 6.987 | 7.217 | 7.435 | 7.520 | 7.717 | 7.670 | 7.602 | 7.516 | 7.586 | 7.601 | 7.682 | 7.600 | 7.901 |
| 10. Lain-lain (<i>Others</i>) | 132.414 | 180.912 | 203.528 | 254.870 | 278.026 | 287.775 | 298.639 | 307.506 | 315.346 | 325.922 | 329.330 | 332.095 | 334.773 | 335.009 | 336.709 | 340.023 | 344.521 |
| Total | 271.093 | 354.908 | 410.442 | 502.796 | 535.172 | 552.111 | 575.624 | 588.410 | 605.022 | 620.898 | 625.949 | 631.002 | 633.945 | 624.981 | 629.322 | 637.167 | 645.084 |

Ket. ¹⁾Data Revisi Juni 2008

Miliar Rp (Billion Rp)

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

| Jenis Penggunaan (Type of Use) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|-------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun ¹⁾ | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Kredit Modal Kerja (<i>Working Capital</i>) | 111.636 | 142.633 | 171.118 | 204.765 | 211.206 | 217.864 | 228.488 | 231.447 | 238.710 | 242.742 | 244.453 | 247.051 | 247.442 | 238.266 | 240.409 | 244.802 | 246.633 |
| Kredit Investasi (<i>Investments</i>) | 28.460 | 33.049 | 37.147 | 44.578 | 47.672 | 48.479 | 50.674 | 51.751 | 53.432 | 54.862 | 54.639 | 54.437 | 54.209 | 54.074 | 54.456 | 54.676 | 56.172 |
| Kredit Konsumsi (<i>Consumption</i>) | 130.997 | 179.225 | 202.177 | 253.453 | 276.295 | 285.768 | 296.462 | 305.211 | 312.880 | 323.293 | 326.858 | 329.514 | 332.294 | 332.641 | 334.458 | 337.689 | 342.279 |
| Jumlah (Total) | 271.093 | 354.908 | 410.442 | 502.796 | 535.172 | 552.111 | 575.624 | 588.410 | 605.022 | 620.898 | 625.949 | 631.002 | 633.945 | 624.981 | 629.322 | 637.167 | 645.084 |

Ket. ¹⁾Data Revisi Juni 2008

Miliar Rp (Billion Rp)

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

| Kelompok Bank (Category of Bank) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|-------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun ²⁾ | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Bank Persero ¹⁾ (State Owned Banks) | 99.010 | 122.189 | 144.935 | 176.740 | 184.899 | 191.257 | 201.167 | 205.390 | 212.597 | 219.549 | 222.603 | 226.434 | 230.152 | 227.040 | 229.890 | 235.748 | 239.776 |
| 2. BPD (Regional Development Banks) | 34.700 | 42.462 | 52.859 | 67.774 | 73.141 | 75.943 | 79.242 | 81.983 | 84.387 | 86.868 | 87.844 | 89.334 | 87.655 | 88.018 | 89.869 | 91.795 | 94.574 |
| 3. Bank Swasta Nasional ¹⁾ (Foreign Exchange Commercial Banks) | 127.438 | 176.421 | 195.326 | 238.211 | 254.753 | 261.778 | 271.190 | 277.309 | 283.420 | 288.497 | 289.423 | 288.835 | 290.731 | 284.464 | 284.250 | 281.526 | 282.552 |
| 4. Bank Asing dan Campuran (Joint Venture Banks dan Foreign Owned Banks) | 9.944 | 13.836 | 17.322 | 20.073 | 22.379 | 23.133 | 24.025 | 23.728 | 24.617 | 25.984 | 26.079 | 26.399 | 25.406 | 25.459 | 25.313 | 28.098 | 28.181 |
| Jumlah | 271.093 | 354.908 | 410.442 | 502.796 | 535.172 | 552.111 | 575.624 | 588.410 | 605.022 | 620.898 | 625.949 | 631.002 | 633.945 | 624.981 | 629.322 | 637.167 | 645.084 |

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

Miliar Rp (Billion Rp)

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

| Indikator (Indicators) | Des | Des | Des | Des | 2008 | | | | | | | | 2009 | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|-------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun ¹⁾ | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Jawa Barat (West Java) | 55.168 | 71.749 | 81.153 | 77.588 | 83.326 | 85.781 | 89.087 | 91.075 | 92.893 | 95.113 | 95.428 | 96.377 | 97.334 | 96.643 | 97.379 | 98.540 | 100.314 |
| Banten | - | - | - | 21.447 | 23.183 | 23.962 | 24.940 | 25.470 | 26.858 | 27.810 | 28.973 | 28.793 | 29.250 | 28.762 | 29.046 | 28.462 | 28.660 |
| DKI Jakarta (Special Capital Province of Jakarta) | 63.508 | 85.170 | 97.807 | 114.979 | 116.076 | 119.388 | 123.444 | 126.414 | 130.802 | 135.309 | 136.146 | 137.441 | 136.823 | 134.228 | 133.306 | 133.412 | 133.791 |
| D.I Yogyakarta (Special Province of Yogyakarta) | 3.634 | 4.729 | 5.345 | 6.421 | 6.817 | 6.999 | 7.234 | 7.356 | 7.518 | 7.705 | 7.751 | 7.803 | 7.843 | 7.809 | 7.857 | 7.968 | 8.125 |
| Jawa Tengah (Central Java) | 24.736 | 33.047 | 38.186 | 46.220 | 49.390 | 50.836 | 52.955 | 53.729 | 54.906 | 55.853 | 56.171 | 56.353 | 56.964 | 56.054 | 56.399 | 57.095 | 57.629 |
| Jawa Timur (East Java) | 33.798 | 44.009 | 49.836 | 60.790 | 64.238 | 65.997 | 68.733 | 69.827 | 71.319 | 72.684 | 73.000 | 73.369 | 74.109 | 72.878 | 74.022 | 75.123 | 75.580 |
| Bengkulu | 1.264 | 1.623 | 2.080 | 2.956 | 3.413 | 3.588 | 3.750 | 3.875 | 4.045 | 4.184 | 4.206 | 4.287 | 4.312 | 4.236 | 4.355 | 4.444 | 4.579 |
| Jambi | 2.582 | 3.250 | 3.904 | 5.409 | 6.145 | 6.442 | 6.704 | 6.990 | 7.261 | 7.455 | 7.493 | 7.530 | 7.604 | 7.494 | 7.569 | 7.711 | 7.823 |
| Nanggroe Aceh Darussalam | 2.775 | 3.338 | 4.438 | 6.249 | 7.241 | 7.551 | 7.945 | 8.184 | 8.454 | 8.680 | 8.816 | 9.016 | 9.080 | 8.874 | 8.931 | 9.297 | 9.597 |
| Sumatera Utara (North Sumatra) | 13.822 | 18.564 | 21.270 | 26.192 | 28.875 | 30.045 | 31.360 | 32.151 | 33.072 | 33.862 | 34.184 | 34.340 | 34.076 | 33.412 | 33.615 | 34.124 | 34.585 |
| Sumatera Barat (West Sumatra) | 4.977 | 5.948 | 6.920 | 8.899 | 9.825 | 10.212 | 10.667 | 10.875 | 11.225 | 11.466 | 11.476 | 11.529 | 11.593 | 11.539 | 11.692 | 11.962 | 12.194 |
| Riau | 9.052 | 11.736 | 14.449 | 12.171 | 13.686 | 14.327 | 15.298 | 15.606 | 16.097 | 16.587 | 16.655 | 16.722 | 16.681 | 16.580 | 16.694 | 17.017 | 17.257 |
| Sumatera Selatan (South Sumatra) | 5.960 | 7.616 | 9.386 | 10.234 | 11.479 | 11.701 | 12.532 | 12.993 | 13.414 | 13.834 | 13.887 | 14.021 | 14.006 | 13.882 | 14.110 | 14.453 | 14.897 |
| Kepulauan Riau | - | - | - | 6.041 | 6.503 | 6.715 | 6.977 | 7.130 | 7.241 | 7.365 | 7.418 | 7.480 | 7.566 | 7.397 | 7.416 | 7.497 | 7.541 |
| Bangka Belitung | - | - | - | 1.229 | 1.341 | 1.432 | 1.502 | 1.558 | 1.570 | 1.608 | 1.656 | 1.687 | 1.740 | 1.677 | 1.716 | 1.769 | 1.845 |
| Lampung | 3.788 | 5.269 | 6.552 | 8.315 | 9.055 | 9.355 | 9.921 | 10.102 | 10.303 | 10.490 | 10.508 | 10.614 | 10.759 | 10.978 | 11.139 | 11.510 | 11.647 |
| Kalimantan Selatan (South Kalimantan) | 3.440 | 4.635 | 5.257 | 6.589 | 7.183 | 7.402 | 7.792 | 8.026 | 8.263 | 8.582 | 8.588 | 8.677 | 8.795 | 8.691 | 8.786 | 8.991 | 9.176 |
| Kalimantan Barat (West Kalimantan) | 3.467 | 4.232 | 4.961 | 6.149 | 6.224 | 6.481 | 6.784 | 6.933 | 7.219 | 7.384 | 7.509 | 7.562 | 7.669 | 7.572 | 7.653 | 7.828 | 8.010 |
| Kalimantan Timur (East Kalimantan) | 5.964 | 7.671 | 9.003 | 11.194 | 12.024 | 12.316 | 12.826 | 13.152 | 13.477 | 13.795 | 13.796 | 13.878 | 13.959 | 13.556 | 13.811 | 14.033 | 14.292 |
| Kalimantan Tengah (Central Kalimantan) | 1.449 | 1.525 | 1.818 | 2.544 | 2.868 | 3.025 | 3.217 | 3.315 | 3.381 | 3.470 | 3.525 | 3.530 | 3.522 | 3.513 | 3.615 | 3.738 | 3.909 |
| Sulawesi Tengah (Central Sulawesi) | 2.455 | 2.958 | 3.415 | 4.356 | 4.603 | 4.785 | 5.004 | 5.126 | 5.240 | 5.399 | 5.461 | 5.570 | 5.609 | 5.468 | 5.533 | 5.745 | 5.864 |
| Sulawesi Selatan (South Sulawesi) | 9.203 | 12.156 | 14.467 | 17.186 | 18.934 | 19.453 | 20.149 | 20.614 | 21.220 | 21.574 | 21.837 | 22.070 | 22.143 | 22.040 | 22.129 | 22.548 | 22.917 |
| Sulawesi Utara (North Sulawesi) | 3.845 | 4.785 | 5.565 | 5.950 | 6.367 | 6.610 | 7.098 | 7.351 | 7.570 | 7.726 | 7.811 | 8.107 | 8.214 | 8.062 | 8.229 | 8.400 | 8.450 |
| Sulawesi Barat (West Sulawesi) | - | - | - | 1.061 | 1.188 | 1.238 | 1.291 | 1.347 | 1.326 | 1.446 | 1.460 | 1.488 | 1.780 | 1.485 | 1.423 | 1.517 | 1.530 |
| Gorontalo ¹⁾ | - | - | - | 1.380 | 1.575 | 1.659 | 1.757 | 1.805 | 1.883 | 1.986 | 2.017 | 1.982 | 2.022 | 2.072 | 2.131 | 2.131 | 2.247 |
| Sulawesi Tenggara (Southeast Sulawesi) | 1.284 | 1.590 | 1.965 | 2.755 | 3.095 | 3.209 | 3.361 | 3.510 | 3.630 | 3.761 | 3.819 | 3.879 | 3.873 | 3.859 | 3.939 | 4.030 | 4.063 |
| Nusa Tenggara Barat (West Nusa Tenggara) | 2.551 | 3.259 | 3.912 | 4.892 | 5.297 | 5.480 | 5.691 | 5.825 | 5.946 | 6.113 | 6.168 | 6.260 | 6.310 | 6.315 | 6.406 | 6.643 | 6.778 |
| Bali | 7.054 | 8.797 | 9.708 | 11.537 | 12.211 | 12.666 | 13.145 | 13.427 | 13.734 | 14.036 | 14.147 | 14.289 | 14.532 | 14.439 | 14.686 | 14.919 | 15.178 |
| Nusa Tenggara Timur (East Nusa Tenggara) | 1.983 | 2.479 | 3.271 | 4.282 | 4.574 | 4.740 | 4.944 | 5.073 | 5.224 | 5.401 | 5.487 | 5.571 | 5.558 | 5.468 | 5.496 | 5.673 | 5.788 |
| Maluku | 564 | 824 | 1.080 | 1.457 | 1.608 | 1.690 | 1.802 | 1.863 | 1.968 | 2.049 | 2.123 | 2.161 | 2.112 | 2.174 | 2.268 | 2.342 | |
| Papua | 1.908 | 2.407 | 3.127 | 3.149 | 3.423 | 3.611 | 3.838 | 3.945 | 4.097 | 4.207 | 4.309 | 4.369 | 4.376 | 4.262 | 4.292 | 4.504 | 4.598 |
| Maluku Utara (North Maluku) | 372 | 497 | 647 | 818 | 916 | 948 | 1.007 | 1.047 | 1.084 | 1.135 | 1.168 | 1.206 | 1.228 | 1.235 | 1.274 | 1.313 | 1.375 |
| Irian Jaya Barat | - | - | - | 1.129 | 1.192 | 1.250 | 1.343 | 1.377 | 1.423 | 1.439 | 1.456 | 1.482 | 1.486 | 1.430 | 1.451 | 1.505 | 1.568 |
| Lainnya (Others) | 491 | 1.046 | 920 | 1.227 | 1.294 | 1.217 | 1.527 | 1.339 | 1.360 | 1.389 | 1.503 | 1.559 | 967 | 959 | 1.049 | 995 | 932 |
| Total | 271.093 | 354.908 | 410.442 | 502.796 | 535.172 | 552.111 | 575.624 | 588.410 | 605.022 | 620.898 | 625.949 | 631.002 | 633.945 | 624.981 | 629.322 | 637.167 | 645.084 |

Ket. ¹⁾Data Revisi Juni 2008

Miliar Rp (Billion Rp)

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

| Kelompok Bank (Category of Bank) | Des | Des | Des | Des | 2 0 0 8 | | | | | | | | 2 0 0 9 | | | | |
|---------------------------------------|------|------|------|------|----------------|----------------|-------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2004 | 2005 | 2006 | 2007 | Apr | Mei | Jun ²⁾ | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Bank Persero ¹⁾ | - | - | - | - | 184.899 | 191.257 | 201.167 | 205.390 | 212.597 | 219.549 | 222.603 | 226.434 | 230.152 | 227.040 | 229.890 | 235.748 | 239.776 |
| Mikro | - | - | - | - | 85.518 | 87.137 | 89.904 | 90.494 | 93.728 | 96.529 | 97.923 | 99.536 | 99.483 | 99.456 | 100.228 | 101.508 | 101.789 |
| Kecil | - | - | - | - | 51.366 | 54.222 | 57.307 | 60.402 | 62.678 | 65.676 | 67.228 | 69.120 | 71.190 | 70.753 | 71.893 | 74.365 | 77.037 |
| Menengah | - | - | - | - | 48.014 | 49.898 | 53.956 | 54.495 | 56.191 | 57.344 | 57.452 | 57.778 | 59.479 | 56.831 | 57.768 | 59.874 | 60.951 |
| 2. Bank Pemerintah Daerah | - | - | - | - | 73.141 | 75.943 | 79.242 | 81.983 | 84.387 | 86.868 | 87.844 | 89.334 | 87.655 | 88.018 | 89.869 | 91.795 | 94.574 |
| Mikro | - | - | - | - | 39.329 | 39.596 | 39.762 | 39.777 | 39.732 | 40.063 | 39.656 | 39.663 | 39.019 | 39.122 | 39.006 | 38.865 | 38.882 |
| Kecil | - | - | - | - | 29.926 | 32.103 | 34.835 | 37.174 | 39.357 | 41.287 | 42.453 | 43.771 | 43.377 | 44.057 | 45.753 | 47.458 | 49.949 |
| Menengah | - | - | - | - | 3.886 | 4.244 | 4.644 | 5.032 | 5.298 | 5.518 | 5.735 | 5.900 | 5.258 | 4.840 | 5.110 | 5.472 | 5.743 |
| 3. Bank Swasta Nasional ¹⁾ | - | - | - | - | 254.753 | 261.778 | 271.190 | 277.309 | 283.420 | 288.497 | 289.423 | 288.835 | 290.731 | 284.464 | 284.250 | 281.526 | 282.552 |
| Mikro | - | - | - | - | 56.739 | 57.955 | 59.332 | 60.951 | 62.436 | 64.906 | 66.000 | 65.277 | 65.411 | 65.424 | 65.394 | 64.717 | 66.187 |
| Kecil | - | - | - | - | 84.027 | 86.469 | 89.293 | 91.386 | 93.847 | 95.664 | 95.791 | 96.229 | 96.410 | 95.502 | 96.139 | 95.922 | 95.999 |
| Menengah | - | - | - | - | 113.986 | 117.354 | 122.564 | 124.971 | 127.137 | 127.927 | 127.632 | 127.329 | 128.911 | 123.538 | 122.717 | 120.886 | 120.366 |
| 4. Bank Asing dan Campuran | - | - | - | - | 22.379 | 23.133 | 24.025 | 23.728 | 24.617 | 25.984 | 26.079 | 26.399 | 25.406 | 25.459 | 25.313 | 28.098 | 28.181 |
| Mikro | - | - | - | - | 10.296 | 10.623 | 11.114 | 10.723 | 11.318 | 12.058 | 12.436 | 12.856 | 12.211 | 12.608 | 12.186 | 12.160 | 12.277 |
| Kecil | - | - | - | - | 2.938 | 2.960 | 2.991 | 3.017 | 3.044 | 3.114 | 3.117 | 3.194 | 3.227 | 3.221 | 3.327 | 4.042 | 4.208 |
| Menengah | - | - | - | - | 9.145 | 9.550 | 9.920 | 9.988 | 10.255 | 10.812 | 10.526 | 10.349 | 9.968 | 9.630 | 9.800 | 11.897 | 11.696 |
| Jumlah | - | - | - | - | 535.172 | 552.111 | 575.624 | 588.410 | 605.022 | 620.898 | 625.949 | 631.002 | 633.945 | 624.981 | 629.322 | 637.167 | 645.084 |

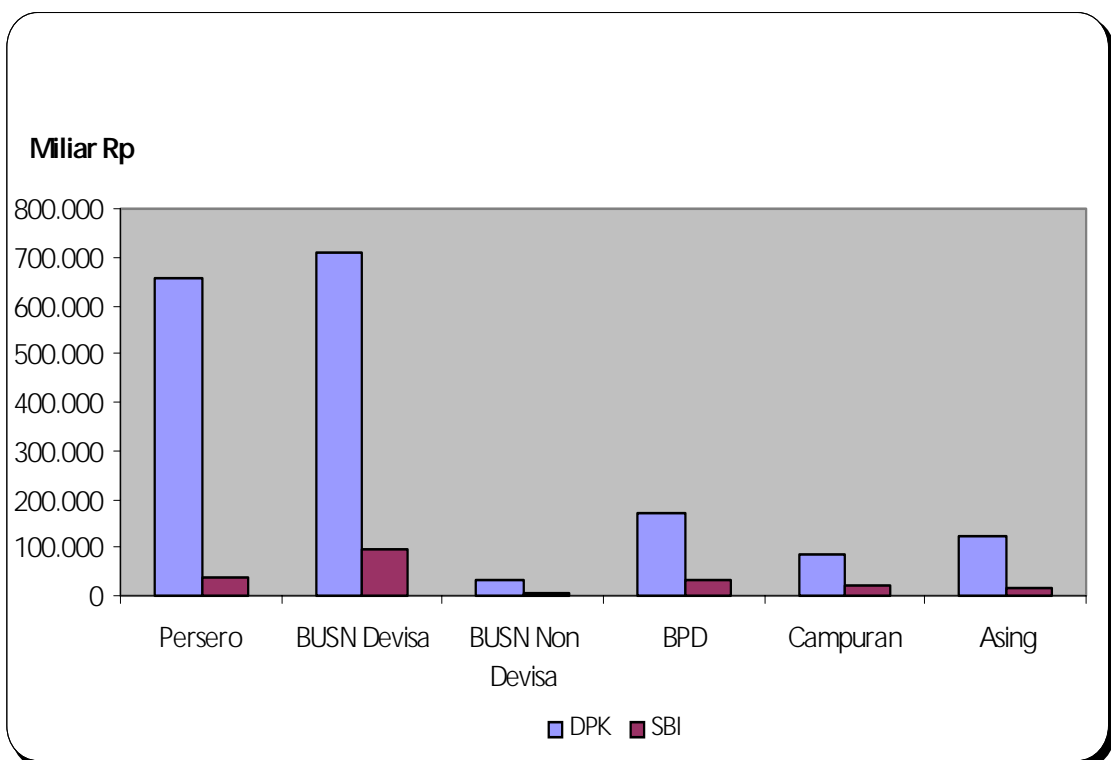
Ket. ¹⁾Data Revisi Desember 2008, ²⁾Data Revisi Juni 2008

GRAFIK

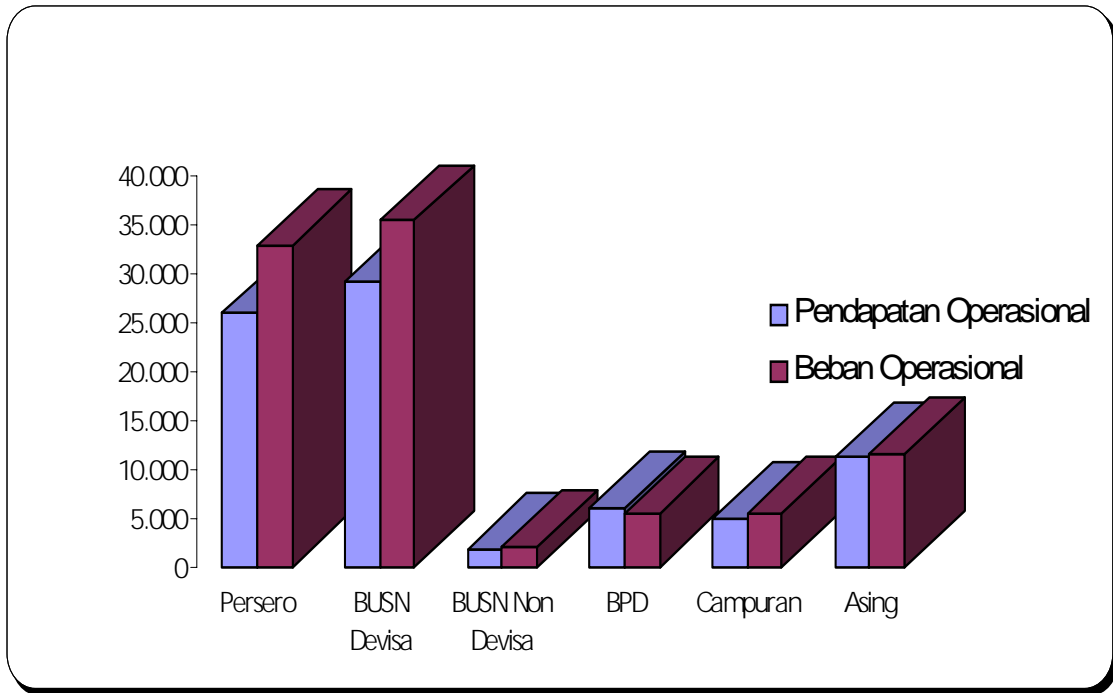
**Grafik 1. Kredit dan LDR Kelompok Bank
April 2009**



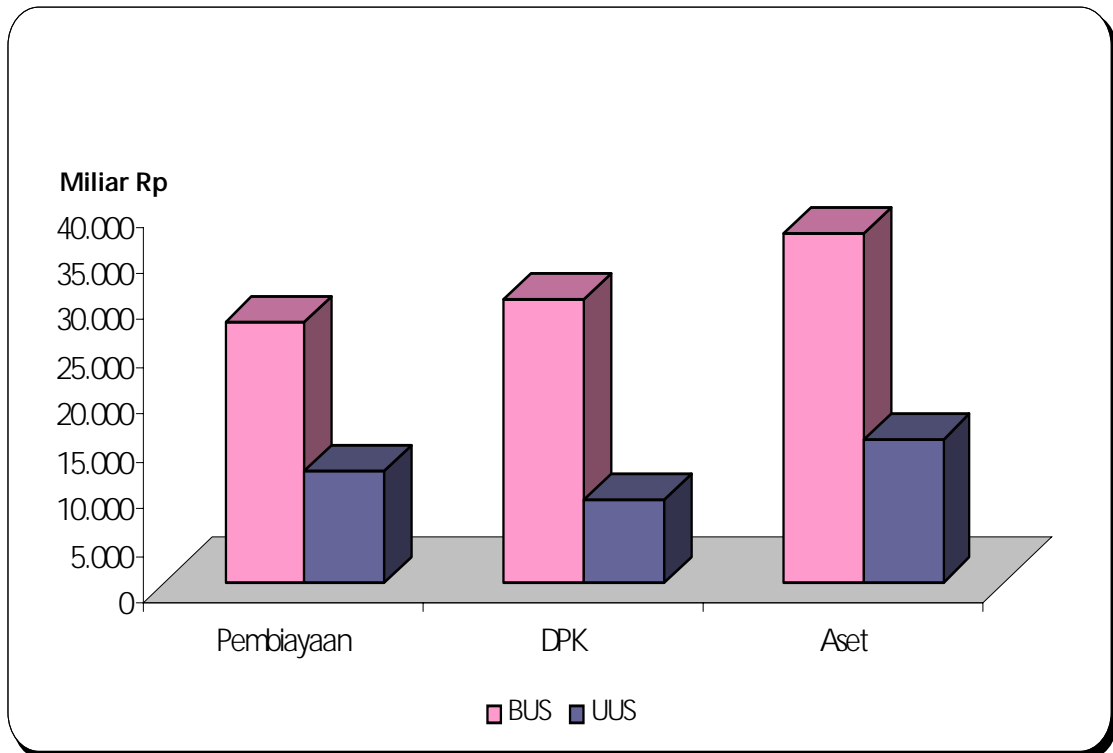
**Grafik 2. Dana Pihak Ketiga dan SBI Kelompok Bank
April 2009**



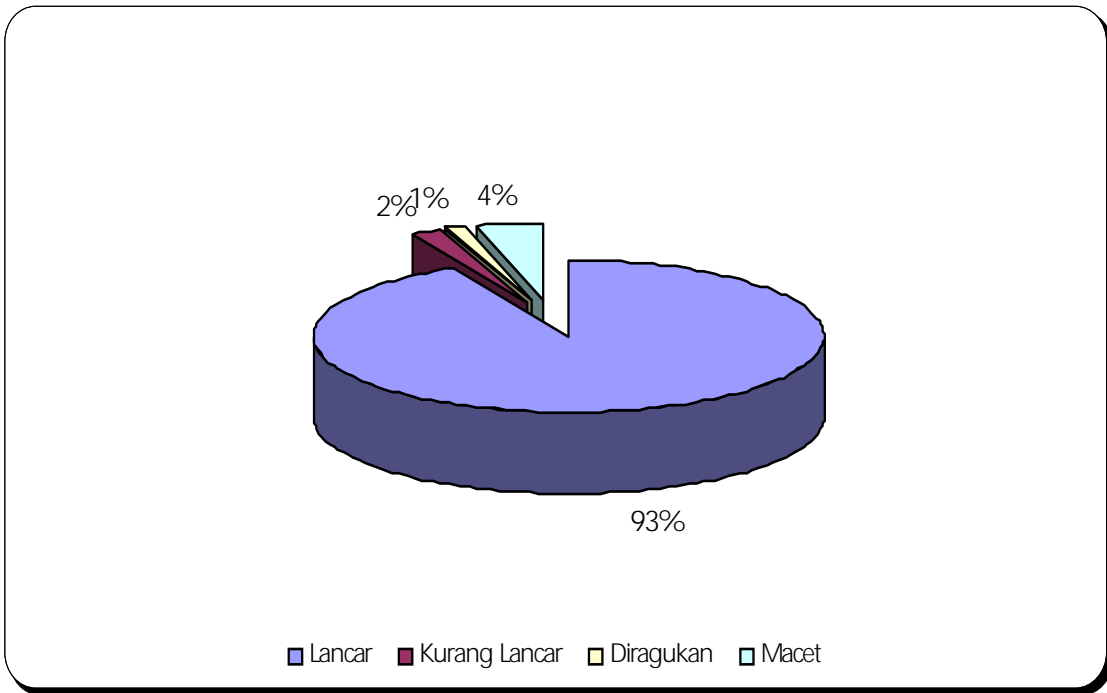
Grafik 3. Pendapatan dan Beban Operasional Kelompok Bank April 2009



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



Grafik 5. Kolektibilitas Kredit BPR April 2009



Grafik 6. Kredit MKM Kelompok Bank April 2009

