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KATA PENGANTAR

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

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

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

Jakarta, Juni 2011
BANK INDONESIA
Direktorat Perizinan dan Informasi Perbankan

PREFACE

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

Starting from January 2010 edition, SPI is enhanced with the addition of new data on micro, small and medium enterprises in accordance with Law No.20 of 2008 concerning micro, small and medium enterprises.

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

Jakarta, June 2011
BANK INDONESIA
Directorate of Bank Licensing and Information

Jadwal Publikasi Kedepan

Edisi Mei 2011 akan diterbitkan pada minggu ke III bulan Juni 2011.

Tanda-tanda, dan Sumber Data

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

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

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

Sumber : Bank Indonesia, kecuali jika dinyatakan lain.

Alamat untuk berlangganan :

Bagian Informasi, Administrasi dan Publikasi
Perbankan (IAAdmP)
Bank Indonesia
Menara Radius Prawiro, Lantai 11
Jl. MH Thamrin No. 2, Jakarta 10350
Telepon : (021) 3818032, 3817080
Fax : (021) 3523705

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

Alamat penyampaian pertanyaan :

yeni_pratiwi@bi.go.id
Telepon: (021) 3817080
Fax: 3523705

Advance Release Calender (ARC)

Mei 2011 edition will be released on the 3rd week of June 2011.

Notes, Symbols, and Sources of Data

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

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

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

Source : Bank Indonesia, unless mentioned otherwise.

Address for Subscription :

*Information, Administration and Publication Banking
Division (IAAdmP)
Bank Indonesia
Menara Radius Prawiro Building, 11nd Floor
Jl. MH Thamrin No. 2, Jakarta 10350
Phone : (021) 3818032, 3817080
Fax : (021) 3523705*

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

Address for queries :

*yeni_pratiwi@bi.go.id
Telephone: (021) 3817080
Fax: 3523705*

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PENJELASAN

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

CLARIFICATIONS

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

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

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

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

- Januari s.d Desember 2010 data kredit MKM sementara disajikan menurut nilai nominal yaitu nilai yang tercantum dalam surat berharga atau kontrak yang diperjanjikan, untuk data Januari 2011 dan seterusnya data MKM disajikan menurut nilai wajar. Cakupan kredit MKM adalah: kredit mikro yakni kredit dengan plafon 0 sampai dengan maksimum Rp50 juta, kredit kecil yakni kredit dengan plafon lebih dari Rp50 juta sampai dengan maksimum Rp500 juta, dan kredit menengah

Fair value is the value which an asset could be exchanged, or a liability settled between the parties to understand and willing to perform normal transactions (arm's length transaction).

Credit data constitutes the credits recorded in the balance of a Bank and does not taken into account channel of credit recorded in the off-balance sheet, unless otherwise stated. Credits include credit claims from citizens and non-citizens (Rural Bank data only includes credit claims from citizens). The data related to the information above is presented in the performance data tables: earning assets; non-performing loans (NPL) (except for NPL data regarding channelling credit off-balance sheet); operations; and credits (except for channelling credit data regarding off-balance sheet).

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

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

- January - Desember 2010 Data on Micro, Small, Medium Scale Business credit is presented according to the nominal value of listed securities or the contractual agreement, starting January 2011 MKM are presented on fair value. Data on Micro, Small, Medium Scale Business credit in this book mean: micro credit is credit with ceiling Rp 0 up to Rp 50 million, Small credit is credit with ceiling Rp 50 million up to Rp 500 million, and Medium credit is credit is with ceiling Rp 500 million up to Rp 5 billion. Credit Data on Micro, Small, Medium Scale Business credit does not include data regarding credit cards or credits disbursed by Rural Banks. The data related to the infomartion above is presented in the performance data tables Micro Small,

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

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

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

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

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

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

Medium Credit based on group 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.

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

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

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

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

- Bank Relationship on the table Commercial Bank Credit based on Bank relationship mean status related bank and the party which transaction with bank.
 - Related party is any individual or company/ entity exercising control over the bank, whether directly or indirectly, through ownership, management, and/or financial relation.

- Yang dimaksud dengan Hubungan Dengan Bank pada tabel Kredit Bank Umum Berdasarkan Hubungan dengan Bank adalah status keterikatan antara bank dengan pihak yang melakukan transaksi dengan bank.
 - Pihak terkait adalah perseorangan atau perusahaan/badan yang mempunyai hubungan dengan pengendalian bank, baik secara langsung maupun tidak langsung, melalui hubungan dengan kepemilikan, kepengurusan dan atau keuangan.
 - Pihak tidak terkait adalah pihak-pihak yang tidak termasuk pada pihak terkait dengan bank sebagaimana tersebut di atas.
 - Yang dimaksud dengan Kredit yang penarikannya menggunakan kartu adalah pemberian fasilitas kredit yang penarikannya dilakukan dengan kartu kredit.
5. *Data Non Performing Loan*
 Data *Non Performing Loan* yang ditampilkan merupakan *Non Performing Loan Gross*, yakni tanpa memperhitungkan penyisihan yang dibentuk untuk mengantisipasi risiko kerugian.
 Data *Non Performing* ditampilkan dalam nominal dan persentase.
 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 Loan Data
 Non-performing loan data is show as the gross non-performing loan, that is, without taking into account the reserve formed in anticipation of the risk of losses.
 Non-performing loan data is show in nominal and percentage figures.
 Data related to the information above is shown as figures in the earning assets table; and NPL.
 6. Data regarding money instruments in the funds disbursement account.
 Data regarding money instruments includes money instruments that are issued by a non-bank third party. The data does not calculate bonds from a recapitalization program issued by the Government.
 The data mentioned above is displayed in the business operations table.
 7. The Data of interest rates based on the weighted-average of interest rates.
 8. Estimates of Additional Paid-In Capital
 The estimates are derived from the agio account; capital contributions; and adjustments resulting from the conversion of overseas branch office financial reports.
 9. The data of time deposit can not be displayed temporary.
 10. Estimates of Reserves
 The estimates are derived from the general reserve, designated reserves and retained earnings accounts.
 11. Data downloading process
 - Data from the Commercial Bank Monthly Reports and the sharia Bank Monthly Reports is submitted by the reporting banks to Bank Indonesia, and is processed using the Bank Indonesia Banking Sector Management

8. Perkiraan Tambahan Modal Disetor
Terdiri dari pos agio; (disagio); modal sumbangan; dan penyesuaian akibat penjabaran laporan keuangan kantor cabang di luar negeri.
9. Data Deposito berdasarkan jangka waktu untuk sementara tidak dapat disajikan.
10. Perkiraan Cadangan
Terdiri dari pos Cadangan umum; Cadangan tujuan; dan Laba yang ditahan.
11. Proses Download Data
 - Data Laporan Bulanan Bank Umum (LBU) dan Laporan Bulanan Bank Umum Syariah (LBUS) yang disampaikan dari bank pelapor kepada Bank Indonesia, diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu download data LBU melalui SIP dapat menyebabkan perbedaan pada data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu download data. Pemrosesan data bulan laporan April 2011 untuk Publikasi Statistik Perbankan Indonesia Edisi April 2011 dilakukan pada tanggal 25 Mei 2011.
12. Publikasi Statistik Perbankan Indonesia juga dilakukan melalui website Bank Indonesia (www.bi.go.id).

Information System. The time taken to download data from Banking Information System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to taken into account the downloading time.

The processing of the April 2011 monthly reports for the April 2011 edition of the Indonesian Banking Statistics was done on 25 May 2011.

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

DAFTAR SINGKATAN

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

LIST OF ABBREVIATIONS

APYD	: 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
SIP	: Banking Information System
UKM	: Small/Medium-Scale-Enterprise Industry
UMKM	: Small/Medium/Micro-Enterprise Industry (SMEs)
NOM	: Net Operating Margin
FDR	: Financing to Deposit Ratio

GLOSARIUM

Aktiva Produktif	: Penanaman dana Bank baik dalam Rupiah maupun valas dalam bentuk kredit, surat berharga, penempatan dana antar bank, penyertaan, termasuk komitmen dan kontinjensi pada transaksi rekening administratif.
APYD	: Aktiva produktif baik yang sudah maupun yang mengandung potensi tidak memberikan penghasilan atau menimbulkan kerugian
ATMR	: Terdiri dari : 1. aktiva neraca yang diberikan bobot sesuai kadar risiko kredit yang melekat 2. beberapa pos dalam off-balance sheet yang diberikan bobot sesuai dengan kadar risiko kredit yang melekat
Call Money BI	: Penempatan dana pada Bank Indonesia dalam bentuk call money yang merupakan intervensi rupiah oleh Bank Indonesia dalam rangka operasi pasar terbuka (OPT)
DPK	: Simpanan pihak ketiga bukan bank yang terdiri dari Giro, Tabungan dan Simpanan berjangka
Kredit	: Penyediaan uang atau tagihan yang dapat dipersamakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam

GLOSSARY

Earning assets	: The investment of either Rupiah or foreign currency by a Bank to the form of credits, money instruments, inter-bank placements, equity participation, including commitments and contingencies of the off-balance sheet account.
Classified Productive Assets	: Earning assets that do not, or have the potential to not provide a profit or could even incur a loss.
Risk Weighted Assets	: Consists of: 1. Assets in the balance sheet that are ranked according to the level of risk of the credit in question. 2. Several accounts in the off-balance sheet that are ranked according to the level of risk of the credit in question.
BI Call Money	: Fund placements at Bank Indonesia in the form of call money, representing a rupiah intervention by Bank Indonesia as part of open market operations (OPT).
Third Party Funds	: Non-bank third party deposits consisting of demand deposit, savings deposit and time deposit.
Credit	: The provision of funds or related claims based on an agreement or contract to borrow/loan funds between banks and another party that obliges the borrower to pay

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

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

2. Pengambilalihan tagihan dalam rangka kegiatan anjak piutang

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

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

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

2. The transfer of claims involved in factoring activities.

Channelling

Credit

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

DAFTAR RASIO

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

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

Modal bagi Bank yang berkantor pusat di Indonesia terdiri dari:

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

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

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

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

LIST OF RATIOS

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

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

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

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

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

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

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

After taking into account certain factors that a reduction of capital components as

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

ATMR terdiri dari:

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

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

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

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

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

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

Rasio Aktiva -Pasiva = $\text{Aktiva Likuid} < 1 \text{ bulan} / \text{Pasiva Likuid} < 1 \text{ bulan}$
Aktiva Likuid < 1 bulan, terdiri dari:
1. Kas
2. Giro BI

provided for in Article 10 paragraph (1) letter b, Article 13 and Article 20 of Regulation No. 10/15/PBI/2008

RWA consists of:

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

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

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

Earning assets

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

Return on Assets

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

Operations Expenses /

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

Liquid Asset to liquid Liabilities

Ratio = $\text{Liquid Asset} < 1 \text{ month} / \text{Liquid Liabilities} < 1 \text{ month}$

3. SBI
4. Antar Bank Aktiva (giro, deposit on call, call money)

Pasiva Likuid < 1 bulan, terdiri dari:

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

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

Rasio LDR = Kredit / Dana Pihak Ketiga

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

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

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

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

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

Penghimpunan Dana, terdiri dari :

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

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

Liquid Asset < 1 month, consist of:

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

Liquid Liabilities < 1 month, consist of:

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

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

Loan to Deposit

Ratio = Credit / Third Party Funds

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

Third Party Funds consist of Demand deposit, savings deposit and time deposits (not including interbank)

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

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

Total Credit is total credit to third party and other bank

Collection of fund, consist of :

1. third party deposit
2. Bank Indonesia
3. ABP more than three months
4. Loan received with maturity of more than three months
5. Loan Capital

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

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

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

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

Non-Performing

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

Net Interest Margin

Ratio = Net Interest Income / Average Earning assets

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

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

Net Operating Margin

(NOM) = (operating income - DBH) - operational
expenses/Average Earning Assets
(pursuant to circular letter No.9/24/
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DATA

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator		
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
Penyaluran Dana																				Distribution of Funds
Bank Umum	1.140.278	1.380.373	2.015.221	2.015.221	2.282.179	2.337.705	2.358.101	2.441.199	2.449.093	2.459.283	2.507.923	2.567.464	2.621.601	2.765.912	2.740.550	2.756.059	2.834.568	2.834.915		Commercial Banks
Bank Perkreditan	18.096	21.904	26.549	31.313	36.076	38.057	38.559	39.143	39.742	39.950	41.050	42.072	42.818	43.877	44.358	44.822	45.683	46.059		Rural Banks
SBI dan SBIS¹	54.256	179.045	166.518	166.518	212.116	255.436	253.599	224.264	190.540	208.727	176.265	147.313	142.583	139.316	143.518	121.302	139.756	133.574		SBI dan SBIS¹
Sumber Dana																				Source of Funds
Bank Umum	1.283.480	1.468.369	1.990.345	1.990.345	2.180.934	2.179.279	2.213.035	2.289.111	2.285.753	2.293.540	2.346.182	2.374.744	2.425.678	2.563.562	2.527.124	2.515.919	2.576.974	2.563.204		Commercial Banks
Bank Perkreditan Rakyat	15.453	18.733	22.629	26.345	30.367	32.346	32.731	33.130	33.588	33.727	34.676	35.439	36.038	37.034	37.528	37.968	38.746	39.179		Rural Banks
Jumlah Aset																				Total Assets
Bank Umum	1.469.827	1.693.850	1.986.501	2.310.557	2.534.106	2.576.235	2.603.352	2.678.265	2.683.461	2.700.183	2.758.066	2.796.418	2.856.274	3.008.853	2.990.729	2.993.135	3.065.827	3.069.093		Commercial Banks
Bank Perkreditan Rakyat	20.393	23.045	27.741	32.533	37.554	39.489	40.105	40.725	41.409	41.714	42.832	44.165	44.726	45.742	46.291	46.819	47.627	48.001		Rural Banks
Jumlah Bank																				Total Banks
Bank Umum	131	130	130	124	121	122	123	123	122	122	122	122	122	122	121	121	121	121		Commercial Banks
Bank Perkreditan	2.009	1.880	1.817	1.772	1.733	1.712	1.713	1.715	1.716	1.717	1.715	1.707	1.706	1.706	1.700	1.671	1.679	1.680		Rural Banks
Jumlah Kantor																				Total Bank Offices
Bank Umum	8.236	9.110	9.680	10.868	12.837	12.944	12.958	12.972	13.246	13.318	13.379	13.456	13.633	13.837	13.970	13.993	14.069	14.140		Commercial Banks
Bank Perkreditan	3.110	3.173	3.250	3.367	3.644	3.750	3.789	3.820	3.848	3.857	3.816	3.833	3.880	3.910	3.922	3.928	3.970	3.996		Rural Banks

Ket : ¹Sertifikat Bank Indonesia Syariah

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

DATA BANK UMUM

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indikator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penyaluran Dana																			Distribution of Funds
a. Kredit	16.842	19.114	23.863	27.122	35.700	38.554	40.497	42.323	43.358	44.815	45.936	46.318	47.313	48.757	49.619	50.450	51.873	53.050	a. Credit ¹⁾
Rupiah	16.842	19.114	23.863	27.122	35.700	38.554	40.497	42.323	43.358	44.815	45.936	46.318	47.313	48.757	49.619	50.450	51.873	53.050	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Antar Bank	1.136	1.509	1.604	1.238	2.399	2.098	2.525	3.469	2.503	2.872	2.773	2.335	2.680	4.266	2.599	2.604	2.513	2.687	b. Inter-Bank
Giro	266	297	440	121	92	88	96	105	104	111	109	93	139	111	130	135	77	88	Demand Deposit
Inter Bank	380	720	556	205	1.322	907	1.071	2.115	1.219	1.571	1.411	924	1.200	2.290	690	665	678	759	Call Money
Deposito	49	25	59	28	128	120	288	180	170	212	277	333	249	369	287	280	212	280	Times Deposits
Lainnya	440	467	549	884	857	983	1.070	1.068	1.010	979	976	985	1.092	1.497	1.492	1.524	1.545	1.560	Others
c. Penempatan di BI	4.892	5.558	9.238	8.503	10.053	9.286	10.005	11.592	12.696	11.700	13.884	16.062	14.839	17.105	16.642	16.363	18.144	18.008	c. Placements at BI
Giro	1.502	1.666	2.021	1.678	2.193	2.339	2.468	2.639	2.672	2.761	2.834	2.951	4.513	4.935	4.863	4.800	5.052	4.995	Demand Deposit
SBI	2.529	3.172	6.352	5.393	6.321	4.232	4.829	5.090	4.441	5.348	5.568	3.863	3.708	2.982	2.956	3.356	3.636	4.166	Bank Indonesia Certificates (SBI)
Call Money	842	713	621	807	975	2.523	2.370	3.265	4.499	2.815	4.065	7.594	5.182	7.536	7.454	6.772	7.952	7.495	Call Money
Lainnya	18	6	243	625	564	192	338	597	1.084	775	1.417	1.655	1.437	1.652	1.369	1.436	1.504	1.352	Others
d. Surat Berharga (tidak termasuk obligasi rekap)	902	1.100	1.521	2.812	4.528	4.084	4.098	3.710	3.956	4.427	4.796	4.195	5.042	4.768	4.421	3.994	4.021	3.351	d. Securities (not including recapitalization bonds)
e. Penyertaan	1	-	-	0	0	5	5	5	4	3	2	1	0	0	0	0	0	0	e. Equity Participation
f. Tagihan Lainnya	104	52	187	61	74	207	167	397	493	451	373	373	371	376	370	384	358	339	f. Other Claims
Sumber Dana																			Source of Funds
a. DPK	21.970	24.423	30.491	33.213	43.980	45.062	46.560	49.740	50.886	52.033	54.271	55.742	56.375	58.950	57.570	57.536	60.121	60.857	a. Third Party Funds
Rupiah	21.970	24.423	30.491	33.213	43.979	45.062	46.560	49.740	50.886	52.033	54.271	55.742	56.375	58.950	57.570	57.536	60.121	60.857	- Rupiah
Giro	1.798	1.811	2.195	1.779	2.183	1.903	2.151	2.287	2.079	2.192	2.103	2.153	2.272	2.745	2.427	2.618	2.686	2.691	- Demand Deposits
Deposito	18.052	20.234	25.103	28.059	37.635	38.786	39.504	42.504	43.761	44.706	46.836	48.125	48.373	50.026	48.745	48.255	50.517	51.193	- Times Deposits
Tabungan	2.120	2.379	3.194	3.375	4.161	4.373	4.906	4.949	5.047	5.135	5.331	5.464	5.729	6.178	6.399	6.662	6.919	6.973	- Savings Deposits
Valas	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Giro	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	- Demand Deposits
Deposito	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	- Times Deposits
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Savings Deposits
b. Kewajiban kpdb BI	250	20	17	388	67	30	29	29	28	28	4	4	4	4	3	3	3	2	b. Liabilities owed to BI
c. Antar Bank	309	802	2.017	1.088	2.272	1.492	1.349	2.159	1.567	1.726	2.386	2.053	2.395	2.458	2.374	2.318	2.488	2.011	c. Inter-Bank
d. Surat Berharga	-	-	309	301	1.021	1.024	2.320	2.338	2.338	2.338	2.337	2.334	3.433	3.430	3.430	3.430	3.410	3.411	d. Securities
e. Pinjaman yang Diterima	68	59	62	76	128	123	122	147	281	279	278	277	289	306	304	303	888	884	e. Loans received
Rupiah	68	59	62	76	128	123	122	147	281	279	278	277	289	306	304	303	888	884	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
f. Kewajiban Lainnya	129	161	226	244	311	128	130	141	137	170	155	155	156	203	194	282	193	184	f. Other Liabilities
g. Setoran Jaminan	24	26	6	8	6	5	10	9	9	8	8	8	9	9	8	8	8	9	g. Guarantee Deposits
Beberapa Komponen Modal																			Components of Capital
a. Modal Disetor	1.984	2.258	3.042	3.693	4.295	4.716	5.216	5.216	5.724	6.014	6.533	6.693	6.793	6.931	6.933	6.983	6.987	6.602	a. Paid-In Capital
b. Cadangan	160	194	200	217	254	213	212	219	225	225	225	225	225	225	230	230	241	244	b. Reserves
c. L/R tahun berjalan	279	399	765	604	360	283	385	193	261	301	268	380	529	502	114	241	421	578	c. Current Earnings(Profit/Loss)
d. L/R tahun lalu	575	677	921	1.332	1.503	1.687	1.681	1.668	1.653	1.653	1.581	1.592	1.582	1.742	2.201	2.189	2.119	2.438	d. Retained Earnings(Profit/Loss)
e. Perkiraan tambahan modal disetor	-6	46	47	-1	89	174	114	172	191	204	331	258	264	1.368	1.310	1.318	1.360	1.389	e. Estimates of Additional Paid-In Capital
f. Modal pinjaman	64	87	256	459	444	296	998	1.009	1.062	867	448	393	328	281	265	220	381	208	f. Loan Capital

Ket: ¹⁾ Lihat Penjelasan hal iii

Note: ¹⁾ see explanation page iii

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

Indikator	2005	2006	2007	2008	2009	2010							2011				Indikator		
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar	Apr
Penyaluran Dana																			Distribution of Funds
a. Kredit	36.937	40.833	58.520	75.849	80.977	84.391	88.165	94.779	88.693	92.476	95.106	96.567	96.378	99.020	98.845	94.606	96.821	97.360	a. Credit ¹⁾
Rupiah	16.088	18.166	23.634	33.360	43.962	48.295	49.293	53.544	49.403	50.555	52.260	52.284	49.196	50.311	50.081	49.664	50.348	50.553	Rupiah
Valas	20.849	22.667	34.886	42.489	37.015	36.096	38.872	41.236	39.290	41.922	42.845	44.283	47.182	48.709	48.764	44.943	46.473	46.806	Foreign Exchange
b. Antar Bank	8.335	6.901	7.137	14.821	16.828	13.818	13.875	15.313	14.877	14.073	14.513	14.064	12.806	12.144	13.336	16.346	14.406	13.503	b. Inter-Bank
Giro	1.056	639	803	3.727	5.348	3.177	4.869	3.941	2.979	2.844	3.994	3.028	3.170	2.748	3.135	4.475	3.497	4.072	Demand Deposit
Inter Bank Deposito	5.608	4.910	4.569	7.212	9.495	8.467	6.444	7.679	8.043	7.705	6.791	7.632	6.149	5.679	6.143	7.470	6.629	4.767	Call Money
Lainnya	409	162	-	109	114	129	131	129	109	110	109	-	202	202	203	198	195	192	Times Deposits
c. Penempatan di BI	1.262	1.190	1.765	3.773	1.871	2.045	2.430	3.565	3.745	3.414	3.620	3.404	3.285	3.515	3.855	4.204	4.085	4.472	c. Others
Giro	8.009	10.266	16.566	15.687	23.781	22.048	22.150	23.307	20.371	20.280	20.846	21.692	25.066	24.116	24.685	22.481	26.438	23.810	c. Placements at BI
SBI	2.325	2.139	3.686	2.724	3.538	3.527	3.557	3.755	3.743	4.542	3.264	3.624	5.189	5.840	7.989	7.877	8.501	7.902	Demand Deposit
Call Money	4.833	7.023	11.830	10.384	17.909	17.157	17.865	17.546	12.935	13.290	11.902	8.442	11.660	9.585	9.893	7.228	8.123	7.648	Bank Indonesia Certificates (SBI)
Lainnya	841	1.082	296	1.542	2.110	1.358	723	2.000	2.882	1.823	5.671	7.052	6.861	6.994	5.036	6.147	8.028	6.531	Call Money
d. Surat Berharga (tidak termasuk obligasi rekap)	9	22	755	1.037	224	7	5	6	811	625	9	2.574	1.357	1.697	1.767	1.229	1.786	1.729	d. Others
e. Penyertaan	2.527	2.073	3.262	3.726	5.907	5.944	6.412	5.032	4.500	5.201	5.000	4.711	6.479	5.792	5.856	5.567	4.287	4.667	e. Securities (not including recapitalization bonds)
f. Tagihan Lainnya	122	36	37	40	73	87	87	91	89	91	91	91	109	109	109	109	111	111	f. Equity Participation
	2.321	2.328	2.523	4.727	4.117	4.615	4.693	4.732	4.399	4.260	4.142	4.045	4.434	4.816	4.875	4.497	5.033	5.156	f. Other Claims
Sumber Dana																			Source of Funds
a. DPK	34.484	35.927	54.934	76.902	94.761	88.384	91.590	99.058	91.985	93.078	95.037	97.549	97.617	98.161	97.737	96.183	97.746	95.698	a. Third Party Funds
Rupiah	15.411	16.112	26.779	37.691	54.321	53.309	55.871	59.575	53.361	52.392	52.673	54.216	54.608	54.292	53.128	51.438	52.440	52.396	- Rupiah
Giro	3.251	2.715	4.112	4.976	7.136	6.358	7.684	7.803	7.727	8.557	8.892	8.689	8.027	7.984	8.303	8.228	8.583	7.868	Demand Deposits
Deposito Tabungan	11.784	12.173	21.197	29.691	43.203	42.498	43.669	46.058	39.329	37.585	37.340	39.696	40.898	40.151	38.612	37.065	37.848	38.299	Times Deposits
Valas	376	1.224	1.471	3.023	3.983	4.453	4.518	5.714	6.304	6.250	6.441	5.832	5.683	6.156	6.213	6.145	6.009	6.230	Savings Deposits
Giro	19.073	19.815	28.154	39.211	40.440	35.074	35.719	39.482	38.624	40.686	42.364	43.333	43.009	43.869	44.609	44.745	45.306	43.301	- Foreign Exchange
Deposito Tabungan	8.294	7.410	9.155	13.896	14.336	11.694	12.316	13.477	13.274	13.632	13.956	13.833	13.906	14.295	15.096	14.880	14.492	14.041	Demand Deposits
Lainnya	10.779	12.405	18.999	25.315	22.668	16.510	16.668	19.413	17.965	19.418	20.815	21.673	20.938	21.223	21.391	21.568	22.440	20.802	Times Deposits
b. Kewajiban kpdl BI	-	-	-	0	3.436	6.870	6.735	6.593	7.386	7.636	7.593	7.827	8.165	8.351	8.122	8.297	8.374	8.458	b. Savings Deposits
c. Antar Bank	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	c. Liabilities owed to BI
d. Surat Berharga	-	-	-	99	99	100	100	100	100	100	100	100	100	248	248	248	248	148	d. Securities
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	e. Loans received
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
f. Kewajiban Lainnya	402	416	588	2.411	835	871	682	713	679	632	638	738	882	628	694	747	761	736	f. Other Liabilities
g. Setoran Jaminan	101	175	134	91	143	187	158	150	90	127	153	90	97	102	133	112	132	99	g. Guarantee Deposits
Beberapa Komponen Modal																			Components of Capital
a. Modal Disetor	8.377	8.002	9.434	10.673	11.650	11.650	11.650	11.650	11.130	11.130	11.130	11.324	11.324	11.324	11.545	10.749	12.121	12.121	a. Paid-In Capital
b. Cadangan	820	592	646	927	1.160	1.170	1.180	1.298	1.288	1.288	1.288	1.314	1.314	1.314	1.314	1.304	1.281	1.294	b. Reserves
c. L/R tahun berjalan	1.370	1.561	1.656	2.026	2.129	744	941	1.136	1.174	1.370	1.531	1.770	1.921	2.063	208	364	604	800	c. Current Earnings(Profit/Loss)
d. L/R tahun lalu	485	1.786	3.579	4.920	6.900	9.126	9.117	8.884	7.559	7.529	7.455	7.549	7.563	7.468	9.519	9.076	9.095	9.020	d. Retained Earnings(Profit/Loss)
e. Perkiraan tambahan modal disetor	-437	-400	-343	-487	-369	-320	-348	-334	-331	-336	-330	-328	-336	-348	-385	-378	233	268	e. Estimates of Additional Paid-In Capital
f. Modal pinjaman	-	456	329	382	329	371	371	700	700	700	1.727	1.727	1.727	1.948	1.727	3.727	2.190	1.740	f. Loan Capital

Ket: ¹⁾ Lihat Penjelasan hal iii

Note: ¹⁾ see explanation page iii

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indikator		
						Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
Penyaluran Dana																				Distribution of Funds
a. Kredit	62.935	73.230	83.856	113.372	100.011	102.410	107.254	106.049	107.718	109.387	112.073	111.449	110.950	113.004	115.700	117.054	118.427	118.757	118.757	a. Credit ¹⁾
Rupiah	34.497	36.951	39.171	49.420	49.846	52.109	53.711	52.153	53.141	52.709	53.796	53.604	49.785	50.348	50.926	51.307	51.114	50.142	50.142	Rupiah
Valas	28.439	36.279	44.685	63.952	50.165	50.300	53.543	53.895	54.577	56.677	58.277	57.845	61.165	62.656	64.774	65.747	67.313	68.616	68.616	Foreign Exchange
b. Antar Bank	42.905	33.770	37.246	59.163	61.885	54.196	50.387	47.723	47.024	46.405	45.769	44.493	43.125	43.223	42.848	43.457	42.197	39.390	39.390	b. Inter-Bank
Giro	1.618	704	1.280	1.465	2.524	2.418	3.307	2.582	1.868	1.988	2.136	1.860	2.463	1.923	2.957	2.215	1.940	2.536	2.536	Demand Deposit
Inter Bank Deposito	26.595	18.075	17.040	25.350	34.882	30.190	25.189	22.733	23.147	22.291	20.776	18.945	18.002	19.328	17.856	18.589	17.703	16.171	16.171	Call Money
Lainnya	2	-	5	-	-	-	-	227	-	-	-	-	-	-	181	176	174	171	171	Times Deposits
c. Penempatan di BI	14.690	14.992	18.921	32.348	24.479	21.588	21.891	22.181	22.009	22.126	22.857	23.688	22.660	21.972	21.854	22.477	22.380	20.511	20.511	c. Placements at BI
Giro	11.667	23.157	31.195	20.437	22.505	30.138	33.494	27.148	37.811	37.919	32.881	41.127	46.217	42.920	40.783	42.984	48.997	49.663	49.663	Demand Deposit
SBI	5.792	6.187	7.808	4.735	4.550	4.924	5.109	5.015	5.071	4.948	4.967	5.072	7.571	7.920	7.815	10.219	11.427	11.630	11.630	Bank Indonesia Certificates (SBI)
Call Money	3.577	16.654	21.163	13.885	16.332	22.403	22.208	17.798	17.798	21.942	30.413	21.247	20.301	30.945	26.011	21.617	17.507	19.770	18.995	Call Money
Lainnya	1.947	315	1.904	1.817	1.064	2.404	5.687	3.896	9.592	2.185	6.315	15.259	7.141	7.914	10.894	13.315	14.103	15.356	15.356	Others
d. Surat Berharga (tidak termasuk obligasi rekap)	351	-	320	0	559	407	491	439	1.706	373	352	494	560	445	457	1.942	3.697	3.682	3.682	d. Securities (not including recapitalization bonds)
e. Penyertaan	2.588	8.367	8.633	8.709	10.350	11.581	13.857	14.951	9.856	11.338	11.745	11.049	10.080	7.002	9.488	9.494	9.393	8.010	8.010	e. Equity Participation
f. Tagihan Lainnya	43	23	12	29	13	13	13	13	13	13	13	13	13	19	20	20	20	19	19	f. Other Claims
	3.213	4.462	4.837	14.157	6.987	8.238	7.964	7.678	8.553	7.678	7.824	7.778	7.614	7.605	7.247	7.781	8.601	10.668	10.668	
Sumber Dana																				Source of Funds
a. DPK	92.057	92.040	113.182	128.377	117.594	121.473	126.736	123.707	122.893	123.813	124.517	122.153	126.948	124.376	125.551	127.249	129.612	126.831	126.831	a. Third Party Funds
Rupiah	36.423	42.586	55.743	60.349	57.731	63.506	69.519	67.478	66.129	66.513	66.573	64.612	67.999	65.722	65.744	64.275	69.074	65.408	65.408	- Rupiah
Valas	9.495	12.515	20.655	17.290	19.242	19.353	23.158	22.285	21.976	22.062	25.036	23.284	27.481	24.689	25.076	24.624	25.051	24.098	24.098	- Demand Deposits
Deposito	24.087	26.629	31.398	38.405	32.267	36.374	38.457	38.088	36.170	37.409	34.284	34.278	33.642	34.265	33.898	33.119	37.294	34.201	34.201	- Times Deposits
Tabungan	2.841	3.442	3.690	4.654	6.222	7.779	7.904	7.105	7.983	7.042	7.252	7.049	6.876	6.768	6.770	6.531	6.728	7.109	7.109	- Savings Deposits
Valas	55.634	49.455	57.438	68.028	59.864	57.967	57.218	56.229	56.764	57.300	57.944	57.541	58.949	58.653	59.807	62.975	60.538	61.423	61.423	- Foreign Exchange
Giro	22.416	22.412	25.353	32.064	32.612	33.163	33.368	32.815	32.429	32.739	33.364	32.905	34.504	34.197	35.250	37.554	35.419	36.667	36.667	- Demand Deposits
Deposito	33.218	27.042	28.045	26.547	16.270	13.577	12.802	12.172	12.710	12.561	12.487	12.327	12.226	12.187	12.382	13.263	13.180	12.801	12.801	- Times Deposits
Tabungan	-	-	4.040	9.417	10.982	11.227	11.047	11.241	11.625	11.999	12.093	12.309	12.219	12.270	12.175	12.157	11.939	11.955	11.955	- Savings Deposits
b. Kewajiban kpdi BI	-	-	-	648	731	65	-	-	-	-	-	-	17	2	12	52	80	110	110	b. Liabilities owed to BI
c. Antar Bank	18.334	26.566	21.357	28.764	19.890	23.681	25.249	18.870	24.419	24.537	24.661	27.651	28.000	24.332	26.498	26.703	26.421	25.829	25.829	c. Inter-Bank
d. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Securities
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
f. Kewajiban Lainnya	2.336	1.832	3.350	10.374	2.759	1.270	1.274	1.044	1.511	1.047	952	977	1.012	939	1.112	958	911	1.064	1.064	f. Other Liabilities
g. Setoran Jaminan	679	440	809	947	851	653	748	740	680	745	757	721	788	752	663	494	524	520	520	g. Guarantee Deposits
Beberapa Komponen Modal																				Components of Capital
a. Modal Disetor	3.376	3.376	3.376	4.080	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	a. Paid-In Capital
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R tahun berjalan	1.971	3.000	2.998	4.257	3.983	1.438	1.731	2.081	2.479	2.897	2.989	3.427	3.479	3.907	415	681	1.378	1.604	1.604	c. Current Earnings(Profit/Loss)
d. L/R tahun lalu	3.044	3.757	3.614	6.616	8.814	13.133	13.250	12.444	12.457	11.942	11.416	11.396	11.292	10.670	14.387	14.532	14.048	13.814	13.814	d. Retained Earnings(Profit/Loss)
e. Perkiraan tambahan modal disetor	609	1.210	970	(352)	144	210	148	224	171	125	142	201	189	108	47	32	47	84	84	e. Estimates of Additional Paid-in Capital
f. Modal pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital

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

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Tagihan Komitmen	10.638	17.440	33.963	20.983	21.650	108856	154547	118984	119826	116827	128541	116053	150618	131215	131.024	131.733	151.598	151.802	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	5.034	5.559	7.496	5.246	6.321	6.486	5.354	5.386	5.441	5.408	5.798	7.071	8.610	8.629	8.836	8.701	8.699	10.219	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	4.300	9.997	20.181	10.910	13.641	100518	147093	111037	111982	109867	120667	106662	139510	120109	120.010	120.866	140.466	139070	- Current spot purchases
- Lainnya	1.305	1.884	6.286	4.828	1.688	1.852	2.101	2.561	2.403	1.552	2.076	2.319	2.498	2.478	2.177	2.166	2.433	2.513	- Others
Kewajiban Komitmen	177.816	198.826	272.594	296.167	374.255	675.937	712.993	694.387	712.720	733.338	771.300	769.907	813.673	794.241	871.665	861.379	908.941	870.389	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	151.987	162.988	208.338	247.673	323.716	474.231	476.484	484.953	501.033	512.260	530.414	551.385	553.395	554.709	603.045	587.496	623.224	576.973	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	353	515	765	872	803	3.302	2.632	2.747	3.509	2.686	4.584	3.524	5.768	6.486	6.264	4.442	4.447	3.150	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	18.824	23.955	42.019	31.744	37.177	43.741	46.107	43.911	42.631	47.640	46.787	49.447	53.106	49.967	48.243	50.933	54.110	55.194	- Current Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	4.070	8.390	15.724	10.165	11.382	154.228	187.194	161.779	160.953	170.230	188.974	165.061	200.714	182.155	213.160	217.697	226.475	234.225	- Current spot sales
- Lainnya	2.581	2.978	5.748	5.713	1.177	436	576	998	4.593	523	542	490	691	924	954	812	685	847	- Others
Tagihan Kontinjensi	71.292	84.730	119.740	221.486	139.047	132.926	135.906	135.741	147.179	280.978	146.860	155.413	155.336	160.947	163.053	163.377	167.630	164.446	Claim Contingency
- Garansi yang diterima	58.770	68.627	102.454	138.537	115.923	108.641	111.790	111.685	122.760	125.087	121.392	129.550	129.073	136.529	138.373	138.478	143.931	140.465	- Guarantees received
- Pendapatan bunga dalam penyelesaian	11.149	15.460	15.383	69.873	15.498	23.140	22.940	22.843	23.119	154.592	24.148	24.482	25.057	23.292	23.529	23.721	22.493	22.761	- Adjusted interest income
- Lainnya	1.373	643	1.903	13.075	7.626	1.146	1.177	1.213	1.301	1.299	1.320	1.381	1.206	1.127	1.151	1.178	1.205	1.220	- Others
Kewajiban Kontinjensi	38.277	44.659	77.430	123.784	101.455	96.219	97.409	99.620	102.264	105.714	105.980	109.043	110.952	117.228	112.098	111.366	114.754	116.649	Liabilities Contingency
- Garansi yang diberikan	37.482	43.755	74.397	109.488	99.985	94.866	95.928	98.407	100.867	104.077	104.770	107.765	109.726	116.029	110.747	109.896	113.271	115.223	- Guarantees issued
- Lainnya	795	904	3.032	14.296	1.470	1.353	1.481	1.214	1.398	1.638	1.210	1.278	1.226	1.199	1.351	1.470	1.483	1.426	- Others
Lainnya	163.993	166.370	199.082	148.821	135.192	135.175	136.190	136.730	137.308	138.718	140.624	141.154	144.102	146.144	145.903	147.218	148.344	147.039	Others
- Penerusan Kredit	34.517	40.719	43.675	45.965	32.896	29.609	29.683	29.327	29.452	30.210	30.096	30.158	29.733	30.173	30.062	30.032	29.377	29.065	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	129.476	125.650	155.407	102.856	102.296	105.566	106.507	107.403	107.856	108.508	110.528	110.995	114.369	115.970	115.841	117.186	118.967	117.974	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indikator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Tagihan Komitmen	464	1.870	2.580	497	36	2.409	2.025	5.105	8.962	8.442	7.511	6.727	5.871	7.481	7.562	10.086	11.074	8.926	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	0	841	175	188	0	107	110	110	133	131	146	146	185	199	294	297	301	307	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	30	235	2.023	154	36	1.611	1.198	4.351	8.205	8.279	6.740	5.957	5.061	6.657	6.643	9.164	10.148	7.996	- Current spot purchases
- Lainnya	434	794	382	155	0	691	716	644	625	32	625	625	625	625	625	624	624	623	- Others
Kewajiban Komitmen	50.033	59.736	79.368	97.045	150.680	159.640	159.555	161.002	174.462	170.508	170.862	176.052	176.933	168.046	187.893	179.543	182.812	182.294	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	39.557	47.703	58.652	79.791	130.405	136.709	135.735	139.763	145.255	142.539	141.737	151.041	145.240	139.200	162.834	152.453	153.345	154.103	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	257	260	384	494	269	342	319	133	258	170	170	220	208	130	189	155	149	176	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	9.248	11.334	20.165	16.735	19.995	21.222	22.058	20.216	19.675	24.830	23.916	24.095	24.692	20.266	19.345	18.629	20.486	21.616	- Current Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	30	233	155	11	6	1.362	1.435	886	5.383	2.964	5.032	688	6.785	8.442	5.517	8.299	8.824	6.390	- Current spot sales
- Lainnya	941	205	13	14	6	5	7	4	3.891	5	7	8	8	7	7	7	8	8	- Others
Tagihan Kontinjensi	11.109	14.544	14.492	70.167	21.904	21.689	22.384	22.180	22.721	153.937	23.761	24.079	24.474	24.076	24.504	24.917	24.438	24.778	Claim Contingency
- Garansi yang diterima	2.796	2.728	2.430	3.279	4.090	3.746	3.945	3.795	4.000	3.967	4.275	4.371	4.475	4.937	5.012	5.194	5.993	6.190	- Guarantees received
- Pendapatan bunga dalam penyelesaian	7.763	11.578	10.944	65.584	10.527	17.149	17.609	17.528	17.790	149.051	18.545	18.713	18.998	18.224	18.561	18.764	17.461	17.596	- Adjusted interest income
- Lainnya	550	238	1.118	1.304	7.286	795	830	858	931	918	941	995	1.001	915	931	958	984	992	- Others
Kewajiban Kontinjensi	16.683	17.235	22.386	30.699	34.918	31.551	32.392	33.211	34.225	34.143	34.095	35.036	35.922	39.794	36.922	37.570	38.985	39.561	Liabilities Contingency
- Garansi yang diberikan	16.577	17.101	22.355	30.305	34.666	31.488	32.270	33.150	34.164	34.065	33.988	34.970	35.855	39.722	36.819	37.380	38.577	39.217	- Guarantees issued
- Lainnya	106	134	31	393	252	63	122	61	61	77	107	66	67	72	103	191	408	344	- Others
Lainnya	114.513	109.163	139.519	124.429	106.712	106.278	106.817	107.173	106.923	107.919	109.136	109.053	108.996	112.091	111.532	109.975	110.383	109.871	Others
- Penerusan Kredit	29.670	35.775	38.318	40.616	27.403	26.475	26.627	26.333	26.414	27.198	27.083	27.170	26.681	26.948	26.840	26.462	26.119	26.061	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	84.842	73.389	101.201	83.813	79.309	79.803	80.190	80.840	80.509	80.721	82.053	81.883	82.315	85.143	84.692	83.512	84.265	83.810	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Tagihan Komitmen	2.149	5.081	11.644	7.199	5.332	39.681	48.435	43.336	43.427	40.922	48.413	43.613	53.005	44.148	47.868	53.885	59.456	57.374	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	18	2.206	1.127	654	141	139	141	144	129	130	182	351	364	388	431	427	430	437	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	1.535	2.346	5.016	1.972	4.101	38.912	47.625	42.115	42.450	40.232	47.720	42.370	51.786	42.830	46.618	52.622	57.984	55.791	- Current spot purchases
- Lainnya	596	529	5.501	4.573	1.089	630	668	1.077	848	560	511	891	855	930	818	836	1.042	1.147	- Others
Kewajiban Komitmen	64.526	78.586	116.802	127.426	132.078	231.260	239.518	239.236	250.917	252.239	261.087	265.743	277.801	276.731	296.636	301.422	318.320	308.285	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	57.653	68.281	93.638	110.519	118.457	177.966	178.489	180.247	194.003	193.609	194.703	203.204	204.308	212.273	227.226	223.914	235.474	224.877	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	94	246	366	358	486	1.070	1.233	1.038	1.244	1.338	1.406	1.562	1.552	1.431	1.498	1.446	1.538	1.510	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	4.495	7.137	12.666	8.968	9.347	12.997	13.775	13.994	14.062	14.552	14.731	15.831	17.484	18.506	17.954	20.914	21.545	20.734	- Current Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	1.743	1.487	4.877	2.255	2.735	38.921	45.583	43.094	41.072	42.441	49.911	44.789	53.895	43.735	49.148	54.471	59.228	60.500	- Current spot sales
- Lainnya	541	1.435	5.256	5.326	1.054	306	438	862	535	299	337	357	562	787	810	677	535	664	- Others
Tagihan Kontinjensi	2.575	2.086	3.216	15.110	3.787	4.433	3.864	3.752	4.079	4.191	4.175	7.757	4.305	5.081	5.107	7.689	7.796	7.919	Claim Contingency
- Garansi yang diterima	711	273	565	920	690	251	360	259	533	481	471	4.057	594	1.527	1.531	4.043	4.095	4.080	- Guarantees received
- Pendapatan bunga dalam penyelesaian	1.273	1.694	2.047	2.628	3.008	4.092	3.415	3.403	3.456	3.620	3.614	3.607	3.622	3.464	3.485	3.556	3.611	3.747	- Adjusted interest income
- Lainnya	590	119	605	11.561	90	90	90	90	90	90	90	93	89	90	90	90	90	92	- Others
Kewajiban Kontinjensi	6.571	8.940	17.381	32.307	18.531	18.438	18.493	19.611	20.641	21.933	22.127	23.300	23.443	24.355	24.090	25.430	25.539	25.765	Liabilities Contingency
- Garansi yang diberikan	5.964	8.202	14.400	18.422	17.392	17.210	17.193	18.474	19.331	20.400	21.047	22.107	22.306	23.253	22.882	24.189	24.501	24.727	- Guarantees issued
- Lainnya	607	738	2.981	13.885	1.139	1.229	1.300	1.137	1.310	1.534	1.081	1.192	1.137	1.103	1.208	1.241	1.038	1.038	- Others
Lainnya	42.802	48.860	50.754	15.274	18.480	19.203	19.416	19.662	20.538	20.662	21.353	21.559	21.614	22.650	22.783	22.874	22.965	23.137	Others
- Penerusan Kredit	2.822	2.869	2.883	2.854	2.879	783	680	686	690	694	705	712	680	680	676	671	668	664	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	39.980	45.991	47.870	12.420	15.601	18.421	18.736	18.976	19.848	19.968	20.648	20.847	20.934	21.969	22.107	22.203	22.298	22.473	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator		
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
Tagihan Komitmen	30	40	83	75	62	55	54	53	53	52	288	288	65	65	64	60	60	58	Claim Commitments	
- Fasilitas pinjaman yang belum ditarik	9	9	9	0	0	0	0	0	0	0	223	223	0	0	0	40	40	50	- Not yet withdrawn loan facilities	
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	- Current spot purchases	
- Lainnya	21	32	74	75	62	55	54	53	53	52	64	64	65	65	64	20	20	8	- Others	
Kewajiban Komitmen	1.836	1.666	1.882	1.966	2.232	1.972	2.066	1.940	1.992	2.220	2.220	2.723	2.284	2.305	2.371	2.297	2.341	2.398	Liabilities Commitments	
- Fasilitas kredit kepada nasabah yang belum ditarik	1.806	1.618	1.853	1.926	2.197	1.938	2.027	1.905	1.950	2.163	2.152	2.653	2.217	2.242	2.303	2.245	2.292	2.359	- Client credit facilities that are not yet withdrawn	
- Fasilitas kredit kepada bank lain yang belum ditarik	2	5	3	6	10	11	10	11	14	32	36	35	26	27	32	25	23	24	- Other bank credit facilities that are not yet withdrawn	
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	- Current Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	- Current spot sales	
- Lainnya	27	44	25	34	25	23	28	25	28	25	32	35	41	36	36	28	26	16	- Others	
Tagihan Kontinjensi	194	202	156	100	137	158	174	176	194	214	216	221	967	226	231	240	230	166	Claim Contingency	
- Garansi yang diterima	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	- Guarantees received
- Pendapatan bunga dalam penyelesaian	179	177	147	95	136	154	170	172	189	203	213	218	966	226	227	239	229	163	- Adjusted interest income	
- Lainnya	15	25	9	4	0	4	3	3	5	10	2	3	1	0	4	0	0	2	- Others	
Kewajiban Kontinjensi	124	103	127	120	194	170	199	157	154	164	157	150	157	180	168	189	199	211	Liabilities Contingency	
- Garansi yang diberikan	117	95	112	107	121	109	141	142	134	138	141	132	136	158	134	157	169	173	- Guarantees issued	
- Lainnya	7	8	16	12	73	60	58	14	20	26	16	18	21	22	33	31	31	38	- Others	
Lainnya	598	590	637	530	710	685	673	1.418	814	844	888	916	951	955	990	1.038	1.094	1.099	Others	
- Penerusan Kredit	42	41	41	39	21	19	66	65	65	65	65	65	65	65	53	63	63	63	- Channelling Credit	
- Aktiva produktif yang dihapus bukukan	556	549	596	491	689	666	607	1.353	749	779	823	851	886	890	936	974	1.031	1.036	- Written-off Earning assets	

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Tagihan Komitmen	42	28	336	35	515	446	609	715	751	721	732	675	689	657	621	609	652	1.890	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	16	10	21	15	9	18	12	14	23	7	18	11	11	55	11	11	10	9	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	-	-	-	0	-	20	44	-	-	-	-	0	11	0	0	1	1	1.299	- Current spot purchases
- Lainnya	26	18	315	20	507	407	553	701	727	714	715	665	667	602	610	597	640	583	- Others
Kewajiban Komitmen	1.677	2.208	3.820	6.799	11.276	11.825	11.900	11.130	11.564	11.334	11.431	11.824	12.988	12.593	13.319	13.308	13.171	12.968	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	1.625	2.136	3.426	6.548	10.865	11.297	11.226	10.368	10.810	10.568	10.672	11.113	12.261	11.889	12.603	12.627	12.458	12.281	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	-	5	12	14	28	34	35	19	33	23	28	38	41	41	57	58	59	60	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	2	18	25	13	320	404	548	685	673	675	655	607	632	582	570	540	584	546	- Current Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	35	46	-	-	-	-	0	0	0	0	1	1	5	- Current spot sales
- Lainnya	50	50	356	224	64	56	46	58	47	68	77	66	54	80	88	82	70	77	- Others
Tagihan Kontinjensi	479	624	599	876	2.066	803	845	856	949	757	830	844	981	873	1.079	1.565	1.635	1.781	Claim Contingency
- Garansi yang diterima	2	2	56	345	1.389	134	147	157	255	48	75	103	226	168	329	785	821	921	- Guarantees received
- Pendapatan bunga dalam penyelesaian	333	465	496	463	591	584	618	616	601	613	656	642	653	598	637	664	696	740	- Adjusted interest income
- Lainnya	145	157	47	68	87	85	79	83	93	96	99	99	102	108	113	116	119	120	- Others
Kewajiban Kontinjensi	1.523	2.856	5.788	9.198	10.666	9.764	9.671	9.299	9.591	10.039	10.556	10.909	11.325	11.258	10.286	10.361	10.555	10.734	Liabilities Contingency
- Garansi yang diberikan	1.451	2.833	5.783	9.193	10.660	9.763	9.670	9.298	9.586	10.038	10.550	10.908	11.324	11.257	10.280	10.355	10.548	10.728	- Guarantees issued
- Lainnya	72	23	5	5	6	1	1	1	6	1	5	1	1	1	6	6	6	6	- Others
Lainnya	4.433	4.807	5.112	5.257	5.432	4.402	4.427	4.321	4.533	4.587	4.629	4.580	4.676	5.179	5.235	5.602	6.084	5.033	Others
- Penerusan Kredit	1.982	2.035	2.280	2.389	2.593	2.333	2.310	2.243	2.283	2.253	2.243	2.212	2.308	2.479	2.492	2.835	2.527	2.276	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	2.451	2.772	2.832	2.868	2.840	2.069	2.117	2.078	2.250	2.334	2.385	2.369	2.368	2.700	2.743	2.768	3.556	2.757	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Tagihan Komitmen	5.811	5.006	10.730	5.617	5.262	34.221	42.817	34.042	34.309	31.661	34.014	31.223	33.801	31.455	27.214	29.791	30.140	31.169	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	4.991	2.494	6.163	4.389	3.823	3.968	2.797	2.852	2.919	2.881	2.997	3.269	3.082	3.031	3.123	3.075	3.128	4.706	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	622	2.011	4.565	1.227	1.411	30.186	39.913	31.108	31.243	28.665	30.856	27.879	30.434	28.168	24.031	26.628	26.906	26.313	- Current spot purchases
- Lainnya	198	502	2	1	29	67	108	82	147	115	161	74	286	256	59	89	107	150	- Others
Kewajiban Komitmen	15.752	15.427	20.805	16.235	19.575	96.722	104.735	108.323	106.484	114.849	113.100	114.248	117.037	113.836	115.316	117.651	121.575	120.176	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	11.944	10.341	13.298	11.400	14.167	74.378	78.272	81.835	80.877	87.382	84.771	87.923	90.999	88.396	88.155	89.927	90.997	90.578	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	-	-	-	1	10	9	8	3	4	4	3	2	3	8	7	8	8	7	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	2.217	2.068	2.890	2.913	3.233	4.456	4.912	4.262	3.808	3.430	3.752	4.676	3.893	3.985	4.266	4.411	4.556	4.339	- Current Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	579	1.779	4.530	1.809	2.136	17.833	21.488	22.177	21.704	23.986	24.485	21.622	22.116	21.433	22.876	23.288	25.967	25.172	- Current spot sales
- Lainnya	1.011	1.239	87	111	28	45	56	46	90	46	89	25	26	14	12	16	47	80	- Others
Tagihan Kontinjensi	19.379	20.284	29.927	41.419	32.484	31.302	32.798	31.788	33.720	34.915	32.462	36.070	36.630	39.315	37.745	35.334	38.510	36.193	Claim Contingency
- Garansi yang diterima	19.190	20.042	29.715	41.256	32.153	31.050	32.503	31.504	33.486	34.665	32.207	35.659	36.266	38.943	37.365	35.065	38.239	35.908	- Guarantees received
- Pendapatan bunga dalam penyelesaian	189	242	212	163	331	252	295	285	234	250	254	411	364	373	379	269	271	286	- Adjusted interest income
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	- Others
Kewajiban Kontinjensi	4.647	4.507	6.801	9.972	7.453	7.514	8.045	8.293	8.271	9.215	9.409	9.626	9.785	10.173	9.891	8.421	9.321	9.370	Liabilities Contingency
- Garansi yang diberikan	4.644	4.506	6.801	9.971	7.453	7.514	8.045	8.293	8.271	9.215	9.408	9.625	9.785	10.173	9.890	8.420	9.321	9.370	- Guarantees issued
- Lainnya	3	1	-	0	-	-	-	-	-	-	1	1	0	1	1	1	0	0	- Others
Lainnya	1.014	1.217	1.362	1.736	1.783	616	609	617	970	1.070	1.091	1.528	1.631	1.691	1.768	1.813	1.863	1.911	Others
- Penerusan Kredit	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	1.014	1.217	1.362	1.736	1.783	616	608	616	970	1.070	1.091	1.528	1.630	1.690	1.768	1.812	1.863	1.911	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Tagihan Komitmen	2.142	5.415	8.590	7.562	10.442	32.044	60.607	35.733	32.324	35.030	37.583	33.527	57.187	47.410	47.695	37.303	50.216	52.384	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	2.349	2.253	2.294	2.266	2.237	2.259	2.231	3.071	4.969	4.956	4.976	4.852	4.789	4.710	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	2.113	5.406	8.577	7.557	8.093	29.789	58.312	33.463	30.084	32.691	35.351	30.456	52.218	42.454	42.718	32.451	45.426	47.671	- Current spot purchases
- Lainnya	29	9	13	5	1	1	1	4	2	80	1	0	0	0	1	1	1	2	- Others
Kewajiban Komitmen	43.992	41.203	49.917	46.696	58.413	174.518	195.218	172.757	167.302	182.187	212.600	199.318	226.631	220.729	256.130	247.158	270.721	244.269	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	39.402	32.909	37.471	37.488	47.625	71.943	70.734	70.836	68.137	75.998	96.379	95.451	98.371	100.708	109.923	106.329	128.658	92.776	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	-	-	-	-	-	1.834	1.027	1.542	1.957	1.118	2.942	1.666	3.938	4.849	4.480	2.750	2.670	1.372	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	2.862	3.398	6.273	3.114	4.282	4.662	4.814	4.754	4.413	4.152	3.734	4.237	6.404	6.627	6.106	6.439	6.939	7.960	- Current Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	1.717	4.891	6.163	6.089	6.506	96.078	118.642	95.622	92.794	100.838	109.545	97.962	117.917	108.544	135.620	131.638	132.454	142.159	- Current spot sales
- Lainnya	11	5	10	4	0	1	1	3	2	80	1	0	0	0	1	1	1	2	- Others
Tagihan Kontinjensi	37.556	46.991	71.351	93.815	78.670	74.541	75.842	76.987	85.516	86.964	85.417	86.440	87.979	91.375	94.387	93.632	95.020	93.608	Claim Contingency
- Garansi yang diterima	36.072	45.582	69.689	92.737	77.602	73.460	74.834	75.969	84.486	85.926	84.363	85.360	87.512	90.953	94.134	93.390	94.782	93.365	- Guarantees received
- Pendapatan bunga dalam penyelesaian	1.412	1.303	1.538	940	905	910	832	840	849	854	866	890	454	409	240	228	226	229	- Adjusted interest income
- Lainnya	73	105	124	138	163	172	175	178	181	184	187	191	13	13	13	13	12	14	- Others
Kewajiban Kontinjensi	8.729	11.018	24.947	41.489	29.692	28.782	28.610	29.049	29.382	30.221	29.635	30.023	30.320	31.467	30.741	29.394	30.155	31.009	Liabilities Contingency
- Garansi yang diberikan	8.729	11.018	24.947	41.489	29.692	28.782	28.610	29.049	29.382	30.221	29.635	30.023	30.320	31.467	30.741	29.394	30.155	31.009	- Guarantees issued
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	- Others
Lainnya	633	1.732	1.698	1.596	2.074	3.991	4.249	3.540	3.530	3.635	3.527	3.518	6.235	3.578	3.595	5.916	5.955	5.988	Others
- Penerusan Kredit	-	-	154	67	-	-	-	-	-	-	-	0	0	0	0	0	0	0	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	633	1.732	1.544	1.529	2.074	3.991	4.249	3.540	3.530	3.635	3.527	3.518	6.235	3.578	3.595	5.916	5.955	5.988	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
CAR (%)	19,30	21,27	19,30	16,76	17,42	19,18	18,90	18,06	18,29	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	144.470	183.391	211.176	238.270	268.601	286.896	286.239	281.923	288.629	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	748.541	862.145	1.094.196	1.421.448	1.541.598	1.496.158	1.514.283	1.561.219	1.578.325	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	18,02	17,80	17,58	16,70	16,44	16,52	16,99	16,90	17,18	17,38	18,07	17,57	17,76	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	-	293.059	286.931	285.869	291.863	295.554	301.321	308.131	314.512	323.246	357.448	372.758	373.821	381.060	• Capital
• ATMR	-	-	-	-	-	1.626.378	1.611.908	1.625.994	1.747.450	1.797.790	1.824.338	1.813.567	1.860.578	1.881.533	2.056.076	2.063.330	2.127.460	2.145.089	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	4,70	3,91	3,03	2,95	2,83	2,76	2,86	2,77	2,71	2,72	2,68	2,67	2,71	2,36	2,51	2,63	2,48	2,56	• Classified Earning assets to Earning assets (%)
- APYD	62.980	61.191	56.025	66.144	69.856	68.347	71.617	71.014	69.620	70.504	70.407	71.594	72.706	65.071	69.255	72.616	69.691	71.735	- Classified Earning assets
- Total Aktiva Produktif	1.339.752	1.565.103	1.851.990	2.242.282	2.464.256	2.472.593	2.506.945	2.566.145	2.567.905	2.595.958	2.630.445	2.686.327	2.682.253	2.762.578	2.760.051	2.758.567	2.814.592	2.799.829	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	127,25	126,88	193,95	168,12	157,55	155,15	146,80	138,43	135,44	147,72	129,87	137,91	134,29	130,69	127,62	129,08	123,25	134,48	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	43.210	47.918	49.137	64.068	77.526	83.179	77.417	77.310	79.628	79.761	79.758	81.658	80.123	76.924	60.030	76.852	76.574	77.526	- Earning assets Write-off Reserve
- PPAPWD	33.957	37.767	25.335	38.108	49.208	53.613	52.735	55.849	58.793	53.994	61.415	59.210	59.666	58.860	47.196	59.538	62.128	57.650	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	2,55	2,64	2,78	2,33	2,60	3,02	2,98	3,00	2,97	2,94	2,91	2,94	2,93	2,86	2,97	2,86	3,07	3,01	• ROA (%)
- Laba (Profit)	30.601	40.555	49.859	48.158	61.784	75.164	74.612	75.545	75.450	74.925	74.748	75.820	76.167	75.157	86.381	83.410	90.043	88.659	- Profit
- Rata-rata total aset	1.201.039	1.538.821	1.792.481	2.067.044	2.372.152	2.489.981	2.502.529	2.521.460	2.536.867	2.548.941	2.564.646	2.578.518	2.597.157	2.625.033	2.912.525	2.913.767	2.936.721	2.949.533	- Average Assets
• BOPO (%)	89,50	86,98	84,05	88,59	86,63	90,01	90,02	90,47	85,63	85,36	86,26	85,93	85,54	86,14	118,24	86,07	85,00	84,46	• Operations Expenses / Operations Income (%)
- Biaya Operasional	143.881	184.826	184.617	232.170	258.311	136.827	169.356	216.996	167.841	188.627	218.202	243.930	265.145	295.422	37.213	57.887	78.549	103.437	- Operations Expenses
- Pendapatan Operasional	160.762	212.499	219.653	262.061	298.180	152.013	188.136	239.857	196.015	220.966	252.950	283.856	309.976	342.937	31.471	67.253	92.407	122.465	- Operations Income
Likuiditas																			Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	2,64	3,06	3,55	4,49	4,03	3,44	3,76	3,50	3,57	4,10	4,41	3,69	3,83	3,99	4,02	3,56	3,40	3,42	• Liquid assets to liquid liabilities ratio
• LDR (%)	59,66	61,56	66,32	74,58	72,88	74,70	75,71	75,31	76,39	78,01	77,06	76,73	76,78	75,21	75,48	77,11	76,83	78,40	• LDR (%)
- Kredit (Credits)	695.648	792.297	1.002.012	1.307.688	1.437.930	1.448.309	1.492.224	1.541.319	1.551.416	1.591.914	1.610.033	1.624.725	1.653.842	1.710.677	1.689.163	1.715.612	1.754.235	1.781.879	- Credits
- Dana Pihak Ketiga	1.166.065	1.287.102	1.510.834	1.753.292	1.973.042	1.938.823	1.970.971	2.046.553	2.030.918	2.040.640	2.089.343	2.117.444	2.154.055	2.274.489	2.238.035	2.224.826	2.283.375	2.272.766	- Third Party Funds

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

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

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator			
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr		
CAR (%)	19,43	21,20	17,85	14,31	13,81	15,37	15,13	14,31	15,16	-	-	-	-	-	-	-	-	-	-	CAR (%)	
• Modal	58.904	62.577	67.263	68.757	77.893	88.213	84.150	83.554	85.932	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	303.098	295.153	376.844	480.330	563.841	573.828	556.196	583.980	566.983	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	14,46	14,17	14,19	13,80	13,45	14,04	14,27	14,89	15,36	16,33	17,93	17,47	17,56	17,56	CAR (%) - Included Operational Risk	
• Modal	-	-	-	-	-	90.390	84.468	84.970	84.863	84.299	87.291	90.399	95.737	101.472	116.519	128.514	128.208	131.515	131.515	-	• Capital
• ATMR	-	-	-	-	-	625.070	596.023	598.637	615.047	626.836	621.932	633.378	643.032	660.561	713.572	716.769	733.734	749.011	749.011	-	• Risk Weighted Assets
KAP																				Earning assets Quality	
• APYD terhadap Aktiva Produktif (%)	7,96	6,55	4,59	3,33	3,03	2,95	3,20	3,11	3,01	3,07	2,99	3,02	3,39	2,64	2,94	3,19	2,90	2,99	2,99	-	• Classified Earning assets to Earning assets (%)
- APYD	42.347	38.096	31.383	27.388	29.037	27.643	30.039	30.250	28.703	29.550	28.928	29.833	33.527	27.750	30.434	32.471	30.474	31.269	31.269	-	- Classified Earning assets
- Total Aktiva Produktif	532.254	581.590	683.347	823.508	958.452	936.809	938.396	971.295	954.742	961.775	967.857	987.192	988.878	1.049.282	1.036.013	1.018.578	1.049.921	1.044.599	1.044.599	-	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	131,76	131,12	266,35	258,87	151,62	202,26	211,39	160,97	169,53	196,40	151,93	177,80	151,02	163,73	160,05	150,79	151,29	153,95	153,95	-	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	28.093	29.480	27.665	28.965	36.087	37.135	38.228	37.128	38.085	38.897	38.217	39.723	40.416	38.226	38.247	38.176	38.035	38.783	38.783	-	- Earning assets Write-off Reserve
- PPAPWD	21.321	22.483	10.387	11.189	23.800	18.360	18.084	23.065	22.465	19.804	25.155	22.342	26.762	23.347	23.897	25.317	25.141	25.192	25.192	-	- Mandatory Earning assets Write-off Reserve
Rentabilitas																				Profitability	
• ROA (%)	2,54	2,22	2,76	2,72	2,71	2,95	2,87	2,96	3,03	3,00	3,02	3,06	3,13	3,08	3,32	3,67	3,82	3,76	3,76	-	• ROA (%)
- Laba (Profit)	13.471	12.776	17.887	19.979	23.258	27.994	27.204	28.194	28.853	28.627	28.838	29.349	30.103	30.003	35.881	39.286	41.208	40.642	40.642	-	- Profit
- Rata-rata total aset	529.689	574.323	647.872	734.720	858.353	947.470	946.820	951.414	952.633	952.973	955.405	958.526	962.777	975.505	1.081.825	1.070.630	1.078.549	1.080.569	1.080.569	-	- Average Assets
• BOPO (%)	95,17	97,05	90,68	89,92	92,35	87,25	85,72	89,32	84,95	85,20	87,99	87,47	86,81	88,23	173,89	84,51	87,93	86,89	86,89	-	• Operations Expenses / Operations Income (%)
- Biaya Operasional	71.333	72.383	67.776	77.148	94.645	32.980	40.310	63.551	56.762	65.490	76.765	84.242	91.554	105.127	19.711	19.971	32.182	41.461	41.461	-	- Operations Expenses
- Pendapatan Operasional	74.957	74.585	74.745	85.799	102.480	37.798	47.027	71.148	66.822	76.863	87.248	96.307	105.465	119.152	11.335	23.631	36.601	47.719	47.719	-	- Operations Income
Likuiditas																				Likuidity	
• Aktiva terhadap Pasiva - Likuid (%)	2,56	3,17	3,58	4,15	3,96	3,64	3,71	3,57	3,71	4,16	4,83	4,16	4,34	4,43	4,30	3,77	3,73	3,77	3,77	-	• Liquid assets to liquid liabilities ratio
• LDR (%)	51,04	59,93	62,37	70,27	69,55	74,97	76,53	75,63	77,63	79,18	78,23	77,99	77,89	71,54	74,30	77,88	77,67	79,83	79,83	-	• LDR (%)
- Kredit (Credits)	256.413	287.910	356.151	470.665	544.870	557.986	570.164	588.755	589.895	601.865	605.795	610.383	621.691	642.718	629.622	637.831	656.897	665.361	665.361	-	- Credits
- Dana Pihak Ketiga	502.374	480.394	571.008	669.827	783.384	744.237	745.012	778.439	759.868	760.114	774.385	782.626	798.125	898.405	847.453	819.032	845.763	833.443	833.443	-	- Third Party Funds

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

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

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

Indikator	2005	2006	2007	2008	2009	2010										2011				Indicator
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
CAR (%)	16,92	19,84	18,21	14,82	16,61	19,20	18,65	17,88	17,05	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	42.384	70.049	82.094	85.315	100.158	107.193	107.041	105.072	108.258	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	250.453	353.108	450.710	575.699	603.116	558.228	573.882	587.546	634.821	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	17,83	17,36	16,77	15,72	15,65	15,95	16,24	15,82	15,76	16,11	16,07	15,59	15,80	CAR (%) - Included Operational Risk	
• Modal	-	-	-	-	-	106.463	105.966	105.919	110.810	113.577	116.449	118.631	119.021	119.559	131.955	134.699	133.022	136.898	• Capital	
• ATMR	-	-	-	-	-	597.182	610.397	631.767	704.674	725.663	729.919	730.433	752.431	758.511	818.870	838.285	853.368	866.612	• Risk Weighted Assets	
KAP																				Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	2,28	2,43	2,03	2,97	2,73	2,84	2,73	2,59	2,59	2,54	2,54	2,46	2,45	2,27	2,34	2,44	2,34	2,43	• Classified Earning assets to Earning assets (%)	
- APYD	11.443	14.486	14.218	24.426	24.591	26.773	25.264	24.498	24.917	24.876	25.156	25.069	25.072	23.849	24.733	25.969	25.118	25.869	- Classified Earning assets	
- Total Aktiva Produktif	500.822	596.214	700.622	821.136	899.511	943.339	925.408	947.235	963.051	980.303	991.613	1.018.931	1.024.939	1.049.697	1.056.510	1.065.155	1.072.398	1.066.022	- Total Earning assets	
• PPAPYD terhadap PPAPWD (%)	126,10	123,48	141,48	121,45	223,02	121,24	122,93	148,84	122,86	127,90	122,53	122,95	126,38	115,50	113,35	122,55	109,49	120,95	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)	
- PPAPYD	7.576	10.621	11.334	21.335	25.460	24.992	25.075	25.996	27.046	26.086	25.994	26.199	26.113	25.251	24.983	25.184	25.079	25.129	- Earning assets Write-off Reserve	
- PPAPWD	6.008	8.601	8.011	17.568	11.416	20.614	20.397	17.465	22.014	20.395	21.215	21.309	20.663	21.863	22.040	20.549	22.905	20.775	- Mandatory Earning assets Write-off Reserve	
Rentabilitas																				Profitability
• ROA (%)	2,17	2,35	2,44	1,25	2,20	2,70	2,72	2,68	2,66	2,65	2,64	2,62	2,61	2,58	2,47	2,09	2,28	2,26	• ROA (%)	
- Laba (Profit)	8.055	14.038	17.040	10.076	19.616	25.128	25.566	25.453	25.415	25.621	25.695	25.740	25.957	25.959	28.270	24.030	26.375	26.256	- Profit	
- Rata-rata total aset	370.434	596.617	699.122	807.788	889.789	931.569	939.572	948.070	956.787	965.485	974.491	983.699	994.257	1.006.426	1.145.121	1.150.866	1.157.575	1.163.614	- Average Assets	
• BOPO (%)	88,31	82,53	81,85	93,76	86,27	86,04	88,22	87,51	88,09	86,86	86,73	86,70	85,89	85,53	85,61	84,67	83,96	83,16	• Operations Expenses / Operations Income (%)	
- Biaya Operasional	38.816	65.603	66.931	91.874	99.540	31.405	41.130	51.102	65.208	71.903	83.976	95.678	103.469	112.674	8.851	16.792	25.198	33.617	- Operations Expenses	
- Pendapatan Operasional	43.952	79.491	81.770	97.989	115.378	36.498	46.620	58.395	74.028	82.778	96.823	110.358	120.463	131.734	10.339	19.833	30.011	40.426	- Operations Income	
Likuiditas																				Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	2,20	2,92	3,67	5,25	4,02	3,09	3,76	3,19	3,36	3,92	4,31	3,36	3,43	3,42	3,76	3,33	2,87	2,96	• Liquid assets to liquid liabilities ratio	
• LDR (%)	73,27	60,03	67,18	74,72	71,14	71,40	71,81	72,67	73,00	74,38	73,38	72,57	72,47	73,16	71,74	73,61	73,24	74,40	• LDR (%)	
- Kredit (Credits)	277.591	315.256	407.742	524.295	555.617	542.861	562.230	583.530	593.406	613.181	619.748	626.921	642.693	673.076	661.801	679.731	690.745	704.350	- Credits	
- Dana Pihak Ketiga	378.877	525.177	606.932	701.710	755.441	789.799	760.270	782.952	802.933	812.864	844.618	863.917	886.870	920.009	922.489	923.455	943.160	946.770	- Third Party Funds	

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

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

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

Indikator	2005	2006	2007	2008	2009	2010									2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
CAR (%)	15,32	19,27	23,14	24,44	19,01	21,92	16,80	15,74	22,44	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	2.114	3.459	5.020	5.832	6.740	6.013	6.028	5.841	6.662	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	13.802	17.951	21.694	23.858	35.451	27.429	35.878	37.112	29.686	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	20,98	20,58	19,61	20,35	15,95	15,57	19,66	19,15	18,91	21,79	21,85	17,60	21,34	CAR (%) - Included Operational Risk	
• Modal	-	-	-	-	-	6.221	6.265	6.169	6.768	6.822	6.707	6.790	6.826	8.381	8.968	9.010	9.167	9.609	• Capital	
• ATMR	-	-	-	-	-	29.649	30.440	31.464	33.261	42.760	43.063	34.545	35.639	44.309	41.149	41.234	52.088	45.032	• Risk Weighted Assets	
KAP																				Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	3,92	2,90	1,96	1,61	2,02	2,35	2,11	2,02	2,09	2,23	2,24	2,27	2,20	2,05	2,23	2,32	2,08	2,09	• Classified Earning assets to Earning assets (%)	
- APYD	722	757	677	608	1.017	1.221	1.010	1.016	1.061	1.150	1.211	1.244	1.195	1.192	1.262	1.312	1.233	1.257	- Classified Earning assets	
- Total Aktiva Produktif	18.404	26.141	34.610	37.729	50.318	51.925	47.934	50.181	50.678	51.575	54.098	54.878	54.340	58.074	56.718	56.485	59.354	60.002	- Total Earning assets	
• PPAPYD terhadap PPAPWD (%)	121,91	177,72	144,47	184,60	147,74	137,63	198,04	165,82	199,16	140,65	167,64	172,75	185,35	126,86	127,83	145,59	115,12	117,38	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)	
- PPAPYD	415	500	643	692	1.003	1.036	1.035	1.226	1.262	1.293	1.243	1.347	1.356	1.335	1.236	1.237	1.185	1.153	- Earning assets Write-off Reserve	
- PPAPWD	340	282	445	375	679	753	523	739	634	920	742	780	732	1.052	967	850	1.029	982	- Mandatory Earning assets Write-off Reserve	
Rentabilitas																				Profitability
• ROA (%)	0,96	2,08	2,99	2,20	1,35	1,90	2,07	1,39	1,55	1,57	1,35	1,52	1,76	1,82	3,04	3,18	3,25	3,23	• ROA (%)	
- Laba (Profit)	182	531	991	865	628	926	1026	701	793	815	714	813	958	1.005	1.972	2.054	2.126	2.157	- Profit	
- Rata-rata total aset	18.952	25.572	33.119	39.379	46.600	48.639	49.562	50.364	51.215	51.961	52.804	53.580	54.288	55.248	64.770	64.520	65.502	66.742	- Average Assets	
• BOPO (%)	97,48	92,25	83,58	86,73	95,02	91,02	90,11	93,66	92,57	92,18	92,88	91,94	90,36	89,91	96,82	88,58	85,51	83,97	• Operations Expenses / Operations Income (%)	
- Biaya Operasional	2.408	3.854	4.369	5.078	7.307	2.545	3.196	4.012	4.687	5.409	6.070	6.835	7.531	8.252	828	1.455	2.156	2.827	- Operations Expenses	
- Pendapatan Operasional	2.471	4.178	5.227	5.854	7.689	2.796	3.547	4.284	5.063	5.868	6.535	7.435	8.334	9.178	855	1.642	2.521	3.366	- Operations Income	
Likuiditas																				Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	1,54	2,49	2,08	2,25	2,35	2,86	2,81	3,05	3,11	3,06	3,08	2,77	2,89	2,77	2,88	2,87	2,73	2,77	• Liquid assets to liquid liabilities ratio	
• LDR (%)	82,48	78,26	78,26	81,66	81,17	82,47	84,02	81,08	81,45	82,38	81,22	79,81	80,37	79,11	82,47	84,40	83,70	85,66	• LDR (%)	
- Kredit (Credits)	16.842	19.114	23.863	27.122	35.700	33.332	34.938	35.466	36.017	36.982	37.861	37.995	38.788	39.764	40.459	41.092	42.549	43.793	- Credits	
- Dana Pihak Ketiga	20.419	24.423	30.491	33.213	43.980	40.419	41.582	43.744	44.218	44.895	46.617	47.610	48.262	50.263	49.056	48.686	50.833	51.126	- Third Party Funds	

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

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

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator		
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
CAR (%)	19,24	19,12	18,35	16,82	15,82	17,14	16,36	15,59	16,81	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	9.180	11.586	14.224	17.025	20.366	21.899	20.906	20.659	22.162	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	47.725	60.591	77.533	101.190	128.744	127.783	127.817	132.546	131.857	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	15,68	16,16	16,78	15,92	16,21	14,83	15,62	15,85	16,68	16,73	17,32	16,04	15,58	CAR (%) - Included Operational Risk	
• Modal	-	-	-	-	-	22.609	21.538	20.986	22.786	23.549	23.290	23.939	24.515	25.088	29.655	29.393	28.736	27.959	• Capital	
• ATMR	-	-	-	-	-	144.227	133.241	125.042	143.121	145.244	157.063	153.298	154.707	150.390	177.242	169.754	179.171	179.499	• Risk Weighted Assets	
KAP																				Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	1,16	0,81	0,99	1,00	1,39	1,71	1,84	1,82	1,75	1,86	1,76	1,79	1,95	1,66	1,92	1,89	1,87	2,00	• Classified Earning assets to Earning assets (%)	
- APYD	984	1.075	1.393	1.661	2.520	3.598	3.816	3.833	3.832	4.002	4.014	4.134	4.170	3.466	4.080	4.262	4.346	4.609	- Classified Earning assets	
- Total Aktiva Produktif	85.078	131.845	140.981	166.823	181.225	210.541	206.960	210.718	219.027	215.478	227.690	230.879	213.326	209.002	212.005	225.126	231.845	229.956	- Total Earning assets	
• PPAPYD terhadap PPAPWD (%)	111,47	143,57	105,63	110,82	115,83	90,10	95,18	88,47	114,99	151,59	101,89	95,12	139,70	98,50	96,83	97,79	100,48	135,40	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)	
- PPAPYD	1.236	1.570	1.906	2.499	3.147	3.608	3.641	3.637	3.856	3.939	3.907	3.901	4.083	3.895	4.014	4.195	4.188	4.378	- Earning assets Write-off Reserve	
- PPAPWD	1.109	1.094	1.804	2.255	2.717	4.004	3.826	4.111	3.353	2.599	3.835	4.101	2.923	3.955	4.145	4.290	4.169	3.234	- Mandatory Earning assets Write-off Reserve	
Rentabilitas																				Profitability
• ROA (%)	3,38	3,38	3,08	3,70	3,65	4,75	4,69	4,72	4,57	4,34	4,30	4,32	4,19	3,82	4,13	3,62	3,83	3,67	• ROA (%)	
- Laba (Profit)	2.952	4.557	5.155	6.569	7.399	10.133	10.092	10.329	10.144	9.706	9.733	9.868	9.610	8.805	10.112	9.136	9.851	9.541	- Profit	
- Rata-rata total aset	87.236	134.622	167.279	177.394	202.904	213.335	215.085	218.889	221.893	223.600	226.136	228.208	229.499	230.303	245.015	252.691	257.529	260.247	- Average Assets	
• BOPO (%)	76,17	76,15	76,06	73,04	73,64	75,22	74,23	72,75	73,02	74,55	74,06	73,89	74,54	77,65	71,75	72,58	71,70	74,19	• Operations Expenses / Operations Income (%)	
- Biaya Operasional	8.831	13.403	14.652	16.510	18.687	7.484	9.186	10.842	12.934	15.103	16.981	19.019	21.155	24.125	1.819	3.636	5.631	7.932	- Operations Expenses	
- Pendapatan Operasional	11.594	17.599	19.264	22.606	25.375	9.950	12.375	14.903	17.713	20.257	22.927	25.741	28.379	31.070	2.535	5.010	7.853	10.691	- Operations Income	
Likuiditas																				Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	8,68	6,26	7,74	8,91	11,08	8,94	9,83	9,43	8,54	10,26	8,81	8,37	9,41	10,80	10,19	8,36	8,64	8,60	• Liquid assets to liquid liabilities ratio	
• LDR (%)	46,96	43,33	53,53	67,28	79,31	69,18	70,71	66,81	68,15	71,01	68,30	69,65	73,23	78,26	73,12	69,30	68,96	69,71	• LDR (%)	
- Kredit (Credits)	44.931	55.955	71.881	96.385	120.754	127.329	129.472	132.740	135.688	138.023	139.450	142.040	143.956	143.707	143.395	145.945	149.427	152.882	- Credits	
- Dana Pihak Ketiga	95.688	129.141	134.287	143.262	152.251	184.041	183.098	198.673	199.091	194.370	204.169	203.924	196.571	183.624	196.117	210.593	216.693	219.317	- Third Party Funds	

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

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

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator		
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
CAR (%)	28,78	30,78	28,22	24,95	27,04	28,59	27,49	26,27	25,86	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	11.476	12.664	15.920	19.266	22.002	23.840	24.184	24.441	22.499	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	39.878	41.151	56.416	77.216	81.375	83.389	87.985	93.028	86.993	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	27,43	26,35	25,28	23,98	23,02	23,47	22,67	22,65	23,34	21,82	23,28	23,09	23,20	CAR (%) - Included Operational Risk	
• Modal	-	-	-	-	-	24.322	24.467	24.764	22.962	23.065	24.100	23.328	23.395	23.468	24.465	25.398	25.931	25.587	• Capital	
• ATMR	-	-	-	-	-	88.654	92.870	97.963	95.765	100.193	102.663	102.881	103.269	100.551	112.117	109.106	112.300	110.303	• Risk Weighted Assets	
KAP																				Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	3,56	3,10	2,17	1,79	2,06	2,05	1,97	2,04	2,01	1,94	1,96	1,94	1,90	1,94	1,92	1,99	1,89	1,95	• Classified Earning assets to Earning assets (%)	
- APYD	2.267	2.118	2.054	2.242	2.877	2.873	2.868	3.110	2.834	2.807	2.948	2.889	2.918	2.983	2.942	2.949	2.861	2.908	- Classified Earning assets	
- Total Aktiva Produktif	63.588	68.277	94.740	125.190	139.962	140.215	145.505	152.669	141.131	144.478	150.267	149.087	153.299	153.417	152.854	148.059	151.331	149.128	- Total Earning assets	
• PPAPYD terhadap PPAPWD (%)	114,72	113,96	126,44	105,92	125,76	95,30	113,29	89,40	95,28	99,87	105,52	104,47	98,83	96,44	86,62	100,34	90,84	93,87	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)	
- PPAPYD	1.819	1.470	1.527	2.009	2.183	2.219	2.241	2.331	2.186	2.292	2.603	2.557	2.537	2.614	2.532	2.463	2.473	2.466	- Earning assets Write-off Reserve	
- PPAPWD	1.586	1.290	1.208	1.897	1.736	2.328	1.978	2.608	2.294	2.295	2.467	2.448	2.567	2.711	2.924	2.455	2.722	2.628	- Mandatory Earning assets Write-off Reserve	
Rentabilitas																				Profitability
• ROA (%)	3,31	3,72	3,06	2,87	2,32	2,26	2,27	2,28	2,10	2,10	2,08	2,21	2,14	2,03	2,40	2,07	2,20	2,15	• ROA (%)	
- Laba (Profit)	1.888	2.185	2.405	2.901	3.067	3.057	3.082	3.136	2.728	2.758	2.761	2.896	2.839	2.725	3.610	3.015	3.232	3.161	- Profit	
- Rata-rata total aset	56.968	58.670	78.492	101.022	131.969	135.404	136.021	137.739	129.898	131.116	132.454	131.275	132.797	134.111	150.234	145.488	146.822	146.846	- Average Assets	
• BOPO (%)	74,92	79,05	79,78	83,57	84,50	85,23	87,55	81,40	82,09	83,09	84,20	82,69	82,77	84,10	93,48	96,58	87,19	85,79	• Operations Expenses / Operations Income (%)	
- Biaya Operasional	4.528	6.213	7.601	12.268	13.328	4.139	5.964	6.074	7.134	7.549	9.192	9.816	10.720	12.305	1.748	9.422	4.003	4.834	- Operations Expenses	
- Pendapatan Operasional	6.043	7.860	9.528	14.681	15.772	4.856	6.813	7.462	8.690	9.085	10.917	11.871	12.953	14.631	1.870	9.756	4.591	5.635	- Operations Income	
Likuiditas																				Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	0,60	0,51	0,49	0,64	0,80	0,81	0,92	0,84	0,87	1,02	1,03	0,90	0,85	0,92	0,96	0,97	0,96	0,85	• Liquid assets to liquid liabilities ratio	
• LDR (%)	76,82	113,66	106,53	98,63	85,45	95,48	96,26	95,68	96,42	99,35	100,07	98,69	98,44	100,61	100,84	98,07	98,84	101,53	• LDR (%)	
- Kredit (Credits)	36.937	40.833	58.520	75.849	80.977	84.391	88.165	94.779	88.693	92.476	95.106	95.937	95.764	98.408	98.187	93.958	96.190	96.737	- Credits	
- Dana Pihak Ketiga	48.079	35.927	54.934	76.902	94.761	88.384	91.590	99.058	91.985	93.078	95.037	97.214	97.279	97.812	97.368	95.811	97.315	95.280	- Third Party Funds	

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

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

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
CAR (%)	21,94	24,48	24,01	29,06	32,11	31,66	33,15	33,35	33,69	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	19.448	23.057	26.655	41.031	41.443	39.737	43.929	42.356	43.116	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	88.645	94.192	111.000	141.205	129.071	125.500	132.524	127.007	127.986	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	30,41	29,70	30,51	28,07	28,16	25,62	28,32	26,25	27,08	23,76	24,31	24,76	25,43	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	-	43.053	44.227	43.063	43.676	44.242	43.484	45.044	45.019	45.279	45.886	45.743	48.757	49.491	• Capital
• ATMR	-	-	-	-	-	141.596	148.937	141.121	155.582	157.095	169.697	159.032	171.500	167.210	193.127	188.182	196.936	194.633	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	3,82	2,89	3,19	3,67	4,18	3,56	3,55	3,55	3,46	3,35	3,42	3,43	2,39	2,40	2,36	2,30	2,26	2,35	• Classified Earning assets to Earning assets (%)
- APYD	5.108	4.659	6.300	9.819	9.814	8.425	8.620	8.308	8.284	8.129	8.169	8.426	5.915	5.831	5.806	5.657	5.663	5.897	- Classified Earning assets
- Total Aktiva Produktif	133.870	161.035	197.690	267.897	234.787	236.800	242.741	234.047	239.275	242.349	238.919	245.368	247.683	243.313	246.159	245.506	250.090	250.470	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	113,73	106,43	174,18	173,95	108,87	187,85	90,77	88,95	89,54	90,88	97,39	96,37	93,33	94,43	92,40	92,10	91,12	116,06	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	3.952	4.276	6.061	8.567	9.646	14.189	7.196	6.992	7.193	7.254	7.793	7.931	5.617	5.602	5.597	5.597	5.615	5.616	- Earning assets Write-off Reserve
- PPAPWD	3.475	4.018	3.480	4.925	8.860	7.554	7.927	7.861	8.033	7.982	8.002	8.230	6.019	5.933	6.057	6.077	6.162	4.839	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	2,90	4,35	3,83	3,89	3,54	3,71	3,55	3,60	3,49	3,43	3,24	3,30	3,08	3,05	2,90	2,60	3,17	3,00	• ROA (%)
- Laba (Profit)	3.849	6.468	6.380	7.767	7.816	7.925	7.641	7.732	7.518	7.398	7.008	7.154	6.700	6.660	6.536	5.889	7.251	6.903	- Profit
- Rata-rata total aset	132.524	148.597	166.598	199.670	220.809	213.564	215.469	214.983	215.380	215.877	216.310	216.889	217.774	218.155	225.560	226.865	228.939	230.162	- Average Assets
• BOPO (%)	82,80	81,18	79,98	83,38	78,78	96,94	96,96	97,31	89,10	88,73	88,48	88,17	89,33	88,61	93,79	89,58	86,61	87,28	• Operations Expenses / Operations Income (%)
- Biaya Operasional	17.136	23.370	23.289	29.292	24.805	58.274	69.570	81.416	21.115	23.173	25.217	28.340	30.714	32.939	4.256	6.611	9.380	12.767	- Operations Expenses
- Pendapatan Operasional	20.695	28.786	29.119	35.132	31.486	60.115	71.754	83.664	23.699	26.115	28.500	32.143	34.382	37.173	4.537	7.380	10.830	14.627	- Operations Income
Likuiditas																			Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	2,01	0,68	0,68	0,93	0,91	0,76	0,75	0,73	0,72	0,93	0,93	0,76	0,81	0,94	0,94	0,82	0,78	0,77	• Liquid assets to liquid liabilities ratio
• LDR (%)	54,89	79,56	74,09	88,31	85,05	84,31	84,63	85,73	87,65	88,35	90,01	91,24	87,40	90,86	92,15	91,99	91,37	93,63	• LDR (%)
- Kredit (Credits)	62.935	73.230	83.856	113.372	100.011	102.410	107.254	106.049	107.718	109.387	112.073	111.449	110.950	113.004	115.700	117.054	118.427	118.757	- Credits
- Dana Pihak Ketiga	114.658	92.040	113.182	128.377	117.594	121.473	126.736	123.707	122.893	123.813	124.517	122.153	126.948	124.376	125.551	127.249	129.612	126.831	- Third Party Funds

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

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

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indikator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Net Interest Margin (NIM)																			Net Interest Margin (NIM)
• Bank Persero	5,78	5,77	6,03	6,07	5,81	6,40	6,31	6,26	6,28	6,26	6,12	6,10	6,09	6,11	5,69	5,70	6,69	6,51	• State Owned Banks
• BUSN Devisa	5,24	5,67	5,43	5,32	5,64	5,24	5,25	5,31	5,30	5,30	5,40	5,39	5,40	5,35	5,44	5,29	5,27	5,32	• Foreign Exchange Commercial Banks
• BUSN Non Devisa	5,35	6,80	7,98	7,25	7,97	9,70	9,46	9,48	9,49	9,47	9,20	9,11	9,24	9,10	8,49	8,66	8,74	8,87	• Non-Foreign Exchange Commercial Banks
• BPD Regional	9,56	8,20	7,24	8,52	7,88	9,03	8,96	8,90	8,95	8,86	8,77	8,75	8,72	8,74	8,50	8,14	8,18	8,28	• Development Banks
• Bank Campuran	3,81	4,59	4,03	3,75	3,77	3,74	3,76	3,77	3,75	3,79	3,82	3,82	3,81	3,83	4,16	4,06	4,01	4,03	• Joint Venture Banks
• Bank Asing	4,78	4,91	4,70	4,29	3,78	3,60	3,66	3,68	3,50	3,53	3,55	3,50	3,54	3,47	3,66	3,62	3,49	3,49	• Foreign Owned Banks
• Bank Umum	5,63	5,80	5,70	5,66	5,56	5,83	5,79	5,80	5,78	5,77	5,75	5,73	5,74	5,73	5,59	5,53	5,88	5,84	• Commercial Banks

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan ¹⁾	Feb	Mar		Apr
Modal Inti																			Tier One Capital
<100 miliar	44	39	30	22	11	7	7	5	4	5	5	2	-	-	-	-	-	-	<100 billion
≥100 miliar	87	91	100	102	110	106	106	108	108	107	107	109	111	111	111	110	110	110	≥100 billion
CAR																			Capital Adequacy Ratio
<12%	12	13	14	11	12	10	10	8	11	10	13	10	11	7	5	5	10	9	<12%
≥12%	119	117	116	113	109	103	103	105	101	102	99	101	100	104	106	105	100	101	≥12%
NPL																			Non Performing Loan Ratio
<5%	100	100	108	105	107	99	99	101	99	99	98	95	98	96	95	96	95	98	<5%
≥5%	31	30	22	19	14	14	14	12	13	13	14	16	13	15	16	14	15	12	≥5%
ROA																			Return on Asset Ratio
<1,5%	41	47	46	41	42	30	30	30	29	30	31	30	29	34	41	47	36	35	<1,5%
≥1,5%	90	83	84	83	79	83	83	83	83	82	81	81	82	77	70	63	74	75	≥1,5%
LDR																			Loan to Deposit Ratio
<50%	25	29	20	9	11	8	7	7	6	7	7	6	6	5	6	5	8	8	<50%
≥50%	106	101	110	115	110	105	106	106	106	105	105	105	105	106	105	105	102	102	≥50%

Ket : Tidak termasuk BUS, jumlah BUS berdasarkan tingkat rasio disajikan pada tabel 2.14
¹⁾ Termasuk PT. Bank OCBC Indonesia yang telah merger dengan PT. Bank OCBC NISP, Tbk, tanggal 22 Desember 2010

Note : Excluding Sharia Banks, Sharia Banks amount based on ratios shown in the table 2.14
¹⁾ Including PT. Bank OCBC Indonesia, which has been merged with PT. Bank OCBC NISP, Tbk, dated December 22, 2010

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

Kelompok Bank	2005	2006	2007	2008	2009	2010								2011				Group of Bank	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Bank Persero	565.585	621.212	741.988	847.563	979.078	957.337	944.216	974.384	959.952	957.180	974.858	986.613	1.005.481	1.115.519	1.081.825	1.059.435	1.094.387	1.086.629	State Owned Banks
BUSN Devisa	571.231	663.002	768.730	883.470	958.549	989.409	1.015.591	1.036.817	1.063.062	1.080.528	1.102.984	1.123.606	1.158.924	1.203.370	1.209.516	1.220.500	1.239.689	1.249.248	Foreign Exchange Commercial Banks
BUSN Non Devisa	26.283	29.657	39.012	42.467	55.762	57.727	59.883	70.265	66.484	67.835	70.881	72.247	73.401	78.485	77.092	76.986	80.424	82.726	Non-Foreign Exchange Commercial Banks
BPD	106.411	159.476	170.012	185.252	200.542	224.377	222.088	237.912	239.920	235.574	246.419	247.621	242.442	239.141	245.015	260.368	267.204	268.400	Regional Development Banks
Bank Campuran	59.639	64.421	90.480	118.131	135.675	134.000	138.486	146.331	136.164	139.644	143.155	144.225	149.401	149.990	151.721	147.676	151.036	148.387	Joint Venture Banks
Bank Asing	140.679	156.083	176.278	233.674	204.502	213.384	223.088	212.556	217.878	219.422	219.770	222.104	226.625	222.347	225.560	228.171	233.087	233.702	Foreign Owned Banks
Total	1.469.827	1.693.850	1.986.501	2.310.557	2.534.106	2.576.235	2.603.352	2.678.265	2.683.461	2.700.183	2.758.066	2.796.418	2.856.274	3.008.853	2.990.729	2.993.135	3.065.827	3.069.093	Total

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

Kelompok Bank	Desember 2006				Desember 2007				Desember 2008				Desember 2009				April 2010				Desember 2010				April 2011				Group of Bank				
	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun					
Jumlah Bank (total banks)																																	
Bank Persero	0	1	1	3	0	0	2	3	0	0	2	3	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	State Owned Banks
BUSN Devisa	6	15	12	2	5	14	11	5	3	16	10	6	2	18	8	6	2	19	8	6	1	18	10	7	1	18	9	8	Foreign Exchange Commercial Banks				
BUSN Non Devisa	28	8	0	0	26	9	1	0	24	8	1	0	21	9	1	0	21	8	1	0	21	8	2	0	21	9	1	0	Non-Foreign Exchange Commercial Banks				
BPD	1	18	7	0	1	18	7	0	0	19	7	0	1	17	8	0	0	16	10	0	0	15	11	0	0	15	11	0	Regional Development Banks				
Bank Campuran	2	14	1	0	0	15	2	0	1	8	6	0	1	8	7	0	1	8	7	0	1	7	7	0	1	6	7	0	Joint Venture Banks				
Bank Asing	2	3	6	0	1	4	6	0	0	4	4	2	0	4	5	1	0	4	5	1	0	5	4	1	0	5	4	1	Foreign Owned Banks				
Total	39	59	27	5	33	60	29	8	28	55	30	11	25	56	29	11	24	55	31	11	23	53	34	12	23	53	32	13	Total				

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

Peringkat	Desember 2006			Desember 2007			Desember 2008			Desember 2009			April 2010			Desember 2010			April 2011			Rating
	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	
1	PT Bank Mandiri Tbk	255.988	15,11	PT Bank Mandiri Tbk	306.563	15,43	PT Bank Mandiri Tbk	340.181	14,72	PT Bank Mandiri (Persero) Tbk	375.239	15,00	PT Bank Mandiri (Persero) Tbk	368.056	14,29	PT Bank Mandiri (Persero) Tbk	410.619	13,65	PT Bank Mandiri (Persero) Tbk	418.176	13,63	1
2	PT Bank Central Asia Tbk	177.611	10,49	PT Bank Central Asia Tbk	218.615	11,01	PT BRI Tbk	250.134	10,83	PT BRI (Persero) Tbk	318.447	12,73	PT BRI (Persero) Tbk	319.287	12,39	PT BRI (Persero) Tbk	395.396	13,14	PT BRI (Persero) Tbk	364.444	11,87	2
3	PT BNI Tbk	168.863	9,97	PT BRI Tbk	204.009	10,27	PT Bank Central Asia Tbk	246.702	10,68	PT Bank Central Asia Tbk	283.182	11,32	PT Bank Central Asia Tbk	285.231	11,07	PT Bank Central Asia Tbk	323.345	10,75	PT Bank Central Asia Tbk	329.494	10,74	3
4	PT BSI	154.979	9,15	PT BNI Tbk	184.463	9,29	PT BNI Tbk	200.974	8,70	PT BNI (Persero) Tbk	226.911	9,07	PT BNI (Persero) Tbk	212.327	8,24	PT BNI (Persero) Tbk	241.169	8,02	PT BNI (Persero) Tbk	233.538	7,61	4
5	PT Bank Daramon Indonesia Tbk	79.708	4,71	PT Bank Daramon Indonesia Tbk	86.684	4,36	PT Bank Daramon Indonesia Tbk	104.842	4,54	PT Bank CIMB Niaga Tbk	106.889	4,27	PT Bank CIMB Niaga Tbk	117.424	4,56	PT Bank CIMB Niaga Tbk	142.932	4,75	PT Bank CIMB Niaga Tbk	146.104	4,76	5
6	PT BKT Tbk	48.316	2,85	PT Bank Niaga Tbk	54.733	2,76	PT CIMB Niaga Tbk	69.305	3,00	PT Bank Daramon Indonesia Tbk	96.806	3,87	PT Bank Daramon Indonesia Tbk	95.219	3,70	PT Bank Daramon Indonesia Tbk	113.861	3,78	PT Bank Daramon Indonesia Tbk	118.768	3,87	6
7	PT Bank Niaga Tbk	46.464	2,74	PT Pan Indonesia Bank Tbk	51.384	2,59	PT Pan Indonesia Bank Tbk	63.628	2,75	PT Pan Indonesia Bank Tbk	76.270	3,05	PT Pan Indonesia Bank Tbk	82.411	3,20	PT Pan Indonesia Bank Tbk	106.508	3,54	PT Pan Indonesia Bank Tbk	110.239	3,59	7
8	PT Pan Indonesia Bank Tbk	39.229	2,32	PT BKT Tbk	50.941	2,56	PT Bank Permata Tbk	54.220	2,35	PT BKT Tbk	58.737	2,35	PT Bank Permata Tbk	60.763	2,36	PT Bank Permata Tbk	74.040	2,46	PT Bank Permata Tbk	82.040	2,67	8
9	Citibank N.A	38.169	2,25	Citibank N.A	45.021	2,27	PT BKT Tbk	54.068	2,34	PT BKT (Persero)	58.481	2,34	PT BKT Tbk	60.269	2,34	PT BKT Tbk	72.030	2,39	PT BKT Tbk	74.307	2,42	9
10	PT Bank Permata Tbk	37.869	2,24	PT Bank Permata Tbk	39.131	1,97	Citibank N.A	53.503	2,32	PT Bank Permata Tbk	56.213	2,25	PT BKT (Persero)	57.667	2,24	PT BKT (Persero) Tbk	68.334	2,27	PT BKT (Persero) Tbk	70.471	2,30	10
	Total	1.047.196	61,82	Total	1.241.544	62,50	Total	1.437.357	62,22	Total	1.657.176	66,24	Total	1.658.653	64,38	Total	1.948.234	64,75	Total	1.947.580	63,46	

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aktiva Produktif	1.339.752	1.565.103	1.851.990	2.242.282	2.464.256	2.519.629	2.554.073	2.622.523	2.626.125	2.655.514	2.691.238	2.748.821	2.746.843	2.831.871	2.829.665	2.829.838	2.890.073	2.874.190	Earning Assets
a. Lancar	1.216.190	1.446.264	1.742.691	2.108.571	2.321.463	2.370.632	2.397.919	2.469.467	2.475.979	2.501.832	2.536.267	2.592.740	2.589.642	2.691.806	2.677.271	2.666.133	2.741.845	2.722.499	a. Current
b. DPK	64.863	67.604	65.257	80.607	86.232	93.043	97.630	94.251	94.967	96.562	97.923	97.310	97.489	87.271	96.815	107.234	90.473	92.470	b. Special Mention
c. Kurang Lancar	18.077	10.909	6.901	11.472	11.729	12.774	12.972	11.440	11.359	11.493	12.173	13.343	12.391	10.529	11.861	11.287	11.309	11.054	c. Sub-Standard
d. Diragukan	11.581	5.955	3.523	5.500	9.591	9.403	10.369	12.715	9.315	8.823	9.274	9.468	10.206	8.797	9.060	9.853	10.406	9.645	d. Doubtful
e. Macet	29.040	34.370	33.619	36.131	35.241	33.832	35.183	34.650	35.804	36.792	35.466	35.961	36.995	33.469	34.654	35.325	36.034	38.423	e. Lost
Non Performing Earning Asset (Nominal)	58.698	51.234	44.043	53.104	56.560	56.009	58.524	58.805	56.478	57.108	56.913	58.772	59.591	52.794	55.576	56.465	57.748	59.123	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	4,38	3,27	2,38	2,37	2,30	2,22	2,29	2,24	2,15	2,15	2,11	2,14	2,17	1,86	1,96	2,00	2,00	2,06	Non Performing Earning Asset Ratio (%)
Kredit	695.648	792.297	1.002.012	1.307.688	1.437.930	1.486.329	1.531.556	1.586.492	1.597.980	1.640.430	1.659.145	1.675.633	1.706.403	1.765.845	1.746.005	1.773.889	1.814.846	1.843.538	Credit
a. Lancar	583.543	680.805	900.094	1.190.245	1.307.983	1.349.950	1.388.689	1.448.425	1.458.751	1.497.862	1.515.174	1.530.843	1.560.810	1.636.854	1.604.477	1.620.643	1.676.714	1.701.778	a. Current
b. DPK	59.516	63.436	61.150	75.571	82.399	89.369	93.660	90.735	90.964	93.234	94.677	93.660	93.388	83.751	93.224	103.885	87.162	89.263	b. Special Mention
c. Kurang Lancar	15.337	9.183	5.874	8.177	9.772	9.984	10.942	9.912	9.752	10.056	10.727	11.921	11.101	9.180	10.760	10.182	10.275	10.082	c. Sub-Standard
d. Diragukan	11.062	5.869	3.489	5.406	8.132	8.211	8.644	8.435	8.174	7.659	8.094	8.225	9.068	7.665	7.924	8.742	9.358	8.684	d. Doubtful
e. Macet	26.191	33.005	31.405	28.290	29.644	28.871	29.622	28.985	30.339	31.618	30.364	30.984	32.036	28.396	29.620	30.437	31.336	33.732	e. Lost
Non Performing Loan (Nominal)	52.589	48.057	40.767	41.872	47.548	47.066	49.207	47.332	48.265	49.333	49.185	51.130	52.205	45.241	48.304	49.361	50.969	52.497	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	7,56	6,07	4,07	3,20	3,31	3,17	3,21	2,98	3,02	3,01	2,96	3,05	3,06	2,56	2,77	2,78	2,81	2,85	Non Performing Loan Ratio (%)

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aktiva Produktif	532.254	581.590	683.347	823.508	958.452	936.809	938.396	971.295	954.742	961.775	967.857	987.192	988.878	1.049.282	1.036.013	1.018.578	1.049.921	1.044.599	Earning Assets
a. Lancar	457.324	514.140	626.735	766.622	894.206	871.227	868.273	902.552	886.960	892.974	898.535	916.451	914.990	986.077	965.516	942.743	981.517	976.435	a. Current
b. DPK	32.572	34.770	31.412	36.546	43.339	46.609	49.185	46.637	48.750	48.906	49.950	50.110	49.507	43.829	49.152	53.742	46.530	45.595	b. Special Mention
c. Kurang Lancar	11.630	5.102	2.723	3.034	3.516	4.057	4.208	3.663	3.318	3.609	4.280	4.981	4.339	3.678	4.964	4.293	3.897	3.367	c. Sub-Standard
d. Diragukan	9.356	2.899	1.237	2.285	3.790	3.812	4.369	6.729	3.428	3.066	3.165	3.341	4.246	2.977	2.869	3.645	4.333	4.057	d. Doubtful
e. Macet	21.372	24.678	21.240	15.021	13.601	11.103	12.361	11.713	12.285	13.220	11.927	12.309	15.796	12.721	13.512	14.155	13.643	15.144	e. Lost
Non Performing Earning Asset (Nominal)	42.358	32.679	25.201	20.340	20.907	18.972	20.939	22.105	19.032	19.895	19.372	20.631	24.382	19.376	21.345	22.093	21.873	22.569	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	7,96	5,62	3,69	2,47	2,18	2,03	2,23	2,28	1,99	2,07	2,00	2,09	2,47	1,85	2,06	2,17	2,08	2,16	Non Performing Earning Asset Ratio (%)
Kredit	256.413	287.910	356.151	470.665	544.870	557.986	570.164	588.755	589.895	601.865	605.795	610.383	621.691	642.718	629.622	637.831	656.897	665.361	Credit
a. Lancar	189.292	224.579	303.693	418.002	483.886	495.356	503.843	526.187	525.634	535.925	539.413	542.926	551.468	582.549	561.979	564.738	591.215	599.667	a. Current
b. DPK	29.308	32.528	29.310	35.069	42.156	45.102	47.169	44.868	46.507	47.327	48.365	48.166	47.173	42.187	47.499	52.187	45.039	44.316	b. Special Mention
c. Kurang Lancar	9.962	4.374	2.701	2.973	3.410	3.236	4.047	3.620	3.287	3.559	4.152	4.973	4.333	3.331	4.817	4.142	3.788	3.339	c. Sub-Standard
d. Diragukan	8.887	2.839	1.237	2.275	3.756	3.788	3.886	3.569	3.388	3.027	3.138	3.215	4.138	2.976	2.866	3.641	4.259	3.960	d. Doubtful
e. Macet	18.965	23.589	19.210	12.346	11.663	10.505	11.219	10.511	11.079	12.026	10.728	11.103	14.579	11.675	12.462	13.123	12.597	14.078	e. Lost
Non Performing Loan (Nominal)	37.813	30.803	23.148	17.594	18.828	17.528	19.152	17.700	17.754	18.612	18.018	19.291	23.051	17.982	20.145	20.907	20.643	21.378	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	14,75	10,70	6,50	3,74	3,46	3,14	3,36	3,01	3,01	3,09	2,97	3,16	3,71	2,80	3,20	3,28	3,14	3,21	Non Performing Loan Ratio (%)

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indikator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aktiva Produktif	500.822	596.214	700.622	821.136	899.511	943.339	965.747	990.516	1012.409	1030.428	1042.711	1070.666	1078.370	1.107.162	1.114.192	1.124.217	1.135.701	1.128.159	Earning Assets
a. Lancar	474.357	565.801	670.749	774.507	851.445	890.670	911.426	938.354	959.385	976.403	988.087	1.016.435	1.023.901	1.056.635	1.060.517	1.065.179	1.083.105	1.073.616	a. Current
b. DPK	17.070	18.274	19.016	27.134	27.546	30.724	32.162	30.667	30.570	31.612	32.181	31.821	32.251	29.682	32.356	37.267	29.599	31.050	b. Special Mention
c. Kurang Lancar	3.737	3.341	2.068	2.570	4.004	4.186	4.132	3.531	3.967	4.232	4.291	4.628	4.389	3.596	3.508	3.875	4.289	4.454	c. Sub-Standard
d. Diragukan	1.406	2.203	1.432	2.269	3.256	3.266	3.590	3.656	3.665	3.498	3.742	3.554	3.538	3.497	3.923	4.042	3.868	3.484	d. Doubtful
e. Macet	4.253	6.595	7.356	14.656	13.261	14.549	14.437	14.308	14.822	14.682	14.411	14.228	14.291	13.751	13.888	13.854	14.840	15.556	e. Lost
Non Performing Earning Asset (Nominal)	9.396	12.139	10.856	19.495	20.520	22.002	22.159	21.495	22.455	22.412	22.444	22.410	22.219	20.845	21.319	21.771	22.997	23.494	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	1,88	2,04	1,55	2,37	2,28	2,33	2,29	2,17	2,22	2,18	2,15	2,09	2,06	1,88	1,91	1,94	2,02	2,08	Non Performing Earning Asset Ratio (%)
Kredit	277.591	315.256	407.742	524.295	555.617	575.659	596.004	618.780	632.629	653.864	660.785	668.876	686.115	718.639	708.824	728.002	741.401	756.128	Credit
a. Lancar	251.811	285.540	378.247	484.022	512.733	527.798	546.438	571.178	584.259	604.231	610.444	618.927	635.815	672.422	659.506	673.201	692.462	705.298	a. Current
b. DPK	16.846	18.087	18.860	25.975	26.910	30.254	31.798	30.392	30.157	31.211	31.817	31.473	31.957	29.314	31.905	36.829	29.374	30.742	b. Special Mention
c. Kurang Lancar	3.617	3.069	1.981	2.514	3.208	4.036	3.977	3.446	3.876	4.112	4.201	4.385	4.195	3.513	3.448	3.811	4.225	4.399	c. Sub-Standard
d. Diragukan	1.383	2.198	1.416	2.223	2.972	3.067	3.398	3.509	3.519	3.352	3.578	3.402	3.364	3.346	3.768	3.885	3.842	3.468	d. Doubtful
e. Macet	3.934	6.363	7.237	9.560	9.795	10.559	10.393	10.255	10.818	10.958	10.744	10.688	10.783	10.045	10.197	10.275	11.497	12.221	e. Lost
Non Performing Loan (Nominal)	8.934	11.629	10.635	14.298	15.974	17.663	17.767	17.210	18.213	18.422	18.523	18.475	18.342	16.904	17.413	17.971	19.564	20.089	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	3,22	3,69	2,61	2,73	2,88	3,07	2,98	2,78	2,88	2,82	2,80	2,76	2,67	2,35	2,46	2,47	2,64	2,66	Non Performing Loan Ratio (%)

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indikator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aktiva Produktif	18.404	26.141	34.610	37.729	50.318	51.925	54.723	63.278	59.540	61.006	63.793	64.989	64.658	69.067	67.774	67.697	70.504	71.246	Earning Assets
a. Lancar	17.069	24.650	33.177	36.296	48.063	49.336	52.005	60.021	56.782	57.927	60.648	61.805	61.484	66.013	64.557	64.181	67.479	68.092	a. Current
b. DPK	688	867	935	964	1.463	1.642	1.734	2.066	1.580	1.914	1.912	1.857	1.918	1.766	1.877	2.184	1.840	1.940	b. Special Mention
c. Kurang Lancar	154	122	75	145	217	171	189	338	307	196	238	294	249	301	299	292	245	259	c. Sub-Standard
d. Diragukan	83	94	65	116	128	206	194	211	199	217	207	235	256	227	236	246	226	221	d. Doubtful
e. Macet	411	409	357	208	448	570	601	642	674	753	788	799	753	760	804	794	714	734	e. Lost
Non Performing Earning Asset (Nominal)	647	625	497	468	792	948	984	1.192	1.179	1.166	1.233	1.328	1.257	1.288	1.339	1.332	1.185	1.215	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	3,52	2,39	1,44	1,24	1,57	1,82	1,80	1,88	1,98	1,91	1,93	2,04	1,94	1,86	1,98	1,97	1,68	1,70	Non Performing Earning Asset Ratio (%)
Kredit	16.842	19.114	23.863	27.122	35.700	38.554	40.497	45.390	43.358	44.815	45.936	46.318	47.313	48.757	49.619	50.450	51.873	53.050	Credit
a. Lancar	15.323	17.653	22.468	25.690	33.451	35.970	37.785	42.195	40.680	41.739	42.819	43.193	44.145	45.765	46.419	46.945	48.855	49.901	a. Current
b. DPK	787	867	935	964	1.462	1.638	1.731	2.022	1.579	1.913	1.912	1.850	1.912	1.731	1.872	2.177	1.834	1.936	b. Special Mention
c. Kurang Lancar	167	122	75	145	212	171	186	336	228	196	211	242	249	300	297	288	245	259	c. Sub-Standard
d. Diragukan	95	93	65	116	128	205	193	211	198	216	207	234	255	201	236	245	226	221	d. Doubtful
e. Macet	469	379	320	207	448	570	601	627	673	750	788	799	753	760	794	794	713	734	e. Lost
Non Performing Loan (Nominal)	732	594	460	468	787	947	981	1.173	1.099	1.162	1.206	1.275	1.256	1.261	1.327	1.328	1.184	1.214	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	4,34	3,11	1,93	1,73	2,20	2,46	2,42	2,58	2,53	2,59	2,62	2,75	2,65	2,59	2,67	2,63	2,28	2,29	Non Performing Loan Ratio (%)

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aktiva Produktif	85.078	131.845	140.981	166.823	181.225	210.541	206.960	210.718	219.027	215.478	227.690	230.879	213.326	209.002	212.005	225.126	231.845	229.956	Earning Assets
a. Lancar	83.286	129.815	138.560	163.857	176.715	203.636	199.606	203.178	213.012	207.853	219.984	223.462	205.779	203.275	204.635	217.103	224.241	221.696	a. Current
b. DPK	943	1.121	1.195	1.581	2.313	3.981	4.158	4.573	4.254	4.415	4.348	3.849	4.037	2.715	3.952	4.644	3.996	4.503	b. Special Mention
c. Kurang Lancar	140	160	178	168	350	458	608	348	411	409	413	575	450	266	497	378	360	377	c. Sub-Standard
d. Diragukan	122	141	174	143	319	368	465	416	398	435	465	436	497	365	314	358	326	341	d. Doubtful
e. Macet	587	609	874	1.075	1.528	2.098	2.124	2.204	2.265	2.368	2.373	2.557	2.563	2.381	2.608	2.643	2.923	3.039	e. Lost
Non Performing Earning Asset (Nominal)	849	909	1.227	1.385	2.197	2.924	3.197	2.967	3.074	3.211	3.250	3.568	3.509	3.012	3.418	3.379	3.609	3.757	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	1,00	0,69	0,87	0,83	1,21	1,39	1,54	1,41	1,40	1,49	1,43	1,55	1,65	1,44	1,61	1,50	1,56	1,63	Non Performing Earning Asset Ratio (%)
Kredit	44.931	55.955	71.881	96.385	120.754	127.329	129.472	132.740	135.688	138.023	139.450	142.040	143.956	143.707	143.395	145.945	149.427	152.882	Credit
a. Lancar	43.147	53.942	69.477	93.449	116.386	120.621	122.343	125.386	128.477	130.543	131.901	134.741	136.530	138.072	136.107	137.989	141.907	144.703	a. Current
b. DPK	949	1.121	1.194	1.579	2.308	3.892	4.068	4.485	4.161	4.324	4.259	3.755	3.943	2.669	3.928	4.626	3.982	4.486	b. Special Mention
c. Kurang Lancar	139	155	172	160	332	451	582	342	405	401	407	570	445	261	490	374	356	373	c. Sub-Standard
d. Diragukan	122	140	174	142	236	367	375	415	397	406	420	434	490	362	297	349	318	340	d. Doubtful
e. Macet	573	598	864	1.056	1.492	1.997	2.105	2.113	2.248	2.350	2.354	2.540	2.547	2.343	2.573	2.607	2.865	2.980	e. Lost
Non Performing Loan (Nominal)	834	892	1.209	1.358	2.060	2.816	3.062	2.870	3.050	3.157	3.181	3.544	3.482	2.966	3.360	3.330	3.539	3.693	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	1,86	1,59	1,68	1,41	1,71	2,21	2,36	2,16	2,25	2,29	2,28	2,49	2,42	2,06	2,34	2,28	2,37	2,42	Non Performing Loan Ratio (%)

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aktiva Produktif	63.588	68.277	94.740	125.190	139.962	140.215	145.505	152.669	141.131	144.478	150.267	149.728	153.927	154.045	153.521	148.714	152.012	149.761	Earning Assets
a. Lancar	58.153	62.684	89.164	119.252	133.713	134.211	139.555	146.087	135.044	138.391	143.846	143.489	147.674	148.116	147.451	142.428	146.194	143.763	a. Current
b. DPK	3.751	3.788	4.150	4.323	3.697	3.264	3.186	3.643	3.470	3.545	3.831	3.625	3.624	3.207	3.402	3.771	3.175	3.371	b. Special Mention
c. Kurang Lancar	561	1.158	700	790	958	1.159	1.170	1.274	1.138	1.085	950	929	968	892	871	782	899	872	c. Sub-Standard
d. Diragukan	296	214	234	233	483	413	429	409	329	312	496	546	425	365	358	383	421	424	d. Doubtful
e. Macet	827	432	491	592	1.111	1.167	1.165	1.255	1.151	1.145	1.144	1.139	1.235	1.464	1.438	1.350	1.323	1.332	e. Lost
Non Performing Earning Asset (Nominal)	1.684	1.804	1.425	1.615	2.552	2.740	2.763	2.938	2.618	2.541	2.589	2.614	2.629	2.721	2.668	2.515	2.643	2.628	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	2,65	2,64	1,50	1,29	1,82	1,95	1,90	1,92	1,85	1,76	1,72	1,75	1,71	1,77	1,74	1,69	1,74	1,75	Non Performing Earning Asset Ratio (%)
Kredit	36.937	40.833	58.520	75.849	80.977	84.391	88.165	94.779	88.693	92.476	95.106	96.567	96.378	99.020	98.845	94.606	96.821	97.360	Credit
a. Lancar	32.099	36.100	54.044	70.679	75.273	79.031	82.850	88.815	83.217	86.992	89.304	90.973	90.861	93.866	93.525	89.055	91.770	92.122	a. Current
b. DPK	3.392	3.259	3.550	3.630	3.209	2.788	2.687	3.175	3.010	3.105	3.369	3.109	2.979	2.570	2.792	3.135	2.505	2.719	b. Special Mention
c. Kurang Lancar	371	835	218	726	949	1.061	1.095	1.182	1.026	955	819	817	894	814	789	713	830	804	c. Sub-Standard
d. Diragukan	277	209	228	228	453	379	403	389	313	296	480	530	409	365	342	383	421	424	d. Doubtful
e. Macet	797	430	481	587	1.094	1.132	1.130	1.217	1.127	1.129	1.134	1.139	1.235	1.404	1.397	1.320	1.295	1.290	e. Lost
Non Performing Loan (Nominal)	1.446	1.474	926	1.540	2.496	2.572	2.628	2.789	2.466	2.379	2.433	2.486	2.538	2.583	2.528	2.416	2.547	2.518	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	3,91	3,61	1,58	2,03	3,08	3,05	2,98	2,94	2,78	2,57	2,56	2,57	2,63	2,61	2,56	2,55	2,63	2,59	Non Performing Loan Ratio (%)

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aktiva Produktif	133.870	161.035	197.690	267.897	234.787	236.800	242.741	234.047	239.275	242.349	238.919	245.368	247.683	243.313	246.159	245.506	250.090	250.470	Earning Assets
a. Lancar	120.465	149.174	184.305	248.037	217.322	221.553	227.054	219.275	224.797	228.284	225.168	231.099	235.815	231.689	234.594	234.499	239.309	238.898	a. Current
b. DPK	9.732	8.784	8.549	10.059	7.873	6.823	7.205	6.665	6.345	6.170	5.701	6.049	6.152	6.071	6.076	5.627	5.332	6.012	b. Special Mention
c. Kurang Lancar	1.842	1.026	1.157	4.766	2.685	2.742	2.665	2.285	2.218	1.962	2.002	1.935	1.995	1.797	1.722	1.666	1.619	1.724	c. Sub-Standard
d. Diragukan	305	405	380	455	1.615	1.337	1.322	1.293	1.309	1.308	1.225	1.357	1.364	1.365	1.364	1.184	1.238	1.217	d. Doubtful
e. Macet	1.525	1.647	3.300	4.580	5.292	4.345	4.495	4.529	4.607	4.624	4.824	4.929	2.357	2.391	2.404	2.530	2.591	2.619	e. Lost
Non Performing Earning Asset (Nominal)	3.672	3.077	4.837	9.801	9.592	8.424	8.482	8.107	8.134	7.895	8.050	8.220	5.716	5.553	5.489	5.379	5.449	5.560	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	2,74	1,91	2,45	3,66	4,09	3,56	3,49	3,46	3,40	3,26	3,37	3,35	2,31	2,28	2,23	2,19	2,18	2,22	Non Performing Earning Asset Ratio (%)
Kredit	62.935	73.230	83.856	113.372	100.011	102.410	107.254	106.049	107.718	109.387	112.073	111.449	110.950	113.004	115.700	117.054	118.427	118.757	Credit
a. Lancar	51.871	62.991	72.166	98.403	86.254	91.173	95.431	94.664	96.485	98.432	101.293	100.083	101.991	104.180	106.940	108.715	110.505	110.087	a. Current
b. DPK	8.234	7.575	7.301	8.355	6.354	5.695	6.206	5.793	5.551	5.354	4.955	5.307	5.423	5.279	5.228	4.931	4.429	5.064	b. Special Mention
c. Kurang Lancar	1.080	628	727	1.659	1.662	1.029	1.054	986	930	832	937	934	985	961	919	852	831	908	c. Sub-Standard
d. Diragukan	297	389	369	422	588	405	390	343	359	362	271	409	412	415	415	238	292	271	d. Doubtful
e. Macet	1.453	1.647	3.292	4.533	5.153	4.107	4.173	4.263	4.393	4.406	4.617	4.716	2.139	2.169	2.198	2.318	2.370	2.427	e. Lost
Non Performing Loan (Nominal)	2.830	2.664	4.389	6.614	7.403	5.541	5.617	5.591	5.682	5.600	5.824	6.059	3.536	3.545	3.532	3.409	3.493	3.606	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	4,50	3,64	5,23	5,83	7,40	5,41	5,24	5,27	5,27	5,12	5,20	5,44	3,19	3,14	3,05	2,91	2,95	3,04	Non Performing Loan Ratio (%)

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

Kelompok Bank	Jumlah Bank (<i>Total Banks</i>)														Group of Bank
	Desember 2006		Desember 2007		Desember 2008		Desember 2009		April 2010		Desember 2010		April 2011		
	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	
Bank Persero	3	2	3	2	3	2	4	0	4	0	4	0	4	0	State Owned Banks
BUSN Devisa	25	10	30	5	30	5	30	4	31	4	33	3	33	3	Foreign Exchange Commercial Banks
BUSN Non Devisa	27	9	29	7	30	3	28	3	27	3	26	5	28	3	Non-Foreign Exchange Commercial Banks
BPD	25	1	25	1	24	2	25	1	23	3	23	3	23	3	Regional Development Banks
Bank Campuran	10	7	15	2	13	2	14	2	14	2	13	2	13	1	Joint Venture Banks
Bank Asing	10	1	6	5	5	5	6	4	7	3	8	2	8	2	Foreign Owned Banks
Total	100	30	108	22	105	19	107	14	106	15	107	15	108	12	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010								2011				Economic Sector	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pertanian, perburuan dan sarana pertanian	3.188	3.165	2.121	1.857	2.494	2.016	2.004	1.868	2.154	2.214	2.230	2.256	2.535	1.659	1.764	1.812	1.876	1.709	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	1.192	1.101	737	911	774	834	888	919	826	574	517	1.139	1.234	269	307	259	382	365	2. Mining
3. Perindustrian	26.734	19.383	14.593	14.674	12.411	10.467	10.635	10.462	10.793	11.042	11.047	11.081	11.940	10.238	10.892	10.548	11.615	11.912	3. Manufacturing
4. Listrik, gas dan air	390	266	96	22	18	16	21	34	115	21	116	148	336	193	190	198	143	192	4. Electricity, gas and water
5. Konstruksi	2.860	1.698	1.642	1.856	2.316	2.264	2.827	2.416	2.421	2.571	2.453	2.775	2.884	2.237	2.569	2.566	2.514	2.528	5. Construction
6. Perdagangan, restoran dan hotel	7.433	10.200	8.940	8.040	12.254	10.844	11.466	10.706	12.039	12.293	11.907	12.116	14.034	12.665	13.190	13.488	14.035	14.292	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	1.971	2.131	841	1.565	1.762	2.343	2.376	2.217	2.299	2.662	2.791	3.073	3.109	2.816	3.070	3.989	3.784	3.866	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	3.378	3.057	2.798	3.226	3.373	3.775	3.972	3.641	3.314	3.261	3.345	3.292	3.002	3.100	3.260	2.968	2.845	2.900	8. Business Services
9. Jasa sosial/masyarakat	739	393	263	291	756	1.350	1.406	1.700	1.942	2.065	1.864	2.048	1.850	1.761	1.795	1.828	1.834	1.909	9. Social Services
10. Lain-lain	4.704	6.663	8.735	9.430	11.388	13.156	13.611	13.368	12.362	12.631	12.917	13.202	11.282	10.303	11.267	11.706	11.942	12.822	10. Others

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010									2011				Economic Sector
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pertanian, perburuan dan sarana pertanian	2.177	2.004	1.133	855	1.200	799	846	685	821	842	899	950	1.270	712	732	781	849	657	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	669	923	346	367	89	85	118	232	70	71	49	898	952	104	108	108	124	128	2. Mining
3. Perindustrian	21.458	14.042	10.301	7.950	5.659	4.270	4.677	4.545	4.432	4.606	4.381	4.262	5.110	3.794	4.086	3.931	4.042	4.201	3. Manufacturing
4. Listrik, gas dan air	170	261	78	15	12	6	6	20	7	7	7	38	46	60	60	59	8	1	4. Electricity, gas and water
5. Konstruksi	2.463	1.221	1.027	919	1.152	871	1.052	857	816	904	854	934	1.068	752	959	1.067	954	1.020	5. Construction
6. Perdagangan, restoran dan hotel	5.354	7.101	5.576	3.900	6.189	4.222	4.567	3.899	5.344	5.652	5.287	5.468	7.504	6.079	6.669	6.763	6.763	6.832	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	1.205	961	373	473	522	690	720	670	626	873	705	710	721	615	972	1.458	1.186	1.211	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.814	1.577	1.216	476	656	983	1.114	702	560	447	546	600	650	881	912	679	583	627	8. Business Services
9. Jasa sosial/masyarakat	588	230	41	66	262	284	294	486	546	548	533	553	577	699	717	721	677	738	9. Social Services
10. Lain-lain	1.914	2.484	3.055	2.574	3.088	5.318	5.758	5.605	4.533	4.662	4.758	4.877	5.152	4.285	4.929	5.341	5.457	5.962	10. Others

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010									2011				Economic Sector
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pertanian, perburuan dan sarana pertanian	727	952	730	756	1.031	920	934	941	994	1.002	939	918	905	680	755	750	731	754	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	128	106	131	249	343	354	363	308	430	402	277	144	199	91	100	122	156	157	2. Mining
3. Perindustrian	2.720	3.384	2.654	3.392	3.249	3.216	3.019	2.874	3.484	3.554	3.700	3.590	3.517	3.180	3.670	3.651	4.481	4.562	3. Manufacturing
4. Listrik, gas dan air	220	1	17	5	2	4	5	6	100	7	100	101	276	118	115	124	122	174	4. Electricity, gas and water
5. Konstruksi	212	311	404	626	611	745	848	784	858	877	830	899	919	758	759	753	766	742	5. Construction
6. Perdagangan, restoran dan hotel	1.434	2.499	2.653	3.405	4.737	4.858	5.189	5.003	4.901	4.889	4.849	4.922	4.815	4.984	4.825	4.901	5.513	5.666	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	728	808	431	1.047	559	846	866	768	892	962	1.251	1.539	1.560	1.365	1.242	1.681	1.753	1.834	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.267	1.321	1.379	2.328	2.236	2.445	2.508	2.581	2.421	2.468	2.439	2.302	1.953	1.847	1.922	1.895	1.898	1.945	8. Business Services
9. Jasa sosial/masyarakat	106	122	177	188	430	703	731	823	993	1.086	911	842	847	677	694	730	772	789	9. Social Services
10. Lain-lain	1.392	2.125	2.058	2.301	2.777	3.571	3.305	3.121	3.141	3.174	3.227	3.217	3.351	3.203	3.329	3.365	3.373	3.466	10. Others

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010										2011				Economic Sector
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
1. Pertanian, perburuan dan sarana pertanian	57	8	5	1	6	19	20	26	27	28	30	33	30	28	29	29	22	23	1. Agriculture, hunting and agricultural facilities	
2. Pertambangan	2	3	3	0	1	7	8	13	5	7	16	15	22	12	6	3	10	1	2. Mining	
3. Perindustrian	78	65	67	37	91	98	105	143	149	149	208	245	193	187	186	174	161	139	3. Manufacturing	
4. Listrik, gas dan air	-	-	-	0	-	-	0	0	0	0	0	0	0	-	0	-	-	0	4. Electricity, gas and water	
5. Konstruksi	34	41	7	20	36	120	111	169	127	133	128	127	130	109	115	113	89	22	5. Construction	
6. Perdagangan, restoran dan hotel	183	149	151	134	169	255	268	267	284	307	314	316	315	316	341	343	296	296	6. Trade, restaurants and hotels	
7. Pengangkutan, pergudangan dan komunikasi	19	16	12	12	45	36	37	36	37	41	39	41	49	98	103	104	97	75	7. Transportation, warehousing and communications	
8. Jasa Dunia usaha	103	67	72	93	196	177	171	223	185	202	193	206	213	202	207	206	180	132	8. Business Services	
9. Jasa sosial/masyarakat	25	25	14	19	29	24	32	44	44	48	52	53	57	48	53	58	51	43	9. Social Services	
10. Lain-lain	231	219	129	151	213	212	230	252	240	248	224	240	248	263	286	298	277	483	10. Others	

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010									2011				Economic Sector
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pertanian, perburuan dan sarana pertanian	97	108	145	188	217	238	164	187	284	315	342	334	314	221	229	234	257	259	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	3	6	4	3	3	44	47	60	63	63	62	58	60	60	91	25	90	76	2. Mining
3. Perindustrian	19	26	34	87	84	246	260	254	278	286	277	275	381	362	366	383	397	443	3. Manufacturing
4. Listrik, gas dan air	-	1	-	2	4	6	9	8	7	7	9	8	14	15	15	16	12	17	4. Electricity, gas and water
5. Konstruksi	130	105	191	266	494	510	795	587	601	635	616	795	751	604	721	620	693	733	5. Construction
6. Perdagangan, restoran dan hotel	278	285	407	423	667	869	775	870	929	954	937	886	984	856	938	1.078	1.071	1.115	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	19	36	21	22	79	151	103	95	97	102	116	101	106	67	79	78	83	85	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	98	65	100	86	176	77	87	44	58	53	75	76	73	71	134	134	123	138	8. Business Services
9. Jasa sosial/masyarakat	20	16	19	14	18	216	223	224	236	257	242	472	252	221	215	199	225	224	9. Social Services
10. Lain-lain	172	245	287	268	319	459	599	539	497	484	509	538	548	490	572	562	587	603	10. Others

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010									2011				Economic Sector
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pertanian, perburuan dan sarana pertanian	94	28	67	53	38	37	36	25	23	23	16	16	16	18	18	18	17	17	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	-	-	-	-	86	107	109	70	27	24	23	23	-	-	-	-	-	-	2. Mining
3. Perindustrian	1.067	838	593	953	1.232	1.158	1.160	1.260	1.074	1.066	1.077	1.113	1.131	1.161	1.119	1.031	1.213	1.192	3. Manufacturing
4. Listrik, gas dan air	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Electricity, gas and water
5. Konstruksi	1	1	3	13	13	11	14	13	13	14	18	14	14	14	14	13	12	12	5. Construction
6. Perdagangan, restoran dan hotel	154	137	94	124	318	392	405	438	357	254	285	281	304	320	312	308	290	281	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	0	309	-	6	414	477	505	503	501	519	518	518	520	519	520	518	518	517	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	52	19	7	197	64	62	61	59	59	61	61	77	87	74	60	43	39	40	8. Business Services
9. Jasa sosial/masyarakat	-	-	8	-	16	19	19	15	13	13	13	13	14	14	12	12	2	9	9. Social Services
10. Lain-lain	78	141	153	194	314	309	319	405	399	406	423	430	454	463	473	473	455	452	10. Others

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010									2011				Economic Sector
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pertanian, perburuan dan sarana pertanian	38	65	41	5	2	3	4	4	4	4	5	5	0	0	0	0	0	0	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	1.927	64	252	291	252	238	245	235	230	7	88	0	1	1	1	1	1	3	2. Mining
3. Perindustrian	1.392	1.028	943	2.255	2.097	1.478	1.414	1.385	1.377	1.380	1.405	1.595	1.609	1.554	1.465	1.379	1.320	1.375	3. Manufacturing
4. Listrik, gas dan air	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Electricity, gas and water
5. Konstruksi	20	19	11	12	10	7	7	7	7	7	7	6	2	0	0	0	0	0	5. Construction
6. Perdagangan, restoran dan hotel	30	29	59	55	173	248	262	228	225	236	235	242	112	110	106	95	101	102	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	-	1	3	5	144	143	146	145	145	165	163	164	153	153	153	150	147	144	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	44	8	24	46	46	31	32	31	31	31	31	32	26	25	24	10	22	18	8. Business Services
9. Jasa sosial/masyarakat	-	-	3	4	1	105	107	108	110	113	114	114	104	103	105	106	107	107	9. Social Services
10. Lain-lain	916	1.450	3.053	3.942	4.678	3.289	3.401	3.446	3.552	3.657	3.776	3.900	1.530	1.599	1.678	1.667	1.793	1.856	10. Others

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

Lokasi	Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	Pertambangan (Mining)	Perindustrian (Manufacturing)	Listrik, gas dan air (Electricity, gas and Water)	Konstruksi (Construction)	Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	Pengangkutan, pergudangan dan komunikasi (Transportation, cargo storage and communications)	Jasa Dunia usaha (Business Services)	Jasa sosial/masyarakat (Social Services)	Lain-lain (Others)	Location
Jawa Barat	54	47	560	2	210	1.550	47	184	376	1.482	Jawa Barat
Banten	8	9	58	8	77	345	7	41	28	564	Banten
DKI Jakarta	644	104	6.859	140	860	4.625	2.982	1.942	941	5.531	DKI Jakarta
D.I Yogyakarta	7	0	24	0	11	130	2	23	9	168	D.I Yogyakarta
Jawa Tengah	52	8	774	14	79	1.190	30	55	62	689	Jawa Tengah
Jawa Timur	226	13	1.767	6	111	1.882	253	74	96	1.033	Jawa Timur
Bengkulu	5	2	2	0	18	55	1	2	5	33	Bengkulu
Jambi	70	0	17	-	4	138	1	7	6	105	Jambi
Nanggroe Aceh Darussalam	36	5	181	1	97	383	9	18	36	211	Nanggroe Aceh Darussalam
Sumatera Utara	121	1	804	16	205	813	64	58	31	555	Sumatera Utara
Sumatera Barat	110	3	9	0	12	207	21	8	5	86	Sumatera Barat
Riau	72	1	25	0	65	271	12	25	15	223	Riau
Kepulauan Riau	33	3	31	1	51	215	7	17	7	246	Kepulauan Riau
Sumatera Selatan	1	0	72	-	9	80	28	20	10	164	Sumatera Selatan
Bangka Belitung	1	0	0	-	3	11	0	0	0	17	Bangka Belitung
Lampung	48	3	86	2	23	308	9	21	6	213	Lampung
Kalimantan Selatan	20	42	139	-	65	113	83	32	7	103	Kalimantan Selatan
Kalimantan Barat	17	2	16	-	5	79	2	21	4	68	Kalimantan Barat
Kalimantan Timur	20	42	14	-	148	244	85	93	44	210	Kalimantan Timur
Kalimantan Tengah	3	-	0	-	14	40	1	3	2	29	Kalimantan Tengah
Sulawesi Tengah	22	0	33	-	4	151	-	2	17	81	Sulawesi Tengah
Sulawesi Selatan	68	37	275	0	179	455	59	118	47	412	Sulawesi Selatan
Sulawesi Utara	21	2	35	-	44	231	11	10	11	168	Sulawesi Utara
Sulawesi Tenggara	4	-	0	-	1	38	0	2	47	11	Sulawesi Tenggara
Sulawesi Barat	3	0	3	-	29	48	1	1	6	37	Sulawesi Barat
Gorontalo	4	19	17	0	31	59	6	4	2	36	Gorontalo
Nusa Tenggara Barat	16	0	4	-	5	110	1	2	5	59	Nusa Tenggara Barat
Bali	13	1	9	-	81	242	7	80	47	99	Bali
Nusa Tenggara Timur	3	-	1	0	20	85	2	0	22	62	Nusa Tenggara Timur
Maluku	3	2	1	0	38	24	5	1	2	33	Maluku
Papua	4	-	10	2	13	39	2	1	10	54	Papua
Maluku Utara	0	-	2	-	12	13	1	5	1	17	Maluku Utara
Irian Jaya Barat	0	0	4	-	5	21	1	1	1	21	Irian Jaya Barat
Lainnya	-	19	79	-	-	101	126	28	-	1	Others
Total	1.709	365	11.912	192	2.528	14.292	3.866	2.900	1.909	12.822	Total

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Modal Kerja	27.519	25.979	19.892	22.953	26.630	25.364	26.801	25.813	26.344	28.032	27.965	29.603	32.816	27.456	29.059	29.158	30.296	31.015	Total Working Capital
Total Investasi	20.467	15.509	12.230	9.607	9.719	10.426	10.866	10.204	10.454	9.732	9.325	9.355	9.421	8.436	9.080	9.713	10.057	10.153	Total Investment
Total Konsumsi	4.603	6.569	8.645	9.313	11.199	11.276	11.540	11.315	11.467	11.569	11.897	12.172	9.969	9.348	10.165	10.490	10.616	11.330	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Modal Kerja	20.363	17.868	11.951	11.028	12.042	9.780	10.914	10.114	10.200	12.604	11.892	13.208	16.862	12.277	13.414	13.789	13.690	14.057	Total Working Capital
Total Investasi	15.630	10.535	8.221	4.092	3.858	4.172	4.392	3.903	3.788	2.282	2.270	2.160	2.280	2.319	2.821	2.933	2.765	2.782	Total Investment
Total Konsumsi	1.820	2.400	2.976	2.474	2.928	3.576	3.847	3.682	3.767	3.726	3.856	3.923	3.908	3.385	3.910	4.185	4.188	4.538	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Modal Kerja	3.446	5.385	5.311	7.512	9.288	9.915	10.139	9.703	10.346	9.793	10.238	10.191	10.013	9.580	9.971	9.938	11.041	11.323	Total Working Capital
Total Investasi	4.099	4.127	3.274	4.496	3.937	4.278	4.430	4.491	4.835	5.565	5.167	5.130	5.038	4.166	4.162	4.717	5.192	5.345	Total Investment
Total Konsumsi	1.388	2.118	2.050	2.290	2.750	3.470	3.199	3.016	3.032	3.064	3.118	3.155	3.291	3.158	3.280	3.316	3.331	3.421	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Modal Kerja	431	316	277	248	356	506	508	650	583	611	667	723	674	681	697	697	631	515	Total Working Capital
Total Investasi	70	60	55	69	219	230	244	272	277	305	315	313	338	321	345	336	280	216	Total Investment
Total Konsumsi	230	219	129	151	212	211	228	251	239	246	223	238	244	259	285	294	273	483	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Modal Kerja	421	446	670	776	1.394	1.846	1.973	1.905	2.088	2.184	2.170	2.363	2.253	1.934	2.112	2.072	2.244	2.394	Total Working Capital
Total Investasi	244	204	256	320	349	542	536	440	478	503	512	650	687	547	703	704	715	714	Total Investment
Total Konsumsi	169	242	284	262	317	428	552	525	485	470	501	530	541	485	544	553	580	585	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010							2011				Type of Use		
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar	Apr
Total Modal Kerja	1.008	877	657	1.148	1.399	1.577	1.619	1.618	1.378	1.279	1.320	1.316	1.344	1.368	1.307	1.224	1.301	1.281	Total Working Capital
Total Investasi	359	456	116	198	783	687	690	770	689	695	690	740	741	752	747	719	791	786	Total Investment
Total Konsumsi	78	141	153	194	314	309	319	401	399	406	423	430	454	463	473	473	455	452	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010									2011				Type of Use
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Total Modal Kerja	1.850	1.088	1.027	2.240	2.153	1.742	1.647	1.822	1.749	1.562	1.678	1.803	1.670	1.617	1.557	1.436	1.390	1.444	Total Working Capital
Total Investasi	65	127	309	432	573	517	574	328	387	381	370	361	336	330	302	305	315	311	Total Investment
Total Konsumsi	916	1.450	3.053	3.942	4.678	3.283	3.395	3.441	3.546	3.657	3.776	3.895	1.530	1.598	1.673	1.667	1.788	1.851	Total Consumption

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

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Location
Jawa Barat	2.544	624	1.344	Jawa Barat
Banten	537	104	502	Banten
DKI Jakarta	13.492	5.986	5.152	DKI Jakarta
D.I Yogyakarta	213	34	128	D.I Yogyakarta
Jawa Tengah	2.150	288	514	Jawa Tengah
Jawa Timur	3.899	724	839	Jawa Timur
Bengkulu	76	18	30	Bengkulu
Jambi	244	30	74	Jambi
Nanggroe Aceh Darussalam	640	149	188	Nanggroe Aceh Darussalam
Sumatera Utara	1.685	511	473	Sumatera Utara
Sumatera Barat	265	119	77	Sumatera Barat
Riau	393	105	211	Riau
Kepulauan Riau	405	64	141	Kepulauan Riau
Sumatera Selatan	156	78	149	Sumatera Selatan
Bangka Belitung	18	0	14	Bangka Belitung
Lampung	459	82	177	Lampung
Kalimantan Selatan	361	153	90	Kalimantan Selatan
Kalimantan Barat	111	47	56	Kalimantan Barat
Kalimantan Timur	501	207	194	Kalimantan Timur
Kalimantan Tengah	62	7	23	Kalimantan Tengah
Sulawesi Tengah	219	32	62	Sulawesi Tengah
Sulawesi Selatan	959	319	372	Sulawesi Selatan
Sulawesi Utara	327	53	153	Sulawesi Utara
Sulawesi Tenggara	47	45	9	Sulawesi Tenggara
Sulawesi Barat	60	37	31	Sulawesi Barat
Gorontalo	111	37	31	Gorontalo
Nusa Tenggara Barat	132	17	53	Nusa Tenggara Barat
Bali	283	204	92	Bali
Nusa Tenggara Timur	128	19	48	Nusa Tenggara Timur
Maluku	65	14	29	Maluku
Papua	83	8	45	Papua
Maluku Utara	32	6	14	Maluku Utara
Irian Jaya Barat	28	8	17	Irian Jaya Barat
Lainnya	329	24	1	Others
Total	31.015	10.153	11.330	Total

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

Lokasi	2005	2006	2007	2008	2009	2010								2011				Location	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Jawa Barat	2.603	2.589	2.672	3.345	3.707	4.162	4.351	4.208	4.317	4.542	4.560	4.648	4.973	4.223	4.537	4.537	4.300	4.512	Jawa Barat
Banten	375	656	715	605	919	1.030	1.069	1.026	1.051	1.104	1.028	1.049	1.208	1.019	1.095	1.126	1.064	1.143	Banten
DKI Jakarta	32.432	26.535	20.907	25.773	26.701	24.341	24.854	24.272	24.748	24.859	24.406	25.786	24.467	21.033	21.894	22.176	24.107	24.630	DKI Jakarta
D.I Yogyakarta	152	244	391	181	290	307	358	348	356	349	355	314	393	341	358	423	368	375	D.I Yogyakarta
Jawa Tengah	1.669	2.332	1.706	1.742	1.934	2.024	2.211	2.115	2.154	2.225	2.144	2.195	2.593	2.253	2.457	2.500	2.775	2.952	Jawa Tengah
Jawa Timur	3.737	4.796	4.065	2.771	3.964	3.907	4.263	4.082	4.221	4.376	4.452	4.464	4.886	4.516	5.027	5.287	5.408	5.461	Jawa Timur
Bengkulu	4	64	73	65	86	111	123	117	124	118	121	124	148	101	122	134	132	123	Bengkulu
Jambi	338	341	260	214	300	233	246	227	260	250	247	254	375	291	308	325	334	348	Jambi
Nanggroe Aceh Darussalam	104	55	88	177	300	457	496	489	559	591	654	777	869	769	822	917	946	977	Nanggroe Aceh Darussalam
Sumatera Utara	3.265	3.836	3.308	1.799	2.536	2.785	2.882	2.807	2.856	3.016	3.057	3.076	3.307	2.710	2.861	2.766	2.660	2.668	Sumatera Utara
Sumatera Barat	281	301	289	244	368	399	494	414	433	455	517	471	464	379	411	428	444	461	Sumatera Barat
Riau	1.493	1.002	444	438	585	677	710	869	712	786	885	729	798	683	731	703	665	709	Riau
Kepulauan Riau	-	-	231	312	528	538	550	475	479	474	528	520	550	496	528	582	540	610	Kepulauan Riau
Sumatera Selatan	236	199	208	276	327	393	409	365	378	397	397	453	453	416	444	449	415	384	Sumatera Selatan
Bangka Belitung	24	31	33	26	89	92	99	24	25	25	26	26	24	21	25	26	32	32	Bangka Belitung
Lampung	128	186	272	439	504	642	725	662	648	628	615	641	809	577	594	615	655	718	Lampung
Kalimantan Selatan	701	511	379	433	300	280	340	308	301	317	318	366	515	388	444	598	589	604	Kalimantan Selatan
Kalimantan Barat	205	178	207	202	228	301	310	215	218	233	239	246	216	170	190	203	204	214	Kalimantan Barat
Kalimantan Timur	316	410	490	450	532	685	834	690	717	737	766	930	822	723	924	732	876	902	Kalimantan Timur
Kalimantan Tengah	77	48	43	47	63	64	66	68	68	76	78	79	87	75	81	88	82	92	Kalimantan Tengah
Sulawesi Tengah	148	243	290	262	355	267	281	234	236	268	284	295	318	303	319	328	294	313	Sulawesi Tengah
Sulawesi Selatan	1.820	1.815	1.683	716	1.114	1.248	1.259	1.138	1.201	1.219	1.291	1.340	1.469	1.271	1.461	1.613	1.581	1.650	Sulawesi Selatan
Sulawesi Utara	205	245	250	257	299	410	432	409	415	439	429	442	441	441	492	515	508	533	Sulawesi Utara
Sulawesi Tenggara	119	93	81	93	81	96	98	84	83	83	77	92	101	90	93	96	100	102	Sulawesi Tenggara
Sulawesi Barat	-	-	73	45	61	76	102	69	75	75	71	78	108	79	116	122	121	128	Sulawesi Barat
Gorontalo	47	51	117	105	112	116	122	107	127	144	138	147	158	139	152	161	162	178	Gorontalo
Nusa Tenggara Barat	65	71	139	141	164	155	166	159	160	162	163	165	202	166	179	188	191	202	Nusa Tenggara Barat
Bali	272	465	409	245	527	630	659	530	526	586	578	553	554	475	505	550	545	579	Bali
Nusa Tenggara Timur	210	59	65	75	140	134	143	144	144	152	151	161	177	154	168	202	192	195	Nusa Tenggara Timur
Maluku	33	34	30	47	58	75	101	96	108	109	116	117	113	92	102	98	102	109	Maluku
Papua	43	55	72	72	112	134	151	152	157	143	158	160	168	104	106	122	131	136	Papua
Maluku Utara	7	16	19	47	38	43	45	42	35	35	38	37	41	37	42	43	49	52	Maluku Utara
Irian Jaya Barat	-	-	15	22	27	34	38	38	45	37	36	42	46	31	40	39	42	53	Irian Jaya Barat
Lainnya	1.441	598	743	205	195	221	217	353	326	325	325	353	353	676	676	669	356	354	Others
Total	52.589	48.057	40.767	41.872	47.548	47.066	49.207	47.332	48.265	49.333	49.248	51.130	52.205	45.241	48.304	49.361	50.969	52.497	Total

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

Kelompok Bank	2005	2006	2007	2008	2009	2010								2011				Group of Bank	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Bank Persero	-	-	-	270	196	144	140	136	133	139	131	143	144	146	155	158	154	157	1. State Owned Banks
2. BUSN Devisa	-	-	-	273	457	971	424	444	435	434	449	477	483	489	516	474	461	450	2. Foreign Exchange Commercial Banks
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
4. BPD	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4. Regional Development Banks
5. Bank Campuran	-	-	-	157	226	107	109	136	150	156	172	219	240	241	231	228	219	212	5. Joint Venture Banks
6. Bank Asing	-	-	-	2.505	3.029	1.359	1.388	1.387	1.419	1.441	1.437	1.516	603	668	663	660	677	694	6. Foreign Owned Banks
7. Bank Umum	-	-	-	3.205	3.908	2.582	2.062	2.103	2.138	2.171	2.189	2.356	1.470	1.543	1.565	1.520	1.511	1.514	7. Commercial Banks

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

Kelompok Bank	2005	2006	2007	2008	2009	2010 ¹⁾								2011				Group of Bank	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
MKM																			
1. Bank Persero	-	-	8.178	7.812	9.784	8.996	9.882	9.069	9.418	9.716	9.474	9.890	11.770	10.459	11.987	12.578	12.374	13.072	1. State Owned Banks
2. Bank Pemerintah Daerah	-	-	1.130	1.195	1.661	2.325	2.523	2.497	2.627	2.666	2.676	2.863	2.863	2.362	2.604	2.743	2.879	3.039	2. Regional Development Banks
3. Bank Swasta Nasional	-	-	6.942	7.440	8.467	9.225	9.407	9.107	9.448	9.626	9.841	9.840	9.921	9.505	10.110	10.507	10.327	10.658	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	-	-	1.331	2.356	2.809	2.881	3.014	2.854	2.743	3.024	3.453	3.111	2.069	1.749	1.466	1.361	1.814	1.971	4. Joint Venture Banks and Foreign Owned Banks
Jumlah	-	-	17.581	18.803	22.720	23.427	24.826	23.527	24.236	25.032	25.443	25.704	26.623	24.075	26.167	27.189	27.394	28.739	Total
UMKM¹⁾																			
1. Bank Persero	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.842	9.345	9.799	9.867	1. State Owned Banks
2. Bank Pemerintah Daerah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.966	1.853	2.021	2.062	2. Regional Development Banks
3. Bank Swasta Nasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.018	5.100	5.160	5.140	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	-	-	-	-	-	-	-	-	-	-	-	-	-	-	295	273	261	260	4. Joint Venture Banks and Foreign Owned Banks
Jumlah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.122	16.571	17.241	17.329	Total

Ket: Lihat penjelasan hal. iv

¹⁾ Angka sementara

¹⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: See the explanation page iv

¹⁾ Provisional

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

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

Kelompok Bank	2005	2006	2007	2008	2009	2010 ¹⁾								2011				Group of Bank		
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
MKM																				
1. Bank Persero	-	-	-	7.812	9.784	8.996	9.882	9.069	9.418	9.716	9.474	9.890	11.770	10.459	11.987	12.578	12.374	13.072	1. State Owned Banks	
Mikro	-	-	-	4.137	4.941	3.168	3.278	3.340	3.430	3.455	3.456	3.546	3.652	3.491	3.941	4.136	3.862	4.069	Micro	
Kecil	-	-	-	1.490	2.085	2.638	2.957	2.623	2.716	2.794	2.764	2.842	3.401	3.005	3.456	3.642	3.673	4.015	Small	
Menengah	-	-	-	2.185	2.758	3.191	3.647	3.106	3.273	3.467	3.254	3.501	4.717	3.963	4.589	4.800	4.838	4.988	Medium	
2. BPD	-	-	-	1.195	1.661	2.325	2.523	2.497	2.627	2.666	2.676	2.863	2.863	2.362	2.604	2.743	2.879	3.039	2. Regional Development Banks	
Mikro	-	-	-	494	540	734	754	738	748	744	738	764	762	501	505	566	547	588	Micro	
Kecil	-	-	-	482	697	926	1.019	996	1.043	1.084	1.083	1.127	1.100	961	1.053	1.116	1.150	1.227	Small	
Menengah	-	-	-	219	424	665	750	764	836	839	856	972	1.001	900	1.046	1.061	1.181	1.224	Medium	
3. Bank Swasta Nasional	-	-	-	7.440	8.467	9.225	9.407	9.107	9.448	9.626	9.841	9.840	9.921	9.505	10.110	10.507	10.327	10.658	3. Commercial Banks	
Mikro	-	-	-	1.829	2.132	2.090	1.978	1.844	2.008	2.072	2.136	2.137	2.218	2.665	2.732	2.950	2.883	2.896	Micro	
Kecil	-	-	-	2.313	2.399	2.676	2.818	2.761	2.842	2.968	3.054	3.069	3.125	2.851	3.066	3.209	3.138	3.310	Small	
Menengah	-	-	-	3.299	3.936	4.459	4.612	4.502	4.598	4.586	4.650	4.635	4.578	3.989	4.311	4.349	4.307	4.452	Medium	
4. Bank Asing dan Campuran	-	-	-	2.356	2.809	2.881	3.014	2.854	2.743	3.024	3.453	3.111	2.069	1.748	1.466	1.361	1.814	1.971	4. Foreign Owned Banks and Joint Venture Banks	
Mikro	-	-	-	1.567	1.888	1.872	2.116	1.807	1.825	2.044	2.439	2.061	1.143	832	642	687	1.147	1.267	Micro	
Kecil	-	-	-	151	211	500	472	488	500	543	564	577	451	457	448	418	442	451	Small	
Menengah	-	-	-	638	711	509	425	560	418	437	450	473	475	459	377	256	225	1.435	Medium	
Jumlah	-	-	-	18.803	22.720	23.427	24.826	23.527	24.236	25.032	25.443	25.704	26.623	24.075	26.167	27.189	27.394	28.739	Total	
UMKM¹⁾																				
1. Bank Persero	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.842	9.345	9.799	9.867	1. State Owned Banks	
Mikro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.251	1.361	1.448	1.363	Micro	
Kecil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.799	4.952	5.512	5.433	Small	
Menengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.793	3.032	2.839	3.071	Medium	
2. BPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.966	1.853	2.021	2.062	2. Regional Development Banks	
Mikro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	190	194	204	206	Micro	
Kecil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.206	1.302	1.298	1.298	Small	
Menengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	570	357	519	558	Medium	
3. Bank Swasta Nasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.018	5.100	5.160	5.140	3. Commercial Banks	
Mikro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	661	727	734	731	Micro	
Kecil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.556	1.593	1.592	1.636	Small	
Menengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.801	2.780	2.834	2.773	Medium	
4. Bank Asing dan Campuran	-	-	-	-	-	-	-	-	-	-	-	-	-	-	295	273	261	260	4. Foreign Owned Banks and Joint Venture Banks	
Mikro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42	36	37	34	Micro	
Kecil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	17	20	20	Small	
Menengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	231	220	204	205	Medium	
Jumlah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.122	16.571	17.241	17.329	Total	

Ket: ¹⁾ Angka sementara

¹⁾ Sejak Februari 2011 menggunakan angka berdasarkan nilai wajar

Note: ¹⁾ Provisional

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

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010 ¹⁾								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
MKM																			
Modal Kerja	-	-	-	10.393	12.667	12.261	12.875	12.337	12.704	13.329	13.450	13.729	15.265	14.009	15.088	15.740	15.536	16.184	Working Capital
- Properti	-	-	-	171	264	999	1.206	1.113	1.109	1.132	1.093	1.296	1.426	1.142	-	-	-	-	-
- Agrobisnis	-	-	-	271	285	24	20	19	18	20	21	20	20	16	-	-	-	-	-
- Lainnya	-	-	-	9.951	12.119	11.239	11.649	11.205	11.577	12.177	12.335	12.413	13.819	12.851	-	-	-	-	-
Investasi	-	-	-	2.365	2.841	3.012	3.133	2.831	3.099	3.051	2.797	2.949	2.983	2.682	3.046	3.146	3.069	3.212	Investment
- Properti	-	-	-	70	64	285	291	239	235	251	243	217	237	216	-	-	-	-	-
- Agrobisnis	-	-	-	518	597	20	26	30	33	37	33	37	36	30	-	-	-	-	-
- Lainnya	-	-	-	1.777	2.181	2.707	2.816	2.563	2.831	2.763	2.520	2.695	2.710	2.436	-	-	-	-	-
Konsumsi	-	-	-	6.046	7.212	8.154	8.819	8.359	8.433	8.653	9.197	9.027	8.375	7.384	8.032	8.303	8.788	9.343	Consumption
- KPR dan Apartemen s.d Tipe 70	-	-	-	1.430	1.631	2.141	2.499	2.491	2.465	2.448	2.517	2.663	2.631	2.120	-	-	-	-	-
- KPR dan Apartemen > Tipe 70	-	-	-	1.052	1.301	893	806	777	759	866	901	800	856	848	-	-	-	-	-
- Ruko dan Rukan	-	-	-	161	207	121	140	133	138	181	173	174	174	174	-	-	-	-	-
- Lainnya	-	-	-	3.403	4.073	4.998	5.374	4.959	5.071	5.159	5.605	5.390	4.714	4.242	-	-	-	-	-
Jumlah	-	-	-	18.803	22.720	23.427	24.826	23.527	24.236	25.032	25.443	25.704	26.623	24.075	26.167	27.189	27.394	28.739	Total
UMKM¹⁾																			
Modal Kerja	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.232	13.594	14.249	14.374	Working Capital
Investasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.890	2.976	2.992	2.954	Investment
Tidak Teridentifikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	1	-	0	Un-identified
Jumlah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.122	16.571	17.241	17.329	Total

Ket: ¹⁾ Angka sementara

¹⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: ¹⁾ Provisional

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

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010 ^{*)}								2011				Economic Sector		
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
MKM																				
1. Pertanian, perburuan dan sarana pertanian	-	-	-	1.134	1.441	798	725	615	826	866	865	861	918	702	735	812	826	812	1. Agriculture, hunting and agricultural facilities	
2. Pertambangan	-	-	-	100	93	128	157	286	119	125	195	104	110	124	137	130	131	132	2. Mining	
3. Perindustrian	-	-	-	3.774	2.603	2.437	2.582	2.412	2.581	2.606	2.598	2.637	2.681	2.454	2.662	2.857	2.665	2.837	3. Manufacturing	
4. Listrik, gas dan air	-	-	-	8	18	15	20	20	20	21	20	21	28	30	30	32	27	44	4. Electricity, gas and water	
5. Konstruksi	-	-	-	888	1.183	1.170	1.438	1.280	1.264	1.307	1.251	1.421	1.573	1.270	1.347	1.400	1.429	1.510	5. Construction	
6. Perdagangan, restoran dan hotel	-	-	-	6.301	7.879	7.052	7.118	6.613	8.030	8.280	8.192	8.250	9.503	8.758	9.406	9.604	9.747	9.959	6. Trade, restaurants and hotels	
7. Pengangkutan, pergudangan dan komunikasi	-	-	-	394	414	594	595	587	577	565	586	599	563	458	567	1.000	670	725	7. Transportation, warehousing and communications	
8. Jasa Dunia usaha	-	-	-	1.108	1.396	1.074	1.117	938	933	941	1.044	1.106	1.125	1.335	932	593	584	596	8. Business Services	
9. Jasa sosial/masyarakat	-	-	-	270	292	757	804	985	976	1.072	994	1.185	1.015	929	1.749	1.854	1.929	2.169	9. Social Services	
10. Lain-lain	-	-	-	6.736	7.401	9.402	10.269	9.791	8.910	9.249	9.698	9.520	9.107	8.015	8.603	8.906	9.386	9.956	10. Others	
Jumlah	-	-	-	20.712	22.720	23.427	24.826	23.527	24.236	25.032	25.443	25.704	26.623	24.075	26.167	27.189	27.394	28.739	Total	
UMKM¹⁾																				
1. Pertanian, Perburuan, dan Kehutanan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	788	809	870	803	1. Agriculture, hunting, and forestry	
2. Perikanan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	92	84	76	72	2. Fishery	
3. Pertambangan dan Penggalian	-	-	-	-	-	-	-	-	-	-	-	-	-	-	159	112	162	150	3. Mining and quarrying	
4. Industri Pengolahan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.316	2.478	2.520	2.548	4. Processing industry	
5. Listrik, Gas dan Air	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41	51	28	23	5. Electricity, gas and water	
6. Konstruksi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.403	1.308	1.363	1.389	6. Construction	
7. Perdagangan Besar dan Eceran	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.905	8.179	8.509	8.438	7. Wholesale and retail trade	
8. Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	351	363	384	359	8. Provision of accommodation and the provision of eating and drinking	
9. Transportasi, Pergudangan dan Komunikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	432	428	427	416	9. Transportation, warehousing and communications	
10. Perantara Keuangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	93	103	82	92	10. Financial intermediaries	
11. Real Estate, Usaha Persewaan, dan jasa perusahaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	542	295	511	516	11. Real estate, Business Ownership, and Business Services	
12. Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	7	8	12. Government administration, defense and compulsory social security	
13. Jasa Pendidikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	20	27	23	13. Education services	
14. Jasa Kesehatan dan Kegiatan Sosial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	237	233	251	257	14. Health services and social activities	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	564	576	615	615	15. Social services, social, cultural, entertainment and other individual	
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	82	86	91	99	16. Individual services which serve households	
17. Kegiatan Usaha yang Belum Jelas Batasannya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	4	5	45	17. Business activities are not clearly defined	
18. Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.085	1.207	1.313	1.477	18. Not the business field - households	
19. Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	19. Not the business field - other	
20. Tidak Teridentifikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	229	0	0	20. Un-identified	
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.122	16.571	17.241	17.329	Total	

Ket: *) Angka sementara

1) Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: *) Provisional

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

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

Kelompok Bank	2005	2006	2007	2008	2009	2010								2011				Group of Bank	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Bank Persero																			State Owned Banks
- Non Performing Penerusan Kredit	5.549	7.244	4.844	5.780	4.895	4.616	4.911	4.766	5.458	4.761	4.742	4.728	5.428	4.717	4.698	4.680	5.624	4.925	- Non Performing Channelling Credit
- Total Penerusan Kredit	29.670	35.766	38.318	40.613	27.403	26.475	26.627	26.324	26.405	27.189	27.074	27.162	26.672	26.939	26.831	26.454	26.110	26.053	- Total Channelling Credit
- Rasio Non Performing (%)	18,70	20,26	12,64	14,23	17,86	17,44	18,44	18,10	20,67	17,51	17,52	17,41	20,35	17,51	17,51	17,69	21,54	18,90	- Non Performing Ratio (%)
BUSN Devisa																			Foreign Exchange Commercial Banks
- Non Performing Penerusan Kredit	1.295	1.628	1.742	1.850	1.945	585	477	478	478	460	478	479	435	434	435	435	434	434	- Non Performing Channelling Credit
- Total Penerusan Kredit	2.822	2.869	2.883	2.854	2.879	783	679	684	688	692	704	710	679	679	674	669	666	662	- Total Channelling Credit
- Rasio Non Performing (%)	45,89	56,73	60,42	64,81	67,55	74,76	70,25	69,83	69,49	66,36	67,92	67,51	64,14	63,92	64,49	65,00	65,24	65,54	- Non Performing Ratio (%)
BUSN Non Devisa																			Non-Foreign Exchange Commercial Banks
- Non Performing Penerusan Kredit	15	12	12	11	4	4	4	25	21	21	21	21	21	21	21	21	34	34	- Non Performing Channelling Credit
- Total Penerusan Kredit	42	41	41	39	18	16	16	62	62	62	62	62	62	62	50	63	63	63	- Total Channelling Credit
- Rasio Non Performing (%)	34,52	30,03	29,95	28,89	23,66	27,94	27,94	39,84	34,11	34,05	34,15	34,18	34,19	33,27	41,23	32,53	54,16	54,08	- Non Performing Ratio (%)
BPD																			Regional Development Banks
- Non Performing Penerusan Kredit	1.150	1.196	1.202	1.359	1.404	1.470	1.447	1.395	1.458	1.461	1.461	1.449	1.453	1.456	1.446	1.475	1.444	1.454	- Non Performing Channelling Credit
- Total Penerusan Kredit	1.982	2.035	2.280	2.389	2.593	2.333	2.310	2.243	2.283	2.253	2.243	2.212	2.308	2.479	2.492	2.835	2.527	2.276	- Total Channelling Credit
- Rasio Non Performing (%)	58,04	58,80	52,73	56,88	54,14	63,01	62,67	62,18	63,88	64,82	65,15	65,50	62,97	58,73	58,02	52,04	57,14	63,88	- Non Performing Ratio (%)
Bank Campuran																			Joint Venture Banks
- Non Performing Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Channelling Credit
- Total Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Total Channelling Credit
- Rasio Non Performing (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Ratio (%)
Bank Asing																			Foreign Owned Banks
- Non Performing Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Channelling Credit
- Total Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Total Channelling Credit
- Rasio Non Performing (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Ratio (%)
Bank Umum																			Commercial Banks
- Non Performing Penerusan Kredit	8.009	10.081	7.801	9.000	8.247	6.676	6.860	6.663	7.416	6.702	6.703	6.677	7.337	6.628	6.599	6.611	7.537	6.847	- Non Performing Channelling Credit
- Total Penerusan Kredit	34.517	40.710	43.675	45.962	32.893	29.606	29.679	29.314	29.439	30.197	30.083	30.145	29.720	30.160	30.048	30.021	29.367	29.054	- Total Channelling Credit
- Rasio Non Performing (%)	23,20	24,76	17,86	19,58	25,07	22,55	23,12	22,73	25,19	22,19	22,28	22,15	24,69	21,98	21,96	22,02	25,67	23,57	- Non Performing Ratio (%)

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		April 2010		Desember 2010		April 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	338.011	26,26	405.551	26,84	430.000	24,53	465.222	23,85	462.098	23,33	535.855	22,91	528.283	22,57	Demand Deposits
Rupiah	249.564	19,39	309.335	20,47	307.743	17,55	332.198	17,03	324.624	16,39	383.808	16,41	373.486	15,96	Rupiah
Valas	88.447	6,87	96.216	6,37	122.257	6,97	133.024	6,82	137.474	6,94	152.047	6,50	154.797	6,61	Foreign Exchange
Deposito	615.163	47,79	666.708	44,13	824.704	47,04	899.783	46,13	937.837	47,35	1.069.811	45,74	1.077.436	46,04	Time Deposits
Rupiah	510.008	39,62	540.982	35,81	675.983	38,56	761.844	39,05	802.754	40,53	928.089	39,68	939.649	40,15	Rupiah
Valas	105.155	8,17	125.726	8,32	148.722	8,48	137.939	7,07	135.083	6,82	141.723	6,06	137.787	5,89	Foreign Exchange
Tabungan	333.928	25,94	438.574	29,03	498.587	28,44	585.707	30,03	580.515	29,31	733.157	31,35	734.494	31,39	Savings Deposits
Rupiah	333.873	25,94	434.480	28,76	476.717	27,19	544.411	27,91	535.158	27,02	678.621	29,02	676.662	28,91	Rupiah
Valas	55	0,00	4.095	0,27	21.870	1,25	41.295	2,12	45.357	2,29	54.536	2,33	57.831	2,47	Foreign Exchange
Total DPK	1.287.102	100	1.510.834	100	1.753.292	100	1.950.712	100	1.980.450	100	2.338.824	100	2.340.213	100	Total Third Party Funds
Rupiah	1.093.445	84,95	1.284.797	85,04	1.460.443	83,30	1.638.454	83,99	1.662.536	83,95	1.990.518	85,11	1.989.797	85,03	Rupiah
Valas	193.657	15,05	226.037	14,96	292.849	16,70	312.258	16,01	317.915	16,05	348.306	14,89	350.415	14,97	Foreign Exchange

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		April 2010		Desember 2010		April 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	112.324	23,38	146.613	25,68	151.767	22,66	172.602	22,03	147.177	19,78	194.533	21,65	157.269	18,87	Demand Deposits
Rupiah	88.947	18,52	121.749	21,32	123.438	18,43	136.512	17,43	111.735	15,01	152.770	17,00	114.651	13,76	Rupiah
Valas	23.377	4,87	24.865	4,35	28.329	4,23	36.090	4,61	35.442	4,76	41.763	4,65	42.618	5,11	Foreign Exchange
Deposito	207.536	43,20	215.871	37,81	280.614	41,89	332.201	42,41	337.983	45,41	380.106	42,31	365.736	43,88	Time Deposits
Rupiah	176.718	36,79	179.313	31,40	235.219	35,12	274.965	35,10	283.427	38,08	328.677	36,58	319.730	38,36	Rupiah
Valas	30.818	6,42	36.559	6,40	45.395	6,78	57.236	7,31	54.556	7,33	51.429	5,72	46.007	5,52	Foreign Exchange
Tabungan	160.534	33,42	208.524	36,52	237.446	35,45	278.581	35,56	259.077	34,81	323.767	36,04	310.438	37,25	Savings Deposits
Rupiah	160.496	33,41	208.490	36,51	230.047	34,34	268.894	34,32	248.952	33,45	311.891	34,72	298.128	35,77	Rupiah
Valas	38	0,01	33	0,01	7.399	1,10	9.687	1,24	10.126	1,36	11.876	1,32	12.310	1,48	Foreign Exchange
Total DPK	480.394	100	571.008	100	669.827	100	783.384	100	744.237	100	898.405	100	833.443	100	Total Third Party Funds
Rupiah	426.160	88,71	509.552	89,24	588.704	87,89	680.371	86,85	644.113	86,55	793.338	88,31	732.508	87,89	Rupiah
Valas	54.234	11,29	61.456	10,76	81.123	12,11	103.013	13,15	100.123	13,45	105.067	11,69	100.935	12,11	Foreign Exchange

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		April 2010		Desember 2010		April 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	
Giro	104.100	19,82	128.178	21,12	137.481	19,59	153.929	19,71	162.046	20,33	195.216	20,02	195.627	19,48	Demand Deposits
Rupiah	68.884	13,12	91.502	15,08	89.607	12,77	104.102	13,33	105.076	13,18	133.895	13,73	134.490	13,39	Rupiah
Valas	35.216	6,71	36.676	6,04	47.875	6,82	49.827	6,38	56.970	7,15	61.322	6,29	61.137	6,09	Foreign Exchange
Deposito	279.736	53,27	294.304	48,49	361.058	51,45	372.792	47,73	385.239	48,32	464.038	47,58	470.751	46,88	Time Deposits
Rupiah	244.890	46,63	252.222	41,56	309.732	44,14	326.063	41,75	335.389	42,07	407.603	41,79	412.962	41,13	Rupiah
Valas	34.845	6,63	42.082	6,93	51.326	7,31	46.729	5,98	49.850	6,25	56.435	5,79	57.789	5,76	Foreign Exchange
Tabungan	141.341	26,91	184.450	30,39	203.171	28,95	254.350	32,56	249.969	31,35	316.054	32,41	337.689	33,63	Savings Deposits
Rupiah	141.324	26,91	184.429	30,39	198.120	28,23	238.632	30,55	232.850	29,21	294.034	30,15	312.600	31,13	Rupiah
Valas	17	0,00	21	0,00	5.051	0,72	15.718	2,01	17.118	2,15	22.020	2,26	25.090	2,50	Foreign Exchange
Total DPK	525.177	100	606.932	100	701.710	100	781.072	100	797.254	100	975.308	100	1.004.067	100	Total Third Party Funds
Rupiah	455.098	86,66	528.154	87,02	597.459	85,14	668.798	85,63	673.315	84,45	835.532	85,67	860.052	85,66	Rupiah
Valas	70.079	13,34	78.778	12,98	104.251	14,86	112.274	14,37	123.938	15,55	139.777	14,33	144.016	14,34	Foreign Exchange

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		April 2010		Desember 2010		April 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	
Giro															Demand Deposits
Rupiah	1.811	7,41	2.195	7,20	1.779	5,36	2.184	4,96	1.903	4,22	2.745	4,66	2.691	4,42	Rupiah
Valas	-	-	-	-	0	0	0	0	-	-	-	-	-	-	Foreign Exchange
Deposito															Time Deposits
Rupiah	20.234	82,85	25.103	82,33	28.059	84,48	37.635	85,57	38.786	86,07	50.026	84,86	51.193	84,12	Rupiah
Valas	-	-	-	-	-	-	0	0	-	-	-	-	-	-	Foreign Exchange
Tabungan															Savings Deposits
Rupiah	2.379	9,74	3.194	10,48	3.375	10,16	4.161	9,46	4.373	9,70	6.178	10,48	6.973	11,46	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK															Total Third Party Funds
Rupiah	24.423	100	30.491	100	33.213	100	43.980	100	45.062	100	58.950	100	60.857	100	Rupiah
Valas	-	-	-	-	0	0	0	0	-	-	-	-	-	-	Foreign Exchange

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		April 2010		Desember 2010		April 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	74.723	57,86	69.289	51,60	70.746	49,38	63.848	41,94	80.404	43,69	62.196	33,87	90.022	41,05	Demand Deposits
Rupiah	74.692	57,84	69.123	51,47	70.653	49,32	63.553	41,74	80.198	43,58	61.725	33,61	89.689	40,89	Rupiah
Valas	31	0,02	167	0,12	93	0,07	294	0,19	206	0,11	471	0,26	334	0,15	Foreign Exchange
Deposito	29.409	22,77	31.792	23,67	35.015	24,44	44.673	29,34	66.871	36,33	67.815	36,93	83.653	38,14	Time Deposits
Rupiah	29.365	22,74	31.750	23,64	34.877	24,34	44.148	29,00	66.280	36,01	67.365	36,69	83.266	37,97	Rupiah
Valas	44	0,03	42	0,03	138	0,10	525	0,34	591	0,32	450	0,24	387	0,18	Foreign Exchange
Tabungan	25.008	19,37	33.205	24,73	37.498	26,17	43.728	28,72	36.767	19,98	53.614	29,20	45.641	20,81	Savings Deposits
Rupiah	25.008	19,37	33.205	24,73	37.497	26,17	43.724	28,72	36.751	19,97	53.595	29,19	45.622	20,80	Rupiah
Valas	-	-	-	-	1	0,00	4	0,00	16	0,01	19	0,01	19	0,01	Foreign Exchange
Total DPK	129.141	100	134.287	100	143.262	100	152.251	100	184.041	100	183.624	100	219.317	100	Total Third Party Funds
Rupiah	129.065	99,94	134.077	99,84	143.027	99,84	151.425	99,46	183.230	99,56	182.685	99,49	218.577	99,66	Rupiah
Valas	75	0,06	209	0,16	235	0,16	826	0,54	812	0,44	939	0,51	740	0,34	Foreign Exchange

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		April 2010		Desember 2010		April 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	10.125	28,18	13.267	24,15	18.872	24,54	21.472	22,66	18.052	20,42	22.280	22,70	21.909	22,89	Demand Deposits
Rupiah	2.715	7,56	4.112	7,48	4.976	6,47	7.136	7,53	6.358	7,19	7.984	8,13	7.868	8,22	Rupiah
Valas	7.410	20,62	9.155	16,67	13.896	18,07	14.336	15,13	11.694	13,23	14.295	14,56	14.041	14,67	Foreign Exchange
Deposito	24.577	68,41	40.196	73,17	55.007	71,53	65.871	69,51	59.008	66,76	61.374	62,52	59.101	61,76	Time Deposits
Rupiah	12.173	33,88	21.197	38,59	29.691	38,61	43.203	45,59	42.498	48,08	40.151	40,90	38.299	40,02	Rupiah
Valas	12.405	34,53	18.999	34,59	25.315	32,92	22.668	23,92	16.510	18,68	21.223	21,62	20.802	21,74	Foreign Exchange
Tabungan	1.224	3,41	1.471	2,68	3.023	3,93	7.418	7,83	11.323	12,81	14.507	14,78	14.688	15,35	Savings Deposits
Rupiah	1.224	3,41	1.471	2,68	3.023	3,93	3.983	4,20	4.453	5,04	6.156	6,27	6.230	6,51	Rupiah
Valas	-	-	-	-	-	-	3.436	3,63	6.870	7,77	8.351	8,51	8.458	8,84	Foreign Exchange
Total DPK	35.927	100	54.934	100	76.902	100	94.761	100	88.384	100	98.161	100	95.698	100	Total Third Party Funds
Rupiah	16.112	44,85	26.779	48,75	37.691	49,01	54.321	57,32	53.309	60,32	54.292	55,31	52.396	54,75	Rupiah
Valas	19.815	55,15	28.154	51,25	39.211	50,99	40.440	42,68	35.074	39,68	43.869	44,69	43.301	45,25	Foreign Exchange

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		April 2010		Desember 2010		April 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	34.927	37,95	46.009	40,65	49.354	38,44	51.854	44,10	52.516	43,23	58.886	47,35	60.765	47,91	Demand Deposits
Rupiah	12.515	13,60	20.655	18,25	17.290	13,47	19.242	16,36	19.353	15,93	24.689	19,85	24.098	19,00	Rupiah
Valas	22.412	24,35	25.353	22,40	32.064	24,98	32.612	27,73	33.163	27,30	34.197	27,49	36.667	28,91	Foreign Exchange
Deposito	53.671	58,31	59.443	52,52	64.952	50,59	48.537	41,28	49.951	41,12	46.452	37,35	47.002	37,06	Time Deposits
Rupiah	26.629	28,93	31.398	27,74	38.405	29,92	32.267	27,44	36.374	29,94	34.265	27,55	34.201	26,97	Rupiah
Valas	27.042	29,38	28.045	24,78	26.547	20,68	16.270	13,84	13.577	11,18	12.187	9,80	12.801	10,09	Foreign Exchange
Tabungan	3.442	3,74	7.730	6,83	14.071	10,96	17.203	14,63	19.006	15,65	19.038	15,31	19.064	15,03	Savings Deposits
Rupiah	3.442	3,74	3.690	3,26	4.654	3,63	6.222	5,29	7.779	6,40	6.768	5,44	7.109	5,61	Rupiah
Valas	-	-	4.040	3,57	9.417	7,34	10.982	9,34	11.227	9,24	12.270	9,87	11.955	9,43	Foreign Exchange
Total DPK	92.040	100	113.182	100	128.377	100	117.594	100	121.473	100	124.376	100	126.831	100	Total Third Party Funds
Rupiah	42.586	46,27	55.743	49,25	60.349	47,01	57.731	49,09	63.506	52,28	65.722	52,84	65.408	51,57	Rupiah
Valas	49.455	53,73	57.438	50,75	68.028	52,99	59.864	50,91	57.967	47,72	58.653	47,16	61.423	48,43	Foreign Exchange

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

Peringkat	Desember 2006			Desember 2007			Desember 2008			Desember 2009			April 2010			Desember 2010			April 2011			Rating
	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	
1	PT Bank Mandiri	197.438	15,34	PT Bank Mandiri	235.802	15,61	PT Bank Mandiri	273.566	15,60	PT Bank Mandiri (Persero) Tbk	299.722	15,36	PT Bank Mandiri (Persero) Tbk	289.408	14,61	PT Bank Mandiri (Persero) Tbk	332.728	14,23	PT Bank Mandiri (Persero) Tbk	320.825	13,71	1
2	PT Bank Central Asia Tbk	152.737	11,87	PT Bank Central Asia Tbk	189.178	12,52	PT Bank Central Asia Tbk	209.535	11,95	PT BRI (Persero) Tbk	254.790	13,06	PT Bank Central Asia Tbk	240.029,62	12,32	PT BRI (Persero) Tbk	328.779	14,06	PT BRI (Persero) Tbk	284.079	12,14	2
3	PT BNI Tbk	135.912	10,56	PT BRI	164.997	10,92	PT BRI	201.093	11,47	PT Bank Central Asia Tbk	244.666	12,54	PT BRI (Persero) Tbk	242.893	12,26	PT Bank Central Asia Tbk	277.534	11,87	PT Bank Central Asia Tbk	279.235	11,93	3
4	PT BRI	124.674	9,69	PT BNI Tbk	145.567	9,63	PT BNI Tbk	162.775	9,28	PT BNI (Persero) Tbk	188.656	9,67	PT BNI (Persero) Tbk	173.461,29	8,7597	PT BNI (Persero) Tbk	189.351	8,10	PT BNI (Persero) Tbk	179.705	7,68	4
5	PT Bank Danamon Indonesia Tbk	54.378	4,22	PT Bank Danamon Indonesia Tbk	58.047	3,84	PT Bank Danamon Indonesia Tbk	74.492	4,25	PT Bank CIMB Niaga, Tbk	86.258	4,42	PT Bank CIMB Niaga, Tbk	97.073	4,90	PT Bank CIMB Niaga, Tbk	117.820	5,04	PT Bank CIMB Niaga, Tbk	118.815	5,08	5
6	PT Bank Niaga Tbk	39.148	3,04	PT Bank Niaga Tbk	45.108	2,99	PT Bank CIMB Niaga Tbk	51.560	2,94	PT Bank Danamon Indonesia Tbk	67.782	3,47	PT Bank Danamon Indonesia Tbk	65.411,152	3,3028	PT Bank Danamon Indonesia Tbk	80.225	3,43	PT Bank Danamon Indonesia Tbk	82.015	3,50	6
7	PT BNI Tbk	37.033	2,88	PT BNI Tbk	37.006	2,45	PT Pan Indonesia Bank Tbk	46.254	2,64	PT Pan Indonesia Bank, Tbk	56.307	2,89	PT Pan Indonesia Bank, Tbk	58.667	2,96	PT Pan Indonesia Bank, Tbk	75.055	3,21	PT Pan Indonesia Bank, Tbk	79.690	3,41	7
8	PT Bank Permata Tbk	28.660	2,23	Citibank N.A	31.828	2,11	PT BNI Tbk	43.712	2,49	PT BNI Tbk	47.515	2,44	PT BNI Tbk	48.114,806	2,4295	PT BNI Tbk	59.979	2,56	PT Bank Permata Tbk	65.766	2,81	8
9	Citibank N.A	27.062	2,10	PT Pan Indonesia Bank Tbk	31.364	2,08	PT Bank Permata Tbk	42.803	2,44	PT Bank Permata Tbk	45.751	2,35	PT Bank Permata Tbk	47.971	2,42	PT Bank Permata Tbk	59.512	2,54	PT BNI Tbk	61.517	2,63	9
#	PT Lippo Bank Tbk	26.693	2,07	PT Lippo Bank Tbk	30.366	2,01	Citibank N.A	34.289	1,96	PT BTN (Persero)	40.216	2,06	PT BTN (Persero)	38.454,677	1,9417	PT BTN (Persero) Tbk	47.547	2,03	PT BTN (Persero) Tbk	48.835	2,09	10
	Total	823.735	64,00	Total	949.264	64,15	Total	1.140.078	65,03	Total	1.231.664	68,27	Total	1.305.504	65,92	Total	1.568.529	67,06	Total	1.520.480	64,97	

Tabel 1.73 Komposisi DPK Berdasarkan Lokasi Penghimpunan - April 2011
(Composition of Third Party Funds Based on Location - April 2011)
Miliar Rp (Billion Rp)

Lokasi	Giro (Demand Deposits)		Tabungan (Savings Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%))	Location
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total		
Jawa Barat	26.276	6.114	71.341	3.897	70.166	7.950	167.783	17.961	185.745	7,94	Jawa Barat
Banten	8.592	2.561	19.251	876	24.405	3.238	52.247	6.674	58.921	2,52	Banten
DKI Jakarta	180.685	113.630	184.657	32.531	550.011	103.174	915.353	249.336	1.164.689	49,77	DKI Jakarta
D.I Yogyakarta	3.306	388	11.446	338	7.673	426	22.425	1.151	23.577	1,01	D.I Yogyakarta
Jawa Tengah	13.598	2.952	50.423	2.186	38.989	2.520	103.011	7.658	110.668	4,73	Jawa Tengah
Jawa Timur	29.262	7.357	85.168	6.340	81.294	8.269	195.724	21.966	217.690	9,30	Jawa Timur
Bengkulu	1.457	32	2.846	23	949	10	5.252	65	5.316	0,23	Bengkulu
Jambi	2.565	378	7.599	162	3.920	75	14.084	615	14.699	0,63	Jambi
Nanggroe Aceh Darussalam	5.474	105	7.886	72	4.296	54	17.656	231	17.887	0,76	Nanggroe Aceh Darussalam
Sumatera Utara	15.927	3.971	43.396	2.947	41.632	4.757	100.956	11.675	112.630	4,81	Sumatera Utara
Sumatera Barat	4.420	541	9.423	118	5.822	138	19.665	797	20.461	0,87	Sumatera Barat
Riau	7.761	1.430	18.453	428	10.565	435	36.779	2.294	39.073	1,67	Riau
Sumatera Selatan	5.761	1.287	17.125	421	18.428	586	41.314	2.295	43.609	1,86	Sumatera Selatan
Kepulauan Riau	4.060	3.460	7.406	1.333	4.383	531	15.848	5.324	21.172	0,90	Kepulauan Riau
Bangka Belitung	1.450	324	4.893	85	2.607	89	8.951	497	9.448	0,40	Bangka Belitung
Lampung	3.640	473	8.746	248	4.237	220	16.622	941	17.563	0,75	Lampung
Kalimantan Selatan	4.952	714	11.634	379	4.570	197	21.157	1.290	22.447	0,96	Kalimantan Selatan
Kalimantan Barat	4.330	509	13.066	369	6.228	138	23.624	1.016	24.641	1,05	Kalimantan Barat
Kalimantan Timur	11.761	2.406	20.785	1.663	13.544	1.427	46.090	5.495	51.586	2,20	Kalimantan Timur
Kalimantan Tengah	2.976	57	4.919	37	2.626	16	10.521	110	10.631	0,45	Kalimantan Tengah
Sulawesi Tengah	1.565	65	3.978	76	1.712	28	7.256	169	7.425	0,32	Sulawesi Tengah
Sulawesi Selatan	5.516	964	19.773	528	10.896	492	36.185	1.985	38.170	1,63	Sulawesi Selatan
Sulawesi Utara	2.066	244	5.443	296	3.817	192	11.327	732	12.059	0,52	Sulawesi Utara
Sulawesi Barat	533	1	1.057	0	155	0	1.744	1	1.746	0,07	Sulawesi Barat
Gorontalo	365	8	1.225	15	729	11	2.319	34	2.353	0,10	Gorontalo
Sulawesi Tenggara	1.530	146	3.634	119	1.345	13	6.510	278	6.787	0,29	Sulawesi Tenggara
Nusa Tenggara Barat	1.823	80	4.609	71	2.257	32	8.689	183	8.872	0,38	Nusa Tenggara Barat
Bali	6.049	1.846	16.729	1.381	12.106	753	34.883	3.981	38.864	1,66	Bali
Nusa Tenggara Timur	3.076	22	5.027	77	2.779	40	10.882	139	11.021	0,47	Nusa Tenggara Timur
Maluku	1.425	35	2.747	33	1.732	36	5.903	104	6.008	0,26	Maluku
Papua	7.990	1.369	7.751	109	4.001	364	19.742	1.842	21.584	0,92	Papua
Maluku Utara	744	127	1.642	6	661	8	3.046	141	3.187	0,14	Maluku Utara
Irian Jaya Barat	2.549	22	2.580	56	1.109	50	6.238	128	6.366	0,27	Irian Jaya Barat
Lainnya	0	1.181	3	609	6	1.517	9	3.307	3.316	0,14	Others
Total	373.486	154.797	676.662	57.831	939.649	137.787	1.989.797	350.415	2.340.213	100	Total

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

Lokasi	2005	2006	2007	2008	2009	2010								2011				Location	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Jawa Barat	87.899	104.431	119.504	135.580	154.212	154.650	158.952	164.822	167.078	166.682	170.138	175.575	177.719	186.368	183.904	183.688	186.128	185.745	Jawa Barat
Banten	21.706	27.317	28.310	33.011	39.103	43.962	44.108	47.445	46.530	45.994	46.631	49.655	54.273	56.531	55.391	56.882	59.183	58.921	Banten
DKI Jakarta	586.432	620.919	751.466	868.803	995.417	993.045	1.012.718	1.057.986	1.042.332	1.054.018	1.075.943	1.094.360	1.115.796	1.197.604	1.166.975	1.141.149	1.180.064	1.164.689	DKI Jakarta
D.I Yogyakarta	11.453	13.908	15.323	16.834	19.679	20.263	20.558	21.119	21.521	21.224	21.464	21.734	22.309	22.919	23.186	23.005	23.276	23.577	D.I Yogyakarta
Jawa Tengah	52.950	62.701	70.139	80.782	91.223	93.573	94.843	98.029	97.725	97.428	100.554	100.552	101.166	105.605	104.892	105.040	109.545	110.668	Jawa Tengah
Jawa Timur	111.909	127.851	143.778	171.426	193.720	192.040	195.383	199.013	199.445	199.006	202.293	203.256	207.935	214.993	213.054	213.282	216.775	217.690	Jawa Timur
Bengkulu	2.066	2.760	3.482	4.143	3.967	4.192	4.284	4.458	4.622	4.614	4.643	4.688	4.718	4.691	4.944	5.035	5.188	5.316	Bengkulu
Jambi	5.707	7.535	9.321	10.069	10.843	11.340	11.463	12.161	11.753	11.696	12.440	12.439	12.550	13.254	13.606	14.338	14.478	14.699	Jambi
Nanggroe Aceh Darussalam	13.511	21.956	18.341	20.464	19.215	16.377	17.101	17.399	16.762	17.134	18.952	18.129	17.716	18.851	18.030	18.106	17.922	17.887	Nanggroe Aceh Darussalam
Sumatera Utara	51.589	60.126	71.021	83.941	94.458	93.546	94.267	98.546	98.805	100.365	102.485	103.951	105.506	108.612	109.493	110.086	112.139	112.630	Sumatera Utara
Sumatera Barat	9.109	11.490	13.974	15.349	17.728	17.492	17.462	17.858	18.344	17.986	18.569	18.711	18.952	20.829	20.503	20.204	20.206	20.461	Sumatera Barat
Riau	28.558	40.074	30.155	31.760	30.892	33.549	33.843	34.337	33.680	33.106	35.424	34.960	34.598	37.142	36.322	39.149	40.188	39.073	Riau
Sumatera Selatan	17.848	21.068	24.867	30.058	34.119	35.148	35.030	35.788	36.791	36.875	37.835	38.218	38.779	40.559	40.373	41.651	42.744	43.609	Sumatera Selatan
Kepulauan Riau ¹	-	-	13.587	16.341	17.088	17.052	17.077	17.967	17.422	17.539	19.293	19.085	18.838	20.228	19.801	20.518	20.659	21.172	Kepulauan Riau ¹
Bangka Belitung	3.497	4.728	6.384	6.828	7.469	8.200	8.188	8.264	8.104	8.142	8.293	8.294	8.538	8.645	8.759	9.004	9.523	9.448	Bangka Belitung
Lampung	7.419	9.496	14.789	21.559	14.836	14.579	14.862	15.722	15.709	15.893	16.122	15.861	16.143	16.748	16.706	16.801	17.454	17.563	Lampung
Kalimantan Selatan	8.122	10.813	12.798	16.026	18.164	18.682	18.773	19.605	19.602	19.549	20.327	20.248	20.695	21.572	21.550	21.579	22.383	22.447	Kalimantan Selatan
Kalimantan Barat	10.291	12.793	14.965	17.570	18.995	19.868	20.184	20.829	20.921	21.002	21.562	21.728	22.287	23.071	23.435	23.720	24.264	24.641	Kalimantan Barat
Kalimantan Timur	23.281	30.596	34.316	41.518	43.719	45.276	44.621	47.935	47.001	46.103	49.366	48.690	47.573	49.911	49.294	52.444	53.331	51.586	Kalimantan Timur
Kalimantan Tengah	4.109	5.510	6.530	6.909	7.708	8.459	8.470	8.956	8.903	8.768	9.139	9.005	8.935	8.889	9.233	9.463	9.862	10.631	Kalimantan Tengah
Sulawesi Tengah	3.313	4.448	5.171	5.721	6.301	6.273	6.351	6.891	6.843	6.884	7.018	7.018	7.154	7.460	7.465	7.430	7.464	7.425	Sulawesi Tengah
Sulawesi Selatan	17.239	21.952	24.794	29.013	34.271	31.918	32.387	33.838	34.408	34.486	35.081	35.219	36.028	38.038	37.519	37.432	38.224	38.170	Sulawesi Selatan
Sulawesi Utara	4.862	6.057	7.133	8.941	10.082	10.354	10.352	10.694	10.884	11.065	11.218	11.038	11.347	11.554	11.702	11.659	11.929	12.059	Sulawesi Utara
Sulawesi Barat ¹	-	-	1.076	1.451	1.440	1.477	1.480	1.665	1.680	1.552	1.594	1.696	1.658	1.622	1.698	1.691	1.672	1.746	Sulawesi Barat ¹
Gorontalo	1.011	1.392	1.641	1.833	1.909	1.944	1.939	2.101	2.133	2.077	2.183	2.171	2.154	2.191	2.278	2.305	2.343	2.353	Gorontalo
Sulawesi Tenggara	2.202	3.218	3.977	4.563	5.207	5.258	5.242	5.652	5.676	5.627	5.769	5.935	5.958	5.972	6.369	6.407	6.583	6.787	Sulawesi Tenggara
Nusa Tenggara Barat	3.770	4.441	5.402	6.363	7.101	7.282	7.433	7.797	7.685	7.800	7.904	8.110	8.087	8.473	8.584	8.445	8.664	8.872	Nusa Tenggara Barat
Bali	17.186	19.030	23.522	28.524	32.247	32.555	32.717	33.649	34.336	35.029	35.734	36.500	36.962	37.848	38.356	38.213	38.536	38.864	Bali
Nusa Tenggara Timur	4.910	6.628	7.296	8.005	9.119	9.211	9.391	9.767	9.844	9.772	9.829	9.737	10.373	10.208	10.651	10.684	10.791	11.021	Nusa Tenggara Timur
Maluku	3.248	3.993	4.413	4.671	5.101	5.052	5.037	5.318	5.412	5.360	5.440	5.403	5.406	5.710	5.690	5.777	5.909	6.008	Maluku
Papua	8.857	15.096	13.276	14.227	16.344	16.382	17.102	18.678	18.470	18.417	18.761	19.885	19.548	19.534	19.902	20.004	21.515	21.584	Papua
Maluku Utara	1.025	2.184	2.576	2.800	2.673	2.632	2.604	2.743	2.760	2.649	2.765	2.773	2.720	2.750	2.978	3.002	3.123	3.187	Maluku Utara
Irian Jaya Barat ¹	-	-	4.506	5.084	5.334	5.133	5.155	5.603	5.846	5.527	5.513	5.279	5.752	5.747	5.741	5.908	5.912	6.366	Irian Jaya Barat ¹
Lainnya	2.860	2.596	3.000	3.126	3.358	3.687	3.839	3.398	3.565	3.412	3.780	3.983	4.043	4.694	3.673	3.741	3.382	3.316	Others
Total	1.127.937	1.287.102	1.510.834	1.753.292	1.973.042	1.980.450	2.013.216	2.096.036	2.082.595	2.092.779	2.144.064	2.173.884	2.212.215	2.338.824	2.302.056	2.287.844	2.351.357	2.340.213	Total

Ket: ¹ Data tersedia mulai Januari 2007

Note: ¹ Data available since January 2007

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

Indikator	2005	2006	2007	2008	2009	2010									2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Giro																				Demand Deposits
Rupiah	-	-	-	2,90	2,39	2,18	2,18	2,45	2,28	2,30	2,28	2,24	2,19	2,23	2,52	2,24	2,19	2,24	Rupiah	
Valas	-	-	-	1,05	0,41	0,30	0,29	0,28	0,27	0,25	0,25	0,24	0,22	0,23	0,22	0,23	0,21	0,21	Foreign Exchange	
Deposito																			Time Deposits	
Deposito 1 Bulan																			1 month deposit	
Rupiah	-	-	-	10,71	6,77	5,85	5,83	6,57	6,60	6,60	6,61	6,59	6,58	6,64	6,67	6,65	6,77	6,77	Rupiah	
Valas	-	-	-	3,40	1,74	1,36	1,26	1,34	1,45	1,32	1,28	1,27	1,22	1,22	1,18	1,14	1,19	1,16	Foreign Exchange	
Deposito 3 Bulan																			3 month deposit	
Rupiah	-	-	-	11,17	7,45	6,89	6,89	6,89	6,91	6,90	6,95	6,86	6,90	6,94	6,95	6,97	7,05	7,07	Rupiah	
Valas	-	-	-	4,18	2,14	1,53	1,42	1,41	1,37	1,35	1,28	1,22	1,24	1,29	1,27	1,27	1,32	1,35	Foreign Exchange	
Deposito 6 Bulan																			6 month deposit	
Rupiah	-	-	-	10,32	7,89	6,97	6,85	6,83	6,85	6,88	6,96	6,93	6,96	7,07	6,97	7,07	7,14	7,15	Rupiah	
Valas	-	-	-	3,94	2,32	1,59	1,56	1,64	1,72	1,60	1,51	1,45	1,50	1,47	1,44	1,48	1,55	1,55	Foreign Exchange	
Deposito 12 Bulan																			12 month deposit	
Rupiah	-	-	-	10,34	9,54	7,69	7,46	7,27	7,38	7,38	7,38	7,25	7,22	7,65	7,11	7,13	7,08	7,04	Rupiah	
Valas	-	-	-	3,08	2,72	2,01	1,91	1,71	1,90	1,93	1,94	1,98	1,94	1,86	1,92	1,88	1,80	1,77	Foreign Exchange	
Tabungan																			Savings Deposits	
Rupiah	-	-	-	3,11	2,79	2,54	2,50	2,54	2,41	2,50	2,54	2,55	2,56	2,92	2,55	2,60	2,51	2,46	Rupiah	
Valas	-	-	-	1,21	0,50	0,30	0,29	0,30	0,30	0,28	0,26	0,26	0,24	0,34	0,24	0,27	0,19	0,18	Foreign Exchange	

Ket.: Data tersedia mulai Januari 2008
¹⁾ Revisi

Note: Data available since January 2008
¹⁾ Revised

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Giro																			Demand Deposits
Rupiah	-	-	-	3,23	2,52	1,88	1,74	2,48	2,03	2,13	2,16	2,14	2,12	2,22	2,92	2,22	2,17	2,12	Rupiah
Valas	-	-	-	1,24	0,42	0,17	0,16	0,14	0,11	0,15	0,15	0,14	0,42	0,11	0,11	0,15	0,11	0,11	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 Bulan																			1 month deposit
Rupiah	-	-	-	10,07	6,49	4,38	4,43	6,40	6,46	6,40	6,34	6,37	6,66	6,43	6,40	6,47	6,55	6,54	Rupiah
Valas	-	-	-	3,99	2,44	1,53	1,28	1,42	1,50	1,45	1,44	1,44	1,32	1,36	1,29	1,22	1,26	1,17	Foreign Exchange
Deposito 3 Bulan																			3 month deposit
Rupiah	-	-	-	10,44	7,34	6,72	6,69	6,70	6,74	6,73	6,70	6,66	6,71	6,74	6,71	6,77	6,84	6,82	Rupiah
Valas	-	-	-	5,28	3,20	2,28	2,04	1,81	1,81	1,65	1,64	1,61	1,52	1,66	1,67	1,64	1,68	1,63	Foreign Exchange
Deposito 6 Bulan																			6 month deposit
Rupiah	-	-	-	10,59	7,70	6,83	6,71	6,68	6,60	6,59	6,60	6,56	6,71	6,55	6,51	6,55	6,56	6,57	Rupiah
Valas	-	-	-	3,99	2,95	2,00	2,02	1,94	1,97	1,77	1,68	1,68	1,57	1,64	1,63	1,73	1,74	1,69	Foreign Exchange
Deposito 12 Bulan																			12 month deposit
Rupiah	-	-	-	11,32	9,35	7,62	7,55	7,30	7,37	7,27	7,10	7,09	6,52	6,93	6,89	6,98	7,01	6,98	Rupiah
Valas	-	-	-	3,59	2,74	2,62	2,65	2,29	2,26	2,34	2,29	2,28	1,71	2,16	1,96	2,07	1,82	1,76	Foreign Exchange
Tabungan																			Savings Deposits
Rupiah	-	-	-	2,79	2,62	2,18	2,20	2,30	2,07	2,30	2,33	2,33	2,68	2,37	2,30	2,42	2,25	2,23	Rupiah
Valas	-	-	-	2,80	0,53	0,20	0,21	0,23	0,23	0,23	0,23	0,23	0,39	0,23	0,23	0,36	0,02	0,00	Foreign Exchange

Ket.: Data tersedia mulai Januari 2008
¹⁾ Revisi

Note: Data available since January 2008
¹⁾ Revised

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indikator		
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
Giro																				Demand Deposits
Rupiah	-	-	-	2,61	2,09	2,08	2,05	2,05	1,98	2,03	2,03	2,11	2,12	2,11	2,11	2,06	2,00	2,11	Rupiah	
Valas	-	-	-	1,80	0,68	0,56	0,55	0,54	0,51	0,46	0,47	0,45	0,42	0,44	0,44	0,44	0,40	Foreign Exchange		
Deposito																			Time Deposits	
Deposito 1 Bulan																			1 month deposit	
Rupiah	-	-	-	11,20	6,85	6,59	6,57	6,57	6,51	6,56	6,60	6,66	6,66	6,75	6,69	6,69	6,78	6,76	Rupiah	
Valas	-	-	-	4,18	1,71	1,52	1,49	1,47	1,65	1,39	1,35	1,35	1,32	1,32	1,26	1,25	1,28	1,22	Foreign Exchange	
Deposito 3 Bulan																			3 month deposit	
Rupiah	-	-	-	11,55	7,31	6,59	6,59	6,58	6,57	6,56	6,66	6,72	6,71	6,78	6,79	6,82	6,89	6,92	Rupiah	
Valas	-	-	-	4,82	1,85	1,65	1,60	1,64	1,66	1,60	1,46	1,39	1,52	1,53	1,44	1,40	1,43	1,41	Foreign Exchange	
Deposito 6 Bulan																			6 month deposit	
Rupiah	-	-	-	9,86	7,68	6,57	6,38	6,41	6,44	6,51	6,73	6,74	6,71	6,72	6,71	6,77	6,79	6,85	Rupiah	
Valas	-	-	-	4,26	2,06	1,69	1,66	1,75	1,94	1,74	1,61	1,60	1,57	1,53	1,44	1,40	1,42	1,39	Foreign Exchange	
Deposito 12 Bulan																			12 month deposit	
Rupiah	-	-	-	9,56	9,09	6,86	6,53	6,42	6,42	6,45	6,61	6,51	6,52	6,39	6,40	6,47	6,55	6,55	Rupiah	
Valas	-	-	-	3,10	3,04	1,52	1,33	1,32	1,52	1,38	1,45	1,74	1,71	1,71	1,65	1,62	1,62	1,63	Foreign Exchange	
Tabungan																			Savings Deposits	
Rupiah	-	-	-	3,32	2,88	2,85	2,70	2,67	2,61	2,58	2,65	2,67	2,68	2,70	2,71	2,70	2,69	2,59	Rupiah	
Valas	-	-	-	0,82	0,79	0,57	0,52	0,52	0,53	0,45	0,43	0,43	0,39	0,37	0,37	0,37	0,37	0,36	Foreign Exchange	

Ket.:Data tersedia mulai Januari 2008

Note:Data available since January 2008

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

Indikator	2005	2006	2007	2008	2009	2010									2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Giro																				Demand Deposits
Rupiah	-	-	-	4,68	3,59	3,43	2,89	3,43	3,48	3,61	3,48	3,52	3,83	3,60	3,76	3,70	4,02	3,73	-	Rupiah
Valas	-	-	-	-	0,94	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito																				Time Deposits
Deposito 1 Bulan																				1 month deposit
Rupiah	-	-	-	11,64	8,65	7,64	7,61	7,72	7,75	7,74	7,87	8,19	8,16	8,17	8,00	6,92	8,15	8,19	-	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito 3 Bulan																				3 month deposit
Rupiah	-	-	-	11,77	9,00	8,55	8,53	8,61	8,68	8,73	8,77	8,82	8,87	8,90	8,71	8,36	8,62	8,59	-	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito 6 Bulan																				6 month deposit
Rupiah	-	-	-	11,35	9,44	8,88	8,74	8,67	8,84	8,87	8,95	9,01	9,08	9,11	9,06	8,89	9,00	8,94	-	Rupiah
Valas	-	-	-	-	2,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito 12 Bulan																				12 month deposit
Rupiah	-	-	-	11,52	10,49	10,23	9,51	9,22	9,32	9,34	9,26	9,22	9,23	9,22	9,19	8,95	9,16	9,18	-	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan																				Savings Deposits
Rupiah	-	-	-	4,28	3,33	3,06	2,60	3,16	3,18	3,21	3,28	3,23	3,43	3,56	3,61	3,69	3,73	3,63	-	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket.:Data tersedia mulai Januari 2008

Note:Data available since January 2008

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indikator		
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
Giro																				Demand Deposits
Rupiah	-	-	-	3,16	3,02	2,93	3,25	3,28	3,32	3,23	3,11	2,96	2,79	3,01	3,11	2,85	2,73	2,81	Rupiah	
Valas	-	-	-	1,33	0,79	0,73	0,69	0,64	0,64	0,64	0,63	0,63	0,63	0,65	0,67	0,62	0,63	0,63	Foreign Exchange	
Deposito																			Time Deposits	
Deposito 1 Bulan																			1 month deposit	
Rupiah	-	-	-	10,07	7,69	7,43	7,37	7,42	7,73	7,74	7,66	7,59	7,69	7,93	7,85	7,73	7,54	7,56	Rupiah	
Valas	-	-	-	4,03	3,22	2,68	2,17	1,97	1,99	1,97	1,88	1,77	1,88	1,79	2,96	2,84	1,83	1,39	Foreign Exchange	
Deposito 3 Bulan																			3 month deposit	
Rupiah	-	-	-	9,41	8,28	8,21	8,12	8,13	8,24	8,18	8,14	8,09	8,22	8,57	8,35	8,25	8,19	8,03	Rupiah	
Valas	-	-	-	3,27	3,96	2,72	2,18	2,12	2,03	1,98	1,93	2,04	1,92	1,88	1,84	1,77	1,49	1,92	Foreign Exchange	
Deposito 6 Bulan																			6 month deposit	
Rupiah	-	-	-	10,18	9,16	8,28	8,10	8,14	8,37	8,75	8,75	8,69	8,85	9,69	8,45	8,68	8,74	8,71	Rupiah	
Valas	-	-	-	4,47	4,18	3,49	3,16	2,95	2,70	2,69	2,68	2,51	1,58	1,41	1,33	1,26	1,25	1,15	Foreign Exchange	
Deposito 12 Bulan																			12 month deposit	
Rupiah	-	-	-	8,74	11,33	8,95	8,90	8,82	8,98	9,26	9,27	8,77	8,97	11,89	8,99	8,86	8,47	8,36	Rupiah	
Valas	-	-	-	3,25	4,48	3,12	3,19	3,18	3,85	3,90	2,35	1,29	1,30	1,30	1,28 ^o	1,31	1,30	1,32	Foreign Exchange	
Tabungan																			Savings Deposits	
Rupiah	-	-	-	3,62	3,37	2,86	3,13	3,23	3,24	3,26	3,12	3,08	3,10	3,08	2,95	2,99	2,86	2,92	Rupiah	
Valas	-	-	-	1,88	2,11	1,66	1,28	1,51	1,36	1,42	1,04	0,99	0,98	0,98	0,88	0,91	0,91	0,92	Foreign Exchange	

Ket.:Data tersedia mulai Januari 2008
^orevisi

Note:Data available since January 2008
^oRevised

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator		
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
Giro																				Demand Deposits
Rupiah	-	-	-	1,46	2,62	1,88	1,90	1,79	1,47	1,79	1,81	1,86	1,50	1,37	1,31	1,66	1,85	1,80	Rupiah	
Valas	-	-	-	0,33	0,20	0,18	0,18	0,15	0,13	0,14	0,15	0,13	0,11	0,13	0,12	0,14	0,14	0,15	Foreign Exchange	
Deposito																				Time Deposits
Deposito 1 Bulan																				1 month deposit
Rupiah	-	-	-	11,06	6,44	6,51	6,49	6,44	6,39	6,40	6,44	6,40	6,28	6,30	6,35	6,44	6,46	6,40	Rupiah	
Valas	-	-	-	2,91	1,01	0,95	0,99	1,07	1,19	1,19	1,15	1,11	1,08	1,13	1,13	1,11	1,26	1,43	Foreign Exchange	
Deposito 3 Bulan																				3 month deposit
Rupiah	-	-	-	12,63	7,06	6,83	6,91	6,88	6,85	6,83	6,85	6,89	6,97	6,95	6,94	6,96	7,03	7,02	Rupiah	
Valas	-	-	-	3,93	1,55	0,88	0,86	1,13	1,10	1,14	1,06	1,07	1,07	1,05	1,02	1,08	1,10	1,27	Foreign Exchange	
Deposito 6 Bulan																				6 month deposit
Rupiah	-	-	-	11,14	7,78	7,10	7,11	6,90	6,88	6,89	6,96	6,99	7,03	7,12	7,12	7,12	7,09	7,05	Rupiah	
Valas	-	-	-	4,07	1,40	0,82	0,94	1,24	1,33	1,61	1,53	1,56	1,54	1,51	1,33	1,27	1,78	1,92	Foreign Exchange	
Deposito 12 Bulan																				12 month deposit
Rupiah	-	-	-	10,76	8,97	7,30	7,31	7,38	7,12	6,79	6,84	6,84	6,83	7,01	7,01	7,00	6,92	7,01	Rupiah	
Valas	-	-	-	2,49	1,83	2,25	2,13	0,83	1,64	1,41	1,68	1,82	1,69	1,64	1,86	1,74	0,97	1,00	Foreign Exchange	
Tabungan																				Savings Deposits
Rupiah	-	-	-	5,04	2,83	2,97	3,01	2,51	2,35	2,46	2,44	2,51	2,63	2,87	2,75	2,78	2,38	2,55	Rupiah	
Valas	-	-	-	0,75	0,41	0,18	0,27	0,27	0,23	0,24	0,18	0,20	0,19	0,15	0,21	0,19	0,14	0,14	Foreign Exchange	

Ket.:Data tersedia mulai Januari 2008

Note:Data available since January 2008

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indikator		
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
Giro																				Demand Deposits
Rupiah	-	-	-	1,16	0,86	1,32	1,28	1,25	1,19	1,28	1,20	0,90	1,18	1,17	1,22	1,14	1,29	1,41	Rupiah	
Valas	-	-	-	0,10	0,09	0,04	0,03	0,04	0,04	0,03	0,03	0,02	0,03	0,04	0,03	0,03	0,04	0,04	Foreign Exchange	
Deposito																				Time Deposits
Deposito 1 Bulan																				1 month deposit
Rupiah	-	-	-	10,03	5,85	5,69	5,61	5,60	5,61	5,56	5,44	3,80	3,69	3,76	5,26	5,41	5,65	5,63	Rupiah	
Valas	-	-	-	1,23	0,28	0,30	0,39	0,62	0,38	0,37	0,29	0,17	0,17	0,19	0,29	0,29	0,35	0,35	Foreign Exchange	
Deposito 3 Bulan																				3 month deposit
Rupiah	-	-	-	11,65	6,57	6,40	6,38	6,36	6,40	6,37	6,33	4,68	4,68	4,70	6,10	6,21	6,39	6,48	Rupiah	
Valas	-	-	-	2,39	0,66	0,57	0,50	0,63	0,59	0,66	0,62	0,42	0,37	0,38	0,55	0,60	0,63	0,70	Foreign Exchange	
Deposito 6 Bulan																				6 month deposit
Rupiah	-	-	-	10,64	7,18	6,56	6,49	6,50	6,52	6,47	6,45	5,51	5,56	5,46	6,42	6,43	6,49	6,53	Rupiah	
Valas	-	-	-	2,63	0,77	0,93	0,93	1,02	0,85	0,79	0,79	0,37	0,38	0,43	0,70	0,67	0,66	0,64	Foreign Exchange	
Deposito 12 Bulan																				12 month deposit
Rupiah	-	-	-	9,87	9,67	8,32	7,84	6,50	6,93	6,82	6,70	4,98	4,35	4,46	5,94	6,25	6,25	6,28	Rupiah	
Valas	-	-	-	3,45	2,42	1,86	1,33	1,02	1,40	1,91	2,09	1,13	1,21	0,88	1,43	0,77	1,54	1,54	Foreign Exchange	
Tabungan																				Savings Deposits
Rupiah	-	-	-	3,98	2,67	2,56	2,62	2,91	2,49	2,54	2,52	2,54	2,36	2,67	2,40	2,22	2,27	2,27	Rupiah	
Valas	-	-	-	0,17	0,08	0,02	0,03	0,03	0,04	0,04	0,03	0,04	0,02	0,02	0,04	0,04	0,03	0,03	Foreign Exchange	

Ket.:Data tersedia mulai Januari 2008

Note:Data available since January 2008

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

Peringkat	Desember 2006			Desember 2007			Desember 2008			Desember 2009			April 2010			Desember 2010			April 2011			Rating
	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commer- cial Bank Credit (%))	
1	PT Bank Mandiri Tbk	108.492	13,69	PT Bank Mandiri Tbk	125.280	12,50	PT BRI	161.130	12,32	PT BRI (Persero) Tbk.	206.117	14,53	PT BRI (Persero) Tbk.	213.354	14,35	PT BRI (Persero) Tbk.	241.020	13,65	PT BRI (Persero) Tbk.	252.352	13,69	1
2	PT BRI	90.295	11,40	PT BRI	114.361	11,41	PT Bank Mandiri Tbk	156.900	12,00	PT Bank Mandiri (Persero) Tbk	178.043	12,55	PT Bank Mandiri (Persero) Tbk	182.265	12,26	PT Bank Mandiri (Persero) Tbk	217.809	12,33	PT Bank Mandiri (Persero) Tbk	224.748	12,19	2
3	PT BNI Tbk	66.494	8,39	PT BNI Tbk	87.774	8,76	PT Bank Central Asia Tbk	112.686	8,62	PT Bank Central Asia Tbk.	122.991	8,67	PT Bank Central Asia Tbk.	122.289	8,23	PT Bank Central Asia Tbk.	153.116	8,67	PT Bank Central Asia Tbk.	153.438	8,32	3
4	PT Bank Central Asia Tbk	61.549	7,77	PT Bank Central Asia Tbk	82.503	8,23	PT BNI Tbk	111.044	8,49	PT BNI (Persero) Tbk	119.991	8,46	PT BNI (Persero) Tbk	118.102	7,95	PT BNI (Persero) Tbk	132.431	7,50	PT BNI (Persero) Tbk	134.013	7,27	4
5	PT Bank Danamon Indonesia Tbk	41.062	5,18	PT Bank Danamon Indonesia Tbk	51.107	5,10	PT Bank Danamon Indonesia Tbk	64.376	4,92	PT Bank CIMB Niaga, Tbk	82.158	5,79	PT Bank CIMB Niaga, Tbk	84.554	5,69	PT Bank CIMB Niaga, Tbk	102.715	5,82	PT Bank CIMB Niaga, Tbk	108.140	5,87	5
6	PT Bank Niaga Tbk	33.208	4,19	PT Bank Niaga Tbk	41.843	4,18	PT Bank CIMB Niaga Tbk	50.117	3,83	PT Bank Danamon Indonesia Tbk	60.162	4,24	PT Bank Danamon Indonesia Tbk	61.879	4,16	PT Bank Danamon Indonesia Tbk	75.264	4,26	PT Bank Danamon Indonesia Tbk	78.753	4,27	6
7	PT Bank Permata Tbk	23.825	3,01	PT Pan Indonesia Bank Tbk	29.026	2,90	PT Pan Indonesia Bank Tbk	36.588	2,80	PT Pan Indonesia Bank, Tbk	41.284	2,91	PT Pan Indonesia Bank, Tbk	44.740	3,01	PT Pan Indonesia Bank, Tbk	55.705	3,15	PT Pan Indonesia Bank, Tbk	60.330	3,27	7
8	PT BI	21.190	2,67	PT BI	28.189	2,81	PT Bank Permata Tbk	34.880	2,67	PT Bank Permata Tbk	41.243	2,91	PT BTN (Persero)	44.266	2,98	PT Bank Permata Tbk	51.529	2,92	PT Bank Permata Tbk	55.125	2,99	8
9	Citibank N.A	20.849	2,63	PT Bank Permata Tbk	25.989	2,59	PT BI	34.757	2,66	PT BTN (Persero)	40.719	2,87	PT Bank Permata Tbk	41.663	2,80	PT BTN (Persero)	51.458	2,91	PT BTN (Persero)	54.248	2,94	9
10	PT Pan Indonesia Bank Tbk	19.164	2,42	PT BTN	22.352	2,23	PT BTN	32.022	2,45	PT BI Tbk	37.114	2,62	PT BI Tbk	39.268	2,64	PT BI Tbk	50.065	2,84	PT BI Tbk	52.812	2,86	10
	Total	486.126	61,36	Total	608.424	60,72	Total	794.500	60,76	Total	929.822	65,53	Total	952.379	64,08	Total	1.131.112	64,06	Total	1.173.959	63,68	

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

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

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010									2011				Type of Use
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Modal Kerja																			Working Capital
- Rupiah	-	-	-	14,63	13,27	12,89	12,75	12,63	12,68	12,65	12,58	12,57	12,51	12,39	12,45	12,44	11,69	11,81	- Rupiah
- Valas	-	-	-	6,44	5,02	4,26	4,27	4,15	4,16	4,11	4,16	4,01	4,02	4,00	3,98	3,87	3,52	3,54	- Foreign Exchange
Investasi																			Investment
- Rupiah	-	-	-	13,99	12,55	12,11	12,06	12,19	12,15	11,87	11,93	11,91	11,87	11,86	11,85	11,79	11,81	11,80	- Rupiah
- Valas	-	-	-	7,01	5,88	5,41	5,49	5,29	5,21	5,24	5,03	5,02	5,10	5,02	5,04	4,96	5,04	4,99	- Foreign Exchange
Konsumsi																			Consumption
- Rupiah	-	-	-	15,82	15,81	14,02	14,16	13,97	13,93	13,80	13,88	13,81	13,80	13,79	13,50	13,48	14,77	14,74	- Rupiah
- Valas	-	-	-	3,85	0,67	2,21	2,01	1,71	1,72	1,93	1,68	1,31	0,43	0,43	0,44	0,42	0,42	0,35	- Foreign Exchange

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

Kelompok Bank	2005	2006	2007	2008	2009	2010								2011				Group of Bank	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Bank Persero																			State Owned Banks
Jumlah Bank	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	2.171	2.548	2.765	3.134	3.854	3.887	3.892	3.905	4.012	4.047	4.058	4.082	4.122	4.189	4.205	4.210	4.214	4.216	Total Bank Offices
BUSN Devisa																			Foreign Exchange Commercial Banks
Jumlah Bank	34	35	35	32	34	35	37	36	36	36	36	36	36	36	36	36	36	36	Total Banks
Jumlah Kantor	4.113	4.395	4.694	5.196	6.181	6.240	6.249	6.249	6.331	6.358	6.383	6.424	6.507	6.608	6.698	6.730	6.771	6.832	Total Bank Offices
BUSN Non Devisa																			Non-Foreign Exchange Commercial Banks
Jumlah Bank	37	36	36	36	31	31	30	31	31	31	31	31	31	31	31	31	31	31	Total Banks
Jumlah Kantor	709	759	778	875	976	979	980	982	1.024	1.026	1.052	1.059	1.103	1.131	1.151	1.153	1.187	1.194	Total Bank Offices
BPD																			Regional Development Banks
Jumlah Bank	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	Total Banks
Jumlah Kantor	1.107	1.217	1.205	1.310	1.358	1.369	1.369	1.369	1.396	1.398	1.399	1.404	1.409	1.413	1.434	1.434	1.437	1.438	Total Bank Offices
Bank Campuran																			Joint Venture Banks
Jumlah Bank	18	17	17	15	16	16	16	16	15	15	15	15	15	15	14	14	14	14	Total Banks
Jumlah Kantor	64	77	96	168	238	239	239	239	258	260	260	260	262	263	260	244	245	245	Total Bank Offices
Bank Asing																			Foreign Owned Banks
Jumlah Bank	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	Total Banks
Jumlah Kantor	72	114	142	185	230	230	229	228	225	229	227	227	230	233	222	222	215	215	Total Bank Offices
Total																			Total
Jumlah Bank	131	130	130	124	121	122	123 ¹⁾	123	122 ²⁾	122	122	122	122	122	121 ³⁾	121	121	121	Total Banks
Jumlah Kantor	8.236	9.110	9.680	10.868	12.837	12.944	12.958	12.972	13.246	13.318	13.379	13.456	13.633	13.837	13.970	13.993	14.069	14.140	Total Bank Offices

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

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

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

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

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

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

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

Lokasi	2005	2006	2007	2008	2009	2010								2011				Location	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Jawa Barat	282	292	309	324	337	341	344	345	349	350	360	353	353	354	357	357	357	359	Jawa Barat
Banten	53	57	59	61	66	67	69	70	71	71	71	72	73	73	73	74	75	75	Banten
DKI Jakarta	428	435	442	464	506	516	519	519	523	528	532	530	529	534	538	539	541	543	DKI Jakarta
D.I Yogyakarta	41	42	44	47	51	53	53	53	53	53	53	53	53	53	53	53	54	55	D.I Yogyakarta
Jawa Tengah	232	247	258	263	271	277	281	281	283	284	286	284	285	285	287	289	289	290	Jawa Tengah
Jawa Timur	334	339	350	355	365	371	372	380	381	383	386	385	385	390	392	393	391	391	Jawa Timur
Bengkulu	17	18	19	21	21	22	22	22	22	22	22	22	22	22	22	22	22	22	Bengkulu
Jambi	36	39	39	41	44	44	44	45	45	45	45	45	45	45	45	45	46	46	Jambi
Nanggroe Aceh Darussalam	48	50	53	57	65	67	67	67	67	67	67	70	70	70	70	70	70	71	Nanggroe Aceh Darussalam
Sumatera Utara	130	135	141	146	161	165	166	167	167	170	171	172	173	174	174	173	173	174	Sumatera Utara
Sumatera Barat	65	66	67	70	71	71	71	71	72	72	73	73	74	74	74	74	75	75	Sumatera Barat
Riau	60	62	65	69	76	79	80	81	82	82	83	83	83	84	84	84	84	85	Riau
Sumatera Selatan	58	60	63	64	67	70	70	71	72	73	73	73	74	76	76	76	78	78	Sumatera Selatan
Kepulauan Riau	33	40	45	47	49	51	51	51	51	51	51	51	52	52	52	52	51	51	Kepulauan Riau
Bangka Belitung	11	12	13	17	20	21	21	20	21	21	21	21	21	22	22	22	22	22	Bangka Belitung
Lampung	39	43	43	45	45	45	46	46	47	47	49	48	48	48	49	49	48	48	Lampung
Kalimantan Selatan	52	53	54	55	63	65	65	65	65	65	66	66	67	69	69	69	69	69	Kalimantan Selatan
Kalimantan Barat	49	49	51	58	62	64	64	64	64	64	64	65	65	66	66	66	66	66	Kalimantan Barat
Kalimantan Timur	72	79	84	87	98	100	100	100	100	100	101	100	100	100	102	102	103	104	Kalimantan Timur
Kalimantan Tengah	23	26	27	33	36	36	38	38	38	38	38	38	38	40	40	40	42	42	Kalimantan Tengah
Sulawesi Tengah	24	25	28	29	32	34	34	34	34	34	34	34	35	35	36	36	36	36	Sulawesi Tengah
Sulawesi Selatan	92	92	100	111	111	113	115	114	114	114	114	114	114	116	116	116	117	118	Sulawesi Selatan
Sulawesi Utara	44	48	48	49	52	53	53	53	52	53	53	53	53	54	54	54	54	53	Sulawesi Utara
Sulawesi Barat	8	8	8	9	11	12	12	12	12	12	12	12	12	12	12	12	12	12	Sulawesi Barat
Gorontalo	15	13	10	11	12	12	12	12	13	13	13	13	13	13	13	13	13	14	Gorontalo
Sulawesi Tenggara	20	21	22	23	25	25	25	25	25	25	25	25	27	27	28	28	29	29	Sulawesi Tenggara
Nusa Tenggara Barat	31	32	33	36	35	35	35	36	37	37	37	37	37	39	39	39	39	39	Nusa Tenggara Barat
Bali	70	70	72	73	72	73	73	73	73	73	73	73	74	74	74	74	75	76	Bali
Nusa Tenggara Timur	35	39	39	40	43	43	43	46	46	46	46	46	46	46	46	46	46	46	Nusa Tenggara Timur
Maluku	20	22	23	24	25	25	25	27	27	28	30	29	29	32	32	32	32	32	Maluku
Papua	31	32	35	38	41	41	46	46	46	46	46	46	47	48	48	48	48	48	Papua
Maluku Utara	11	11	12	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	Maluku Utara
Irian Jaya Barat	14	14	15	18	19	19	21	22	22	22	22	22	22	22	22	22	22	22	Irian Jaya Barat
Di Luar Indonesia	17	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17	17	17	Outside Indonesia
Total	2.495	2.589	2.689	2.816	2.982	3.041	3.068	3.087	3.105	3.120	3.148	3.139	3.148	3.179	3.196	3.200	3.210	3.222	Total

Halaman ini sengaja dikosongkan

DATA BANK SYARIAH

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penyaluran Dana	20.222	25.927	32.304	48.264	64.355	68.497	69.596	73.266	76.151	77.505	80.954	83.815	88.010	94.884	92.965	93.285	98.442	98.428	Fund Disbursements
a. Pembiayaan	15.232	20.445	26.149	38.199	46.886	51.651	53.223	55.801	57.633	60.275	60.970	62.995	65.942	68.181	69.724	71.449	74.253	75.771	a. Financing
Rupiah	14.458	19.530	24.878	35.879	44.938	49.762	51.313	53.649	55.451	57.497	58.241	60.101	62.941	64.817	66.383	68.134	70.764	72.419	Rupiah
Valas	774	915	1.270	2.320	1.948	1.889	1.910	2.152	2.182	2.779	2.729	2.894	3.000	3.364	3.341	3.315	3.488	3.352	Foreign Exchange
b. Antar Bank	1.054	991	1.437	1.978	3.036	3.156	3.263	3.458	3.413	3.495	3.609	3.640	4.001	4.138	3.580	3.617	3.793	3.283	b. Inter-Bank
c. Penempatan di BI	3.180	3.641	3.238	5.189	10.393	8.604	7.823	8.343	9.014	7.507	9.852	11.191	12.164	16.393	13.430	11.396	13.689	11.897	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	730	829	1.302	2.683	3.786	4.790	5.014	5.346	5.741	5.889	5.975	5.665	5.559	5.733	5.801	6.364	6.224	6.988	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	6	6	41	79	83	83	88	88	88	88	88	88	88	88	88	88	88	88	e. Equity participation
f. Tagihan Lainnya	21	15	138	136	171	213	185	229	263	251	460	236	256	351	342	371	395	401	f. Other claims
Sumber Dana	17.296	22.337	27.948	40.591	57.762	59.440	60.214	63.649	66.139	66.752	70.360	72.221	75.531	83.184	82.143	82.023	86.588	85.895	Sources of Funds
a. DPK	15.581	20.672	25.473	36.852	52.271	54.043	55.067	58.078	60.462	60.972	63.912	66.478	69.086	76.036	75.814	75.085	79.651	79.862	a. Third Party Funds
Rupiah	14.752	19.818	24.324	35.449	50.266	52.018	53.020	55.794	58.198	58.492	61.269	63.810	66.207	72.807	72.752	71.718	76.467	76.907	Rupiah
Giro Wadiah	1.836	3.180	2.925	3.741	5.403	5.072	5.173	9.010	9.367	6.188	6.418	6.264	7.342	7.914	8.006	6.748	7.736	7.127	Wadiah Demand Deposit
Deposito Mudharabah	8.546	10.208	12.919	19.273	28.484	30.215	30.548	28.595	30.561	33.993	35.589	37.621	38.281	42.206	42.567	42.636	45.909	46.116	Mudharabah Time Deposits
Tabungan Mudharabah	4.370	6.430	8.480	12.436	16.379	16.730	17.299	18.189	18.270	18.311	19.262	19.925	20.583	22.688	22.179	22.334	22.821	23.665	Mudharabah Savings Accounts
Valas	829	854	1.149	1.403	2.006	2.025	2.047	2.284	2.264	2.479	2.643	2.667	2.879	3.229	3.063	3.367	3.184	2.955	Foreign Exchange
Giro Wadiah	209	236	424	498	798	893	881	1.028	971	1.103	989	852	881	1.142	1.236	1.267	1.411	1.320	Wadiah Demand Deposit
Deposito Mudharabah	620	618	726	870	1.111	999	1.036	1.094	1.114	1.167	1.455	1.607	1.773	1.869	1.626	1.862	1.528	1.500	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	-	35	96	133	130	161	179	210	199	208	225	218	200	238	245	135	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	32	32	32	68	6	5	5	5	4	4	4	4	3	3	3	3	3	2	b. Liabilities at BI
c. Antar Bank	980	874	1.499	2.419	3.717	3.596	3.472	3.843	3.937	4.151	4.765	4.016	4.642	4.924	3.963	4.515	4.300	3.712	c. Inter-Bank
d. Surat Berharga	265	268	350	311	340	340	340	340	340	340	340	340	325	325	440	440	440	340	d. Money Instruments
e. Pinjaman yang Diterima	207	181	161	150	512	308	307	299	298	298	290	289	287	483	482	482	482	283	e. Loans received
Rupiah	204	181	161	150	512	308	307	299	298	298	290	289	287	483	482	482	482	283	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	209	285	401	727	845	1.072	960	1.020	1.033	929	989	1.020	1.109	1.321	1.350	1.419	1.633	1.580	f. Other Liabilities
g. Setoran Jaminan	25	25	32	64	69	76	63	65	64	58	60	75	79	90	91	79	79	116	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	951	991	1.017	1.752	1.946	2.637	3.137	4.138	4.592	4.592	5.092	5.911	5.911	5.965	5.965	5.965	6.165	6.265	a. Paid-In Capital
b. Cadangan	230	268	275	335	449	465	439	434	464	464	464	490	490	491	491	491	468	470	b. Reserves
c. L/R tahun berjalan	239	355	481	432	790	425	301	506	604	680	852	978	1.112	1.051	148	239	400	582	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	-76	27	149	152	315	824	753	733	527	527	527	527	527	527	1.438	1.401	1.408	1.337	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	132	142	132	466	468	689	689	689	1.073	1.073	573	572	572	516	516	516	516	516	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	2.395	2.358	1.761	2.824	3.076	3.027	1.656	2.734	2.576	1.882	2.310	2.783	3.287	5.408	3.968	3.659	5.870	4.150	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset	20.880	26.722	33.016	49.555	66.090	70.146	71.125	75.205	78.140	79.641	83.454	85.881	90.387	97.519	95.743	95.987	101.189	100.568	Total Assets
Jaringan Kantor																			Office Network
Jumlah Bank	22	23	29	32	31	34	34	33	33	33	33	34	34	34	34	34	34	34	Total Banks
Jumlah Kantor ¹⁾	436	509	568	790	998	1.230	1.268	1.302	1.364	1.347	1.388	1.391	1.410	1.477	1.506	1.533	1.575	1.591	Total Bank Offices ¹⁾

Ket : ¹⁾ Tidak Termasuk Gerai Muamalat
²⁾ Revisi

Note : ¹⁾ Not including Muamalat Outlets
²⁾ Revised

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penyaluran Dana	16.132	19.839	25.663	33.026	46.386	49.470	50.950	59.218	62.132	62.670	65.298	68.035	71.216	76.602	75.505	75.573	80.486	79.402	Fund Disbursements
a. Pembiayaan	12.405	16.113	20.717	26.109	34.452	38.795	40.817	46.260	47.728	49.679	50.190	51.988	54.666	56.357	58.062	59.480	61.904	62.916	a. Financing
Rupiah	11.652	15.224	19.602	24.422	33.190	37.357	39.375	44.560	46.037	47.706	48.285	49.903	52.499	53.864	55.307	56.744	59.020	60.015	Rupiah
Valas	753	889	1.115	1.688	1.261	1.438	1.442	1.701	1.691	1.974	1.906	2.085	2.168	2.493	2.755	2.736	2.884	2.901	Foreign Exchange
b. Antar Bank	373	535	672	1.016	1.415	1.413	1.579	1.843	1.686	1.693	1.771	1.972	2.131	1.968	1.682	1.787	1.777	1.540	b. Inter-Bank
c. Penempatan di BI	2.986	2.715	3.286	3.827	7.345	5.690	5.001	5.986	7.157	5.590	7.344	8.620	9.054	12.642	10.059	8.127	10.741	8.983	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	341	457	766	1.859	2.922	3.287	3.284	4.831	5.223	5.376	5.450	5.140	5.040	5.203	5.272	5.730	5.580	5.485	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	6	6	41	79	83	83	88	88	88	88	88	88	88	88	88	88	88	88	e. Equity participation
f. Tagihan Lainnya	21	14	182	136	169	203	182	210	251	244	455	226	237	344	342	361	395	391	f. Other claims
Sumber Dana	15.041	18.509	23.960	30.546	43.858	45.806	46.910	54.239	56.442	57.046	59.798	61.170	63.744	69.992	68.918	68.787	73.485	72.261	Sources of Funds
a. DPK	13.667	17.216	21.966	27.734	39.624	41.627	42.700	49.499	51.676	52.139	54.721	56.440	58.467	64.335	64.022	63.018	67.982	67.446	a. Third Party Funds
Rupiah	12.843	16.380	20.880	26.498	37.881	39.857	40.891	47.441	49.664	49.916	52.337	54.054	55.872	61.404	61.406	60.216	65.209	64.746	Rupiah
Giro Wadiah	1.609	2.523	2.624	2.250	3.612	3.761	3.685	7.868	8.114	4.904	5.170	5.119	5.921	6.620	6.673	5.316	6.675	5.816	Wadiah Demand Deposit
Deposito Mudharabah	7.539	8.456	10.555	14.588	21.510	23.119	23.602	23.578	25.586	29.092	30.398	31.679	32.168	35.350	35.689	35.736	38.871	39.020	Mudharabah Time Deposits
Tabungan Mudharabah	3.695	5.401	7.702	9.659	12.759	12.976	13.604	15.995	15.964	15.920	16.769	17.256	17.783	19.435	19.044	19.164	19.664	19.911	Mudharabah Savings Accounts
Valas	825	836	1.085	1.237	1.743	1.770	1.809	2.058	2.012	2.223	2.384	2.386	2.595	2.931	2.616	2.802	2.773	2.700	Foreign Exchange
Giro Wadiah	207	232	262	465	683	807	810	986	918	1.076	952	819	853	1.095	1.193	1.228	1.362	1.235	Wadiah Demand Deposit
Deposito Mudharabah	617	604	823	772	1.060	963	999	1.072	1.093	1.145	1.431	1.566	1.740	1.834	1.421	1.572	1.410	1.463	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	-	-	-	0	0	0	1	1	1	1	2	2	2	2	2	2	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	32	32	32	68	6	5	5	5	4	4	4	4	3	3	3	3	3	3	b. Liabilities at BI
c. Antar Bank	684	603	1.049	1.736	3.005	2.858	2.866	3.306	3.321	3.575	3.717	3.306	3.788	3.944	3.143	3.980	3.494	2.974	c. Inter-Bank
d. Surat Berharga	244	247	329	311	340	340	340	340	340	340	340	340	325	325	340	340	340	340	d. Money Instruments
e. Pinjaman yang Diterima	205	179	154	150	112	105	104	96	95	95	87	86	85	81	81	80	80	80	e. Loans received
Rupiah	201	179	154	150	112	105	104	96	95	95	87	86	85	81	81	80	80	80	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	186	215	400	513	735	835	856	948	959	853	888	942	1.018	1.236	1.257	1.306	1.523	1.343	f. Other Liabilities
g. Setoran Jaminan	23	17	31	35	36	35	39	46	46	40	42	53	58	69	72	60	63	75	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	951	991	1.001	1.701	1.946	2.637	3.137	4.138	4.592	4.592	5.092	5.911	5.911	5.965	5.965	5.965	6.165	6.265	a. Paid-In Capital
b. Cadangan	230	268	275	335	449	465	439	434	464	464	464	490	490	491	491	491	468	470	b. Reserves
c. L/R tahun berjalan	266	310	459	499	499	230	275	311	399	464	607	703	803	776	108	167	298	388	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	(43)	24	143	138	295	741	705	705	499	499	499	499	499	499	1.305	1.316	1.343	1.254	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	132	142	132	466	468	689	689	689	1.073	1.073	573	572	572	516	516	516	516	516	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	2.395	2.358	2.599	2.824	3.076	3.027	1.656	2.734	2.576	1.882	2.310	2.783	3.287	5.408	3.968	3.659	5.870	4.150	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset	17.111	21.151	27.286	34.036	48.014	51.095	52.687	61.123	64.122	64.804	67.783	70.108	73.532	79.186	78.203	78.126	83.198	81.981	Total Assets
Jaringan Kantor																			Office Network
Jumlah Bank	3	3	3	5	6	9	10	10	10	10	10	11	11	11	11	11	11	11	Total Banks
Jumlah Kantor ¹⁾	301	346	398	576	711	918	970	1.058	1.113	1.111	1.151	1.154	1.171	1.215	1.242	1.253	1.268	1.276	Total Bank Offices ¹⁾

Ket : ¹⁾ Tidak Termasuk Gerai Muamalat

Note : ¹⁾ Not including Muamalat Outlets

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penyaluran Dana	4.090	6.087	10.099	15.238	17.969	19.027	18.645	14.048	14.019	14.836	15.656	15.780	16.793	18.282	17.461	17.712	17.956	19.027	Fund Disbursements
a. Pembiayaan	2.827	4.332	7.227	12.090	12.435	12.856	12.406	9.541	9.905	10.596	10.780	11.006	11.275	11.824	11.662	11.970	12.349	12.856	a. Financing
Rupiah	2.807	4.305	6.910	11.457	11.748	12.405	11.938	9.089	9.414	9.791	9.956	10.198	10.443	10.953	11.076	11.390	11.744	12.405	Rupiah
Valas	20	26	318	632	687	451	468	452	491	805	823	809	833	871	586	580	605	451	Foreign Exchange
b. Antar Bank	681	457	996	962	1.621	1.743	1.684	1.615	1.727	1.802	1.838	1.668	1.870	2.170	1.898	1.831	2.016	1.743	b. Inter-Bank
c. Penempatan di BI	194	926	1.254	1.362	3.048	2.914	2.823	2.357	1.857	1.917	2.509	2.570	3.109	3.751	3.371	3.269	2.948	2.914	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	389	372	622	824	864	1.503	1.730	515	518	513	524	525	519	530	529	634	644	1.503	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Equity participation
f. Tagihan Lainnya	-	1	-	-	1	10	2	20	12	8	5	10	19	7	0	10	0	10	f. Other claims
Sumber Dana	2.258	3.828	7.061	10.044	13.903	13.634	13.304	9.410	9.697	9.706	10.561	11.050	11.787	13.191	13.225	13.236	13.103	13.634	Sources of Funds
a. DPK	1.914	3.456	6.045	9.118	12.648	12.416	12.367	8.579	8.786	8.833	9.191	10.038	10.619	11.702	11.792	12.067	11.669	12.416	a. Third Party Funds
Rupiah	1.909	3.438	6.003	8.952	12.385	12.161	12.128	8.354	8.534	8.576	8.932	9.756	10.335	11.403	11.346	11.502	11.258	12.161	Rupiah
Giro Wadiah	228	657	836	1.490	1.791	1.311	1.488	1.142	1.253	1.284	1.248	1.144	1.422	1.294	1.333	1.432	1.062	1.311	Wadiah Demand Deposit
Deposito Mudharabah	1.007	1.752	3.416	4.684	6.974	7.096	6.946	5.017	4.974	4.900	5.191	5.942	6.113	6.856	6.878	6.901	7.039	7.096	Mudharabah Time Deposits
Tabungan Mudharabah	675	1.030	1.751	2.777	3.620	3.754	3.694	2.194	2.307	2.392	2.493	2.669	2.801	3.253	3.135	3.170	3.158	3.754	Mudharabah Savings Accounts
Valas	5	18	42	166	263	255	239	226	252	256	259	282	284	298	447	565	411	255	Foreign Exchange
Giro Wadiah	2	4	29	33	116	86	72	42	53	26	37	33	28	47	43	38	49	86	Wadiah Demand Deposit
Deposito Mudharabah	3	14	13	98	51	36	37	22	22	21	24	41	33	35	205	290	119	36	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	-	35	96	133	130	161	178	209	198	207	223	217	198	236	243	133	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities at BI
c. Antar Bank	296	271	902	684	712	738	607	537	616	576	1.048	710	854	981	819	535	806	738	c. Inter-Bank
d. Surat Berharga	21	21	21	-	-	-	-	-	-	-	-	-	-	-	100	100	100	-	d. Money Instruments
e. Pinjaman yang Diterima	3	1	1	0	400	203	203	203	203	203	203	203	202	402	401	401	401	203	e. Loans received
Rupiah	2	1	1	0	400	203	203	203	203	203	203	203	202	402	401	401	401	203	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	23	70	73	214	111	236	104	72	74	76	101	78	91	86	93	114	111	236	f. Other Liabilities
g. Setoran Jaminan	2	8	19	29	33	41	24	19	18	19	19	22	21	21	20	20	16	41	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	-	-	16	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Paid-In Capital
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R tahun berjalan	(28)	45	81	(66)	291	195	27	195	205	216	244	274	309	275	40	71	102	195	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	(33)	3	6	14	20	83	49	28	28	28	28	28	28	28	133	85	64	83	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	2.395	2.358	2.599	2.824	3.076	3.027	1.656	2.734	2.576	1.882	2.310	2.783	3.287	5.408	3.968	3.659	5.870	4.150	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset	3.596	5.571	9.252	15.519	18.076	19.050	18.438	14.082	14.018	14.837	15.671	15.773	16.856	18.333	17.540	17.861	17.991	18.587	Total Assets
Jaringan Kantor																			Office Network
Jumlah Bank	19	20	26	27	25	25	24	23	23	23	23	23	23	23	23	23	23	23	Total Banks
Jumlah Kantor ¹⁾	133	163	170	214	287	312	298	244	251	236	237	237	239	262	264	280	307	315	Total Bank Offices ¹⁾

Ket : ¹⁾ Tidak Termasuk Gerai Muamalat

Note : ¹⁾ Not including Muamalat Outlets

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

Indikator	2005	2006	2007	2008	2009	2010									2011				Indicator
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Bank Umum Syariah	17.111	21.151	27.286	34.036	48.014	51.095	52.687	61.123	64.122	64.804	67.783	70.108	73.532	79.186	78.203	78.126	83.198	81.981	Syariah Commercial Banks
Unit Usaha Syariah	3.769	5.571	9.252	15.519	18.076	19.050	18.438	14.082	14.018	14.837	15.671	15.773	16.856	18.333	17.540	17.861	17.991	18.587	Syariah Business Units

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Pembiayaan	15.232	20.445	27.944	38.195	46.886	51.651	53.223	55.801	57.633	60.275	60.970	62.995	65.942	68.181	69.724	71.449	74.253	75.727	Financing
a. Lancar	14.027	18.583	25.494	35.076	41.931	45.505	46.725	49.310	50.812	52.845	54.240	56.237	59.092	63.006	63.600	64.694	68.148	69.252	a. Current
b. Dalam Perhatian Khusus	776	891	1.319	1.610	3.074	3.837	3.958	4.321	4.433	4.960	4.324	4.271	4.222	3.114	3.835	4.141	3.429	3.606	b. Special Mention
c. Kurang Lancar	201	353	321	525	435	1.028	1.007	769	947	865	833	1.098	1.230	677	797	1.020	1.064	1.072	c. Sub-Standard
d. Diragukan	73	236	267	224	582	259	312	305	244	380	352	328	330	332	361	382	359	419	d. Doubtful
e. Macet	155	383	543	759	865	1.022	1.221	1.097	1.197	1.226	1.221	1.060	1.068	1.052	1.130	1.213	1.252	1.377	e. Lost
Non Performing Financing (Nominal)	429	971	1.131	1.509	1.882	2.309	2.540	2.170	2.388	2.470	2.406	2.486	2.628	2.061	2.288	2.615	2.675	2.869	Non Performing Financing (Nominal)
Rasio Non Performing Financing (%)	2,82	4,75	4,05	3,95	4,01	4,47	4,77	3,89	4,14	4,10	3,95	3,95	3,99	3,02	3,28	3,66	3,60	3,79	Non Performing Financing Ratio (%)

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

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		April 2010		Desember 2010		April 2011		Indicators
	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro Wadiah	2.847	14,71	3.750	13,39	4.238	11,50	6.202	11,86	5.965	53,83%	9.056	11,91	8.447	10,58	Wadiah Current
Rupiah	2.562	13,24	3.459	12,35	3.741	10,15	5.403	10,34	5.072	9,75%	7.914	10,41	7.127	8,92	Rupiah
Valas	285	1,47	291	1,04	498	1,35	798	1,53	893	44,08%	1.142	1,50	1.320	1,65	Foreign Exchange
Deposito Mudharabah	10.656	55,08	14.807	52,86	20.143	54,66	29.595	56,62	31.215	107,44%	44.075	57,97	47.615	59,62	Mudharabah Deposits
Rupiah	10.109	52,25	13.971	49,88	19.273	52,30	28.484	54,49	30.215	58,09%	42.206	55,51	46.116	57,74	Rupiah
Valas	546	2,82	836	2,98	870	2,36	1.111	2,13	999	49,36%	1.869	2,46	1.500	1,88	Foreign Exchange
Tabungan Mudharabah	5.845	30,21	9.453	33,75	12.471	33,84	16.475	31,52	16.863	38,73%	22.906	30,13	23.800	29,80	Mudharabah savings
Rupiah	5.845	30,21	9.453	33,75	12.436	33,74	16.379	31,33	16.730	32,16%	22.688	29,84	23.665	29,63	Rupiah
Valas	-	0,00	-	0,00	35	0,10	96	0,18	133	6,56%	218	0,29	135	0,17	Foreign Exchange
Total DPK	19.347	100	28.011	100	36.852	100	52.271	100	54.043	100,00%	76.036	100	79.862	100	Total Third Party Funds
Rupiah	18.516	95,70	26.884	95,98	35.449	96,19	50.266	96,16	52.018	96,25%	72.807	95,75	76.907	96,30	Rupiah
Valas	831	4,30	1.127	4,02	1.403	3,81	2.006	3,84	2.025	3,75%	3.229	4,25	2.955	3,70	Foreign Exchange

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

Indikator	2005	2006	2007	2008	2009	2010									2011				Indikator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ¹⁾	Apr		
Giro Wadiah																				Wadiah Current
Rupiah	1,13	1,28	1,07	1,21	1,04	1,02	1,10	1,27	1,03	1,04	0,99	1,34	1,21	1,26	1,19	1,16	1,19	1,32	Rupiah	
Valas	1,47	1,12	1,08	0,95	0,38	0,33	0,36	0,60	0,43	0,36	0,37	1,59	0,43	0,77	0,89	0,75	0,65	0,51	Foreign Exchange	
Deposito Mudharabah																				Mudharabah Deposits
Rupiah	8,66	9,75	7,97	8,61	7,48	7,02	6,70	6,86	7,06	7,04	6,85	1,34	6,68	7,03	6,53	5,79	6,65	6,77	Rupiah	
Valas	3,68	3,87	5,71	2,69	3,18	2,71	2,74	2,82	3,01	3,90	2,48	1,59	3,82	4,35	4,36	4,16	4,27	3,22	Foreign Exchange	
Tabungan Mudharabah																				Mudharabah savings
Rupiah	3,96	3,72	3,32	3,61	2,76	2,55	2,69	2,66	2,67	2,53	2,95	3,04	3,32	3,08	2,85	2,89	2,84	2,90	Rupiah	
Valas	-	-	0,63	0,92	1,01	0,98	0,99	0,93	0,92	0,86	0,87	0,86	0,95	0,92	0,92	0,74	0,77	0,91	Foreign Exchange	

Ket : ¹⁾ Revisi

Note : ¹⁾ Revised

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

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

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Modal Kerja	12,22	11,71	15,51	16,49	16,99	16,33	16,19	16,19	16,12	15,85	15,74	15,77	15,73	16,55	16,36	16,33	16,39	16,15	Working Capital
Rupiah	12,63	11,97	15,92	19,34	17,15	16,58	16,43	16,47	16,40	16,30	16,16	16,28	16,24	16,96	16,74	16,69	16,74	16,51	Rupiah
Valas	4,53	1,45	8,51	4,26	12,55	10,11	10,03	10,18	10,06	8,20	8,30	7,59	7,44	10,56	10,35	10,40	10,62	10,29	Foreign Exchange
Investasi	12,51	13,34	13,87	13,67	13,75	13,81	13,76	13,82	13,54	13,31	13,45	13,81	13,82	14,54	14,51	14,42	14,63	14,59	Investment
Rupiah	13,36	13,80	14,59	18,04	14,22	14,15	14,09	14,09	13,78	13,57	13,71	14,08	14,11	14,82	14,84	14,73	14,95	14,91	Rupiah
Valas	2,13	6,01	7,41	2,23	7,65	6,95	6,95	7,63	7,74	7,73	7,75	7,77	7,15	8,88	8,89	8,90	8,93	8,92	Foreign Exchange
Konsumsi	12,33	10,99	11,48	11,58	11,03	11,44	10,73	10,59	10,47	10,31	11,08	10,51	10,45	10,16	10,04	10,06	11,55	11,55	Consumption
Rupiah	12,37	11,10	11,56	14,32	11,40	11,78	11,01	10,87	10,77	10,65	11,15	10,80	10,74	10,47	10,35	10,34	11,55	11,55	Rupiah
Valas	0,91	8,69	0,47	0,01	0,13	0,10	0,20	0,31	0,39	1,02	3,53	0,96	0,79	0,70	0,69	0,75	0,65	0,70	Foreign Exchange

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penyaluran dana	-	-	1.107	1.591	1.995	2.122	2.174	2.228	2.303	2.278	2.372	2.470	2.465	2.586	2.614	2.655	2.676	2.715	Distribution of funds
Pembiayaan	-	-	877	1.257	1.587	1.757	1.817	1.874	1.926	1.954	1.980	2.042	2.041	2.060	2.084	2.140	2.164	2.217	Financing
Antar Bank Aktiva	-	-	230	334	408	365	357	354	377	324	392	428	424	525	530	515	512	499	Interbank Assets
Sumber Dana																			Source of Funds
Dana Pihak Ketiga	-	-	708	570	1.251	1.346	1.386	1.386	1.419	1.396	1.458	1.531	1.518	1.604	1.641	1.668	1.672	1.700	Third Party Funds
Tabungan Wadiah	-	-	87	10	234	245	248	249	260	250	261	272	263	285	292	298	297	298	Wadiah Savings
Tabungan Mudharabah	-	-	204	280	319	324	338	324	330	307	336	359	358	374	387	391	394	402	Mudharabah Savings
Deposito Mudharabah	-	-	417	280	697	777	799	813	829	839	861	900	897	945	962	979	981	1.000	Deposit Mudharabah
Antar Bank Pasiva	-	-	174	-	353	392	404	441	468	464	490	493	503	521	522	529	545	547	Interbank Liabilities
Pinjaman yang diterima	-	-	52	8	57	48	46	50	54	56	51	55	54	52	51	52	62	68	Loan received
Kewajiban lainnya	-	-	3	271	18	17	16	17	19	22	20	18	18	19	20	21	26	22	Other Liabilities
Beberapa komponen modal																			Some Components of Capital
Modal disetor	-	-	176	222	751	742	776	790	794	795	802	806	782	806	819	849	839	843	Paid-In Capital
Cadangan	-	-	21	28	456	443	466	474	465	468	469	469	448	459	472	492	484	485	Reserves
L/R Tahun Berjalan	-	-	27	30	55	25	31	38	44	47	52	63	69	70	7	14	19	27	Current Earnings (Profit/Loss)
L/R Tahun lalu	-	-	-9	-15	-22	0	-17	-21	-23	-24	-23	-25	-25	-25	4.2	3.7	1.3	2	Retained Earnings (Profit/Loss)

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aset	-	-	1.203	1.693	2.126	2.260	2.324	2.374	2.447	2.429	2.522	2.619	2.615	2.739	2.777	2.825	2.844	2.887	Assets
Pembiayaan	-	-	882	1.257	1.587	1.757	1.817	1.874	1.926	1.954	1.980	2.042	2.041	2.060	2.084	2.140	2.164	2.217	Financing
Lancar	-	-	807	1.151	1.475	1.631	1.688	1.744	1.788	1.814	1.833	1.889	1.888	1.927	1.943	1.989	2.009	2.061	Current
Kurang Lancar	-	-	22	35	31	39	40	40	45	43	44	47	46	39	42	48	51	56	Sub Standard
Diragukan	-	-	22	21	31	31	33	30	32	33	34	34	33	30	35	33	34	33	Doubtful
Macet	-	-	31	49	50	57	57	60	61	64	69	73	75	65	65	70	69	67	Lost
Non Performing Financing (Nominal)	-	-	75	105	112	126	130	130	138	140	147	153	154	134	141	151	155	156	Non Performing Financing (Nominal)
Non Performing Financing (%)	-	-	8,56	8,38	7,03	7,19	7,13	6,92	7,16	7,18	7,42	7,48	7,53	6,50	6,79	7,04	7,15	7,02	Non Performing Financing (%)

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Bank Umum Syariah (BUS)																			Sharia Commercial Banks
Jumlah Bank	3	3	3	5	6	9	10	10	10	10	10	11	11	11	11	11	11	11	Total Banks
Jumlah Kantor	301	346	398	576	711	918	970	1.058	1.113	1.111	1.151	1.154	1.171	1.215	1.242	1.253	1.268	1.276	Total Bank Offices
Unit Usaha Syariah (UUS)																			Sharia Business Units
Jumlah Bank	19	20	26	27	25	25	24	23	23	23	23	23	23	23	23	23	23	23	Total Banks
Jumlah Kantor	133	163	170	214	287	312	298	244	251	236	237	237	239	262	264	280	307	315	Total Bank Offices
BPR Syariah																			Sharia Rural Bank
Jumlah Bank	-	-	114	131	139	144	144	145	146	146	146	148	149	150	151	151	153	153	Total Banks
Jumlah Kantor	-	-	185	202	223	271	271	275	276	277	278	282	283	286	290	291	293	293	Total Bank Offices

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

Indikator	2005	2006	2007	2008	2009	2010										2011				Indicator
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
CAR (%)	-	-	-	-	-	12,12	15,54	12,89	14,66	14,23	14,58	15,74	15,49	16,76	20,23	15,17	16,17	16,61	CAR (%)	
- Modal	-	-	-	-	-	4.936	5.746	5.866	7.566	7.622	7.692	8.605	8.710	9.578	9.033	9.295	9.489	9.398	- Capital	
- ATMR	-	-	-	-	-	40.719	36.975	45.492	51.615	53.570	52.752	54.672	56.246	57.156	44.643	61.265	58.684	56.586	- Risk Weighted Assets	
KAP																			Earning Asset Quality	
APYD terhadap Aktiva Produktif (%)	-	-	-	-	-	95,22	95,14	95,60	95,52	95,29	95,75	96,12	96,07	96,84	96,93	96,37	96,70	96,46	Classified Earning assets to Earning assets (%)	
- APYD	-	-	-	-	-	2.168	1.970	2.433	2.555	2.755	2.525	2.385	2.511	2.121	1.569	2.535	2.457	2.567	- Classified Earning Assets	
- Total Aktiva Produktif	-	-	-	-	-	45.337	40.541	55.280	57.087	58.466	59.355	61.431	63.905	67.230	51.108	69.941	74.364	72.454	- Total Earning assets	
Rentabilitas																			Profitability	
NOM (%)	-	-	-	-	-	1,40	1,45	1,54	1,42	1,76	1,76	1,70	1,89¹⁾	1,77	1,54	1,71	1,85	1,55	NOM (%)	
- Pendapatan Operasional bersih	-	-	-	-	-	545	573	637	615	794	826	833	963 ¹⁾	936	832	962	1.087	948	- Net Operations Income	
- Rata-rata Aktiva produktif	-	-	-	-	-	39.016	39.632	41.381	43.242	45.162	46.993	48.952	50.880 ¹⁾	53.024	54.100	56.320	58.843	61.131	- Average Earning Assets	
ROA (%)	-	-	-	-	-	1,73	1,66	1,49	1,57	1,54	1,64	1,77	1,74	1,59	2,09	1,65	1,89	1,98	ROA (%)	
- Laba	-	-	-	-	-	839	821	765	836	844	919	999	1.021	960	1.632	1.289	1.505	1.582	- Profit	
- Rata-Rata total aset	-	-	-	-	-	48.540	49.558	51.486	53.291	54.730	56.133	56.608	58.722	60.268	78.203	78.165	79.843	79.998	- Average Assets	
BOPO (%)	-	-	-	-	-	80,85	82,07	83,90	82,48	82,62	81,83	80,62	80,14	82,38	78,89	81,98	78,85	79,92	(Operations Expenses / Operations Income (%)	
- Biaya Operasional	-	-	-	-	-	1.122	1.460	1.868	2.213	2.600	2.978	3.395	3.835	4.368	453	893	1.335	1.840	- Operations Expenses	
- Pendapatan Operasional	-	-	-	-	-	1.387	1.779	2.226	2.683	3.147	3.640	4.211	4.785	5.302	574	1.089	1.694	2.302	- Operations Income	
Likuiditas																			Likuidity	
Short Term Mismatch (%)	-	-	-	-	-	18,77	19,27	18,12	19,14	19,01	19,55	20,61	19,81	16,76	19,95	21,19	20,40	17,92	Short Term Mismatch (%)	
- Aktiva Jangka Pendek	-	-	-	-	-	7.291	7.766	7.864	9.066	8.817	9.643	10.323	10.269	9.578	11.267	11.921	12.481	10.829	- Short-Term Assets	
- Kewajiban Jangka Pendek	-	-	-	-	-	38.840	40.306	43.404	47.368	46.383	49.315	50.077	51.839	57.156	56.478	56.263	61.169	60.435	- Short-Term Liabilities	
FDR (%)	-	-	-	-	-	92,97	96,65	93,46	92,36	95,28	91,72	92,11	93,50	87,60	90,69	94,39	93,28	93,28	FDR (%)	
- Pembiayaan	-	-	-	-	-	37.481	53.223	46.260	47.728	49.679	50.190	51.988	54.666	56.357	58.062	59.480	62.916	62.916	- Financing	
- Dana Pihak Ketiga	-	-	-	-	-	40.317	55.067	49.499	51.676	52.139	54.721	56.440	58.467	64.335	64.022	63.018	67.446	67.446	- Third Party Funds	

Ket : Data tersedia mulai posisi Maret 2010
¹⁾ Revisi

Note : Data Available on March 2010
¹⁾ Revisi

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

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

Ket : Data tersedia mulai posisi Januari 2010

Note : Data Available on January 2010

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DATA BPR

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penyaluran Dana																			Fund Disbursements
a. Kredit	14.654	16.948	20.540	25.472	28.001	30.195	30.858	31.495	32.066	32.835	32.834	33.284	33.580	33.844	34.158	34.860	35.669	36.365	a. Credits
b. Antar Bank Aktiva	3.442	4.956	6.009	5.841	8.075	7.861	7.700	7.649	7.676	7.115	8.215	8.788	9.238	10.033	10.200	9.961	10.014	9.694	b. Inter-Bank Assets
Sumber Dana																			Source of Funds
a. DPK																			a. Third Party Funds
Deposito	9.421	11.190	12.701	14.204	17.280	18.797	19.013	19.297	19.558	19.751	20.299	20.768	21.060	21.455	21.979	22.223	22.644	22.975	Time Deposits
Tabungan	3.757	4.581	6.018	7.135	8.272	8.713	8.872	8.734	8.960	8.698	9.047	9.292	9.482	9.857	10.053	10.136	10.330	10.447	Savings Deposits
b. Antar Bank Pasiva	1.761	2.401	3.240	4.214	3.947	4.040	4.061	4.354	4.321	4.492	4.569	4.437	4.572	4.739	4.487	4.598	4.744	4.743	b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	406	416	482	542	541	516	485	476	481	490	486	640	621	610	640	620	633	630	c. Loans received
d. Kewajiban Segera	107	145	189	250	328	281	299	269	269	296	274	303	304	373	369	390	396	383	d. Immediate Liabilities
Beberapa Komponen Modal																			Several Components of Capital
a. Modal Disetor	1.908	2.333	2.776	3.241	4.072	4.259	4.328	4.399	4.457	4.538	4.573	4.635	4.690	4.757	4.799	4.869	4.938	4.991	a. Paid-In Capital
b. Cadangan	484	697	828	1.098	1.033	1.236	1.276	1.304	1.303	1.296	1.304	1.276	1.283	1.272	1.345	1.359	1.381	1.415	b. Reserves
c. L/R Tahun Berjalan	604	509	663	849	1.158	527	665	805	932	1.021	1.112	1.179	1.382	1.447	155	295	466	631	c. Current Earnings (Profit/Loss)
d. L/R Tahun Lalu	131	129	38	-100	-118	41	-24	-85	-106	-107	-124	-126	-141	-157	1.035	916	576	187	d. Retained Earnings (Profit/Loss)

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
LDR (%)	82,00	87,37	80,03	82,54	79,61	80,77	81,49	82,04	82,39	83,95	81,79	82,05	80,86	79,02	78,47	79,39	80,00	81,10	LDR (%)
- Total Kredit	14.654	16.953	20.684	25.480	28.012	30.211	30.877	31.514	32.088	32.864	32.863	33.314	33.609	33.878	34.190	34.894	35.704	36.399	- Total Credit
- Penghimpunan Dana	15.345	17.879	21.696	25.944	29.496	31.470	31.804	32.227	32.685	32.803	33.748	34.360	35.209	36.420	36.676	36.961	37.644	38.031	- Funds collected
- Modal Inti	2.525	1.525	4.149	4.926	5.691	5.935	6.085	6.187	6.263	6.345	6.430	6.239	6.356	6.450	6.893	6.990	6.988	6.851	- Core Capital
NPL (%)	7,97	9,73	7,98	9,88	6,90	7,03	6,78	6,53	6,64	6,64	6,78	6,79	6,78	6,12	6,45	6,52	6,41	6,44	NPL (%)
- Kredit Non Lancar	1.169	1.649	1.639	2.516	1.932	2.122	2.091	2.057	2.129	2.181	2.226	2.259	2.277	2.070	2.202	2.274	2.286	2.342	- Non Current Credits
- Total Kredit	14.654	16.948	20.540	25.472	28.001	30.195	30.858	31.495	32.066	32.835	32.834	33.284	33.580	33.844	34.158	34.860	35.669	36.365	- Total Credit
ROA (%)	2,96	2,21	2,39	2,61	3,08	4,00	3,98	3,95	3,86	3,67	3,46	3,20	3,37	3,16	4,03	3,77	3,92	3,95	ROA (%)
- L/R Tahun Berjalan	604	509	663	849	1.158	527	665	805	932	1.021	1.112	1.179	1.382	1.447	155	295	466	631	- Current Earnings (Profit/Loss)
- Total Aktiva	20.393	23.045	27.741	32.533	37.554	39.489	40.105	40.725	41.409	41.714	42.832	44.165	44.726	45.742	46.291	46.819	47.627	48.001	- Total Aktiva
ROE (%)	25,23	19,25	20,98	22,67	25,08	32,26	32,09	31,80	31,20	29,44	28,32	26,72	28,14	26,71	34,08	31,84	33,02	33,04	ROE (%)
- L/R Tahun Berjalan	604	509	663	849	1.158	527	665	805	932	1.021	1.112	1.179	1.382	1.447	155	295	466	631	- Current Earnings (Profit/Loss)
- Modal Disetor	1.908	2.333	2.776	3.241	4.072	4.259	4.328	4.399	4.457	4.538	4.573	4.635	4.690	4.757	4.799	4.869	4.938	4.991	- Paid-In Capital
- Cadangan Umum	484	312	384	506	546	639	645	663	666	666	665	661	667	661	671	681	712	741	- General Reserve

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

Lokasi	2005	2006	2007	2008	2009	2010								2011				Location	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Jawa Barat	4.098	4.354	4.818	5.868	7.061	7.463	7.624	7.635	7.760	7.825	8.071	8.557	8.405	8.511	8.539	8.602	8.727	8.885	Jawa Barat
Banten	372	388	512	632	737	791	799	814	823	836	850	860	877	907	928	929	945	956	Banten
DKI Jakarta	228	350	489	571	708	761	779	821	833	850	822	841	859	922	965	984	1.004	1.002	DKI Jakarta
D.I. Yogyakarta	997	1.101	1.409	1.634	1.848	1.938	1.961	2.018	2.043	2.081	2.121	2.158	2.194	2.250	2.245	2.254	2.292	2.313	D.I. Yogyakarta
Jawa Tengah	5.069	5.665	6.723	7.790	9.190	9.477	9.585	9.752	9.987	9.940	10.218	10.505	10.704	10.899	11.014	11.055	11.208	11.277	Jawa Tengah
Jawa Timur	2.788	3.145	3.616	4.030	4.739	4.941	5.030	5.128	5.216	5.227	5.354	5.460	5.516	5.607	5.630	5.672	5.743	5.793	Jawa Timur
Bengkulu	15	15	18	23	25	26	26	27	26	27	27	28	28	30	29	30	30	30	Bengkulu
Jambi	62	140	216	205	244	280	277	286	295	296	305	312	317	323	328	334	346	349	Jambi
Nanggroe Aceh Darussalam	36	38	54	110	121	99	100	101	100	98	100	100	101	104	106	105	106	107	Nanggroe Aceh Darussalam
Sumatera Utara	341	376	419	495	580	611	617	625	629	629	639	658	671	677	686	699	702	702	Sumatera Utara
Sumatera Barat	413	537	733	901	1.025	1.002	1.024	1.050	1.040	1.007	1.052	1.073	1.107	1.157	1.157	1.170	1.185	1.190	Sumatera Barat
Riau	231	247	392	491	601	635	646	653	661	673	688	711	738	735	753	770	790	800	Riau
Kep. Riau	241	428	620	855	1.349	1.581	1.618	1.695	1.781	1.847	1.927	2.025	2.077	2.161	2.231	2.301	2.367	2.398	Kep. Riau
Sumatera Selatan	134	206	336	394	520	579	595	578	603	605	626	632	629	645	676	689	691	686	Sumatera Selatan
Bangka-Belitung	9	10	8	9	20	22	21	22	21	22	21	22	24	25	26	25	27	27	Bangka-Belitung
Lampung	2.975	3.038	3.516	3.563	3.037	3.246	3.266	3.288	3.224	3.278	3.345	3.444	3.500	3.539	3.600	3.665	3.689	3.651	Lampung
Kalimantan Selatan	94	107	167	260	250	266	264	273	284	276	292	298	327	348	327	364	395	399	Kalimantan Selatan
Kalimantan Barat	180	307	403	511	577	598	605	595	619	631	674	673	681	670	692	737	741	714	Kalimantan Barat
Kalimantan Timur	72	99	154	193	233	222	224	234	242	247	251	253	250	272	265	260	255	251	Kalimantan Timur
Kalimantan Tengah	1	3	7	10	28	39	41	41	42	40	45	45	46	46	48	46	49	51	Kalimantan Tengah
Sulawesi Tengah	61	89	134	209	254	237	263	262	266	274	289	288	290	309	328	308	339	342	Sulawesi Tengah
Sulawesi Selatan	76	119	194	272	336	341	341	349	358	371	379	388	423	457	461	472	492	500	Sulawesi Selatan
Sulawesi Utara	113	131	171	194	241	278	280	288	298	310	326	336	354	395	398	415	423	424	Sulawesi Utara
Sulawesi Tenggara	19	31	47	57	65	65	65	66	65	65	66	67	67	68	66	62	71	71	Sulawesi Tenggara
Sulawesi Barat	-	-	-	3	2	3	3	3	3	2	3	3	3	3	3	3	3	3	Sulawesi Barat
Gorontalo	13	22	23	21	26	26	27	27	28	28	28	29	29	29	27	27	28	28	Gorontalo
Nusa Tenggara Barat	260	321	375	456	535	537	549	548	560	551	562	551	581	585	591	592	601	614	Nusa Tenggara Barat
Bali	1.236	1.467	1.851	2.318	2.663	2.881	2.905	2.963	3.016	3.075	3.142	3.234	3.310	3.431	3.520	3.583	3.722	3.778	Bali
Nusa Tenggara Timur	20	23	35	64	109	123	126	130	133	137	137	141	147	153	153	155	159	158	Nusa Tenggara Timur
Maluku	84	127	160	210	210	205	206	217	211	219	215	212	214	217	213	222	207	201	Maluku
Papua	165	162	137	184	215	207	225	222	223	229	237	238	226	231	244	248	249	250	Papua
Maluku Utara	1	1	1	1	2	2	2	2	4	4	5	5	5	8	7	8	8	8	Maluku Utara
Irian Jaya Barat	-	-	-	-	-	7	9	11	14	14	16	21	24	29	32	34	36	40	Irian Jaya Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Total	20.402	23.045	27.741	32.533	37.554	39.489	40.105	40.725	41.409	41.714	42.832	44.165	44.726	45.742	46.291	46.819	47.627	48.001	Total

Ket) : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note) : Change location accordance region expansion since June 2010

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

Total Aset	2005	2006	2007	2008	2009	2010								2011				Total Asset	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Aset BPR < 1 Miliar	147	111	85	56	46	41	43	37	33	32	34	33	29	25	21	23	22	23	Total Asset Rural bank < 1 Billion
Total Aset BPR 1 s.d 5 Miliar	1.010	835	651	536	429	389	376	373	379	370	367	352	347	341	336	316	314	312	Total Asset Rural bank 1 up to 5 Billion
Total Aset BPR 5 s.d 10 Miliar	491	479	527	511	479	458	464	456	444	453	437	427	417	433	412	405	398	394	Total Asset Rural bank 5 up to 10 Billion
Total Aset BPR > 10 m	361	455	554	669	779	824	830	849	860	862	877	895	913	907	931	927	945	951	Total Asset Rural bank > 10 Billion
Total	2.009	1.880	1.817	1.772	1.733	1.712	1.713	1.715	1.716	1.717	1.715	1.707	1.706	1.706	1.700	1.671	1.679	1.680	Total

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

Kolektibilitas	2005	2006	2007	2008	2009	2010								2011				Collektibility	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Kredit	14.654	16.948	20.540	25.472	28.001	30.195	30.858	31.495	32.066	32.835	32.834	33.284	33.580	33.844	34.158	34.860	35.669	36.365	Credit
a. Lancar	13.485	15.299	18.901	22.956	26.068	28.074	28.768	29.437	29.937	30.654	30.609	31.025	31.303	31.775	31.956	32.586	33.383	34.023	a. Current
b. Kurang Lancar	404	473	407	1.039	457	589	574	545	580	605	623	635	624	514	610	647	633	646	b. Sub-Standard
c. Diragukan	494	482	319	342	335	374	396	390	397	401	410	413	423	398	418	434	437	476	c. Doubtful
d. Macet	271	694	913	1.135	1.140	1.158	1.120	1.122	1.151	1.175	1.192	1.211	1.230	1.158	1.173	1.193	1.217	1.220	d. Lost
Non Performing Loan (Nominal)	1.169	1.649	1.639	2.516	1.932	2.122	2.091	2.057	2.129	2.181	2.226	2.259	2.277	2.070	2.202	2.274	2.286	2.342	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	7,98	9,73	7,98	9,88	6,90	7,03	6,78	6,53	6,64	6,64	6,78	6,79	6,78	6,12	6,45	6,52	6,41	6,44	Non Performing Ratio (%)

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

Lokasi	2005	2006	2007	2008	2009	2010								2011				Location	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Jawa Barat	280	413	379	408	417	428	435	431	445	443	459	456	461	427	434	447	446	449	Jawa Barat
Banten	33	36	42	43	70	65	65	68	72	74	76	94	86	81	84	88	91	90	Banten
DKI Jakarta	4	11	17	26	36	36	38	38	40	50	37	37	43	46	50	55	57	57	DKI Jakarta
D.I. Yogyakarta	71	93	83	80	80	100	103	102	106	109	110	116	119	103	116	121	124	129	D.I. Yogyakarta
Jawa Tengah	403	607	614	591	618	673	681	672	698	708	729	735	741	658	705	704	707	753	Jawa Tengah
Jawa Timur	151	184	170	157	155	175	182	183	196	206	210	207	203	176	203	215	215	221	Jawa Timur
Bengkulu	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Bengkulu
Jambi	1	4	9	11	14	15	14	15	15	14	14	14	14	14	14	14	15	14	Jambi
Nanggroe Aceh Darussalam	5	6	6	7	33	37	34	13	13	13	14	13	11	10	11	9	9	9	Nanggroe Aceh Darussalam
Sumatera Utara	22	33	27	29	35	33	34	34	35	36	38	40	41	39	37	36	37	41	Sumatera Utara
Sumatera Barat	27	33	32	40	67	72	74	78	79	89	90	97	96	87	91	96	94	86	Sumatera Barat
Riau	11	12	14	18	27	36	35	35	37	41	45	46	45	40	44	47	44	47	Riau
Kep. Riau	1	3	5	9	9	13	15	15	16	18	22	23	26	22	26	33	31	36	Kep. Riau
Sumatera Selatan	9	16	16	20	24	29	30	30	30	29	32	32	33	31	31	34	33	34	Sumatera Selatan
Bangka-Belitung	1	2	2	1	1	1	2	2	2	2	2	2	2	2	2	2	1	1	Bangka-Belitung
Lampung	33	45	58	909	84	95	69	72	68	59	59	59	58	52	55	63	59	48	Lampung
Kalimantan Selatan	8	5	5	5	9	10	10	10	10	10	10	9	10	8	9	10	10	9	Kalimantan Selatan
Kalimantan Barat	8	13	13	17	19	20	20	20	19	17	18	18	18	17	17	18	18	17	Kalimantan Barat
Kalimantan Timur	3	4	8	10	27	30	29	29	31	29	30	27	30	30	30	30	30	29	Kalimantan Timur
Kalimantan Tengah	0	0	0	0	1	1	1	1	1	1	2	2	2	2	2	2	3	3	Kalimantan Tengah
Sulawesi Tengah	1	3	2	4	4	5	4	5	5	5	5	5	5	4	4	4	4	4	Sulawesi Tengah
Sulawesi Selatan	7	9	11	11	13	20	20	21	22	21	20	21	20	19	18	18	17	17	Sulawesi Selatan
Sulawesi Utara	6	5	4	5	6	8	10	9	12	11	11	13	13	12	13	14	15	15	Sulawesi Utara
Sulawesi Tenggara	1	1	1	3	2	4	4	4	4	4	4	5	5	6	6	6	7	7	Sulawesi Tenggara
Sulawesi Barat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Sulawesi Barat
Gorontalo	2	3	4	3	4	4	4	4	4	5	5	5	5	5	4	4	4	3	Gorontalo
Nusa Tenggara Barat	24	27	30	33	40	57	58	57	57	60	61	62	69	64	67	67	71	73	Nusa Tenggara Barat
Bali	55	74	78	71	126	143	103	93	95	107	105	104	104	98	111	121	127	130	Bali
Nusa Tenggara Timur	2	2	1	1	4	4	4	5	4	5	4	5	5	5	6	6	6	6	Nusa Tenggara Timur
Maluku	1	1	1	1	2	3	4	4	4	3	4	4	5	6	5	5	5	6	Maluku
Papua	3	3	4	5	6	7	8	8	8	8	8	8	9	6	7	6	6	6	Papua
Maluku Utara	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Maluku Utara
Irian Jaya Barat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Irian Jaya Barat
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Others
Total	1.170	1.649	1.639	2.516	1.932	2.122	2.091	2.057	2.129	2.181	2.226	2.259	2.277	2.070	2.202	2.274	2.286	2.342	Total

Ket. : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note : Change location accordance region expansion since June 2010

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

Jenis	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Maret 2010		Desember 2010		Maret 2011		Jenis
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Deposito	11.190	70,95	12.701	67,85	14.204	66,56	17.280	67,63	18.797	68,33	21.455	68,52	22.975	68,74	Time Deposits
Tabungan	4.581	29,05	6.018	32,15	7.135	33,44	8.272	32,37	8.713	31,67	9.857	31,48	10.447	31,26	Savings Deposits
Total DPK	15.771	100	18.719	100	21.339	100	25.552	100	27.509	100	31.312	100	33.422	100	Total Third Party Funds

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

Lokasi	Tabungan (Saving Deposits)	Deposito (Demand Deposit)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion of Total Third Party Funds (%))	Location
	Miliar Rp (Billion Rp)				
Jawa Barat	1.513	4.880	6.392	19,13	Jawa Barat
Banten	135	424	559	1,67	Banten
DKI Jakarta	151	487	637	1,91	DKI Jakarta
D.I. Yogyakarta	467	1.109	1.576	4,72	D.I. Yogyakarta
Jawa Tengah	3.221	4.719	7.940	23,76	Jawa Tengah
Jawa Timur	1.152	2.518	3.670	10,98	Jawa Timur
Bengkulu	11	7	18	0,05	Bengkulu
Jambi	52	211	264	0,79	Jambi
Nanggroe Aceh Darussalam	20	24	44	0,13	Nanggroe Aceh Darussalam
Sumatera Utara	233	284	517	1,55	Sumatera Utara
Sumatera Barat	549	340	889	2,66	Sumatera Barat
Riau	277	319	595	1,78	Riau
Kep. Riau	224	1.742	1.966	5,88	Kep. Riau
Sumatera Selatan	229	267	497	1,49	Sumatera Selatan
Bangka-Belitung	6	18	24	0,07	Bangka-Belitung
Lampung	401	2.133	2.535	7,58	Lampung
Kalimantan Selatan	76	156	232	0,70	Kalimantan Selatan
Kalimantan Barat	268	318	586	1,75	Kalimantan Barat
Kalimantan Timur	63	92	155	0,46	Kalimantan Timur
Kalimantan Tengah	18	13	31	0,09	Kalimantan Tengah
Sulawesi Tengah	72	115	188	0,56	Sulawesi Tengah
Sulawesi Selatan	89	189	278	0,83	Sulawesi Selatan
Sulawesi Utara	70	238	308	0,92	Sulawesi Utara
Sulawesi Tenggara	26	24	50	0,15	Sulawesi Tenggara
Sulawesi Barat	1	1	2	0,01	Sulawesi Barat
Gorontalo	6	9	15	0,04	Gorontalo
Nusa Tenggara Barat	201	189	390	1,17	Nusa Tenggara Barat
Bali	792	1.818	2.610	7,81	Bali
Nusa Tenggara Timur	45	71	116	0,35	Nusa Tenggara Timur
Maluku	30	80	110	0,33	Maluku
Papua	36	152	188	0,56	Papua
Maluku Utara	2	3	5	0,01	Maluku Utara
Irian Jaya Barat	12	25	37	0,11	Irian Jaya Barat
Lainnya	0	0	0	-	Others
Total	10.447	22.975	33.422	100	Total

Ket) : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note) : Change location accordance region expansion since June 2010

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

Lokasi	2005	2006	2007	2008	2009	2010								2011				Location	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Jawa Barat	2.806	2.995	3.305	4.035	5.072	5.484	5.593	5.550	5.630	5.618	5.784	5.925	6.008	6.061	6.106	6.145	6.274	6.392	Jawa Barat
Banten	210	214	274	308	382	441	446	448	451	455	466	481	489	509	522	532	545	559	Banten
DKI Jakarta	143	218	288	305	420	453	463	500	503	522	518	530	545	600	646	642	640	637	DKI Jakarta
D.I. Yogyakarta	712	805	1.043	1.142	1.290	1.358	1.371	1.384	1.405	1.413	1.438	1.459	1.473	1.511	1.520	1.528	1.548	1.576	D.I. Yogyakarta
Jawa Tengah	3.446	4.041	4.712	5.395	6.449	6.740	6.803	6.827	6.952	6.825	7.070	7.252	7.377	7.529	7.701	7.729	7.812	7.940	Jawa Tengah
Jawa Timur	1.740	2.077	2.349	2.476	2.964	3.147	3.200	3.238	3.291	3.246	3.353	3.414	3.444	3.497	3.545	3.564	3.596	3.670	Jawa Timur
Bengkulu	7	9	11	15	17	16	16	15	16	16	16	16	17	18	18	18	18	18	Bengkulu
Jambi	34	101	161	146	186	225	221	225	231	228	236	239	241	244	248	249	256	264	Jambi
Nanggroe Aceh Darussalam	23	26	34	57	37	64	64	46	45	38	40	39	40	41	43	43	43	44	Nanggroe Aceh Darussalam
Sumatera Utara	242	273	307	357	426	453	456	458	461	458	470	484	488	493	499	507	517	517	Sumatera Utara
Sumatera Barat	270	330	475	580	715	711	726	736	728	690	734	757	784	829	850	864	887	889	Sumatera Barat
Riau	126	183	293	350	417	446	452	459	470	479	494	507	519	525	543	559	580	595	Riau
Kep. Riau	203	357	476	657	1.071	1.286	1.312	1.370	1.439	1.489	1.558	1.637	1.673	1.758	1.827	1.884	1.942	1.966	Kep. Riau
Sumatera Selatan	97	156	258	308	386	436	454	434	452	453	460	464	459	471	492	504	501	497	Sumatera Selatan
Bangka-Belitung	6	7	8	8	17	19	18	19	18	19	18	18	21	21	23	22	23	24	Bangka-Belitung
Lampung	1.663	2.045	2.287	2.140	1.945	2.189	2.183	2.199	2.222	2.239	2.298	2.341	2.363	2.427	2.520	2.535	2.547	2.535	Lampung
Kalimantan Selatan	56	65	97	144	154	158	160	150	151	130	139	156	161	177	183	195	217	232	Kalimantan Selatan
Kalimantan Barat	138	247	319	399	470	492	492	485	503	515	559	558	562	547	567	607	619	586	Kalimantan Barat
Kalimantan Timur	49	64	89	114	152	143	144	151	155	159	161	162	159	177	170	163	157	155	Kalimantan Timur
Kalimantan Tengah	1	2	6	6	15	24	26	25	26	25	29	28	29	28	30	27	30	31	Kalimantan Tengah
Sulawesi Tengah	39	40	54	93	99	87	109	105	108	110	116	111	114	130	143	145	181	188	Sulawesi Tengah
Sulawesi Selatan	44	72	122	128	185	192	192	197	203	216	216	221	242	259	266	268	272	278	Sulawesi Selatan
Sulawesi Utara	69	97	126	145	171	207	212	222	231	240	255	258	265	282	289	303	308	308	Sulawesi Utara
Sulawesi Tenggara	16	28	42	50	55	54	53	55	53	53	55	55	55	56	54	50	50	50	Sulawesi Tenggara
Sulawesi Barat	-	-	-	2	1	3	3	2	2	1	2	2	2	2	2	2	2	2	Sulawesi Barat
Gorontalo	5	7	9	7	10	11	12	12	13	13	13	13	14	14	14	14	15	15	Gorontalo
Nusa Tenggara Barat	139	172	209	260	319	320	328	324	323	320	328	330	359	366	372	371	379	390	Nusa Tenggara Barat
Bali	787	949	1.179	1.455	1.803	1.984	2.000	2.013	2.054	2.088	2.133	2.210	2.259	2.331	2.420	2.455	2.559	2.610	Bali
Nusa Tenggara Timur	7	9	17	38	71	87	89	90	92	96	95	98	103	108	108	111	114	116	Nusa Tenggara Timur
Maluku	50	64	71	100	99	112	110	115	108	110	101	95	93	105	101	111	116	110	Maluku
Papua	56	119	95	119	152	153	170	165	166	169	174	174	160	166	179	180	187	188	Papua
Maluku Utara	0	0	0	0	1	1	2	2	2	3	3	3	4	4	5	5	5	5	Maluku Utara
Irian Jaya Barat	-	-	-	-	-	15	7	10	12	12	14	19	22	26	29	30	32	37	Irian Jaya Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Total	13.184	15.771	18.719	21.339	25.552	27.509	27.885	28.031	28.517	28.449	29.346	30.060	30.542	31.312	32.032	32.360	32.974	33.422	Total

Ket) : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note) : Change location accordance region expansion since June 2010

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Tabungan	-	-	-	7,16	6,32	5,98	6,00	6,03	5,97	5,94	5,95	5,77	5,68	5,53	5,53	5,45	5,51	5,43	Saving Deposits
Deposito	-	-	-	12,43	10,81	10,51	10,47	10,37	10,38	10,33	10,34	10,23	10,20	10,25	10,09	10,18	9,60	10,27	Time Deposits

Ket. Data tersedia mulai Desember 2008

Note : Data available on December 2008

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

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

Ket.: Data tersedia mulai Desember 2008

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

Note : Data available on December 2008

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

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

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

¹⁾ Merupakan sambungan halaman 118

¹⁾ Continue from page 118

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010									2011				Type of Use
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Modal Kerja	-	-	-	34,43	34,83	34,28	34,15	34,03	33,95	33,86	33,66	33,31	33,35	33,21	32,90	32,85	32,65	32,78	Total Working Capital
Investasi	-	-	-	27,67	30,37	29,84	29,66	29,46	29,22	29,32	29,26	29,95	27,81	29,01	28,78	28,85	28,78	28,88	Total Investment
Konsumsi	-	-	-	29,57	29,14	28,54	28,46	28,36	28,24	28,12	27,98	28,82	28,18	27,81	27,55	27,67	26,97	27,33	Total Consumption

Ket. Data tersedia mulai Desember 2008

Note : Data available on December 2008

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

Keterangan	2005	2006	2007	2008	2009	2010								2011				Information	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Jumlah BPR	2.009	1.880	1.817	1.772	1.733	1.712	1.713	1.715	1.716	1.717	1.715	1.707	1.706	1.706	1.700	1.671	1.679	1.680	Total Rural Banks
Jumlah Kantor	3.110	3.173	3.250	3.367	3.644	3.750	3.789	3.820	3.848	3.857	3.816	3.833	3.880	3.910	3.922	3.928	3.970	3.996	Total Bank Offices

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

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
Jawa Barat	344	209	146	699	Jawa Barat
Banten	72	25	34	131	Banten
DKI Jakarta	25	9	25	59	DKI Jakarta
D.I. Yogyakarta	54	18	113	185	D.I. Yogyakarta
Jawa Tengah	263	454	265	982	Jawa Tengah
Jawa Timur	333	160	435	928	Jawa Timur
Bengkulu	3	3	4	10	Bengkulu
Jambi	12	5	3	20	Jambi
Nanggroe Aceh Darussalam	5	13	-	18	Nanggroe Aceh Darussalam
Sumatera Utara	53	24	11	88	Sumatera Utara
Sumatera Barat	102	31	22	155	Sumatera Barat
Riau	29	6	9	44	Riau
Kep. Riau	37	15	2	54	Kep. Riau
Sumatera Selatan	17	9	7	33	Sumatera Selatan
Bangka-Belitung	1	1	-	2	Bangka-Belitung
Lampung	24	27	6	57	Lampung
Kalimantan Selatan	22	3	1	26	Kalimantan Selatan
Kalimantan Barat	18	4	4	26	Kalimantan Barat
Kalimantan Timur	13	6	5	24	Kalimantan Timur
Kalimantan Tengah	2	-	-	2	Kalimantan Tengah
Sulawesi Tengah	9	8	5	22	Sulawesi Tengah
Sulawesi Selatan	22	4	3	29	Sulawesi Selatan
Sulawesi Utara	16	17	9	42	Sulawesi Utara
Sulawesi Tenggara	13	4	2	19	Sulawesi Tenggara
Sulawesi Barat	1	-	-	1	Sulawesi Barat
Gorontalo	4	2	-	6	Gorontalo
Nusa Tenggara Barat	29	45	4	78	Nusa Tenggara Barat
Bali	137	25	59	221	Bali
Nusa Tenggara Timur	9	1	1	11	Nusa Tenggara Timur
Maluku	2	4	2	8	Maluku
Papua	6	6	1	13	Papua
Maluku Utara	2	-	-	2	Maluku Utara
Irian Jaya Barat	1	-	-	1	Irian Jaya Barat
Lainnya	-	-	-	-	Others
Jumlah	1.680	1.138	1.178	3.996	Jumlah

Ket) : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note) : Change location accordance region expansion since Juni 2010

DATA PERKREDITAN

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010								2011				Economic Sector	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pertanian, perburuan dan sarana pertanian	37.178	45.180	56.901	67.202	77.412	73.425	76.540	81.890	85.573	87.783	87.522	87.743	89.002	90.999	90.204	90.807	91.660	93.586	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	8.127	14.086	26.212	32.215	42.894	44.053	47.406	52.455	51.058	53.236	53.991	53.124	57.112	61.365	60.052	62.299	65.526	69.335	2. Mining
3. Perindustrian	171.288	184.023	205.610	271.187	247.440	246.979	253.652	264.973	259.077	264.026	261.339	259.112	264.012	275.404	272.820	276.832	278.298	283.210	3. Manufacturing
4. Listrik, gas dan air	5.367	7.224	7.920	18.475	24.560	25.076	25.619	25.501	24.388	24.717	29.146	30.281	31.339	34.116	34.401	34.885	34.123	34.247	4. Electricity, gas and water
5. Konstruksi	26.986	33.088	44.088	58.753	64.225	56.485	60.935	61.703	61.563	63.288	64.259	65.370	66.669	63.500	61.425	62.717	65.045	63.275	5. Construction
6. Perdagangan, restoran dan hotel	135.837	163.443	216.874	259.632	301.382	266.550	271.845	287.727	310.641	316.466	318.569	318.181	325.737	339.639	323.647	326.994	331.782	332.671	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	19.829	27.068	36.807	62.579	73.213	75.705	76.696	76.727	72.980	74.788	74.493	74.409	74.775	75.142	73.756	73.677	78.533	78.815	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	72.628	78.455	109.748	152.302	150.843	141.885	147.895	149.735	142.985	149.543	160.830	162.984	170.330	179.398	179.878	182.433	186.094	193.014	8. Business Services
9. Jasa sosial/masyarakat	10.029	12.040	13.882	15.747	17.038	28.811	28.297	49.101	48.858	53.844	46.897	48.353	46.086	44.232	44.612	45.262	46.974	49.320	9. Social Services
10. Lain-lain	208.378	227.690	283.970	369.596	438.923	527.360	542.671	536.679	540.857	552.736	562.099	576.077	581.340	602.049	605.210	617.984	636.810	646.065	10. Others
Jumlah	695.648	792.297	1.002.012	1.307.688	1.437.930	1.486.329	1.531.556	1.586.492	1.597.981	1.640.429	1.659.145	1.675.633	1.706.403	1.765.845	1.746.005	1.773.889	1.814.846	1.843.538	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010								2011				Economic Sector	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pertanian, perburuan dan sarana pertanian	22.407	25.993	31.275	38.451	47.095	43.127	43.995	46.488	49.777	51.022	49.914	49.390	49.655	49.474	48.950	49.454	48.433	49.447	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	3.364	4.961	11.288	15.473	18.124	18.721	19.003	22.525	21.877	21.569	21.568	21.076	23.968	26.462	26.114	25.884	26.493	28.773	2. Mining
3. Perindustrian	67.369	72.736	74.594	98.878	94.201	91.949	92.747	101.813	94.579	94.836	94.531	91.884	92.876	94.975	93.140	94.392	94.792	95.968	3. Manufacturing
4. Listrik, gas dan air	3.880	5.221	4.762	12.702	15.175	14.437	14.631	12.857	11.465	11.557	13.979	14.600	15.347	17.816	17.870	18.277	17.603	17.381	4. Electricity, gas and water
5. Konstruksi	12.572	13.966	17.325	23.178	25.792	20.469	22.039	22.276	20.829	21.220	21.242	21.793	22.114	20.541	20.332	20.741	22.155	22.724	5. Construction
6. Perdagangan, restoran dan hotel	51.530	62.439	86.775	103.680	131.454	86.381	84.933	91.893	120.978	118.351	116.940	113.798	113.581	114.607	107.659	107.741	111.022	108.504	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	5.890	8.113	13.857	22.880	28.517	28.566	28.384	28.947	24.975	24.662	25.040	25.534	26.763	27.076	25.563	25.456	28.740	28.508	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	12.572	12.604	16.340	25.356	23.227	31.436	31.487	24.422	12.332	18.020	18.139	19.406	22.397	24.761	24.777	24.745	24.158	24.992	8. Business Services
9. Jasa sosial/masyarakat	3.219	4.429	4.371	3.345	3.772	4.982	4.410	11.059	10.492	9.971	9.851	9.769	9.464	9.341	9.542	9.351	9.759	11.519	9. Social Services
10. Lain-lain	73.611	77.450	95.564	126.723	157.513	217.916	228.535	226.475	222.591	230.657	234.590	243.133	245.525	257.664	255.676	261.790	273.742	277.546	10. Others
Jumlah	256.413	287.910	356.151	470.665	544.870	557.986	570.164	588.755	589.895	601.865	605.795	610.383	621.691	642.718	629.622	637.831	656.897	665.361	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010								2011				Economic Sector	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pertanian, perburuan dan sarana pertanian	8.713	11.156	15.212	19.032	20.229	20.065	22.268	23.669	23.915	24.446	25.359	26.744	27.313	29.033	28.718	28.482	30.096	30.732	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	3.232	6.421	10.612	11.069	14.403	14.671	16.916	17.677	17.551	19.302	19.277	19.223	19.665	20.649	20.484	22.249	24.005	25.146	2. Mining
3. Perindustrian	53.980	60.322	72.330	95.520	87.315	87.833	89.468	91.829	95.530	98.395	98.245	98.273	102.327	108.878	106.773	111.036	112.837	114.747	3. Manufacturing
4. Listrik, gas dan air	1.291	1.787	2.770	5.140	7.449	8.259	8.751	8.871	9.281	9.442	9.923	10.307	10.491	10.574	10.719	10.897	11.371	11.692	4. Electricity, gas and water
5. Konstruksi	10.175	12.322	18.167	23.303	25.640	23.261	24.833	25.310	27.548	28.160	28.410	28.002	28.537	28.423	27.914	28.821	29.749	27.343	5. Construction
6. Perdagangan, restoran dan hotel	67.870	81.018	103.927	125.572	131.868	136.942	142.960	150.494	146.337	153.090	154.151	156.592	162.463	174.537	166.094	170.657	170.724	173.511	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	11.027	13.028	17.429	26.323	31.269	33.143	34.060	33.298	34.202	35.651	34.500	33.879	33.458	33.630	33.472	34.465	36.148	36.677	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	37.061	42.303	59.648	79.004	80.482	65.453	68.756	75.412	78.403	79.698	88.140	89.071	92.639	97.000	95.815	97.741	98.520	105.047	8. Business Services
9. Jasa sosial/masyarakat	4.687	5.182	6.487	7.564	7.912	16.445	15.296	28.215	28.727	30.872	26.308	26.635	26.244	26.235	26.319	27.196	27.035	28.011	9. Social Services
10. Lain-lain	79.555	81.717	101.159	131.768	149.051	169.588	172.695	164.006	171.135	174.808	176.472	180.149	182.978	189.679	192.515	196.458	200.916	203.222	10. Others
Jumlah	277.591	315.256	407.742	524.295	555.617	575.659	596.004	618.780	632.629	653.864	660.785	668.876	686.115	718.639	708.824	728.002	741.401	756.128	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010								2011				Economic Sector	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pertanian, perburuan dan sarana pertanian	829	274	323	153	374	472	526	564	486	444	457	445	396	418	405	413	404	393	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	35	39	75	161	340	282	289	404	306	312	310	319	328	353	359	360	342	347	2. Mining
3. Perindustrian	1.217	1.215	1.529	1.618	2.208	2.234	2.286	2.718	2.637	2.770	2.762	2.399	2.406	2.476	2.442	2.664	2.680	2.694	3. Manufacturing
4. Listrik, gas dan air	4	4	6	11	54	67	68	70	66	68	69	70	69	84	84	84	86	113	4. Electricity, gas and water
5. Konstruksi	247	307	422	442	713	1.092	1.109	1.377	926	976	981	1.152	1.082	1.112	1.131	1.162	1.118	1.061	5. Construction
6. Perdagangan, restoran dan hotel	3.229	4.647	4.826	5.083	6.547	7.122	7.415	7.447	7.302	7.447	7.378	7.456	7.547	7.710	8.057	8.143	8.422	8.790	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	633	617	690	817	1.506	1.239	1.361	1.454	1.426	1.452	1.312	1.307	1.318	1.387	1.426	1.320	1.283	1.267	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	2.092	1.921	2.335	2.540	3.938	5.488	5.820	6.674	6.519	6.842	7.233	7.197	7.360	7.755	7.571	7.747	8.448	8.694	8. Business Services
9. Jasa sosial/masyarakat	531	659	929	1.382	1.917	794	833	1.259	1.245	1.336	1.393	1.390	1.401	1.444	1.446	1.453	1.561	1.591	9. Social Services
10. Lain-lain	8.025	9.430	12.728	14.915	18.103	19.764	20.790	23.422	22.445	23.168	24.041	24.582	25.407	26.019	26.699	27.103	27.531	28.100	10. Others
Jumlah	16.842	19.114	23.863	27.122	35.700	38.554	40.497	45.390	43.358	44.815	45.936	46.318	47.313	48.757	49.619	50.450	51.873	53.050	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010								2011				Economic Sector	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pertanian, perburuan dan sarana pertanian	1.640	2.030	2.275	3.182	3.721	3.498	3.515	3.718	4.015	3.993	4.367	4.210	4.439	4.498	4.495	4.882	4.916	5.155	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	56	58	43	270	675	619	679	712	760	740	757	764	801	992	916	903	947	967	2. Mining
3. Perindustrian	421	462	631	815	1.146	2.165	2.270	2.476	2.625	2.585	2.836	2.812	2.925	2.969	2.903	2.824	2.946	3.015	3. Manufacturing
4. Listrik, gas dan air	11	11	29	213	787	909	895	1.182	1.222	1.247	1.243	1.285	1.378	1.409	1.442	1.448	1.548	1.588	4. Electricity, gas and water
5. Konstruksi	2.503	3.790	5.140	6.458	7.704	7.540	9.082	8.587	8.859	9.484	10.010	10.398	10.837	9.179	7.762	7.963	8.304	8.538	5. Construction
6. Perdagangan, restoran dan hotel	7.539	8.242	9.619	12.060	15.280	15.217	14.610	15.836	16.067	16.340	16.366	16.048	17.147	17.426	17.271	17.468	18.041	18.565	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	375	400	463	1.655	1.887	1.809	1.685	1.717	1.705	1.718	1.664	1.649	1.803	1.806	1.853	1.855	1.898	2.018	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.774	1.802	2.198	3.401	5.264	2.709	2.759	2.772	2.995	2.357	2.868	2.871	3.035	3.114	3.045	3.067	3.470	3.437	8. Business Services
9. Jasa sosial/masyarakat	925	862	967	1.528	1.951	4.558	5.149	5.266	5.247	8.312	5.451	6.452	5.168	5.164	5.097	5.083	4.970	5.006	9. Social Services
10. Lain-lain	29.686	38.299	50.515	66.803	82.340	88.304	88.828	90.475	92.193	91.249	93.888	95.550	96.424	97.150	98.611	100.454	102.387	104.592	10. Others
Jumlah	44.931	55.955	71.881	96.385	120.754	127.329	129.472	132.740	135.688	138.023	139.450	142.040	143.956	143.707	143.395	145.945	149.427	152.882	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010								2011				Economic Sector	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pertanian, perburuan dan sarana pertanian	1.908	2.331	4.597	4.018	4.143	4.023	4.279	4.689	4.465	5.022	4.777	4.621	4.737	5.108	5.115	5.107	5.020	5.037	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	477	755	1.753	2.196	3.899	3.498	3.551	4.564	3.982	3.879	3.946	4.132	4.246	4.299	4.328	4.245	4.498	4.540	2. Mining
3. Perindustrian	18.989	17.451	23.774	30.568	29.258	29.643	31.041	31.369	28.759	29.579	29.552	30.636	30.157	32.155	31.922	30.090	29.860	30.510	3. Manufacturing
4. Listrik, gas dan air	56	186	313	256	286	280	277	274	190	185	534	554	561	584	633	618	590	575	4. Electricity, gas and water
5. Konstruksi	954	1.520	1.167	1.487	1.900	2.125	2.122	2.069	1.380	1.695	1.767	1.871	1.880	2.051	2.006	1.808	1.741	1.714	5. Construction
6. Perdagangan, restoran dan hotel	3.631	4.467	6.691	7.108	9.808	11.134	11.630	12.747	12.133	12.818	13.818	14.049	15.152	15.370	14.955	13.520	13.996	13.925	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	1.043	2.588	2.330	5.147	6.815	7.666	7.894	8.177	7.558	8.012	8.093	8.138	7.416	7.049	6.727	5.930	5.830	5.878	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	6.989	7.823	13.516	18.200	16.329	16.420	17.658	18.489	17.722	18.314	19.047	18.841	18.451	20.165	20.603	20.573	22.116	21.613	8. Business Services
9. Jasa sosial/masyarakat	376	396	461	602	973	1.453	1.423	1.831	1.886	2.108	2.649	2.740	2.585	872	959	942	1.249	1.234	9. Social Services
10. Lain-lain	2.513	3.315	3.917	6.267	7.565	8.150	8.290	10.570	10.618	10.865	10.922	10.986	11.194	11.367	11.597	11.772	11.921	12.334	10. Others
Jumlah	36.937	40.833	58.520	75.849	80.977	84.391	88.165	94.779	88.693	92.476	95.106	96.567	96.378	99.019	98.845	94.606	96.821	97.360	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010								2011				Economic Sector	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pertanian, perburuan dan sarana pertanian	1.681	3.397	3.220	2.366	1.850	2.239	1.958	2.761	2.916	2.857	2.647	2.334	2.462	2.468	2.520	2.468	2.791	2.822	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	963	1.852	2.440	3.047	5.453	6.263	6.967	6.573	6.583	7.434	8.134	7.610	8.104	8.609	7.851	8.657	9.241	9.562	2. Mining
3. Perindustrian	29.311	31.837	32.753	43.788	33.312	33.155	35.841	34.769	34.948	35.861	33.413	33.107	33.321	33.950	35.640	35.826	35.184	36.277	3. Manufacturing
4. Listrik, gas dan air	125	15	40	153	809	1.124	996	2.248	2.164	2.219	3.398	3.464	3.493	3.649	3.652	3.561	2.925	2.898	4. Electricity, gas and water
5. Konstruksi	536	1.183	1.866	3.885	2.478	1.997	1.750	2.084	2.020	1.754	1.849	2.154	2.220	2.195	2.280	2.222	1.977	1.895	5. Construction
6. Perdagangan, restoran dan hotel	2.038	2.631	5.035	6.130	6.426	9.755	10.297	9.310	7.825	8.421	9.915	10.237	9.849	9.990	9.611	9.465	9.578	9.376	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	862	2.322	2.039	5.756	3.218	3.281	3.311	3.133	3.114	3.294	3.884	3.901	4.017	4.194	4.716	4.651	4.634	4.468	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	12.139	12.002	15.711	23.801	21.603	20.379	21.415	21.967	25.013	24.313	25.402	25.598	26.449	26.602	28.067	28.561	29.384	29.232	8. Business Services
9. Jasa sosial/masyarakat	291	512	666	1.326	512	580	1.186	1.471	1.261	1.244	1.246	1.368	1.223	1.177	1.249	1.237	2.399	1.959	9. Social Services
10. Lain-lain	14.989	17.479	20.086	23.120	24.351	23.638	23.533	21.732	21.875	21.989	22.185	21.678	19.813	20.169	20.113	20.407	20.313	20.270	10. Others
Jumlah	62.935	73.230	83.856	113.372	100.011	102.410	107.254	106.049	107.718	109.387	112.073	111.449	110.950	113.004	115.700	117.054	118.427	118.757	Total

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

Lokasi	Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	Pertambangan (Mining)	Perindustrian (Manufacturing)		Konstruksi (Construction)	Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	Pengangkutan, pergudangan dan komunikasi (Transportation, warehousing and communications)	Jasa Dunia usaha (Business Services)	Jasa sosial/masyarakat (Social Services)	Lain-lain (Others)	Location
Jawa Barat	2.223	475	22.254	175	3.947	27.699	6.453	7.165	3.847	72.352	Jawa Barat
Banten	117	92	3.797	21	1.426	4.951	186	4.508	1.249	26.551	Banten
DKI Jakarta	46.722	61.790	152.600	31.157	33.673	116.867	55.057	147.868	25.517	220.105	DKI Jakarta
D.I Yogyakarta	196	9	758	43	199	2.976	103	983	436	7.134	D.I Yogyakarta
Jawa Tengah	1.808	495	17.732	179	1.784	29.179	1.204	4.517	1.782	46.481	Jawa Tengah
Jawa Timur	3.597	874	44.306	485	4.299	39.438	4.431	6.741	3.726	54.544	Jawa Timur
Bengkulu	194	86	256	12	192	1.406	44	164	80	3.854	Bengkulu
Jambi	1.250	97	736	26	304	2.908	133	526	191	6.544	Jambi
Nanggroe Aceh Darussalam	143	90	1.059	11	854	3.315	34	386	296	11.271	Nanggroe Aceh Darussalam
Sumatera Utara	11.165	287	19.773	830	2.452	20.294	1.787	2.651	1.132	30.166	Sumatera Utara
Sumatera Barat	2.435	204	1.268	6	255	4.973	355	844	340	10.920	Sumatera Barat
Riau	5.056	244	1.592	65	939	6.396	780	1.994	692	13.024	Riau
Kepulauan Riau	3.495	57	1.900	45	1.774	6.315	389	1.136	390	14.008	Kepulauan Riau
Sumatera Selatan	121	128	2.941	165	958	2.517	784	985	313	6.491	Sumatera Selatan
Bangka Belitung	63	148	284	23	316	725	20	42	59	1.991	Bangka Belitung
Lampung	2.325	76	2.301	11	382	5.662	574	674	836	7.335	Lampung
Kalimantan Selatan	1.907	468	1.084	120	712	3.468	697	1.438	282	7.924	Kalimantan Selatan
Kalimantan Barat	2.067	75	785	91	405	3.413	757	659	224	7.560	Kalimantan Barat
Kalimantan Timur	1.672	1.756	1.182	146	2.643	6.537	1.897	3.552	2.090	13.205	Kalimantan Timur
Kalimantan Tengah	3.992	20	211	5	221	1.191	56	101	81	4.335	Kalimantan Tengah
Sulawesi Tengah	198	35	226	6	188	2.784	93	198	150	5.876	Sulawesi Tengah
Sulawesi Selatan	630	148	2.642	90	2.012	12.402	1.263	1.997	1.632	21.693	Sulawesi Selatan
Sulawesi Utara	250	39	309	16	369	3.958	91	530	136	8.033	Sulawesi Utara
Sulawesi Tenggara	98	0	20	0	18	602	2	29	301	1.354	Sulawesi Tenggara
Sulawesi Barat	57	1	25	0	94	1.129	57	46	129	2.411	Sulawesi Barat
Gorontalo	160	20	65	0	260	1.729	43	193	74	4.107	Gorontalo
Nusa Tenggara Barat	63	5	66	2	226	2.202	46	170	125	7.440	Nusa Tenggara Barat
Bali	497	91	873	12	559	8.793	178	1.475	897	11.835	Bali
Nusa Tenggara Timur	19	4	19	16	215	1.525	26	67	304	6.190	Nusa Tenggara Timur
Maluku	53	3	23	8	247	860	45	57	72	2.951	Maluku
Papua	129	37	314	13	785	2.131	45	189	504	5.048	Papua
Maluku Utara	20	0	21	0	135	520	12	59	127	1.627	Maluku Utara
Irian Jaya Barat	15	3	67	0	405	966	69	104	35	1.629	Irian Jaya Barat
Lainnya	847	1.478	1.720	467	25	2.839	1.101	966	1.270	76	Others
Total	93.586	69.335	283.210	34.247	63.275	332.671	78.815	193.014	49.320	646.065	Total

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Modal Kerja	354.557	414.749	533.240	684.672	703.002	694.706	726.200	759.819	758.082	813.406	818.168	819.581	853.121	880.208	855.120	857.854	870.605	882.824	Total Working Capital
Total Investasi	134.400	151.209	186.218	255.900	297.939	307.248	305.649	336.888	339.204	325.780	327.658	332.986	330.066	348.518	342.131	357.049	375.849	383.425	Total Investment
Total Konsumsi	206.691	226.339	282.553	367.117	436.989	484.375	499.705	489.785	500.694	501.243	513.319	523.066	523.216	537.118	548.754	558.986	568.392	577.289	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Modal Kerja	122.724	148.675	188.052	249.782	269.867	256.325	259.033	273.607	272.746	312.044	309.786	309.259	322.530	333.006	313.665	318.136	332.867	336.217	Total Working Capital
Total Investasi	61.413	62.928	73.733	96.237	118.994	124.443	122.907	131.693	129.973	105.928	106.601	108.129	108.555	113.896	113.644	114.149	115.569	117.773	Total Investment
Total Konsumsi	72.276	76.307	94.366	124.646	156.009	177.219	188.224	183.455	187.175	183.893	189.408	192.995	190.606	195.816	202.314	205.547	208.463	211.370	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Modal Kerja	140.508	165.997	218.715	277.345	282.916	282.893	297.131	314.860	317.123	320.847	328.090	329.544	340.177	360.823	348.203	353.793	346.737	355.286	Total Working Capital
Total Investasi	57.821	67.699	88.028	115.543	123.993	124.433	127.550	142.523	148.156	160.773	158.702	161.345	165.054	170.096	170.050	179.418	195.600	199.556	Total Investment
Total Konsumsi	79.262	81.561	101.000	131.406	148.709	168.332	171.323	161.397	167.349	172.244	173.993	177.986	180.884	187.720	190.571	194.791	199.064	201.287	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010									2011				Type of Use
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Total Modal Kerja	6.693	7.861	8.952	9.609	12.113	12.708	13.266	14.883	14.143	14.658	14.890	14.557	14.881	15.277	15.212	15.443	16.187	16.656	Total Working Capital
Total Investasi	2.142	1.836	2.208	2.609	5.549	6.134	6.490	7.122	6.805	7.021	7.031	7.206	7.051	7.490	7.729	7.927	8.183	8.324	Total Investment
Total Konsumsi	8.007	9.417	12.704	14.904	18.037	19.712	20.741	23.384	22.410	23.136	24.014	24.555	25.382	25.991	26.678	27.080	27.503	28.070	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Modal Kerja	11.249	13.120	15.709	20.717	25.268	25.418	26.762	27.975	29.151	33.374	30.430	30.92	31.172	29.719	27.714	27.866	29.297	30.049	Total Working Capital
Total Investasi	4.036	4.574	5.690	8.896	13.169	14.219	14.553	14.678	14.748	14.596	15.509	15.923	16.719	17.205	17.501	17.946	18.071	18.530	Total Investment
Total Konsumsi	29.645	38.261	50.481	66.773	82.317	87.692	88.157	90.087	91.788	90.053	93.512	95.205	96.064	96.782	98.180	100.133	102.059	104.302	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Modal Kerja	28.592	29.882	44.477	50.449	51.867	54.575	57.462	59.854	56.227	60.164	61.525	62.441	63.071	65.169	64.757	62.665	64.398	64.647	Total Working Capital
Total Investasi	5.832	7.636	10.126	19.133	21.544	21.919	22.626	24.731	22.037	21.680	22.710	23.203	22.195	22.530	22.538	20.214	20.545	20.422	Total Investment
Total Konsumsi	2.513	3.315	3.917	6.267	7.565	7.897	8.077	10.194	10.428	10.632	10.870	10.923	11.113	11.321	11.550	11.727	11.878	12.291	Total Consumption

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Modal Kerja	44.791	49.214	57.336	76.771	60.971	62.787	72.546	68.640	68.691	72.318	73.447	72.868	81.290	76.215	85.569	79.950	81.119	79.969	Total Working Capital
Total Investasi	3.156	6.536	6.434	13.481	14.690	16.098	11.523	16.141	17.484	15.783	17.105	17.180	10.493	17.301	10.670	17.396	17.881	18.819	Total Investment
Total Konsumsi	14.989	17.479	20.086	23.120	22.871	23.524	23.185	21.268	21.544	21.286	21.521	21.402	19.168	19.488	19.471	19.709	19.427	19.969	Total Consumption

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

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Location
Jawa Barat	65.472	16.339	64.782	Jawa Barat
Banten	14.233	3.358	25.307	Banten
DKI Jakarta	447.818	239.786	203.752	DKI Jakarta
D.I Yogyakarta	4.931	1.810	6.096	D.I Yogyakarta
Jawa Tengah	57.588	10.328	37.245	Jawa Tengah
Jawa Timur	95.464	21.873	45.105	Jawa Timur
Bengkulu	2.342	531	3.416	Bengkulu
Jambi	5.325	1.964	5.426	Jambi
Nanggroe Aceh Darussalam	6.177	997	10.284	Nanggroe Aceh Darussalam
Sumatera Utara	46.059	18.423	26.056	Sumatera Utara
Sumatera Barat	8.287	3.356	9.957	Sumatera Barat
Riau	10.973	8.464	11.345	Riau
Kepulauan Riau	11.956	5.520	12.034	Kepulauan Riau
Sumatera Selatan	6.234	3.062	6.105	Sumatera Selatan
Bangka Belitung	1.532	443	1.696	Bangka Belitung
Lampung	10.158	4.095	5.924	Lampung
Kalimantan Selatan	6.437	4.619	7.044	Kalimantan Selatan
Kalimantan Barat	5.338	3.712	6.987	Kalimantan Barat
Kalimantan Timur	13.191	9.562	11.928	Kalimantan Timur
Kalimantan Tengah	2.127	4.261	3.825	Kalimantan Tengah
Sulawesi Tengah	4.105	728	4.920	Sulawesi Tengah
Sulawesi Selatan	16.536	7.483	20.491	Sulawesi Selatan
Sulawesi Utara	4.522	1.858	7.353	Sulawesi Utara
Sulawesi Tenggara	932	231	1.262	Sulawesi Tenggara
Sulawesi Barat	1.454	367	2.129	Sulawesi Barat
Gorontalo	2.216	587	3.850	Gorontalo
Nusa Tenggara Barat	2.802	622	6.920	Nusa Tenggara Barat
Bali	10.221	4.475	10.513	Bali
Nusa Tenggara Timur	2.183	398	5.805	Nusa Tenggara Timur
Maluku	1.371	408	2.540	Maluku
Papua	3.937	893	4.364	Papua
Maluku Utara	860	189	1.474	Maluku Utara
Irian Jaya Barat	1.614	334	1.346	Irian Jaya Barat
Lainnya	8.430	2.350	10	Others
Total	882.824	383.425	577.289	Total

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

Lokasi	2005	2006	2007	2008	2009	2010								2011				Location	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Jawa Barat	54.179	63.398	77.007	97.419	113.367	118.751	121.531	123.932	126.715	129.452	131.376	133.117	135.657	139.218	138.392	140.285	144.976	146.592	Jawa Barat
Banten	13.645	17.957	20.754	28.254	31.399	32.039	32.804	34.469	34.707	35.569	36.573	37.161	37.742	41.465	41.242	41.735	42.365	42.898	Banten
DKI Jakarta	355.076	396.230	507.496	674.870	709.804	722.128	749.395	780.231	782.799	803.021	812.941	816.583	831.198	864.130	850.589	860.517	874.284	891.357	DKI Jakarta
D.I Yogyakarta	5.723	6.487	7.843	9.138	10.162	10.700	10.922	11.234	11.345	11.662	11.786	11.939	12.174	12.154	12.363	12.620	12.836	12.836	D.I Yogyakarta
Jawa Tengah	42.105	47.801	56.736	72.972	82.752	85.749	87.110	90.174	90.642	93.022	94.026	94.458	96.283	99.042	98.445	100.997	104.697	105.160	Jawa Tengah
Jawa Timur	67.082	74.028	92.270	115.892	128.479	134.496	137.885	143.692	143.882	147.103	148.951	149.391	151.315	155.238	151.883	156.235	161.297	162.442	Jawa Timur
Bengkulu	1.648	2.086	2.956	4.232	4.747	4.958	5.085	5.180	5.258	5.388	5.435	5.539	5.651	5.751	5.722	5.852	6.092	6.289	Bengkulu
Jambi	3.592	4.347	5.641	7.593	9.117	9.589	9.927	10.250	10.450	10.700	10.764	11.080	11.269	11.641	11.750	11.992	12.372	12.715	Jambi
Nanggroe Aceh Darussalam	3.396	4.610	6.606	9.334	12.496	13.671	14.021	14.434	14.822	15.091	14.880	15.343	15.620	16.171	16.161	16.671	17.160	17.459	Nanggroe Aceh Darussalam
Sumatera Utara	34.047	40.784	53.439	65.643	72.315	75.747	77.377	79.375	79.633	81.236	83.141	84.176	85.698	87.117	87.448	89.620	90.119	90.537	Sumatera Utara
Sumatera Barat	7.614	8.838	11.247	13.553	15.787	17.020	17.315	17.911	18.124	18.365	18.536	18.788	19.154	20.052	19.753	20.360	21.198	21.600	Sumatera Barat
Riau	17.655	20.454	15.787	20.304	24.186	25.600	26.194	26.619	27.026	27.667	27.837	28.352	28.926	29.326	29.120	29.440	30.338	30.782	Riau
Kepulauan Riau	-	-	13.566	17.524	21.987	23.892	24.321	24.933	25.556	26.043	26.159	26.733	27.058	27.553	27.548	28.317	29.051	29.510	Kepulauan Riau
Sumatera Selatan	9.072	10.617	8.136	10.605	11.890	11.597	11.954	12.062	12.106	13.021	13.140	13.305	13.598	14.494	14.423	14.432	14.816	15.402	Sumatera Selatan
Bangka Belitung	968	1.635	1.474	2.359	2.658	2.715	2.886	2.850	2.990	3.087	3.180	3.269	3.338	3.737	3.415	3.505	3.633	3.671	Bangka Belitung
Lampung	6.242	7.919	11.657	14.737	16.089	16.786	17.255	17.580	17.719	18.461	18.461	18.596	19.029	19.018	18.926	19.415	20.029	20.177	Lampung
Kalimantan Selatan	5.765	6.899	9.020	11.803	13.745	14.585	14.969	15.480	15.728	16.106	16.170	16.386	16.673	17.180	17.057	17.304	17.898	18.101	Kalimantan Selatan
Kalimantan Barat	4.836	5.448	6.830	9.182	11.461	12.076	12.623	13.096	13.273	13.728	13.790	14.088	14.679	15.287	15.253	15.467	15.633	16.037	Kalimantan Barat
Kalimantan Timur	11.093	12.458	15.731	20.474	24.976	26.220	26.969	28.131	28.672	29.426	30.002	30.846	31.653	32.513	32.252	32.945	34.118	34.681	Kalimantan Timur
Kalimantan Tengah	2.130	2.576	3.293	4.319	5.689	6.030	5.913	6.149	6.236	8.202	8.241	8.336	8.393	8.838	9.073	9.165	9.480	10.213	Kalimantan Tengah
Sulawesi Tengah	3.036	3.588	4.600	5.936	7.255	7.666	7.907	8.151	8.251	8.469	8.597	8.752	8.902	9.109	9.034	9.156	9.566	9.754	Sulawesi Tengah
Sulawesi Selatan	15.019	17.734	21.478	27.205	32.760	34.077	34.935	36.376	36.807	37.965	38.655	39.420	39.983	41.658	41.435	42.276	43.989	44.509	Sulawesi Selatan
Sulawesi Utara	4.054	5.133	6.650	9.048	10.630	11.228	11.455	11.700	11.787	12.025	12.227	12.406	12.671	13.037	12.827	12.996	13.510	13.732	Sulawesi Utara
Sulawesi Tenggara	1.581	1.993	998	1.693	1.711	1.860	1.906	1.968	1.994	2.042	2.057	2.088	2.110	2.171	2.199	2.244	2.360	2.425	Sulawesi Tenggara
Sulawesi Barat	-	-	1.515	2.065	2.670	2.954	3.042	3.174	3.224	3.317	3.355	3.433	3.521	3.638	3.629	3.704	3.866	3.949	Sulawesi Barat
Gorontalo	952	1.126	2.783	3.788	4.725	5.031	5.161	5.348	5.430	5.586	5.527	5.779	5.893	6.095	6.120	6.239	6.522	6.652	Gorontalo
Nusa Tenggara Barat	3.091	3.677	4.747	5.976	7.272	8.036	8.206	8.464	8.631	8.854	8.958	9.144	9.286	9.511	9.505	9.709	10.191	10.344	Nusa Tenggara Barat
Bali	9.549	10.606	12.592	16.298	19.498	20.496	20.862	21.325	21.515	22.151	22.504	22.881	23.487	24.321	24.089	24.493	24.828	25.209	Bali
Nusa Tenggara Timur	2.580	3.196	4.202	5.404	6.663	7.158	7.405	7.676	7.802	8.004	8.129	8.234	8.013	7.877	7.714	7.879	8.213	8.386	Nusa Tenggara Timur
Maluku	833	1.064	1.427	2.168	2.980	3.228	3.335	3.481	3.530	3.613	3.661	3.760	3.851	3.989	3.926	4.004	4.223	4.319	Maluku
Papua	2.502	3.420	3.536	4.905	6.352	6.733	7.041	7.468	7.638	7.838	7.929	8.096	8.228	8.412	8.173	8.403	8.971	9.194	Papua
Maluku Utara	440	648	837	1.246	1.665	1.863	1.917	1.986	2.012	2.056	2.075	2.165	2.224	2.243	2.254	2.315	2.420	2.522	Maluku Utara
Irian Jaya Barat	-	-	1.196	1.786	2.398	2.479	2.553	2.705	2.731	2.787	2.858	2.877	2.928	3.043	2.954	2.991	3.202	3.294	Irian Jaya Barat
Lainnya	6.143	5.541	7.959	9.964	8.242	9.173	9.376	8.890	8.947	9.396	9.007	9.267	10.431	10.795	11.540	10.862	10.809	10.790	Others
Total	695.648	792.297	1.002.012	1.307.688	1.437.930	1.486.329	1.531.556	1.586.492	1.597.981	1.640.429	1.660.801	1.675.633	1.706.403	1.765.845	1.746.005	1.773.889	1.814.846	1.843.538	Total

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

Indikator	2005	2006	2007	2008	2009	2010										2011				Indicator
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Kredit Kepada Pihak Tidak Terkait	681.214	779.716	987.064	1.298.182	1.419.711	1.467.499	1.510.627	1.563.967	1.581.759	1.622.075	1.640.214	1.657.723	1.687.962	1.742.472	1.726.711	1.753.922	1.798.440	1.826.093	Loan for non connected parties	
a. Lancar	570.781	669.203	885.304	1.181.095	1.290.058	1.331.420	1.368.125	1.426.382	1.442.925	1.479.835	1.497.021	1.513.434	1.542.865	1.613.938	1.585.586	1.601.139	1.660.752	1.684.812	a. Current	
b. DPK	59.346	62.683	61.070	75.304	82.184	89.146	93.428	90.380	90.634	92.978	94.073	93.226	93.038	83.538	93.065	103.721	87.025	89.069	b. Special Mention	
c. Kurang Lancar	15.395	9.181	5.866	8.119	9.738	9.941	10.905	9.869	9.717	10.024	10.699	11.890	11.004	8.983	10.560	9.929	10.194	10.000	c. Sub-Standard	
d. Diragukan	11.066	5.868	3.487	5.402	8.127	8.199	8.622	8.414	8.170	7.639	8.074	8.218	9.060	7.657	7.919	8.735	9.176	8.502	d. Doubtful	
e. Macet	24.626	32.781	31.337	28.262	29.605	28.792	29.546	28.924	30.313	31.600	30.347	30.955	31.995	28.356	29.581	30.398	31.294	33.710	e. Lost	
Non Performing Loan Pihak Tidak Terkait	51.087	47.829	40.690	41.784	47.469	46.933	49.073	47.206	48.200	49.263	49.120	51.063	52.060	44.996	48.061	49.062	50.664	52.212	Non Performing Loan of non connected parties	
Rasio Non Performing Loan Pihak Tidak Terkait (%)	7,36	6,04	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	Non Performing Loan of non connected parties ratio (%)	
Kredit Kepada Pihak Terkait	12.912	12.582	14.948	9.506	18.219	18.886	20.929	22.525	16.221	18.354	18.931	17.910	18.440	23.373	19.293	19.968	16.405	17.445	Loan for connected parties	
a. Lancar	11.710	11.601	14.791	9.150	17.925	18.530	20.564	22.043	15.826	18.028	18.241	17.408	17.945	22.916	18.891	19.504	15.963	16.946	a. Current	
b. DPK	913	753	80	267	215	223	231	356	331	257	623	435	350	213	159	164	137	194	b. Special Mention	
c. Kurang Lancar	43	2	8	57	34	43	36	43	35	32	29	31	97	197	200	253	81	82	c. Sub-Standard	
d. Diragukan	15	1	1	4	5	11	22	21	4	19	21	7	8	8	5	8	182	182	d. Doubtful	
e. Macet	232	224	68	28	40	79	76	62	26	19	18	30	41	40	39	39	43	41	e. Lost	
Non Performing Loan Pihak Terkait	289	228	77	89	79	133	134	126	65	70	68	68	146	245	243	300	305	306	Non Performing Loan of non connected parties	
Rasio Non Performing Loan Pihak Terkait (%)	0,04	0,03	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	Non Performing Loan of non connected parties ratio (%)	

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

Indikator	2005	2006	2007	2008	2009	2010						2011				Indicator			
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		Feb	Mar	Apr
1. Bank Persero	-	-	-	4.652	6.143	5.219	5.356	5.522	5.620	5.928	5.761	6.000	6.045	6.228	6.741	6.366	6.312	6.613	1. State Owned Banks
2. BUSN Devisa	-	-	-	9.501	12.055	21.620	10.024	10.470	10.515	10.691	11.276	11.126	11.284	11.548	11.562	11.216	10.884	11.546	2. Foreign Exchange Commercial Banks
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
4. BPD	-	-	-	3	2	2	3	1	1	1	3	3	1	3	1	2	1	3	4. Regional Development Banks
5. Bank Campuran	-	-	-	2.259	2.851	2.129	2.148	2.826	3.028	3.046	3.122	3.382	3.400	3.353	3.370	3.366	3.281	3.267	5. Joint Venture Banks
6. Bank Asing	-	-	-	13.287	15.000	13.459	13.697	12.318	12.623	12.467	12.810	12.539	11.761	12.212	12.054	12.256	11.982	12.133	6. Foreign Owned Banks
7. Bank Umum	-	-	-	29.701	36.051	42.429	31.227	31.136	31.787	32.134	32.972	33.051	32.492	33.345	33.728	33.206	32.461	33.561	7. Commercial Bank

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010										2011				Economic Sector
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
1. Pertanian, perburuan dan sarana Pertanian	6.874	7.707	7.680	7.694	7.585	1.992	1.843	1.762	1.902	1.839	2.144	2.136	2.135	2.039	2.034	2.092	2.100	1.693	1. Agriculture, hunting and agricultural facilities	
2. Pertambangan	1.173	1.536	1.461	884	618	256	256	597	591	576	231	227	208	208	200	153	151	1.027	2. Mining	
3. Perindustrian	1.603	1.188	1.193	1.363	1.205	1.951	1.991	4.266	2.511	2.512	2.493	2.493	2.464	2.480	2.487	2.504	2.476	2.507	3. Manufacturing	
4. Listrik, gas dan air	10.144	9.668	10.995	12.550	7.588	5.301	6.002	3.621	5.499	6.076	6.025	5.892	5.704	5.699	5.698	5.608	5.536	5.551	4. Electricity, gas and water	
5. Konstruksi	2.878	11.946	13.204	15.957	8.940	5.821	5.993	6.017	6.087	6.247	6.204	6.344	6.208	6.339	6.338	6.210	6.038	5.467	5. Construction	
6. Perdagangan, restoran dan hotel	379	908	1.217	766	630	3.726	3.884	3.828	3.943	4.097	4.075	4.162	4.111	4.168	4.154	4.083	4.007	3.983	6. Trade, restaurants and hotels	
7. Perdagangan, restoran dan hotel	2.626	2.105	2.684	2.873	2.472	2.290	2.367	2.351	2.344	2.347	2.341	2.371	2.318	2.343	2.264	2.230	2.202	2.218	7. Transportation, warehousing and communications	
8. Jasa Dunia usaha	575	541	684	580	370	128	177	165	159	196	217	201	207	198	243	234	241	239	8. Business Services	
9. Jasa sosial/masyarakat	153	192	301	213	281	824	838	872	849	808	808	810	917	960	768	801	800	795	9. Social Services	
10. Lain-lain	8.112	4.919	4.258	3.083	3.204	7.317	6.327	5.836	5.553	5.498	5.544	5.510	5.449	5.726	5.861	6.105	5.816	5.574	10. Others	
Total	34.517	40.710	43.675	45.962	32.893	29.606	29.679	29.314	29.439	30.197	30.083	30.145	29.720	30.160	30.048	30.021	29.367	29.054	Total	

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indikator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Berdasarkan Jenis Kredit																			Based on the type of credit
1. Kredit Usaha Kecil																			1. Small business loans
a. Dalam rangka penerusan kredit dari BI	2.915	3.034	3.043	2.972	2.839	1.190	1.206	1.098	1.097	1.096	1.097	1.092	1.101	1.101	1.099	1.098	1.110	1.110	a. within the framework of channelling credit from BI
b. Lainnya	8.624	9.976	11.359	13.386	6.203	1.828	5.527	5.655	5.459	6.092	6.056	6.060	5.930	6.001	5.992	6.131	5.836	5.835	b. Other
2. Bukan KUK																			2. Not KUK
a. Kredit Kelolaan	21.031	26.328	27.797	28.434	23.355	18.140	14.202	14.020	14.015	13.993	13.927	13.906	13.631	13.834	13.693	13.567	13.396	13.196	a. Loans
b. Dalam rangka penerusan kredit dari BI	297	405	424	261	331	137	127	123	121	120	73	73	72	72	71	71	71	71	b. natural order channelling credit from BI
c. Bantuan Proyek	800	240	310	306	83	48	57	57	57	58	57	94	57	57	57	57	57	65	c. Aid Project
d. Kredit kelolaan di luar bantuan proyek	534	365	221	200	199	6	7	7	9	9	10	24	10	17	44	8	8	8	d. Credit Channelling outside assistance project
3. Mudharabah Muqayaddah	316	362	522	403	346	8.556	8.481	8.719	8.682	8.828	8.864	8.897	8.918	9.078	9.090	9.088	8.888	8.769	3. Mudharabah Muqayaddah
Berdasarkan Golongan Penyalur																			Based Distribution Group
1. Koperasi	4.552	5.505	5.496	5.519	5.615	921	934	824	834	830	799	772	772	771	803	803	801	801	1. Cooperation
2. Lembaga Swadaya Masyarakat	493	649	641	597	599	8.094	8.021	8.108	8.149	8.220	8.231	8.308	8.234	8.300	8.300	8.214	8.148	8.134	2. Non-Governmental Organization
3. Swasta Lainnya	29.471	34.555	37.538	39.846	27.142	20.889	20.651	20.747	20.455	21.147	21.053	21.065	20.714	21.090	20.945	21.004	20.418	20.119	3. Other Private
Total	34.517	40.710	43.675	45.962	33.356	29.904	29.606	29.679	29.439	30.197	30.083	30.145	29.720	30.160	30.048	30.021	29.367	29.054	Total

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Nilai Nominal Kredit																			Nominal Value of Credit
1. Bank Persero	-	-	-	-	-	558.639	570.514	589.543	588.176	602.376	549.619	611.650	623.121	644.093	628.071	639.834	651.772	660.338	1. State Owned Banks
2. BUSN Devisa	-	-	-	-	-	575.960	596.395	619.041	590.416	652.886	518.552	654.605	686.775	719.285	619.014	764.117	742.180	758.617	2. Foreign Exchange Commercial Banks)
3. BUSN Non Devisa	-	-	-	-	-	38.558	39.781	45.409	36.019	44.838	38.803	44.139	46.989	48.417	40.214	50.273	51.752	52.984	3. Non-Foreign Exchange Commercial Banks)
4. BPD	-	-	-	-	-	126.887	128.914	132.747	131.472	137.217	128.398	139.505	142.180	141.904	137.934	143.862	147.381	151.920	4. Development Banks
5. Bank Campuran	-	-	-	-	-	84.366	88.151	94.756	88.693	92.499	76.154	95.981	96.459	99.082	99.573	96.150	96.918	97.432	5. Joint Venture Banks
6. Bank Asing	-	-	-	-	-	102.384	106.917	105.987	106.969	109.433	92.706	111.537	111.431	113.503	115.887	117.253	118.641	118.966	6. Foreign Owned Banks
7. Bank Umum	-	-	-	-	-	1.486.794	1.530.672	1.587.483	1.541.745	1.639.249	1.404.232	1.657.417	1.706.955	1.766.284	1.640.693	1.811.489	1.808.644	1.840.257	7. Commercial Banks
Nilai Wajar Kredit																		Fair Value of Credit	
1. Bank Persero	-	-	-	-	-	557.986	570.164	588.755	587.403	601.628	548.177	610.383	621.691	642.718	629.622	637.831	656.897	665.361	1. State Owned Banks
2. BUSN Devisa	-	-	-	-	-	575.578	596.004	618.772	589.943	653.864	518.200	653.939	686.108	718.566	708.824	728.002	741.401	756.127	2. Foreign Exchange Commercial Banks)
3. BUSN Non Devisa	-	-	-	-	-	38.554	40.497	45.390	35.999	44.815	39.134	44.464	47.313	48.700	49.619	50.450	51.873	53.050	3. Non-Foreign Exchange Commercial Banks)
4. BPD	-	-	-	-	-	127.329	129.472	133.435	132.639	138.323	129.858	141.073	143.956	143.687	143.395	145.945	149.427	152.882	4. Development Banks
5. Bank Campuran	-	-	-	-	-	84.391	88.165	94.779	88.693	92.476	76.130	95.937	96.378	99.020	98.845	94.606	96.821	97.360	5. Joint Venture Banks
6. Bank Asing	-	-	-	-	-	102.410	107.254	106.049	106.824	109.387	92.668	111.449	110.950	113.004	115.700	117.054	118.427	118.757	6. Foreign Owned Banks
7. Bank Umum	-	-	-	-	-	1.486.329	1.531.556	1.586.492	1.597.980	1.640.430	1.659.145	1.675.633	1.706.403	1.765.845	1.746.005	1.773.889	1.814.846	1.843.537	7. Commercial Banks

¹⁾ Data Revisi

¹⁾ Revised

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

Indikator	2005	2006	2007	2008	2009	2010								2011				Indicator	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Pembiayaan Musyarakah	3.124	2.335	4.406	7.411	10.412	11.632	11.950	12.420	12.645	13.323	13.305	13.943	14.353	14.624	14.600	14.677	14.988	15.057	Musyarakah Financing
Pembiayaan Mudharabah	1.898	4.062	5.578	6.205	6.597	6.933	7.231	7.593	7.856	8.207	8.292	8.411	8.895	8.631	8.560	8.606	8.767	8.843	Mudharabah Financing
Piutang Murabahah	9.487	12.624	16.553	22.486	26.321	28.922	29.744	31.108	32.027	33.310	33.967	34.831	36.214	37.508	37.855	38.983	40.877	42.453	Murabahah Accounts Receivable
Piutang Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam Accounts Receivable
Piutang Istishna'	282	337	351	369	423	404	410	392	383	389	380	391	395	347	351	360	328	315	Istishna' Accounts Receivable
Lainnya	441	1.087	1.056	1.724	3.134	3.760	3.888	4.288	4.722	5.046	5.025	5.418	6.084	7.071	8.358	8.824	9.293	9.058	Others
Total	15.232	20.445	27.944	38.195	46.886	51.651	53.223	55.801	57.633	60.275	60.970	62.995	65.942	68.181	69.724	71.449	74.253	75.726	Total

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010								2011				Economic Sector	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pertanian, perburuan dan sarana pertanian	687	701	837	1.177	1.331	1.555	1.661	1.678	1.671	1.675	1.671	1.707	1.992	1.762	1.959	1.946	1.981	1.986	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	395	375	511	965	1.047	1.072	1.081	1.098	1.073	1.090	1.096	1.051	1.057	1.120	955	968	1.015	1.026	2. Mining
3. Perindustrian	933	940	1.371	1.340	1.579	1.976	2.072	2.107	2.172	2.168	2.126	2.158	2.282	2.337	2.336	2.633	2.549	2.472	3. Manufacturing
4. Listrik, gas dan air	66	17	166	248	698	803	857	910	927	1.040	1.134	1.234	1.317	1.354	1.376	1.401	1.857	1.944	4. Electricity, gas and water
5. Konstruksi	1.548	1.637	2.371	3.368	3.516	3.976	3.930	4.083	3.996	4.319	4.015	4.322	4.202	4.194	4.541	4.563	4.680	4.664	5. Construction
6. Perdagangan, restoran dan hotel	1.716	3.041	4.152	4.426	5.000	6.186	6.397	6.787	6.855	7.062	7.136	7.404	7.422	7.609	7.306	7.305	7.689	7.837	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	1.261	1.165	1.569	2.759	3.349	3.552	3.565	3.575	3.554	3.519	3.435	3.433	3.545	3.696	3.718	3.558	3.768	3.793	7. Transport, cargo storage and communications
8. Jasa Dunia usaha	4.504	5.458	8.425	11.757	13.664	14.712	15.355	16.103	16.872	18.016	18.517	18.848	19.880	20.233	19.844	20.204	20.210	20.660	8. Business Services
9. Jasa sosial/masyarakat	1.208	1.456	1.904	2.463	2.661	2.622	2.687	2.755	2.736	2.613	2.694	2.862	2.910	2.975	3.069	3.135	3.407	3.551	9. Social Services
10. Lain-lain	2.952	5.655	6.639	9.693	14.042	15.196	15.618	16.705	17.776	18.771	19.146	19.975	21.335	22.902	24.620	25.737	27.098	27.792	10. Others
Total	15.270	20.445	27.944	38.195	46.886	51.651	53.223	55.801	57.633	60.275	60.970	62.995	65.942	68.181	69.724	71.449	74.253	75.726	Total

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

Lokasi	2005	2006	2007	2008	2009	2010									2011				Location
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
DI Aceh	-	-	279	538	849	1.063	1.112	1.202	1.287	1.356	1.368	1.455	1.535	1.617	1.734	1.844	1.937	1.979	DI Aceh
Sumatera Utara	-	-	1.668	2.369	2.840	3.012	3.098	3.198	3.283	3.365	3.402	3.403	4.479	3.133	3.549	3.627	3.714	3.800	Sumatera Utara
Sumatera Barat	-	-	398	602	833	941	989	1.052	1.144	1.233	1.272	1.327	1.387	1.833	1.549	1.639	1.725	1.744	Sumatera Barat
Sumatera Selatan	-	-	509	761	1.052	1.238	1.281	1.357	1.403	1.437	1.453	1.481	1.523	1.566	1.614	1.647	1.712	1.740	Sumatera Selatan
Bangka Belitung	-	-	39	41	37	62	76	86	92	98	101	124	129	135	145	158	180	193	Bangka Belitung
Jambi	-	-	145	275	411	458	474	496	545	572	591	615	647	712	737	782	817	854	Jambi
Bengkulu	-	-	175	201	235	245	254	265	276	284	289	297	309	311	311	314	319	332	Bengkulu
Riau	-	-	696	893	1.047	1.221	1.269	1.348	1.394	1.431	1.417	1.463	1.519	1.589	1.642	1.703	1.772	1.832	Riau
Kepulauan Riau	-	-	297	337	401	529	585	630	670	708	732	760	815	852	877	911	977	1.021	Kepulauan Riau
Lampung	-	-	235	368	515	591	623	726	732	771	789	833	865	922	910	951	1.011	1.037	Lampung
DKI Jakarta	-	-	12.959	18.172	21.158	22.565	22.648	23.123	23.402	24.514	24.447	25.214	25.711	26.900	27.220	27.735	28.272	30.062	DKI Jakarta
Jawa Barat	-	-	3.065	3.766	4.666	5.213	5.468	6.011	6.450	6.827	6.959	7.293	7.575	8.029	8.106	8.295	8.621	8.408	Jawa Barat
Banten	-	-	962	841	1.111	1.289	1.507	1.621	1.687	1.786	1.827	1.868	1.969	2.086	2.207	2.321	2.857	2.918	Banten
Jawa Tengah	-	-	1.240	1.958	2.611	3.027	3.157	3.314	3.426	3.542	3.640	3.770	3.900	4.170	4.332	4.469	4.622	4.189	Jawa Tengah
DI Yogyakarta	-	-	318	508	629	679	705	728	761	803	808	822	831	868	899	913	950	955	DI Yogyakarta
Jawa Timur	-	-	1.774	2.566	3.519	3.988	4.185	4.412	4.536	4.731	4.811	4.984	5.215	5.627	5.960	6.030	6.267	6.323	Jawa Timur
Bali	-	-	44	73	115	150	160	172	224	235	248	263	281	298	304	319	333	337	Bali
Kalimantan Barat	-	-	364	476	588	624	625	656	658	682	688	702	714	720	746	759	800	806	Kalimantan Barat
Kalimantan Tengah	-	-	21	25	37	37	44	57	61	66	69	74	103	772	113	117	126	130	Kalimantan Tengah
Kalimantan Timur	-	-	575	706	1.048	1.200	1.232	1.315	1.342	1.402	1.490	1.533	1.578	924	1.578	1.589	1.632	1.667	Kalimantan Timur
Kalimantan Selatan	-	-	570	795	847	870	931	1.010	1.089	1.102	1.113	1.115	1.134	1.156	1.174	1.192	1.244	1.254	Kalimantan Selatan
Sulawesi Utara	-	-	73	114	145	157	167	186	195	205	218	226	235	240	237	242	246	257	Sulawesi Utara
Gorontalo	-	-	71	63	86	115	120	132	136	140	148	152	160	168	168	172	176	182	Gorontalo
Sulawesi Barat	-	-	-	-	7	15	16	23	28	35	38	44	48	53	56	62	67	69	Sulawesi Barat
Sulawesi Tengah	-	-	98	136	163	199	226	262	290	308	324	341	363	390	403	413	453	469	Sulawesi Tengah
Sulawesi Tenggara	-	-	161	180	157	157	159	181	182	183	181	182	182	187	187	191	202	209	Sulawesi Tenggara
Sulawesi Selatan	-	-	858	978	1.098	1.258	1.297	1.359	1.418	1.499	1.575	1.636	1.653	1.672	1.689	1.736	1.823	1.920	Sulawesi Selatan
Maluku	-	-	14	16	13	12	13	12	13	13	13	18	22	28	28	29	33	35	Maluku
Maluku Utara	-	-	33	36	35	35	37	42	50	54	57	73	83	87	88	90	94	98	Maluku Utara
NTB	-	-	200	261	396	448	464	478	498	518	511	523	541	556	570	599	631	663	NTB
NTT	-	-	15	24	33	36	37	41	45	50	56	65	70	75	78	80	91	106	NTT
Irian Jaya Barat	-	-	35	42	62	69	70	70	74	79	82	84	86	89	87	89	93	97	Irian Jaya Barat
Papua	-	-	53	77	140	147	190	235	238	243	251	254	262	272	276	286	312	315	Papua
DI Luar Indonesia	-	-	-	-	3	4	3	3	4	2	2	2	17	145	148	145	142	140	Outside Indonesia
Total	-	-	27.944	38.195	46.886	51.651	53.223	55.801	57.633	60.275	60.970	62.995	65.942	68.181	69.724	71.449	74.253	76.142	Total

Ket : Data tersedia mulai 2007

Note : Data available since 2007

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

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

Ket : ¹⁾ Revisi

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

Note : ¹⁾ Revised

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

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

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

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

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

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

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

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

Sektor Ekonomi	2010			2011				Economic Sector
	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Modal Kerja								Working Capital
- Pertanian, Perburuhan, dan Kehutanan	2.273	2.260	2.277	2.292	2.286	2.355	2.400	- Agriculture, hunting, and forestry
- Perikanan	25	36	38	39	43	52	52	- Fishery
- Pertambangan dan Penggalian	26	32	32	31	36	33	43	- Mining and quarrying
- Industri Pengolahan	446	455	451	468	473	489	548	- Processing industry
- Listrik, Gas dan Air	14	14	13	15	15	17	17	- Electricity, gas and water
- Konstruksi	207	230	238	265	286	325	347	- Construction
- Perdagangan Besar dan Eceran	10.160	9.790	9.679	9.783	9.898	10.232	10.454	- Wholesale and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	238	243	249	244	287	266	267	- Provision of accommodation and the provision of eating and drinking
- Transportasi, Pergudangan dan Komunikasi	310	380	387	400	402	453	441	- Transportation, warehousing and communications
- Perantara Keuangan	26	26	27	31	29	31	33	- Financial intermediaries
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	56	64	59	88	99	116	101	- Real estate, Business Ownership, and Business Services
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	82	122	111	119	110	131	101	- Government administration, defense and compulsory social security
- Jasa Pendidikan	41	47	44	53	46	56	52	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	58	62	62	70	71	74	80	- Health services and social activities
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.431	1.329	1.437	1.376	1.444	1.319	1.318	- Social services, social, cultural, entertainment and other individual
- Jasa Perorangan yang Melayani Rumah Tangga	217	253	241	279	300	297	320	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	1.391	1.382	1.446	1.400	1.400	1.417	1.364	- Business activities are not clearly defined
- Bukan Lapangan Usaha - Rumah Tangga	0	0	-	-	-	-	-	- Not the business field - households
- Bukan Lapangan Usaha - Lainnya	22	0	0	0	0	0	0	- Not the business field - other
Total Modal Kerja	17.021	16.724	16.790	16.954	17.227	17.663	17.937	Total Working Capital
Investasi								Investment
- Pertanian, Perburuhan, dan Kehutanan	253	441	288	282	302	309	328	- Agriculture, hunting, and forestry
- Perikanan	2	2	2	2	2	2	3	- Fishery
- Pertambangan dan Penggalian	4	5	5	5	6	6	7	- Mining and quarrying
- Industri Pengolahan	59	95	28	28	27	29	35	- Processing industry
- Listrik, Gas dan Air	2	1	1	1	1	1	3	- Electricity, gas and water
- Konstruksi	20	27	22	22	21	19	28	- Construction
- Perdagangan Besar dan Eceran	709	801	663	645	674	679	685	- Wholesale and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	48	42	39	38	38	41	43	- Provision of accommodation and the provision of eating and drinking
- Transportasi, Pergudangan dan Komunikasi	129	188	190	201	209	227	235	- Transportation, warehousing and communications
- Perantara Keuangan	3	5	5	3	3	2	3	- Financial intermediaries
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	4	5	7	9	12	12	13	- Real estate, Business Ownership, and Business Services
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	7	8	9	9	9	14	7	- Government administration, defense and compulsory social security
- Jasa Pendidikan	10	13	12	11	13	13	15	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	24	19	19	19	20	21	20	- Health services and social activities
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	468	515	370	375	397	412	417	- Social services, social, cultural, entertainment and other individual
- Jasa Perorangan yang Melayani Rumah Tangga	58	37	33	23	23	23	28	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	249	250	237	242	254	249	251	- Business activities are not clearly defined
- Bukan Lapangan Usaha - Rumah Tangga	0	0	-	-	-	-	-	- Not the business field - households
- Bukan Lapangan Usaha - Lainnya	13	0	0	0	0	-	-	- Not the business field - other
Total Investasi	2.061	2.453	1.929	1.914	2.011	2.061	2.121	Total Investment
Konsumsi								Consumption
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	361	373	382	396	404	423	435	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilikan kendaraan bermotor	677	651	1.072	1.106	1.174	1.126	1.167	- Vehicle Loans
- Kredit konsumsi lainnya	13.164	13.380	13.672	13.788	14.045	14.396	14.704	- Other consumer credit
Total Konsumsi	14.201	14.403	15.126	15.290	15.623	15.945	16.306	Total consumption
Total	33.284	33.580	33.844	34.158	34.860	35.669	36.365	Total

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

Lokasi	2005	2006	2007	2008	2009	2010								2011				Location	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Jawa Barat	2.769	3.096	3.515	4.401	4.803	5.091	5.219	5.332	5.444	5.602	5.645	5.782	5.783	5.862	5.923	6.080	6.243	6.397	Jawa Barat
Banten	282	301	402	480	575	603	621	642	654	679	676	684	692	697	704	717	736	764	Banten
DKI Jakarta	141	254	365	423	473	530	549	555	574	581	560	577	590	592	633	658	657	657	DKI Jakarta
D.I. Yogyakarta	819	852	1.047	1.289	1.481	1.573	1.609	1.654	1.687	1.731	1.730	1.750	1.758	1.766	1.761	1.782	1.818	1.851	D.I. Yogyakarta
Jawa Tengah	3.901	4.399	5.280	6.355	7.399	7.831	7.959	8.121	8.250	8.451	8.381	8.441	8.479	8.516	8.540	8.609	8.775	8.946	Jawa Tengah
Jawa Timur	2.059	2.274	2.557	2.977	3.564	3.842	3.934	4.044	4.121	4.219	4.181	4.170	4.157	4.150	4.130	4.202	4.301	4.387	Jawa Timur
Bengkulu	10	11	12	17	19	19	19	20	20	21	21	21	21	21	21	21	22	22	Bengkulu
Jambi	45	95	144	161	183	196	201	204	206	209	210	212	214	214	217	219	222	227	Jambi
Nanggroe Aceh Darussalam	26	26	26	64	99	102	100	81	82	83	81	81	78	76	77	79	82	85	Nanggroe Aceh Darussalam
Sumatera Utara	257	283	319	382	438	458	465	474	478	485	480	487	488	493	489	492	499	507	Sumatera Utara
Sumatera Barat	287	372	514	660	757	788	808	821	827	823	824	829	829	829	833	848	864	872	Sumatera Barat
Riau	118	163	222	316	385	429	442	455	470	484	483	491	497	501	508	514	524	534	Riau
Kep. Riau	118	232	376	554	828	1.022	1.061	1.124	1.177	1.232	1.272	1.311	1.350	1.376	1.415	1.445	1.498	1.541	Kep. Riau
Sumatera Selatan	97	136	204	280	345	377	388	405	414	422	423	429	434	449	448	467	480	500	Sumatera Selatan
Bangka-Belitung	5	7	5	7	12	13	14	14	15	15	15	15	15	15	16	17	18	19	Bangka-Belitung
Lampung	1.951	2.247	2.787	3.398	2.281	2.655	2.763	2.729	2.708	2.784	2.799	2.877	2.930	2.899	2.953	3.023	3.075	3.026	Lampung
Kalimantan Selatan	78	76	105	180	196	220	217	224	242	225	219	219	239	250	250	292	306	320	Kalimantan Selatan
Kalimantan Barat	117	173	219	281	309	314	314	321	330	332	335	335	340	347	354	357	369	381	Kalimantan Barat
Kalimantan Timur	50	71	96	132	155	158	159	163	167	173	175	178	177	178	171	178	178	181	Kalimantan Timur
Kalimantan Tengah	1	3	4	9	19	31	35	37	38	38	38	36	35	34	36	37	41	39	Kalimantan Tengah
Sulawesi Tengah	54	75	113	180	188	172	185	190	200	208	210	213	206	221	239	245	277	284	Sulawesi Tengah
Sulawesi Selatan	58	89	142	218	263	283	291	296	304	315	319	334	349	364	379	394	414	429	Sulawesi Selatan
Sulawesi Utara	84	106	131	158	203	217	225	230	235	242	247	261	281	288	295	308	322	344	Sulawesi Utara
Sulawesi Tenggara	13	20	32	42	51	52	52	52	51	51	51	51	52	51	50	50	49	50	Sulawesi Tenggara
Sulawesi Barat	-	-	-	3	2	2	2	2	2	2	3	3	3	3	3	3	3	3	Sulawesi Barat
Gorontalo	8	13	14	15	20	20	20	21	21	21	21	21	21	20	18	19	19	19	Gorontalo
Nusa Tenggara Barat	197	237	283	341	424	444	446	446	449	453	449	437	457	464	469	479	486	495	Nusa Tenggara Barat
Bali	949	1.091	1.347	1.777	2.092	2.282	2.286	2.359	2.416	2.466	2.487	2.542	2.616	2.666	2.714	2.791	2.862	2.953	Bali
Nusa Tenggara Timur	17	17	25	50	88	96	100	103	110	115	116	118	123	122	117	119	124	126	Nusa Tenggara Timur
Maluku	73	111	137	167	167	179	175	171	166	164	166	158	155	161	171	181	162	157	Maluku
Papua	75	118	115	154	182	179	190	192	194	195	201	201	189	193	197	204	209	211	Papua
Maluku Utara	1	1	1	1	1	1	1	1	2	3	3	3	4	5	6	7	7	7	Maluku Utara
Irian Jaya Barat	-	-	-	-	-	16	8	11	11	11	13	16	18	20	22	25	29	32	Irian Jaya Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Lainnya
Total	14.659	16.948	20.540	25.472	28.001	30.195	30.858	31.495	32.066	32.835	32.834	33.284	33.580	33.844	34.158	34.860	35.669	36.365	Total

Ket :) Lokasi disesuaikan dgn daerah pemekaran mulai Juni 2010

Note : Change location accordance region expansion since Juni 2010

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

Sektor Ekonomi	2005	2006	2007	2008	2009	2010 ¹⁾								2011				Economic Sector		
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
MKM																				
1. Pertanian	12.642	13.924	16.114	19.424	22.592	14.971	14.918	15.905	18.914	18.007	17.640	17.057	16.844	17.128	16.940	17.106	17.920	17.716	1. Agriculture	
2. Pertambangan	971	1.311	1.527	1.823	4.261	5.572	6.234	6.892	7.198	6.096	6.317	6.585	6.617	7.041	5.875	6.648	6.538	7.946	2. Mining	
3. Perindustrian	32.480	36.647	37.796	46.045	44.083	49.437	50.410	51.892	51.884	53.992	53.771	53.388	53.733	55.434	53.184	55.988	56.780	58.598	3. Manufacturing	
4. Listrik	245	1.483	286	560	705	698	679	738	878	945	968	1.866	1.358	964	908	1.047	1.047	1.049	4. Electricity	
5. Konstruksi	7.709	10.123	13.241	17.114	19.291	17.999	20.168	20.471	20.783	21.438	21.845	22.854	23.205	21.655	20.008	20.676	21.420	22.132	5. Construction	
6. Perdagangan	87.515	107.288	134.574	157.132	187.980	164.564	164.945	173.311	190.340	194.145	192.389	190.067	193.706	195.489	190.509	190.898	196.560	197.086	6. Trading	
7. Pengangkutan	6.485	6.605	7.200	8.639	9.306	11.687	11.684	12.124	12.405	11.964	12.068	12.325	12.395	12.398	13.548	14.309	14.834	15.598	7. Transportation	
8. Jasa Dunia Usaha	20.657	23.514	30.519	40.851	44.128	49.048	49.636	47.628	46.263	46.986	52.817	53.461	53.764	56.679	35.860	38.518	39.255	39.971	8. Business Services	
9. Jasa Sosial	5.292	6.020	6.670	7.586	8.746	14.614	15.161	30.973	30.429	35.316	29.150	30.194	28.292	28.299	68.768	71.223	78.933	81.410	9. Social Services	
10. Lain-lain	180.912	203.528	254.870	334.773	396.293	461.690	476.981	475.850	471.475	481.023	492.767	505.628	516.631	531.695	514.438	521.952	541.875	548.683	10. Others	
Total	354.908	410.442	502.796	633.945	737.385	790.279	810.816	835.784	850.569	869.913	879.731	893.425	906.545	926.782	920.038	938.365	975.161	990.190	Total	
UMKM¹⁾																				
1. Pertanian, Perburuan dan Kehutanan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.447	16.922	18.417	17.183	1. Agriculture, hunting, and forestry	
2. Perikanan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.086	2.088	2.216	2.160	2. Fishery	
3. Pertambangan dan Penggalian	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.117	3.219	3.563	3.200	3. Mining and quarrying	
4. Industri Pengolahan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41.421	42.166	44.186	43.332	4. Processing industry	
5. Listrik, Gas dan Air	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.156	1.173	1.083	1.027	5. Electricity, gas and water	
6. Konstruksi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19.299	20.095	20.746	20.364	6. Construction	
7. Perdagangan Besar dan Eceran	-	-	-	-	-	-	-	-	-	-	-	-	-	-	160.407	162.038	170.695	164.366	7. Wholesale and retail trade	
8. Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.005	7.128	7.681	7.504	8. Provision of accommodation and the provision of eating and drinking	
9. Transportasi, Pergudangan dan Komunikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.733	12.845	13.703	13.132	9. Transportation, warehousing and communications	
10. Perantara Keuangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.254	7.053	7.661	7.598	10. Financial intermediaries	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.256	12.217	20.416	19.495	11. Real estate, Business Ownership, and Business Services	
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	-	-	-	-	195	178	260	254	12. Government administration, defense and compulsory social security	
13. Jasa Pendidikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.214	1.225	1.277	1.182	13. Education services	
14. Jasa Kesehatan dan Kegiatan Sosial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.555	2.535	2.643	2.600	14. Health services and social activities	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19.983	20.368	20.490	20.929	15. Social services, social, cultural, entertainment and other individual	
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.209	1.267	1.278	1.217	16. Individual services which serve households	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	88	95	130	1.300	17. International agencies and other international extra institutions	
18. Kegiatan yang Belum Jelas Batasannya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44.923	47.225	55.311	56.314	18. Business activities are not clearly defined	
19. Penerima Kredit Bukan Lapangan Usaha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	19. Debtor is not the business field - other	
20. Tidak Teridentifikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	324	7.953	3	4	20. Un-identified	
Jumlah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	360.673	367.790	391.759	383.161	Total	

Ket: lihat penjelasan hal. iv

* Sementara

¹⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: see explanation page iv

* Provisional

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

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

Jenis Penggunaan	2005	2006	2007	2008	2009	2010 ¹⁾								2011				Type of Use	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
MKM																			
Total Modal Kerja	142.633	171.118	204.765	247.442	279.264	293.068	298.053	313.167	317.244	341.675	337.936	340.147	346.006	353.218	340.589	349.389	363.729	368.724	Total Working Capital
Total Investasi	33.049	37.147	44.578	54.209	63.762	69.865	69.731	82.872	84.759	79.803	79.795	82.027	82.627	84.590	87.257	89.079	92.262	94.959	Total Investment
Total Konsumsi	179.225	202.177	253.453	332.294	394.359	427.347	443.032	439.745	448.565	448.435	462.001	471.250	477.912	488.974	492.191	499.897	519.170	526.507	Total Consumption
Jumlah	354.908	410.442	502.796	633.945	737.385	790.279	810.816	835.784	850.569	869.913	879.731	893.425	906.545	926.782	920.038	938.365	975.161	990.190	Total
UMKM¹⁾																			
Total Modal Kerja	-	-	-	-	-	-	-	-	-	-	-	-	-	-	282.705	287.275	306.949	299.448	Total Working Capital
Total Investasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	77.960	80.342	84.808	83.713	Total Investment
Total Konsumsi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total Consumption
Tidak Teridentifikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	173	3	0	Un-identified
Jumlah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	360.673	367.790	391.759	383.161	Total

Ket: lihat penjelasan hal. iv

* Sementara

¹⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: see explanation page iv

* Provisional

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

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

Kelompok Bank	2005	2006	2007	2008	2009	2010 ^{*)}								2011				Category of Bank	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
MKM																			
1. Bank Persero						294.964	300.551	306.786	311.415	318.488	321.090	324.973	334.095	343.990	334.667	337.020	360.995	365.643	1. State Owned Banks
2. BPD						113.880	116.354	119.332	120.995	123.565	123.957	125.957	127.218	126.561	128.710	131.144	133.920	136.960	2. Regional Development Banks
3. Bank Swasta Nasional						334.688	344.131	358.363	366.936	376.032	382.406	388.718	395.918	404.986	410.820	420.946	430.063	435.475	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran						46.746	49.780	51.303	51.222	51.828	52.278	53.777	49.314	51.246	45.841	49.254	50.184	52.113	4. Joint Venture Banks and Foreign Owned Banks)
Jumlah	354.908	410.442	502.796	633.945	737.385	790.279	810.816	835.784	850.569	869.913	879.731	893.425	906.545	926.782	920.038	938.365	975.161	990.190	Total
UMKM⁹⁾																			
1. Bank Persero	-	-	-	-	-	-	-	-	-	-	-	-	-	-	163.252	164.829	186.447	175.768	1. State Owned Banks
2. BPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30.143	31.330	31.771	31.832	2. Regional Development Banks
3. Bank Swasta Nasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	159.151	163.871	166.331	167.136	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.127	7.760	7.210	8.426	4. Joint Venture Banks and Foreign Owned Banks)
Jumlah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	360.673	367.790	391.759	383.161	Total

Ket: Lihat penjelasan hal. iv

* Sementara

¹⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: see explanation page iv

* Provisional

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

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

Lokasi	2005	2006	2007	2008	2009	2010								2011				Location	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
MKM																			
Jawa Barat	71.749	81.153	77.588	97.334	112.595	118.196	119.012	127.201	126.001	128.879	131.181	131.630	128.613	129.981	128.291	140.166	144.889	147.848	Jawa Barat
Banten	-	-	21.447	29.250	30.899	33.530	33.916	36.084	36.902	38.171	38.846	39.453	39.364	43.277	42.405	42.424	43.386	42.581	Banten
DKI Jakarta	85.170	97.807	114.979	136.823	155.459	183.010	192.188	191.264	210.669	211.389	205.189	216.763	255.696	266.146	262.550	195.403	200.516	201.703	DKI Jakarta
D.I. Yogyakarta	4.729	5.345	6.421	7.843	8.956	9.234	9.461	9.705	9.597	9.824	10.121	10.147	9.732	9.837	9.959	10.930	11.289	11.550	D.I. Yogyakarta
Jawa Tengah	33.047	38.186	46.220	56.964	64.538	66.990	68.215	70.561	68.832	70.310	72.773	72.751	68.040	68.762	68.205	77.976	81.557	83.535	Jawa Tengah
Jawa Timur	44.009	49.836	60.790	74.109	85.526	89.214	90.553	93.733	92.603	95.413	97.381	97.338	93.595	95.098	94.515	105.552	109.624	113.590	Jawa Timur
Bengkulu	1.623	2.080	2.956	4.312	5.291	5.358	5.731	6.010	5.669	5.780	5.931	5.940	5.596	5.633	5.657	6.632	6.977	7.349	Bengkulu
Jambi	3.250	3.904	5.409	7.604	9.018	8.982	9.151	9.513	9.340	9.544	9.866	9.875	9.393	9.483	9.439	11.016	11.555	12.035	Jambi
Nanggroe Aceh Darussalam	3.338	4.438	6.249	9.080	12.045	12.854	13.171	13.604	13.459	13.810	14.026	14.156	13.731	14.069	14.298	16.086	16.938	17.494	Nanggroe Aceh Darussalam
Sumatera Utara	18.564	21.270	26.192	34.076	39.380	41.450	42.217	42.712	43.088	43.974	44.728	44.648	43.665	43.171	43.566	47.681	49.239	50.385	Sumatera Utara
Sumatera Barat	5.948	6.920	8.899	11.593	13.629	14.757	14.982	15.688	15.529	15.865	16.257	16.201	15.652	15.858	16.009	18.091	18.981	19.680	Sumatera Barat
Riau	11.736	14.449	12.171	16.681	19.799	20.589	21.337	22.095	22.094	22.643	22.265	22.951	22.626	22.881	23.055	24.801	25.725	26.466	Riau
Kep. Riau	7.616	9.386	10.234	14.006	17.995	19.032	19.704	20.305	20.271	21.186	21.569	21.823	21.299	20.834	20.772	23.534	24.526	25.233	Kep. Riau
Sumatera Selatan	-	-	6.041	7.566	8.419	8.013	8.194	7.893	8.564	9.062	9.985	9.451	9.107	9.258	9.274	10.171	10.458	10.691	Sumatera Selatan
Bangka-Belitung	-	-	1.229	1.740	2.247	2.427	2.439	2.560	2.548	2.608	2.710	2.749	2.654	2.695	2.675	2.962	3.080	2.938	Bangka-Belitung
Lampung	5.269	6.552	8.315	10.759	13.052	13.640	13.690	14.352	14.424	14.622	14.929	14.825	14.325	14.583	14.831	16.460	17.106	17.774	Lampung
Kalimantan Selatan	4.635	5.257	6.589	8.795	10.434	10.915	11.146	11.694	11.544	11.930	12.199	12.208	11.867	11.881	11.879	13.290	14.122	14.338	Kalimantan Selatan
Kalimantan Barat	4.232	4.961	6.149	7.669	9.440	10.024	10.283	10.616	10.603	10.945	11.202	11.292	11.085	11.391	11.332	12.417	12.944	13.364	Kalimantan Barat
Kalimantan Timur	7.671	9.003	11.194	13.959	16.303	17.485	17.775	18.644	18.737	19.602	19.827	19.859	19.553	19.660	19.309	21.133	21.938	22.421	Kalimantan Timur
Kalimantan Tengah	1.525	1.818	2.544	3.522	4.731	4.959	5.134	5.429	5.366	5.525	5.707	5.727	5.331	5.418	5.374	6.223	6.609	6.790	Kalimantan Tengah
Sulawesi Tengah	2.958	3.415	4.356	5.609	6.795	7.153	7.371	7.738	7.323	7.424	7.961	7.911	6.961	6.969	6.850	8.813	9.426	9.639	Sulawesi Tengah
Sulawesi Selatan	12.156	14.467	17.186	22.143	26.785	28.166	28.700	29.706	29.402	30.152	30.749	31.034	28.419	29.859	29.754	33.698	35.500	36.612	Sulawesi Selatan
Sulawesi Utara	4.785	5.565	5.950	8.214	9.676	11.753	12.250	12.653	12.332	12.720	13.109	13.186	12.362	12.510	10.681	12.820	13.526	13.897	Sulawesi Utara
Sulawesi Tenggara	-	-	1.061	1.780	1.805	592	703	1.040	912	1.561	2.035	2.086	2.473	1.350	1.387	2.408	2.570	2.702	Sulawesi Tenggara
Sulawesi Barat	-	-	1.380	2.022	3.002	1.339	1.160	1.265	1.175	1.171	1.298	1.284	1.087	1.078	2.872	3.585	3.728	3.656	Sulawesi Barat
Gorontalo	1.590	1.965	2.755	3.873	4.716	4.737	4.850	5.024	4.759	5.084	5.367	5.429	4.801	4.859	4.772	6.149	6.595	6.816	Gorontalo
Nusa Tenggara Barat	3.259	3.912	4.892	6.310	7.664	8.280	8.549	8.920	8.687	8.919	9.173	9.128	8.489	8.520	8.519	10.012	10.623	10.894	Nusa Tenggara Barat
Bali	8.797	9.708	11.537	14.532	17.115	18.041	18.258	18.689	18.589	18.969	19.527	19.643	19.231	19.595	19.656	21.452	22.373	22.829	Bali
Nusa Tenggara Timur	2.479	3.271	4.282	5.558	6.808	6.916	7.351	7.601	7.330	7.472	7.815	7.826	6.959	6.865	6.782	8.079	8.556	8.757	Nusa Tenggara Timur
Maluku	824	1.080	1.457	2.161	2.857	3.039	3.208	3.254	3.163	3.310	3.464	3.601	3.273	3.250	3.231	3.888	4.201	4.241	Maluku
Papua	2.407	3.127	3.149	4.376	5.620	6.221	6.363	6.594	6.332	6.537	6.738	6.818	6.377	6.330	6.160	7.486	7.892	8.004	Papua
Maluku Utara	497	647	818	1.228	1.646	1.540	1.582	1.611	1.585	1.682	1.771	1.852	1.749	1.773	1.801	2.069	2.340	2.454	Maluku Utara
Irian Jaya Barat	-	-	1.129	1.486	2.043	999	1.205	1.248	1.580	2.075	2.294	2.333	1.552	1.548	1.491	2.385	2.767	2.871	Irian Jaya Barat
Lainnya	1.046	920	1.227	967	1.097	845	967	779	1.559	1.755	1.737	1.509	1.886	2.362	2.687	12.572	13.605	9.051	Others
Total	354.908	410.442	502.796	633.945	737.385	790.279	810.816	835.784	850.569	869.913	879.731	893.425	906.545	926.782	920.038	938.365	975.161	990.190	Total

Ket: lihat penjelasan hal. iv
* Sementara

Note: see explanation page iv
* Provisional

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

Kelompok Bank	2005	2006	2007	2008	2009	2010 ¹⁾								2011				Category of Bank	
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
MKM																			MKM
1. Bank Persero	-	-	-	230.152	285.134	294.964	300.551	306.786	311.415	318.488	321.090	324.973	334.095	343.990	334.667	337.020	360.995	365.643	1. State Owned Banks
Mikro	-	-	-	99.483	114.355	101.313	102.428	104.889	106.185	107.636	107.306	107.537	109.321	110.715	107.130	105.935	115.709	116.152	Micro
Kecil	-	-	-	71.190	98.306	116.663	120.024	122.416	125.812	129.926	131.839	135.149	139.642	144.647	141.985	144.489	155.302	158.897	Small
Menengah	-	-	-	59.479	72.474	76.989	78.099	79.481	79.418	80.926	81.945	82.287	85.133	88.629	85.552	86.597	89.984	90.594	Medium
2. BPD	-	-	-	87.655	107.675	113.880	116.354	119.332	120.995	123.565	123.957	125.957	127.218	126.561	128.710	131.144	133.920	136.960	2. Regional Development Banks
Mikro	-	-	-	39.019	38.657	38.525	38.707	38.666	38.560	38.855	38.420	38.281	38.183	37.484	37.384	37.242	37.255	36.775	Micro
Kecil	-	-	-	43.377	61.922	67.982	70.144	72.708	74.160	76.092	76.823	78.696	79.905	80.667	83.494	85.930	88.301	91.617	Small
Menengah	-	-	-	5.258	7.095	7.373	7.503	7.959	8.275	8.618	8.715	8.980	9.130	8.409	7.832	7.972	8.363	8.568	Medium
3. Bank Swasta Nasional	-	-	-	290.731	315.369	334.688	344.131	358.363	366.936	376.032	382.406	388.718	395.918	404.986	410.820	420.946	430.063	435.475	3. Commercial Banks
Mikro	-	-	-	65.411	70.346	70.656	72.760	74.455	77.201	77.270	80.014	80.811	81.014	83.332	83.960	86.565	87.715	86.870	Micro
Kecil	-	-	-	96.410	110.221	122.317	125.853	131.287	135.059	139.762	141.933	145.435	148.436	150.890	154.666	157.835	161.377	164.039	Small
Menengah	-	-	-	128.911	134.802	141.715	145.517	152.622	154.677	159.000	160.458	162.472	166.468	170.764	172.194	176.547	180.970	184.565	Medium
4. Bank Asing dan Campuran	-	-	-	25.406	29.208	46.746	49.780	51.303	51.222	51.828	52.278	53.777	49.314	51.246	45.841	49.254	50.184	52.113	4. Foreign Owned Banks and Joint Venture Banks
Mikro	-	-	-	12.211	12.004	30.510	33.785	35.001	35.837	34.207	34.780	36.086	31.031	32.644	30.099	34.407	34.927	36.086	Micro
Kecil	-	-	-	3.227	4.857	5.575	5.639	5.601	5.653	6.002	6.031	6.101	6.225	6.248	5.929	5.464	5.612	5.846	Small
Menengah	-	-	-	9.968	12.347	10.662	10.355	10.701	9.732	11.619	11.466	11.590	12.058	12.354	9.813	9.383	9.645	10.181	Medium
Jumlah	-	-	-	633.945	737.385	790.279	810.816	835.784	850.569	869.913	879.731	893.425	906.545	926.782	920.038	938.365	975.161	990.190	Total
UMKM¹⁾																			UMKM¹⁾
1. Bank Persero	-	-	-	-	-	-	-	-	-	-	-	-	-	-	163.252	164.829	186.447	175.768	1. State Owned Banks
Mikro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41.010	41.429	50.034	48.314	Micro
Kecil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	80.448	81.084	92.499	86.415	Small
Menengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41.794	42.316	43.914	41.038	Medium
2. BPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30.143	31.330	31.771	31.832	2. Regional Development Banks
Mikro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.466	3.508	3.759	3.872	Micro
Kecil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17.545	18.216	18.237	17.960	Small
Menengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.133	9.606	9.775	10.000	Medium
3. Bank Swasta Nasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	159.151	163.871	166.331	167.136	3. Commercial Banks
Mikro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22.790	23.958	23.612	24.214	Micro
Kecil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29.986	31.227	32.049	32.492	Small
Menengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	106.375	108.685	110.669	110.430	Medium
4. Bank Asing dan Campuran	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.127	7.760	7.210	8.426	4. Foreign Owned Banks and Joint Venture Banks
Mikro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	506	383	380	379	Micro
Kecil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	899	692	671	650	Small
Menengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.723	6.685	6.159	7.397	Medium
Jumlah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	360.673	367.790	391.759	383.161	Total

Ket: lihat penjelasan hal. iv

* Sementara

¹⁾ Sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

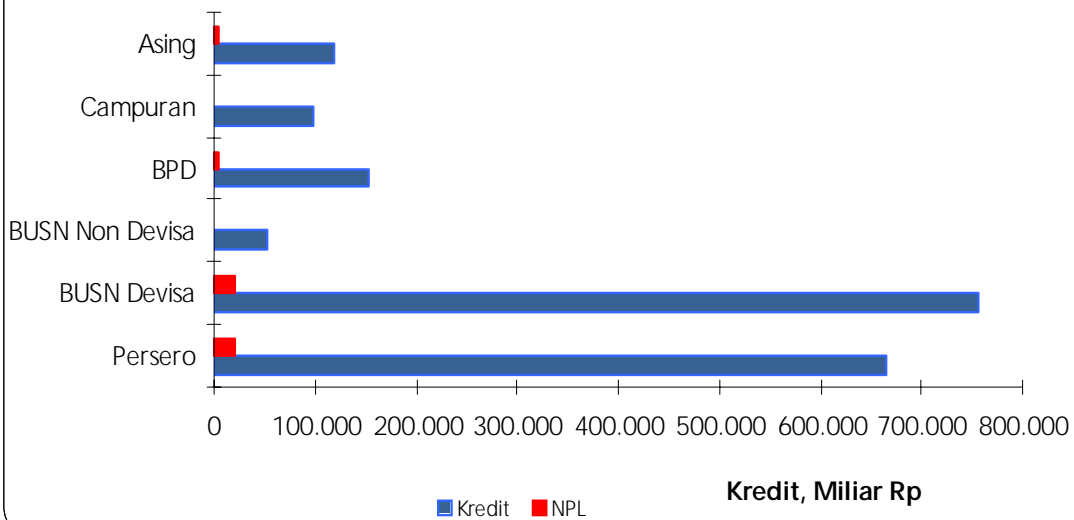
Note: see explanation page iv

* Provisional

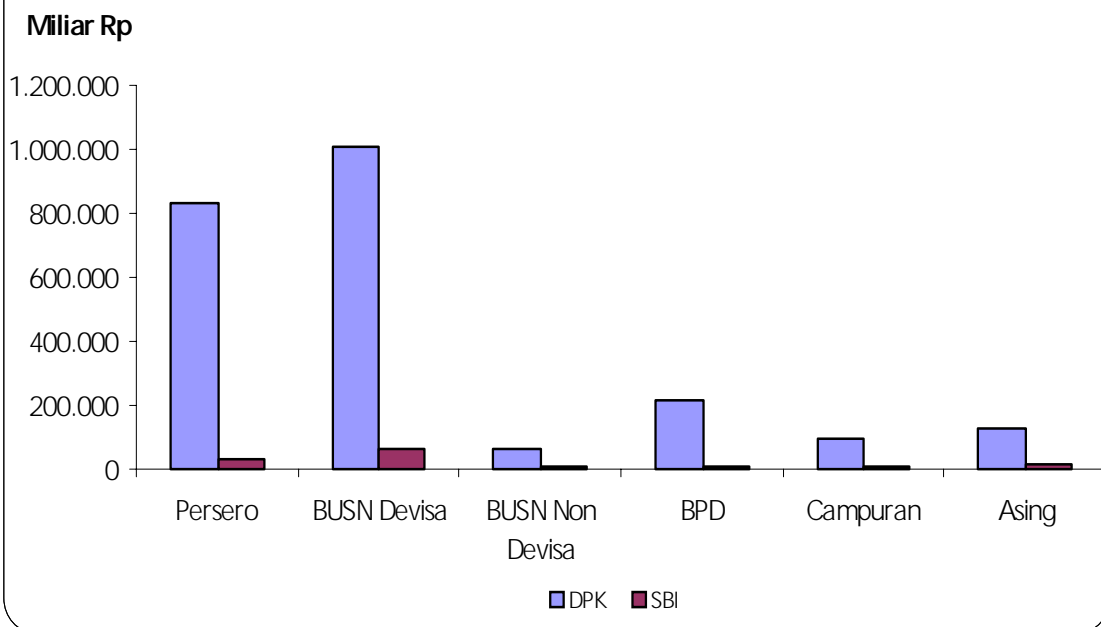
¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

GRAFIK

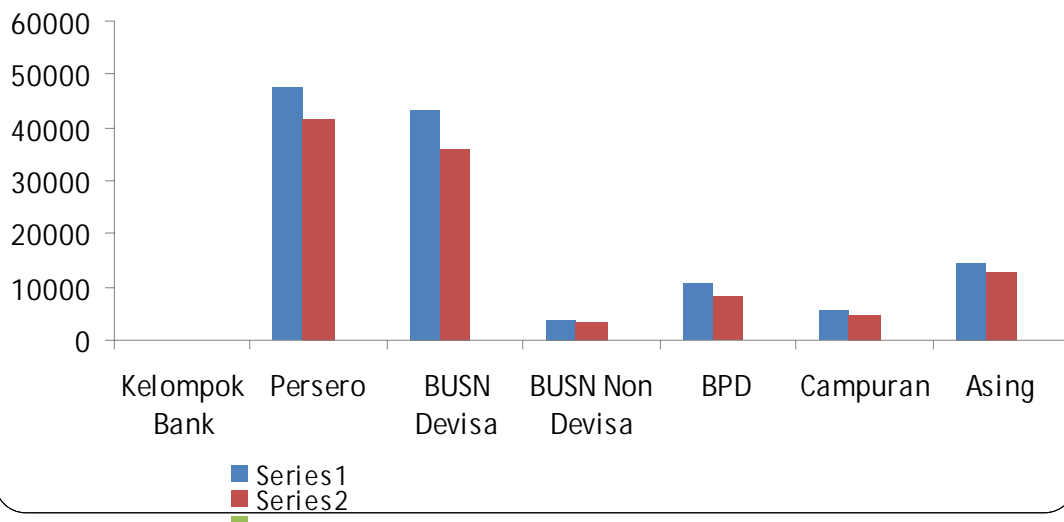
Grafik 1. Kredit dan NPL Kelompok Bank April 2011



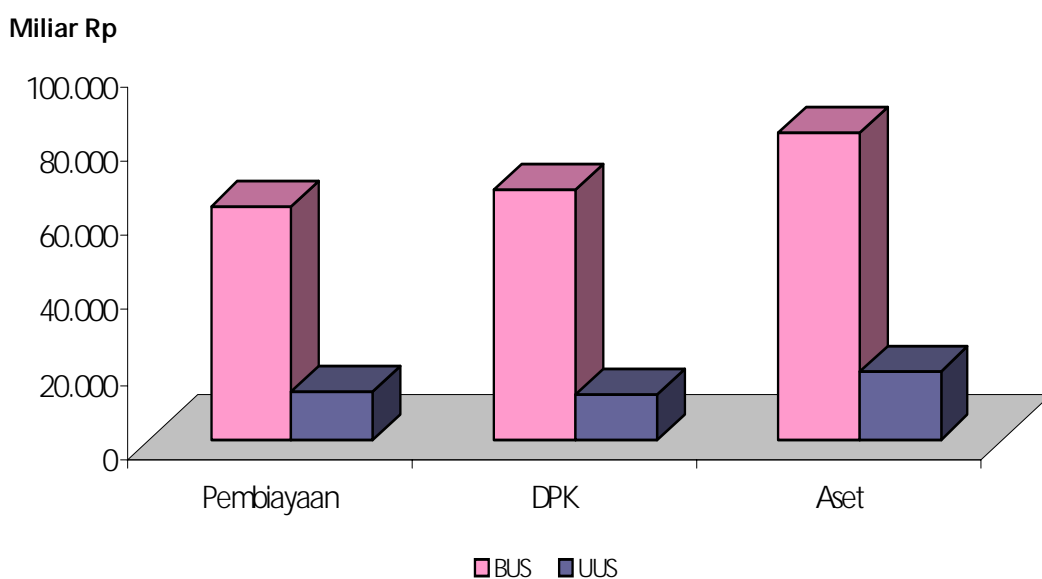
Grafik 2. Dana Pihak Ketiga dan SBI Kelompok Bank April 2011



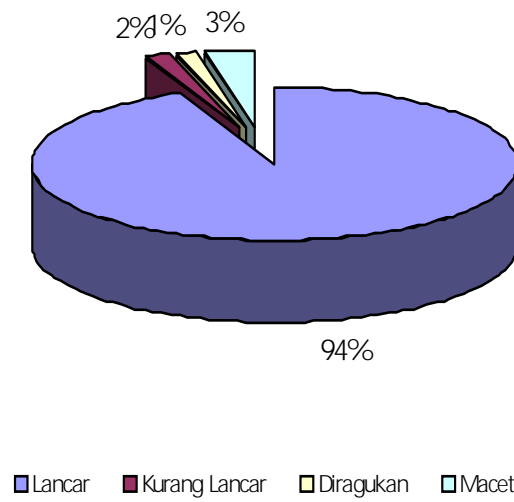
Grafik 3. Pendapatan dan Beban Operasional Kelompok Bank April 2011



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



Grafik 5. Kolektibilitas Kredit BPR April 2011



Grafik 6. Kredit MKM Kelompok Bank April 2011

