OTORITAS JASA KEUANGAN

April 2014
Vol. 12 No. 5

BULANAN
MONTHLY

STATISTIK PERBANKAN INDONESIA

INDONESIAN BANKING STATISTICS

Vol: 12 No. 5, April 2014

ISSN: 2086-2954

KATA PENGANTAR
FOREWARD

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

The Indonesia Banking Statistic is a publication media that provides data of Indonesia Banking. The SPI is published by the licence and banking information department monthly to give an overview of banking development in Indonesia.

Sehubungan dengan beralihnya fungsi, tugas dan wewenang pengaturan dan pengawasan kegiatan jasa keuangan di sektor perbankan dari Bank Indonesia ke Otoritas Jasa Keuangan sejak tanggal 31 Desember 2013, maka SPI edisi November 2013 akan diterbitkan oleh Otoritas Jasa Keuangan dan dapat diakses melalui website www.ojk.go.id pada menu Data dan Statistik-Perbankan.

Due to change function, job and authority of arrangement and surveillance of financial services activity in banking sector from The Bank of Indonesia to Financial Services Authority since December 31th, 2003, so The SPI's edition on November 2013 will be published by Financial Services Authority and can be accessed through website www.ojk.go.id at data menu and banking statistic.

Dengan perubahan tersebut, diharapkan data yang disajikan tetap dapat bermanfaat bagi pengguna.

By the change, the provided data can be useful for user/ stakeholder.

Jakarta, Juni 2014
Jakarta, June 2014

Otoritas Jasa Keuangan, Republik Indonesia
Departemen Perizinan dan Informasi Perbankan
Financial Services Authority, Republic of Indonesia
Bank Licensing and Banking Information Department

HALAMAN KETERANGAN
PAGE OF REFERANCE

Jadwal Publikasi Kedepan
Edisi Mei 2014 akan diterbitkan pada minggu ke III bulan Juli 2014.

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

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

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

Sumber Data : Bank Indonesia dan Otoritas Jasa Keuangan, kecuali jika dinyatakan lain.

1. Data yang digunakan dalam Publikasi SPI bersumber dari Laporan Bulanan Bank Umum (LBU), Laporan Bulanan Bank Umum Syariah (LBUS), dan Laporan Bulanan Bank Perkreditan Rakyat (Lapbul BPR) kecuali dinyatakan lain.
2. Proses *download* data; Data Laporan Bulanan Bank Umum (LBU) dan Laporan Bulanan Bank Umum Syariah (LBUS) yang disampaikan dari bank pelapor kepada Bank Indonesia diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu *download* data LBU melalui SIP dapat menyebabkan perbedaan pada data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu *download* data. Misalnya pemrosesan data bulan laporan Maret 2014 untuk Publikasi Statistik Perbankan Indonesia penerbitan periode ini dilakukan dari tanggal 10 Mei s/d tanggal 15 Juni 2014.

Sampai dengan bulan Desember 2014 data dalam publikasi ini disediakan melalui website OJK (http://www.ojk.go.id) dan website BI (http://www.bi.go.id).

Departemen Perizinan dan Informasi Perbankan
Deputi Direktur Publikasi dan Administrasi (IDAP)
Otoritas Jasa Keuangan
Menara Radius Prawiro
Jl. MH Thamrin No. 2, Jakarta Pusat
Email: konsumen@ojk.go.id
Telepon: (021) 500 655
Fax: (021) 386 6032

Advance Release Calender (ARC)
May 2014 edition will be released on the 3rd week of July 2014.

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

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

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

Data Source : Bank Indonesia and Financial Services Authority unless mentioned otherwise.

1. *The data used in the Indonesian Banking Statistics is derive from Commercial Bank Monthly Reports, Sharia Bank Monthly Reports and Rural Bank Monthly Reports.*

2. *Data from the Commercial Bank Monthly Reports and the Sharia Bank Monthly Reports which submitted by the reporting banks to Bank Indonesia, is processed using the Bank Indonesia Banking Information System. The time taken to download data from Banking Information System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to pay attention to the download time of data. The processing of the March 2014 monthly reports for this periode of the Indonesian Banking Statistics was done from 10 May until 15 June 2014.*

Until December 2014, The data publication are also provided through OJK website (http://www.ojk.go.id) and BI website (http://www.bi.go.id).

Bank Licensing and Banking Information Department
Administration and Publication Deputy Director (IDAP)
Indonesia Financial Services Authority
Radius Prawiro Tower
Jl. MH Thamrin No. 2, North Jakarta
Email: konsumen@ojk.go.id
Telephone: +62-21—500 655
Fax: +62-21-386 6032

DAFTAR ISI
TABLE OF CONTENT

KATA PENGANTAR	i	*INTRODUCTION*	*i*
HALAMAN KETERANGAN	ii	*PAGE OF REFFERENCE*	*ii*
DAFTAR ISI	iii	*TABLE OF CONTENT*	*iii*
DAFTAR SINGKATAN	iv	*LIST OF ABBREVIATIONS*	*iv*
DAFTAR TABEL	v	*LIST OF TABLES*	*v*
DATA	1	*DATA*	*1*
DATA BANK UMUM	3	*COMMERCIAL BANK DATA*	*3*
DATA BANK SYARIAH	61	*SHARIA BANK DATA*	*61*
DATA BANK PERKREDITAN RAKYAT	77	*RURAL BANK DATA*	*77*
DATA PERKREDITAN	93	*CREDIT DATA*	*93*

DAFTAR SINGKATAN
LIST OF ABBREVIATION

APYD	: Aktiva Produktif Yang Diklasifikasikan	APYD	:	*Classified Earning assets*
ATMR	: Aktiva Tertimbang Menurut Risiko	ATMR	:	*Risk Weighted Assets*
BOPO	: Biaya Operasional terhadap Pendapatan Operasional	BOPO	:	*Operations Expenses to Operations Income*
BPD	: Bank Pembangunan Daerah	BPD	:	*Regional Development Bank*
CAR	: Capital Adequacy Ratio	CAR	:	*Capital Adequacy Ratio*
DPK	: Dana Pihak Ketiga	DPK	:	*Third Party Funds*
KAP	: Kualitas Aktiva Produktif	KAP	:	*Earning assets Qualtiy*
KBAB	: Kewajiban Bersih Antar Bank	KBAB	:	*Inter-Bank Net Liabilities*
KP	: Kantor Pusat	KP	:	*Head Office*
KC	: Kantor Cabang	KC	:	*Branch Office*
KCP	: Kantor Cabang Pembantu	KCP	:	*Sub-Branch Office*
KK	: Kantor Kas	KK	:	*Cash Office*
KPW	: Kantor Perwakilan	KPW	:	*Representative Office*
LBU	: Laporan Bulanan Bank Umum	LBU	:	*Commercial Bank Monthly Report*
LDR	: Loan to Deposit Ratio	LDR	:	*Loan to Deposit Ratio*
NIM	: Net Interest Margin	NIM	:	*Net Interest Margin*
NPL	: Non Performing Loan	NPL	:	*Non-Performing Loan*
ROA	: Return on Assets	ROA	:	*Return on Assets*
SIP	: Sistem Informasi Perbankan	SIP	:	*Banking Information System*
UKM	: Usaha Kecil Menengah	UKM	:	*Small/ Medium-Scale-Enterprise Industry*
UMKM	: Usaha Mikro Kecil Menengah	UMKM	:	*Small/ Medium/ Micro-Enterprise Industry (SMEs)*
NOM	: Net Operating Margin	NOM	:	*Net Operating Margin*
FDR	: Financing to Deposit Ratio	FDR	:	*Financing to Deposit Ratio*

DAFTAR TABEL
LIST OF TABLES

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
		DATA			**DATA**	
1.	1	Kegiatan Usaha Perbankan	2	1	*Bank Industries Operation*	2
		DATA BANK UMUM			***COMMERCIAL BANK***	
2.	1.1.a s.d 1.7.a	Kegiatan Usaha Bank Umum	4	1.1.a s.d 1.7.a	*Commercial Banks Operation*	4
3.	1.8.a s.d 1.14.a	Laporan Laba/Rugi Bank Umum	11	1.8.a s.d 1.14.a	*Commercial Banks Income Statement*	11
4.	1.15.a s.d 1.21.a	Rekening Administratif Bank Umum	18	1.15.a s.d 1.21.a	*Commercial Banks Off-Balance Sheet*	18
5.	1.22.a s.d 1.28.a	Kinerja Bank Umum Konvensional	25	1.22.a s.d 1.28.a	*Commercial Banks Performance*	25
6.	1.29	Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank	32	1.29	*Growth of Commercial Banks Asset Based Group Bank*	32
7.	1.30	Jumlah Bank Umum Berdasarkan Pengelompokkan Total Aset	33	1.30	*Total of Commercial Banks Based on Total Assets*	33
8.	1.31 s.d 1.37	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum Kepada Bank Lain	34	1.31 s.d 1.37	*Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank*	34
9.	1.38 s.d 1.44	Komposisi Dana Pihak Ketiga Bank Umum	41	1.38 s.d 1.44	*Composition of Third Party Funds of Commercial Banks*	41
10.	1.45	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana	48	1.45	*Composition of Third Party Funds of Commercial Banks Based on Bank Location Month (...) Year (...)*	48
11.	1.46	Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpunan Dana	49	1.46	*Third Party Funds of Commercial Banks Based on Bank Location of Deposits*	49
12.	1.47 s.d 1.53	Suku Bunga Rata-rata DPK Bank Umum	50	1.47 s.d 1.53	*Average of Interest Rate of Third Party Fund of Commercial Banks*	50
13.	1.54	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	57	1.54	*Average of Credit Interest Rates of Commercial Bank to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients*	57
14.	1.55	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	58	1.55	*Average of Credit Interest Rate of Commercial Based on Types and Orientation User*	58
15.	1.56	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum	59	1.56	*Growth of Total Commercial Banks and Bank Offices*	59
16.	1.57	Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank	60	1.57	*Growth of Total Branch offices Based on Region*	60
		DATA BANK SYARIAH			***SHARIA BANK DATA***	
17.	2.1 s.d 2.3	Kegiatan Usaha Bank Umum Syariah	62	2.1 s.d 2.3	*Sharia Commercial Bank Operation*	62
18.	2.4	Perkembangan Aset Perbankan Syariah	65	2.4	*Growth of Sharia Bank Assets*	65
19.	2.5	Aktiva Produktif Perbankan Syariah	66	2.5	*Earning Assets of Sharia Banks*	66
20.	2.6	Komposisi DPK Perbankan Syariah	67	2.6	*Composition of Third Party Funds of Syariah Banks*	67
21.	2.7	Tingkat Bagi Hasil Rata-rata DPK Bank Syariah	68	2.7	*Average of Profit Sharing Rates of Third Party Fund of Sharia Banks*	68

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
22.	2.8	Tingkat Margin Rata-rata Pembiayaan Berdasarkan Sektor Ekonomi	69	2.8	*Average of Margin Rates of Financing*	69
23.	2.9	Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan	70	2.9	*Average of Margin Rates of Financing Based on Type of Use*	70
24.	2.10	Kegiatan Usaha BPR Syariah	71	2.10	*Syariah Rural Bank*	71
25.	2.11	Aset dan Pembiayaan BPR Syariah	72	2.11	*Asset and Financing of Sharia Rural Bank)*	72
26.	2.12	Jaringan Kantor Perbankan Syariah	73	2.12	*Sharia Bank Office Network*	73
27.	2.13	Kinerja Bank Umum Syariah	74	2.13	*Islamic Commercial Bank Performance*	74
28.	2.14	Bank Umum Syariah Berdasarkan Tingkat Rasio	75	2.14	*Sharia Commercial Based on Ratios*	75
		DATA BANK PERKREDITAN RAKYAT			***RURAL BANK DATA***	
29.	3.1	Kegiatan Usaha Bank Perkreditan Rakyat	78	3.1	*Rural Bank Operations*	78
30.	3.2	Kinerja Bank Perkreditan Rakyat	79	3.2	*Rural Bank Performance*	79
31.	3.3	Perkembangan Aset BPR Berdasarkan Lokasi BPR	80	3.3	*Growth of Assets Based Rural Bank Data*	80
32.	3.4	Jumlah BPR Berdasarkan Total Aset	81	3.4	*Rural Banks Based on Total Assets*	81
33.	3.5	Non Performing Loan (NPL) Bank Perkreditan Rakyat	82	3.5	*NPL of Rural Bank*	82
34.	3.6	NPL BPR Berdasarkan Lokasi	83	3.6	*NPL of Rural Banks Based On Location*	83
35.		Dana Pihak Ketiga			*Third Party Funds of Rural Bank*	
	3.7	a. Komposisi DPK Bank Perkreditan Rakyat	84	3.7	*a. Composition of Third Party Funds of Rural Bank*	84
	3.8	b. Komposisi DPK Berdasarkan Lokasi Penghimpunan	85	3.8	*b. Composition of Third Party Funds Based on Location*	85
	3.9	c. DPK BPR Berdasarkan Lokasi Penghimpun	86	3.9	*c. Third Party Funds of Rural Banks Based on Location*	86
36.	3.10	Suku Bunga Rata-rata DPK BPR	87	3.10	*Average of Third Party Interest Rates of Rural Banks*	87
37.	3.11	Suku Bunga Rata-rata Kredit BPR Berdasarkan Sektor Ekonomi	88	3.11	*Average of Credit Interest Rates of Rural Banks*	88
38.	3.12	Suku Bunga rata-rata Kredit BPR Berdasarkan Jenis Penggunaan	89	3.12	*Average of Credit Interest Rates of Rural Banks Based on Type of Use*	89
39.		Perkembangan Jumlah Bank dan Kantor Bank			*Growth of Total Rural Banks and Bank Offices*	
	3.13	a. Perkembangan Jumlah BPR	90	3.13	*a. Growth of Total Rural Bank*	90
	3.14	b. Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi	91	3.14	*b. Growth of Total Rural Bank Offices Based on Region*	91
		DATA PERKREDITAN			***CREDIT DATA***	
40.	4.1.a s.d 4.7.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	94	4.1.a s.d 4.7.a	*Credit Channeling and NPL Credit Channeling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary*	94

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
41.	4.8.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit	101	4.8.a	*Credit and NPL of Comemrcial Bank to Non Bank Third Party Based on Business Sector and non Business Sector of Credit by Region*	101
42.	4.9.a s.d 4.15.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	102	4.9.a s.d 4.15.a	*Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use*	102
43.	4.16.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit	109	4.16.a	*Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for [month] [year]*	109
44.	4.17.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit	110	4.17.a	*Credit and NPL 0f Commercial Banks to Non Bank Third Party Based on Bank Location*	110
45.	4.18.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank	111	4.18.a	*Credit and NPL of Commercial Bank to Non Bank Third Party Based on Bank Relation with Beneficiary*	111
46.	4.19.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank	112	4.19.a	*Credit and NPL of Commercial Bank to Non Bank Third Party Withdrawn By Card Based on Group of Bank*	112
47.	4.20.a	Penerusan Kredit (Off-Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Penerusan Kredit	113	4.20.a	*Credit Channeling (Off-Balance Sheet) and NPLof Commercial Banks Based on Industries Sector and non Industries Sector of Credit Channeling Beneficiary*	113
48.	4.21.a	Penerusan Kredit (Off-Balance Sheet) dan Non PerformingLoan (NPL) Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit	114	4.21.a	*Off-Balance Sheet Credit Channeling and NPL of Commercial Banks to Non-Bank Third Party Based on Types of Credit and Classification of Credit Providers*	114
49.	4.22	Pembiayaan Perbankan Syariah	115	4.22	*Financing of Sharia banks*	115
50.	4.23	Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi	116	4.23	*Financing of Syariah Banks Based on Economic Sector*	116
51.	4.24	Pembiayaan Perbankan Syariah Berdasarkan Lokasi Bank Penyalur	117	4.24	*Financing of Syariah Banks Based on Banks Location*	117
52.	4.25	Kredit BPR Berdasarkan Sektor Ekonomi	118	4.25	*Credit of Rural Banks Based on Economic Sector*	118
53.	4.26	Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan	119	4.26	*Credit of Rural Banks Based on Type of Use*	119
54.	4.27	Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur	120	4.27	*Credit of Rural Bank Based on Location*	120
55.	4.28	Kredit dan NPL MKM dan UMKM Berdasarkan Sektor Ekonomi	121	4.28	*Credit & NPL of MSMEs and SMEs Based on Economic Sector*	121
56.	4.29	Kredit dan NPL MKM dan UMKM Berdasarkan Jenis Penggunaan	123	4.29	*Credit & NPL of MSMEs and SMEs Based on Type Use*	123
57.	4.30	Kredit dan NPL Rincian Kredit MKM dan UMKM Menurut Kelompok Bank	124	4.30	*Credit & NPL of MSMEs and SMEs Based on Group of Bank*	124
58.	4.31	Kredit UMKM dan MKM Menurut Lokasi Proyek per Daerah Tingkat I	126	4.31	*Credit & NPL of MSMEs and SMEs Based on Project Location*	126

Halamn ini sengaja dikosongkan

This page intentionally left blank

OTORITAS JASA KEUANGAN

DATA

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Aug	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penyaluran Dana																			***Distribution of Funds***
Bank Umum	2.015.221	2.282.179	2.765.912	3.412.463	4.172.672	4.281.774	4.318.181	4.377.116	4.395.148	4.472.336	4.637.620	4.627.191	4.721.849	4.823.303	4.768.534	4.785.055	4.822.425	4.898.586	*Commercial Banks*
Bank Perkreditan Rakyat	31.313	36.076	43.877	53.534	64.753	66.906	67.692	68.521	69.107	70.378	71.528	72.546	74.071	74.550	74.669	75.378	76.006	76.449	*Rural Banks*
SBI dan SBIS [1)]	166.518	212.116	139.316	117.983	81.158	98.327	98.565	83.035	76.837	73.167	83.044	100.420	107.950	111.689	113.308	109.868	118.935	118.890	***SBI and SBIS [1)]***
Sumber Dana																			***Source of Funds***
Bank Umum	1.990.345	2.180.934	2.563.562	3.093.848	3.542.518	3.621.187	3.671.658	3.711.769	3.736.834	3.794.384	3.918.543	3.884.976	3.955.499	4.070.018	3.983.612	3.989.243	4.013.763	4.087.758	*Commercial Banks*
Bank Perkreditan Rakyat	26.345	30.367	37.034	45.462	55.289	57.306	57.902	58.570	59.295	60.269	61.163	61.824	62.915	64.001	64.015	64.695	65.481	65.969	*Rural Banks*
Jumlah Aset																			***Total Assets***
Bank Umum	2.310.557	2.534.106	3.008.853	3.652.832	4.262.587	4.367.751	4.418.690	4.461.783	4.510.290	4.581.137	4.737.308	4.716.845	4.817.751	4.954.467	4.880.485	4.888.752	4.932.997	5.008.095	*Commercial Banks*
Bank Perkreditan Rakyat	32.533	37.554	45.742	55.799	67.397	69.446	70.240	71.901	72.091	73.858	74.440	75.491	75.017	77.376	77.485	78.189	78.838	79.159	*Rural Banks*
Jumlah Bank																			***Total Banks***
Bank Umum	124	121	122	120	120	120	120	120	120	120	120	120	120	120	120	120	120	119	*Commercial Banks*
Bank Perkreditan Rakyat	1.772	1.733	1.706	1.669	1.653	1.639	1.641	1.641	1.641	1.641	1.641	1.639	1.637	1.635	1.636	1.636	1.636	1.635	*Rural Banks*
Jumlah Kantor																			***Total Bank Offices***
Bank Umum	10.868	12.837	13.837	14.797	16.625	17.191	17.326	17.504	17.688	17.798	17.953	18.114	18.303	18.558	18.612	18.647	18.704	18.799	*Commercial Banks*
Bank Perkreditan Rakyat	3.367	3.644	3.910	4.172	4.425	4.518	4.549	4.568	4.584	4.612	4.630	4.656	4.669	4.678	4.697	4.709	4.717	4.728	*Rural Banks*

Ket : [1)] Sertifikat Bank Indonesia Syariah

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

OTORITAS JASA KEUANGAN

DATA BANK UMUM

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	2.647.930	2.725.674	2.705.601	2.736.684	2.787.372	2.844.812	2.909.085	2.982.436	3.045.511	3.091.429	3.170.805	3.182.949	3.241.040	3.319.842	3.284.890	3.293.465	3.334.011	3.388.776	*a. Credit*
- Kepada Pihak Ketiga	2.631.002	2.707.862	2.688.143	2.718.717	2.768.371	2.824.217	2.887.478	2.959.123	3.021.126	3.067.402	3.147.210	3.159.476	3.214.397	3.292.874	3.258.421	3.267.820	3.306.899	3.361.348	*- To Third Party*
Rupiah	2.215.458	2.281.021	2.258.437	2.296.744	2.333.275	2.375.249	2.431.072	2.501.879	2.550.463	2.563.483	2.615.707	2.645.356	2.658.529	2.720.500	2.692.185	2.724.157	2.763.878	2.799.009	*Rupiah*
Valas	415.544	426.841	429.705	421.974	435.096	448.968	456.406	457.244	470.664	503.919	531.503	514.120	555.868	572.374	566.236	543.664	543.020	562.339	*Foreign Exchange*
- Kepada Bank Lain	16.928	17.812	17.458	17.966	19.000	20.595	21.607	23.313	24.384	24.027	23.595	23.473	26.643	26.968	26.469	25.644	27.113	27.428	*- Inter Bank Credit*
Rupiah	10.024	10.596	10.546	11.294	12.042	12.371	13.107	14.123	15.072	15.037	15.587	15.775	16.144	16.681	16.318	16.151	16.665	16.779	*Rupiah*
Valas	6.904	7.215	6.912	6.672	6.958	8.224	8.501	9.190	9.312	8.989	8.008	7.697	10.499	10.287	10.151	9.493	10.448	10.649	*Foreign Exchange*
b. Penempatan pada Bank Lain	168.532	166.623	159.142	199.425	219.424	201.706	196.967	166.884	205.794	184.504	211.452	196.390	182.582	171.915	169.400	174.528	182.726	169.220	*b. Interbank Placement*
- Giro	61.363	58.212	60.515	76.159	86.152	70.087	75.646	50.955	75.859	75.425	80.832	78.350	73.122	65.031	64.245	57.761	67.257	53.081	*- Demand Deposit*
- Inter Bank Call Money	69.517	76.279	66.852	83.709	88.371	80.998	79.050	70.806	90.194	69.911	85.452	78.544	71.870	83.549	79.792	86.503	80.004	75.042	*- Inter Bank Call Money*
- Deposito Berjangka	35.456	30.370	30.107	37.951	42.912	47.568	39.457	41.834	36.827	37.114	41.343	36.807	34.740	20.159	21.935	27.131	30.709	35.971	*- Time Deposits*
- Lainnya	2.197	1.761	1.669	1.606	1.988	3.052r)	2.814r)	3.289	2.914	2.053	3.825	2.690	2.849	3.176	3.428	3.133	4.757	5.126	*- Others*
c. Penempatan pada Bank Indonesia	524.437	580.697	562.533	506.847	500.886	524.578	490.240	512.592	453.788	465.921	475.606	462.291	467.916	506.453	474.693	475.415	441.537	487.425	*c. Placement to Bank Indonesia*
- Giro	271.175	289.254	282.128	279.300	282.198	286.281	286.373	296.954	292.888	295.310	305.147	303.916	310.856	322.562	324.471	312.888	314.474	320.428	*- Demand Deposit*
- Fine Tune Operation (FTO)	149.183	198.835	201.545	155.814	143.552	131.062	130.876	95.543	45.719	34.721	45.289	45.702	34.205	52.034	54.889	63.389	37.487	37.277	*- Fine Tune Operation (FTO)*
- Fasbi	84.394	65.431	59.415	51.620	49.269	84.826	60.563	104.724	102.115	124.388	102.546	97.452	105.363	110.905	77.214	80.926	68.279	114.631	*- Fasbi*
- Lainnya	19.685	27.178	19.445	20.113	25.867	22.409	12.427	15.371	13.066	11.503	22.624	15.220	17.492	20.952	18.119	18.212	21.298	15.089	*- Others*
d. Surat Berharga	429.092	429.946	438.448	447.191	455.037	457.632	468.078	449.670	458.791	460.675	485.539	506.638	530.804	520.642	535.701	530.823	544.414	554.911	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	76.573	81.158	87.947	92.579	94.190	98.327	98.565	83.035	76.837	73.167	83.044	100.420	107.950	111.689	113.308	109.868	118.935	118.890	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SPN)	3.485	1.920	2.017	1.681	4.938	3.779	7.584	10.275	18.318	19.571	19.999	18.520	19.537	17.908	17.832	15.247	15.017	15.797	*- Treasury Bills*
- Obligasi	286.069	282.960	287.547	293.956	298.588	298.100	302.912	301.838	308.846	312.470	321.936	323.930	339.266	323.941	341.977	338.920	346.418	351.123	*- Bonds*
- Lainnya	62.965	63.909	60.937	58.975	57.321	57.426	59.017	54.522	54.789	55.466	60.560	63.767	64.051	67.103	62.584	66.788	64.044	69.102	*- Others*
e. Penyertaan	14.606	15.065	15.085	15.082	14.459	14.438	14.438	15.110	15.507	15.529	15.696	15.806	15.808	15.725	16.452	17.210	18.820	18.880	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	72.850	69.931	71.691	72.157	71.529	72.404	71.277	73.294	74.403	77.036	77.693	84.322	79.304	79.492	81.287	82.997	81.317	83.242	*f. Impairment on Financial Assets*
- Kredit yang diberikan	67.984	65.389	66.770	67.460	68.740	64.944r)	65,015r)	67.604	68.243	70.658	71.827	78.234	72.674	73.108	74.930	75.938	74.449	87.031	*- Credit*
- Surat Berharga	2.108	2.105	2.136	2.135	2.047	2.037r)	2.033r)	2.101	2.151	2.087	2.325	2.271	2.368	2.290	2.301	2.209	2.200	2.171	*- Securities*
- Lainnya	2.758	2.437	2.785	2.561	742	5.423r)	4.230r)	3.589	4.009	4.291	3.541	3.817	4.262	4.095	4.056	4.850	4.668	4.668*)	*- Others*
g. Tagihan Spot dan Derivatif	7.533	8.229	8.145	8.246	8.161	8.501	9.633	9.389	13.603	24.757	26.656	20.838	26.204	26.092	22.585	20.855	19.903	17.890	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	171.110	176.507	173.677	170.369	174.905	157.703	158.463	167.742	127.752	152.486	174.173	157.958	178.191	183.143	183.525	189.762	199.697	178.241	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	3.130.518	3.225.198	3.205.006	3.207.342	3.243.136	3.299.350	3.349.660	3.374.272	3.392.927	3.440.207	3.526.188	3.520.890	3.563.362	3.663.968	3.594.697	3.603.620	3.618.064	3.694.765	*a. Third Party Funds*
Rupiah	2.653.701	2.757.530	2.720.131	2.712.820	2.749.311	2.810.352	2.816.403	2.843.895	2.843.380	2.863.890	2.910.414	2.915.359	2.944.303	3.025.150	2.973.929	2.995.874	3.024.794	3.097.485	*Rupiah*
Giro	537.730	567.801	539.847	529.177	545.965	582.871	563.069	597.833	577.112	575.270	586.301	570.582	579.604	569.927	542.201	550.023	554.551	585.962	*Demand Deposit*
Tabungan	947.636	1.010.488	990.399	982.631	974.296	984.782	986.939	990.719	1.019.789	1.019.866	1.041.941	1.036.545	1.051.840	1.123.696	1.086.970	1.085.697	1.067.542	1.076.271	*Saving*
Simpanan Berjangka	1.168.335	1.179.242	1.189.885	1.201.012	1.229.050	1.242.699	1.266.395	1.255.343	1.246.479	1.268.754	1.282.172	1.308.232	1.312.858	1.331.527	1.344.758	1.360.153	1.402.701	1.435.252	*Time Deposits*
Valas	476.817	467.668	484.875	494.522	493.825	488.999	533.257	530.377	549.546	576.317	615.773	605.531	619.060	638.818	620.768	607.746	593.270	597.280	*Foreign Exchange*
Giro	197.883	199.270	215.958	222.423	208.263	208.604	234.163	229.414	236.631	247.599	270.853	272.050	290.449	276.854	271.898	269.985	254.593	259.071	*Demand Deposit*
Tabungan	64.669	66.342	71.446	72.221	73.138	73.496	74.175	75.290	76.038	78.168	84.072	84.667	86.624	89.011	88.915	88.078	88.399	89.145	*Saving*
Simpanan Berjangka	214.266	202.056	197.471	199.878	212.424	206.899	224.919	225.673	236.877	250.550	260.848	248.815	241.987	272.952	259.955	249.683	250.277	249.064	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	2.366	1.864	1.889	1.831	1.719	1.601	2.500	1.697	1.724	1.805	2.086	1.555	1.598	1.782	1.783	1.835	2.254	2.211	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	107.904	124.697	104.438	114.905	127.253	126.400	125.648	133.384	120.911	114.063	131.998	118.165	121.550	115.793	107.686	115.025	124.328	126.183	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	40.832	42.116	41.737	44.688	52.547	51.487	50.020	51.156	52.746	52.883	53.452	52.442	54.465	54.450	54.348	52.487	51.848	51.693	*d. Issued Securities*
e. Pinjaman yang Diterima	61.992	75.341	71.293	71.139	74.622	72.968	72.306	71.583	82.232	87.999	99.548	93.361	105.324	112.914	115.626	110.235	107.499	107.907	*e. Loans received*
Rupiah	11.511	12.229	12.045	11.943	13.498	13.029	12.747	13.547	14.583	13.917	15.164	15.100	15.601	16.025	15.899	15.679	15.646	15.787	*Rupiah*
Valas	50.481	63.112	59.248	59.197	61.124	59.939	59.560	58.036	67.648	74.082	84.385	78.260	89.723	96.888	99.728	94.556	91.853	92.120	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	7.094	7.928	7.602	7.302	7.445	7.207	9.032	9.863	15.168	25.580	28.392	21.939	28.269	29.987	26.208	23.988	21.849	19.908	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	55.765	60.342	57.750	54.081	60.524	57.492	57.501	64.877	65.948	66.398	71.203	71.073	75.399	85.131	78.017	77.037	82.971	80.101	*g. Other Liabilities*
h. Setoran Jaminan	4.380	5.031	4.677	4.549	4.790	4.682	4.991	4.938	5.179	5.447	5.675	5.551	5.532	5.993	5.247	5.018	4.950	4.989	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	122.177	123.279	124.210	124.397	126.599	130.167	130.937	133.911	134.679	133.044	135.063	135.911	136.476	138.138	139.982	140.691	141.694	143.411	*a. Paid In Capital*
b. Cadangan	39.152	38.656	38.821	38.820	40.516	46.629	47.060	50.437	50.760	50.469	50.759	50.632	50.688	50.619	50.625	52.805	54.771	59.993	*b. Reserves*
c. L/R Tahun lalu [1]	152.071	149.971	246.272	246.025	238.553	217.491	209.113	205.203	203.822	200.985	203.415	203.404	203.341	201.059	311.670	303.020	293.284	278.416	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak [2]	84.862	92.830	8.727	16.085	25.132	32.647	42.699	51.118	59.395	70.738	79.149	89.039	98.543	106.707	9.143	17.338	28.420	37.093	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	86.396	89.426	87.520	91.521	91.059	89.911	89.534	84.829	85.632	83.043	85.278	88.399	87.646	92.638	93.354	96.216	96.373	96.106	*e. Additional Paid In Capital*
f. Modal Pinjaman	28.932	31.242	30.260	30.234	29.288	30.403	29.832	30.440	30.564	30.807	31.632	32.099	32.339	33.551	33.208	32.911	32.958	33.060	*f. Loan Capital*

[1]. Pada LBU 2008 tdk didefinisikan Vs Metadata

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

*) Angka-angka sementara

r) Angka-angka diperbaiki

[1] *LBU 2008 is not defined vs metada*

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

**) Provisional figures*

r) Revised figures

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	922.737	961.994	948.292	961.324	979.032	1.001.570	1.028.931	1.071.098	1.082.282	1.092.980	1.129.953	1.129.526	1.151.145	1.187.431	1.165.576	1.172.126	1.185.318	1.205.977	*a. Credit*
- Kepada Pihak Ketiga	920.147	959.128	945.499	958.571	976.289	998.187	1.025.125	1.066.945	1.077.916	1.088.499	1.125.090	1.125.057	1.145.988	1.181.726	1.159.580	1.166.047	1.178.302	1.199.339	*- To Third Party*
Rupiah	815.688	847.132	830.918	849.088	860.193	878.031	904.233	945.138	959.545	961.319	989.757	992.083	998.058	1.029.333	1.011.961	1.026.377	1.040.427	1.057.401	*Rupiah*
Valas	104.459	111.996	114.581	109.484	116.096	120.156	120.891	121.807	118.372	127.180	135.334	132.974	147.931	152.393	147.619	139.670	137.875	141.938	*Foreign Exchange*
- Kepada Bank Lain	2.590	2.866	2.794	2.752	2.743	3.384	3.807	4.153	4.366	4.481	4.863	4.469	5.157	5.705	5.997	6.079	7.016	6.638	*- Inter Bank Credit*
Rupiah	2.433	2.756	2.644	2.596	2.586	2.708	3.043	3.301	3.365	3.193	3.425	3.428	3.618	4.099	4.067	4.268	4.602	4.448	*Rupiah*
Valas	157	111	149	157	156	675	764	852	1.001	1.288	1.438	1.041	1.538	1.606	1.929	1.812	2.414	2.190	*Foreign Exchange*
b. Penempatan pada Bank Lain	53.003	44.017	46.184	61.483	71.903	57.729[r]	61.465	36.836	58.073	59.300	59.544	59.779	55.346	48.142	42.532	41.622	44.600	37.720	*b. Interbank Placement*
- Giro	31.234	23.859	30.735	40.944	48.476	33.895	42.148	20.726	39.255	41.938	42.793	42.247	39.802	28.630	26.328	23.687	26.219	19.029	*- Demand Deposit*
- Inter Bank Call Money	18.415	15.270	11.630	17.242	20.112	19.378	16.187	12.600	13.565	12.262	13.237	13.519	12.000	16.208	12.402	15.193	15.052	15.277	*- Inter Bank Call Money*
- Deposito Berjangka	3.354	4.887	3.818	3.296	3.314	3.618	2.291	2.945	4.476	5.038	3.457	3.799	3.336	3.095	2.882	2.692	3.279	2.889	*- Time Deposits*
- Lainnya	0	0	0	0	0	839[r]	839[r]	566	777	61	57	213	208	208	919	50	51	524	*- Others*
c. Penempatan pada Bank Indonesia	188.518	237.866	202.515	164.505	159.428	192.603	168.655	194.425	155.648	174.849	168.240	179.576	178.660	194.512	165.085	168.525	159.725	195.002	*c. Placement to Bank Indonesia*
- Giro	92.019	107.025	100.933	98.121	97.917	99.271	102.021	107.428	102.980	104.749	106.429	106.267	108.647	113.298	112.185	109.820	112.386	112.934	*- Demand Deposit*
- Fine Tune Operation (FTO)	59.537	101.252	71.569	43.397	39.592	38.775	48.980	36.985	28.142	20.854	25.209	24.527	16.544	31.881	27.293	36.094	17.395	19.394	*- Fine Tune Operation (FTO)*
- Fasbi	30.604	18.977	23.844	14.065	10.677	46.508[r]	13.956	46.691	22.327	47.602	32.816	46.085	50.894	45.050	23.061	18.513	24.189	59.709	*- Fasbi*
- Lainnya	6.359	10.611	6.170	8.922	11.241	8.049	3.698	3.321	2.199	1.644	3.785	2.696	2.575	4.283	2.546	4.099	5.755	2.965	*- Others*
d. Surat Berharga	186.928	189.311	194.214	198.570	197.355	198.780	201.664	187.097	190.999	192.624	200.191	198.141	201.965	202.644	210.802	211.891	216.630	216.147	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	15.409	16.671	19.069	21.183	18.625	21.429	21.456	11.922	13.338	13.646	17.176	13.211	13.740	14.554	18.205	18.488	21.359	18.321	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	1.934	124	366	184	683	1.086	1.133	865[r]	1.767	2.227	2.095	1.553	2.606	1.966	3.990	1.759	3.276	3.942	*- Treasury Bills*
- Obligasi	147.103	148.758	151.343	152.641	155.048	154.348	155.393	147.986	151.873	152.570	154.894	155.595	160.026	155.670	164.251	161.849	166.838	164.786	*- Bonds*
- Lainnya	22.481	23.757	23.436	24.562	22.999	21.917	23.682	23.964	24.022	24.181	26.026	27.783	25.593	30.455	24.356	29.795	25.156	29.098	*- Others*
e. Penyertaan	6.331	6.675	6.682	6.669	6.681	6.644	6.647	7.271	7.645	7.674	7.690	7.706	7.710	7.639	7.716	7.721	7.201	7.211	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	38.059	36.516	37.405	37.623	36.962	37.639	37.623	37.729	38.122	38.894	39.433	39.332	39.737	40.017	41.270	41.672	40.658	41.050	*f. Impairment on Financial Assets*
- Kredit yang diberikan	36.328	34.846	35.673	35.853	35.136	35.826	35.779	35.943	36.073	36.817	37.287	37.196	37.481	37.942	39.123	39.589	38.556	38.994	*- Credit*
- Surat Berharga	144	150	167	176	161	174	161	158	161	173	173	168	178	172	180	165	162	165	*- Securities*
- Lainnya	1.587	1.520	1.565	1.594	1.664	1.639	1.684	1.627	1.888	1.904	1.974	1.968	2.077	1.903	1.967	1.918	1.940	1.890	*- Others*
g. Tagihan Spot dan Derivatif	275	342	223	212	248	303	772	191	307	1.060	733	379	560	395	393	680	555	314	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	42.910	49.032	52.402	48.375	44.550	34.990	33.039	37.545	33.773	35.270	43.145	43.197	43.751	53.065	43.178	52.408	55.900	44.048	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	1.112.462	1.201.284	1.155.296	1.138.323	1.141.350	1.178.129	1.193.439	1.226.507	1.224.042	1.244.245	1.268.088	1.277.421	1.283.491	1.363.062	1.290.656	1.300.786	1.314.445	1.347.928	*a. Third Party Funds*
Rupiah	961.137	1.053.025	1.001.533	982.922	985.403	1.028.840	1.005.066	1.038.001	1.034.055	1.048.141	1.056.712	1.068.869	1.074.276	1.154.063	1.101.202	1.115.796	1.140.133	1.175.046	*Rupiah*
Giro	176.906	206.540	179.475	157.774	156.808	184.814	167.726	193.410	181.884	189.975	179.061	184.190	182.153	200.001	177.051	186.170	187.278	210.922	*Demand Deposit*
Tabungan	426.720	467.656	448.343	445.007	442.550	449.201	454.002	459.159	470.679	467.759	483.285	480.931	488.388	533.277	508.527	507.520	502.270	507.056	*Saving*
Simpanan Berjangka	357.512	378.829	373.716	380.141	386.045	394.825	383.338	385.432	381.492	390.407	394.366	403.749	403.735	420.785	415.624	422.106	450.585	457.068	*Time Deposits*
Valas	151.324	148.259	153.763	155.401	155.948	149.289	188.373	188.506	189.987	196.104	211.376	208.552	209.215	208.999	189.453	184.990	174.312	172.882	*Foreign Exchange*
Giro	65.235	65.610	78.854	80.022	73.066	68.518	92.470	91.235	89.093	97.086	107.223	108.800	123.795	100.054	94.745	96.963	86.684	90.353	*Demand Deposit*
Tabungan	14.353	15.366	15.172	15.305	15.864	16.268	16.890	17.338	17.778	17.952	19.555	21.497	22.706	22.042	22.171	22.322	22.303	22.580	*Saving*
Simpanan Berjangka	71.736	67.283	59.736	60.074	67.018	64.503	79.013	79.933	83.116	81.067	84.598	78.255	62.714	86.903	72.537	65.705	65.325	59.948	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	1.638	1.437	1.466	1.502	1.475	1.457	1.512	1.510	1.716	1.798	1.781	1.547	1.591	1.556	1.776	1.828	1.771	1.788	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	27.682	21.807	25.846	32.245	33.296	38.205	36.979	33.257	34.300	35.862	37.820	36.473	38.500	21.421	25.268	30.569	30.086	39.104	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	11.883	11.906	11.937	11.921	18.807	18.812	18.585	18.716	19.029	19.653	20.305	20.002	20.689	20.895	20.941	20.347	20.103	20.304	*d. Issued Securities*
e. Pinjaman yang Diterima	25.783	33.898	30.499	31.369	32.734	31.293	29.303	24.531	29.306	31.379	36.929	33.952	42.022	45.272	47.035	44.581	42.435	42.393	*e. Loans received*
Rupiah	5.492	5.988	5.987	5.994	5.982	5.808	5.811	5.947	5.960	5.934	6.436	6.447	6.462	6.464	6.468	6.457	6.440	6.430	*Rupiah*
Valas	20.291	27.910	24.512	25.375	26.752	25.484	23.492	18.584	23.346	25.445	30.493	27.505	35.560	38.808	40.568	38.124	35.994	35.962	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	833	771	682	647	721	678	1.248	832	1.205	1.908	2.283	1.633	1.960	3.003	2.459	2.034	1.982	1.914	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	20.229	20.260	20.636	19.276	20.781	20.083	21.343	27.121	28.361	28.778	29.829	28.507	27.333	27.388	25.245	25.679	26.503	26.792	*g. Other Liabilities*
h. Setoran Jaminan	2.347	2.788	2.538	2.457	2.538	2.499	2.807	2.871	2.939	3.084	3.276	3.276	2.999	3.088	2.671	2.501	2.444	2.454	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	32.062	32.067	32.067	32.121	32.170	32.170	32.170	32.170	32.171	32.171	32.171	32.171	32.171	32.171	32.171	32.171	32.171	32.171	*a. Paid In Capital*
b. Cadangan	17.693	17.693	17.693	17.693	18.648	23.801	23.802	23.802	23.802	23.802	23.802	23.802	23.802	23.802	23.802	26.151	27.244	31.688	*b. Reserves*
c. L/R Tahun lalu [1)]	61.384	61.384	104.483	104.643	101.254	83.778	83.777	83.792	83.777	83.777	83.777	83.777	83.777	83.777	134.810	127.213	122.787	111.995	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	37.348	40.823	3.452	6.729	11.096	14.665	18.447	22.886	26.666	30.490	34.856	39.339	43.414	48.762	4.046	7.898	13.072	17.628	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	37.514	37.567	36.686	36.657	36.293	36.666	35.824	33.676	33.032	31.517	32.282	33.928	31.700	31.807	32.035	33.349	33.611	34.170	*e. Additional Paid In Capital*
f. Modal Pinjaman	7.825	7.139	7.138	7.120	7.082	7.122	7.124	7.112	7.116	7.132	7.144	7.139	7.152	6.468	6.466	6.446	5.754	5.758	*f. Loan Capital*

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

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

r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada

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

r) Revised figures

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	1.094.294	1.123.364	1.115.943	1.128.419	1.146.866	1.162.136	1.184.996	1.201.513	1.228.622	1.244.825	1.265.615	1.285.385	1.295.953	1.321.771	1.313.787	1.319.367	1.340.363	1.356.877	*a. Credit*
- Kepada Pihak Ketiga	1.085.626	1.114.279	1.106.845	1.118.930	1.136.637	1.151.702	1.174.225	1.190.263	1.216.555	1.233.648	1.255.994	1.275.573	1.285.761	1.311.522	1.303.765	1.309.430	1.330.329	1.346.741	*- To Third Party*
Rupiah	954.990	982.260	975.957	988.213	1.006.063	1.020.497	1.039.693	1.054.734	1.077.701	1.084.711	1.097.740	1.119.774	1.121.644	1.143.136	1.135.229	1.145.766	1.164.968	1.174.220	*Rupiah*
Valas	130.637	132.018	130.888	130.717	130.574	131.205	134.532	135.529	138.854	148.936	158.254	155.799	164.117	168.385	168.535	163.665	165.362	172.521	*Foreign Exchange*
- Kepada Bank Lain	8.667	9.085	9.098	9.489	10.229	10.434	10.771	11.251	12.066	11.177	9.621	9.812	10.192	10.250	10.022	9.937	10.034	10.136	*- Inter Bank Credit*
Rupiah	6.173	6.483	6.577	6.976	7.690	7.906	8.224	8.670	9.394	9.430	9.621	9.812	10.013	10.065	9.839	9.937	10.034	10.136	*Rupiah*
Valas	2.494	2.602	2.521	2.513	2.539	2.528	2.547	2.581	2.672	1.747	- r)	-	179	184	183	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	39.634	46.221	37.729	46.406	45.980	50.503	49.863	39.812	53.619	43.352	51.452	45.821	38.616	48.087	50.258	51.075	51.941	48.409	*b. Interbank Placement*
- Giro	18.614	20.881	18.384	21.672	22.309	23.127	22.433	17.684	24.181	20.860	26.177	23.026	19.881	21.542	24.776	22.494	26.768	22.411	*- Demand Deposit*
- Inter Bank Call Money	17.331	23.047	16.757	21.655	21.133	22.879	24.803	18.615	25.871	19.698	22.243	19.473	16.234	23.419	22.371	25.109	21.340	21.370	*- Inter Bank Call Money*
- Deposito Berjangka	2.426	1.322	1.656	2.293	1.501	3.176	1.556	1.666	2.254	1.460	1.550	2.213	1.288	1.420	1.634	1.512	850	1.600	*- Time Deposits*
- Lainnya	1.262	972	932	786	1.037	1.321	1.071	1.847	1.313	1.333	1.482	1.110	1.213	1.706	1.477	1.960	2.982	3.028	*- Others*
c. Penempatan pada Bank Indonesia	189.371	208.570	232.163	216.858	211.616	196.174	186.812	187.963	185.865	165.594	180.432	170.978	173.853	200.002	188.549	189.142	169.643	177.985	*c. Placement to Bank Indonesia*
- Giro	110.781	114.071	117.022	116.099	115.930	115.616	113.379	117.185	118.316	118.360	124.797	123.870	127.736	132.240	133.635	130.688	129.848	131.252	*- Demand Deposit*
- Fine Tune Operation (FTO)	50.441	61.799	94.244	77.945	69.387	60.439	53.555	39.820	12.058	11.181	18.464	19.312	16.700	18.839	23.041	25.651	18.824	16.657	*- Fine Tune Operation (FTO)*
- Fasbi	20.262	21.895	12.378	15.333	16.232	11.328	15.629	23.308	48.034	29.613	23.504	19.333	19.639	37.127	22.704	23.541	11.357	21.888	*- Fasbi*
- Lainnya	7.887	10.805	8.520	7.481	10.068	8.791	4.249	7.650	7.457	6.440	13.666	8.463	9.779	11.795	9.169	9.263	9.614	8.188	*- Others*
d. Surat Berharga	154.402	154.456	155.560	159.602	158.456	162.582	158.157	155.747	160.674	167.502	174.956	186.251	198.058	194.752	202.393	200.033	202.058	208.631	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	36.868	40.470	43.239	45.275	47.293	48.903	47.448	44.072	36.880	34.883	36.316	47.270	53.537	57.867	59.717	59.323	62.039	64.061	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	984	988	715	384	289	644	625	1.342	9.278	11.956	12.842	11.174	10.860	9.453	7.936	7.712	5.924	5.747	*- Treasury Bills*
- Obligasi	95.549	90.998	90.842	94.076	91.024	93.050	91.009	92.698	97.118	103.570	106.916	108.120	112.952	107.381	114.198	112.345	110.823	114.815	*- Bonds*
- Lainnya	21.001	22.000	20.764	19.867	19.851	19.985	19.075	17.636	17.398	17.093	18.881	19.688	20.710	20.051	20.542	20.653	23.273	24.008	*- Others*
e. Penyertaan	7.342	7.441	7.454	7.463	6.832	6.850	6.855	6.889	6.911	6.901	7.050	7.143	7.140	7.137	7.662	7.815	9.937	9.961	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	22.987	22.335	22.795	22.914	23.065	23.081	21.715	23.485	23.666	25.031	25.194	25.314	25.443	26.228	26.346	26.611	26.840	27.148	*f. Impairment on Financial Assets*
- Kredit yang diberikan	20.560	20.190	20.248	20.621	18.161 r)	18.096 r)	18.178 r)	20.274	20.320	21.450	22.232	22.097	21.853	22.694	22.912	22.969	23.432	34.355	*- Credit*
- Surat Berharga	1.931	1.936	1.950	1.940	1.849 r)	1.846 r)	1.856 r)	1.928	1.975	1.898	2.133	2.092	2.176	2.105	2.110	2.032	2.008	1.947	*- Securities*
- Lainnya	496	208	597	353	3.055 r)	3.138 r)	1.681 r)	1.283	1.371	1.683	828	1.125	1.414	1.429	1.324	1.610	1.400	1.400 *)	*- Others*
g. Tagihan Spot dan Derivatif	1.478	1.430	1.442	1.420	1.335	1.307	1.330	1.638	2.400	4.165	4.484	3.670	4.810	4.858	4.090	3.462	3.316	3.136	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	85.480	87.650	84.452	84.892	91.152	80.290	85.634	87.526	62.755	83.805	86.745	73.846	93.925	91.326	100.043	97.981	98.020	83.008	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	1.310.431	1.353.149	1.362.861	1.366.764	1.376.721	1.371.061	1.401.000	1.388.005	1.417.093	1.444.523	1.467.392	1.473.669	1.497.036	1.552.385	1.542.429	1.539.878	1.528.384	1.554.660	*a. Third Party Funds*
Rupiah	1.126.646	1.173.913	1.177.064	1.173.470	1.185.234	1.175.406	1.200.564	1.191.448	1.210.439	1.223.102	1.228.404	1.240.216	1.259.079	1.296.639	1.288.074	1.287.848	1.281.186	1.299.918	*Rupiah*
Giro	182.855	198.251	195.227	192.784	200.676	196.075	197.510	199.243	209.168	200.634	198.474	196.336	199.074	204.067	195.469	195.051	191.729	191.778	*Demand Deposit*
Tabungan	424.624	433.712	438.518	437.191	434.565	435.543	433.915	434.133	445.772	449.313	451.573	447.733	452.514	463.249	460.675	462.306	456.362	459.146	*Saving*
Simpanan Berjangka	519.167	541.950	543.319	543.495	549.993	543.789	569.138	558.072	555.499	573.155	578.357	596.146	607.491	629.323	631.931	630.491	633.095	648.994	*Time Deposits*
Valas	183.786	179.236	185.797	193.295	191.487	195.655	200.437	196.557	206.664	221.421	238.989	233.453	237.957	255.746	254.355	252.031	247.198	254.742	*Foreign Exchange*
Giro	67.854	66.731	65.803	70.235	64.909	69.735	71.491	68.255	72.990	75.285	85.796	83.035	82.346	90.113	89.817	87.192	85.684	83.971	*Demand Deposit*
Tabungan	26.646	27.326	31.855	32.353	32.663	33.273	32.997	33.476	33.422	34.929	37.677	37.092	37.494	39.614	39.535	39.353	38.996	39.088	*Saving*
Simpanan Berjangka	89.286	85.179	88.139	90.707	93.915	92.647	95.949	94.826	100.252	111.207	115.516	113.326	118.116	126.018	125.004	125.486	122.519	131.683	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	101	84	91	128	77	77	77	5	4	4	4	4	4	4	3	3	3	3	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	36.873	43.163	37.385	36.882	43.848	46.262	41.489	47.827	38.644	31.676	37.564	31.141	31.522	35.491	31.181	35.621	44.413	35.854	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	14.937	16.720	16.709	19.699	20.349	19.252	18.756	19.260	19.744	19.256	19.784	19.076	20.561	20.834	20.827	19.860	19.004	19.009	*d. Issued Securities*
e. Pinjaman yang Diterima	10.334	11.454	11.236	10.336	10.093	9.692	9.852	11.685	13.957	14.718	18.181	16.049	17.676	19.063	19.366	18.015	18.491	16.366	*e. Loans received*
Rupiah	2.908	2.820	2.945	2.795	2.762	2.465	2.127	2.732	3.489	2.846	3.556	3.501	3.748	4.196	4.151	4.106	3.765	3.590	*Rupiah*
Valas	7.426	8.635	8.291	7.541	7.331	7.228	7.725	8.953	10.468	11.872	14.625	12.548	13.928	14.867	15.215	13.910	14.727	12.776	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	595	640	709	668	640	582	698	976	1.890	3.443	4.176	3.165	4.533	4.526	3.808	3.539	3.235	2.984	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	24.824	27.877	24.964	24.096	26.396	24.909	24.881	26.121	25.378	24.530	28.338	29.238	31.439	38.028	33.519	33.196	36.430	33.051	*g. Other Liabilities*
h. Setoran Jaminan	1.179	1.145	1.112	1.119	1.215	1.292	1.287	1.199	1.275	1.377	1.414	1.384	1.469	1.641	1.498	1.574	1.537	1.484	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	43.878	44.383	44.884	44.896	45.420	45.542	45.873	47.992	48.481	47.025	48.943	49.128	49.532	49.615	51.299	51.260	51.410	51.573	*a. Paid In Capital*
b. Cadangan	10.990	10.636	10.988	10.988	11.020	11.554	11.488	13.718	13.736	13.444	13.736	13.736	13.736	13.736	13.736	13.736	13.771	14.026	*b. Reserves*
c. L/R Tahun lalu [1]	58.261	57.402	89.566	89.429	88.583	87.928	80.688	79.065	79.038	76.637	79.067	79.067	79.067	77.915	111.849	111.600	112.145	111.693	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak [2]	28.635	31.687	2.635	4.865	7.486	10.025	14.267	16.345	19.273	23.989	25.348	28.376	31.400	33.469	2.775	5.042	7.926	10.493	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	43.661	46.335	45.731	47.588	47.166	47.457	47.609	46.069	47.264	46.655	46.689	48.138	50.076	53.622	53.585	54.875	55.404	55.408	*e. Additional Paid In Capital*
f. Modal Pinjaman	17.906	20.893	19.901	19.899	19.306	19.796	19.805	19.805	19.836	19.900	19.952	20.501	20.570	20.587	20.597	20.544	21.374	21.398	*f. Loan Capital*

[1]. Pada LBU 2008 tdk didefinisikan Vs Metadata

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

*) Angka-angka sementara

r) Angka-angka diperbaiki

[1] *LBU 2008 is not defined vs metada*

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

*) *Provisional figures*

r) *Revised figures*

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	87.840	90.341	91.010	92.229	94.972	96.088	98.761	102.306	103.890	103.346	105.764	105.534	106.850	109.303	108.173	109.405	111.698	114.062	*a. Credit*
- Kepada Pihak Ketiga	86.978	89.451	90.127	91.353	94.056	95.191	97.791	101.253	102.789	102.226	104.646	104.423	105.760	108.228	107.131	108.394	110.697	113.081	*- To Third Party*
Rupiah	86.978	89.451	90.127	91.353	94.056	95.191	97.791	101.253	102.789	102.226	104.646	104.423	105.760	108.228	107.131	108.394	110.697	113.081	*Rupiah*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Foreign Exchange*
- Kepada Bank Lain	862	890	882	876	916	897	970	1.053	1.102	1.120	1.119	1.111	1.091	1.074	1.042	1.010	1.001	981	*- Inter Bank Credit*
Rupiah	862	890	882	876	916	897	970	1.053	1.102	1.120	1.119	1.111	1.091	1.074	1.042	1.010	1.001	981	*Rupiah*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Foreign Exchange*
b. Penempatan pada Bank Lain	2.008	2.519	1.933	1.702	2.679	2.441	1.977	2.110	2.265	1.121	1.561	1.410	1.635	3.076	2.717	2.665	3.567	3.400	*b. Interbank Placement*
- Giro	140	190	106	112	170	155	126	150	166	98	165	85	97	111	98	160	195	132	*- Demand Deposit*
- Inter Bank Call Money	890	1.020	855	667	1.233	907	659	891	1.156	201	562	402	420	1.786	1.281	982	1.571	1.256	*- Inter Bank Call Money*
- Deposito Berjangka	685	957	690	633	965	1.081	880	764	620	483	508	559	765	742	810	1.019	1.223	1.398	*- Time Deposits*
- Lainnya	292	352	282	290	311	298	313	306	323	340	326	365	352	437	528	504	578	614	*- Others*
c. Penempatan pada Bank Indonesia	19.767	24.844	22.715	20.900	25.081	24.852	25.825	25.204	22.316	21.289	20.991	18.942	17.644	20.546	20.347	21.405	20.482	17.769	*c. Placement to Bank Indonesia*
- Giro	7.952	8.179	8.446	8.385	8.571	9.005	8.961	8.973	9.121	9.147	8.844	9.127	9.124	9.146	9.807	9.387	9.546	9.739	*- Demand Deposit*
- Fine Tune Operation (FTO)	7.573	10.479	9.282	8.199	9.405	9.546	8.995	5.349	1.634	212	212	157	167	146	504	116	468	128	*- Fine Tune Operation (FTO)*
- Fasbi	2.721	3.203	2.831	2.836	4.415	3.756	5.708	8.372	9.446	9.860	9.786	7.481	5.780	8.060	7.189	9.574	6.900	5.482	*- Fasbi*
- Lainnya	1.520	2.983	2.156	1.479	2.690	2.546	2.161	2.511	2.114	2.070	2.149	2.176	2.573	3.193	2.848	2.329	3.569	2.420	*- Others*
d. Surat Berharga	9.827	9.843	10.573	11.331	11.072	11.198	10.686	10.640	10.357	10.737	11.045	12.977	13.029	13.583	13.738	13.778	13.916	14.313	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	3.162	3.275	3.511	3.854	3.836	3.923	3.877	4.058	3.794	4.290	4.626	6.808	6.990	7.398	7.479	7.320	7.351	7.589	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	0	0	0	0	0	0	119[r]	119[r]	119	153	33	34	34	34	34	34	34	35	*- Treasury Bills*
- Obligasi	5.104	5.047	5.578	5.802	5.703	5.740	5.270	5.086	5.077	5.047	4.840	4.590	4.373	4.350	4.166	4.712	4.819	4.982	*- Bonds*
- Lainnya	1.561	1.521	1.484	1.675	1.533	1.535	1.421	1.379	1.367	1.247	1.545	1.546	1.632	1.800	2.059	1.712	1.711	1.708	*- Others*
e. Penyertaan	153	155	155	156	152	152	143	157	159	161	163	163	159	158	159	759	758	758	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.576	1.557	1.556	1.570	1.565	1.601	1.599	1.550	1.596	1.617	1.615	1.644	1.574	1.525	1.558	1.592	1.516	1.537	*f. Impairment on Financial Assets*
- Kredit yang diberikan	1.553	1.499	1.536	1.532	1.466	1.581	1.577	1.528	1.573	1.599	1.595	1.624	1.562	1.517	1.538	1.577	1.484	1.507	*- Credit*
- Surat Berharga	4	5	4	5	5	5	5	4	4	4	3	3	3	3	4	4	5	5	*- Securities*
- Lainnya	19	53	15	34	94	15	17	19	18	14	17	17	8	4	17	11	27	25	*- Others*
g. Tagihan Spot dan Derivatif	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	3.357	1.930	1.895	1.336	1.159	425	598	1.506	1.631	2.969	4.202	4.007	5.672	8.782	6.605	3.666	4.758	4.946	*h. Other claims*
Sumber Dana																-			***Source of Funds***
a. Dana Pihak Ketiga	99.472	104.346	104.191	103.612	108.484	108.497	110.976	113.379	112.274	111.550	113.761	112.814	113.845	122.883	120.228	118.435	120.869	120.995	*a. Third Party Funds*
Rupiah	99.472	104.346	104.191	103.612	108.484	108.497	110.976	113.379	112.263	111.550	113.761	112.814	113.845	122.883	120.228	118.435	120.869	120.995	*Rupiah*
Giro	4.076	5.074	4.513	4.319	4.579	4.797	5.055	5.057	5.014	4.799	5.019	5.406	4.835	5.844	5.136	4.684	5.560	4.990	*Demand Deposit*
Tabungan	12.644	12.794	13.533	13.592	13.625	13.948	14.592	14.386	14.611	14.292	14.255	14.585	14.407	14.402	14.366	14.304	14.369	14.883	*Saving*
Simpanan Berjangka	82.752	86.478	86.145	85.701	90.281	89.752	91.329	93.936	92.638	92.459	94.487	92.823	94.604	102.636	100.726	99.448	100.939	101.041	*Time Deposits*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Foreign Exchange*
Giro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Demand Deposit*
Tabungan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Saving*
Simpanan Berjangka	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	3.890	5.091	3.882	3.645	4.403	4.469	4.607	4.639	4.470	4.185	5.571	5.331	5.701	6.567	4.854	5.661	6.771	5.929	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	5.026	5.027	5.027	5.028	5.776	5.776	5.062	5.562	6.354	6.355	5.761	5.762	5.763	5.363	5.364	5.365	5.365	5.366	*d. Issued Securities*
e. Pinjaman yang Diterima	953	1.051	1.047	1.094	2.112	2.110	2.110	2.165	1.943	1.937	1.932	1.927	1.917	1.875	1.790	1.786	1.956	1.883	*e. Loans received*
Rupiah	953	1.051	1.047	1.094	2.112	2.110	2.110	2.165	1.943	1.937	1.932	1.927	1.917	1.875	1.790	1.786	1.956	1.883	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	-	-	-	-	-	-	-	-	6	-	-	102	102	102	102	102	102	92	*g. Other Liabilities*
h. Setoran Jaminan	9	8	5	5	5	5	5	5	7	7	7	6	6	7	6	6	6	7	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	7.605	7.806	7.821	7.815	7.841	8.005	8.221	8.804	8.853	8.548	8.563	8.779	8.829	9.729	9.752	10.227	10.269	9.464	*a. Paid In Capital*
b. Cadangan	257	257	264	266	266	266	273	298	298	299	300	300	300	300	305	305	307	367	*b. Reserves*
c. L/R Tahun lalu [1)]	4.335	4.335	7.066	7.015	6.995	6.942	6.931	6.895	6.835	6.805	6.804	6.804	6.776	6.776	9.915	9.796	9.695	9.612	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	2.479	2.790	276	538	788	1.068	1.359	1.637	1.929	2.198	2.488	2.727	2.968	3.084	148	374	653	835	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	2.471	2.406	2.373	2.506	2.419	2.297	2.790	2.558	2.527	2.435	2.540	2.431	2.336	2.538	3.087	3.235	3.252	4.047	*e. Additional Paid In Capital*
f. Modal Pinjaman	14	14	14	14	14	14	14	14	14	14	608	608	608	608	608	608	609	608	*f. Loan Capital*

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

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

[r)] Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada

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

r) Revised figures

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	217.071	219.207	218.629	223.426	227.710	233.721	238.792	245.336	250.414	252.389	257.831	261.649	264.685	265.250	261.021	264.327	269.419	273.946	*a. Credit*
- Kepada Pihak Ketiga	216.726	218.851	218.300	222.991	227.278	233.279	238.337	244.815	249.821	251.775	257.175	260.985	264.014	264.541	260.323	263.662	268.692	273.212	*- To Third Party*
Rupiah	215.416	217.563	217.009	221.715	226.118	232.127	237.413	243.992	248.987	250.900	256.246	260.098	263.077	263.597	259.395	262.788	267.839	272.355	*Rupiah*
Valas	1.311	1.287	1.291	1.276	1.159	1.152	925	824	834	875	929	887	937	944	928	874	852	857	*Foreign Exchange*
- Kepada Bank Lain	345	357	329	435	433	442	454	521	593	614	656	664	671	709	698	665	727	734	*- Inter Bank Credit*
Rupiah	345	357	329	435	433	442	454	521	593	614	656	664	671	709	698	665	727	734	*Rupiah*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Foreign Exchange*
b. Penempatan pada Bank Lain	42.809	40.194	39.079	48.482	57.815	58.885	54.133	55.377	48.185	43.366	54.195	46.016	47.329	31.853	30.585	36.602	42.386	48.541	*b. Interbank Placement*
- Giro	1.578	1.809	1.531	2.081	2.590	2.943	2.903	3.111	3.350	2.701	2.458	2.386	2.585	2.318	2.164	2.402	2.407	2.648	*- Demand Deposit*
- Inter Bank Call Money	12.138	15.142	13.520	14.548	17.859	16.079	16.325	15.703	15.193	10.575	14.646	12.750	14.681	14.468	11.704	12.069	13.736	15.728	*- Inter Bank Call Money*
- Deposito Berjangka	28.540	22.894	23.681	31.469	36.870	39.431	34.466	36.142	29.151	29.784	35.341	29.882	29.027	14.522	16.229	21.594	25.306	29.464	*- Time Deposits*
- Lainnya	553	349	348	383	496	432	439	421	492	306	1.750 r)	998	1.036	545	488	538	936	701	*- Others*
c. Penempatan pada Bank Indonesia	65.875	48.455	44.383	45.678	46.644	57.429	52.862	51.412	43.187	43.323	49.550	41.786	44.313	31.626	40.521	38.102	37.529	43.662	*c. Placement to Bank Indonesia*
- Giro	28.213	27.642	23.648	23.712	25.177	29.367	28.763	29.507	27.669	26.786	27.568	28.751	26.740	27.971	29.019	24.265	25.037	27.268	*- Demand Deposit*
- Fine Tune Operation (FTO)	16.514	9.368	9.944	10.100	12.197	11.775	9.921	6.490	2.371	1.815	100	200	200	200	322	200	336	491	*- Fine Tune Operation (FTO)*
- Fasbi	18.349	10.033	9.791	11.088	9.027	15.283 r)	13.429	14.719	12.657	14.559	20.693	12.072	16.338	2.546	10.159	12.760	11.590	14.778	*- Fasbi*
- Lainnya	2.799	1.413	1.001	778	243	1.004 r)	749	695	490	162	1.189	763	1.035	909	1.021	877	565	1.125	*- Others*
d. Surat Berharga	21.777	18.640	20.356	19.978	21.771	21.200	22.948	23.062	25.238	25.828	27.878	33.188	33.812	32.106	29.971	29.455	30.339	30.556	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	8.342	6.618	7.227	5.666	6.463	5.357	5.551	4.981	5.355	4.697	6.036	11.193	11.543	12.125	10.370	9.420	11.117	10.584	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	0	49,344306	0	0	0	0	0	0	197	97	98	98	99	100	0	41	41	41	*- Treasury Bills*
- Obligasi	11.156	9.590	10.844	11.866	12.990	13.341	14.641	14.862	16.723	17.701	18.090	18.015	18.807	16.980	16.468	17.758	17.067	17.678	*- Bonds*
- Lainnya	2.279	2.383	2.284	2.446	2.318	2.503	2.756	3.218	2.963	3.333	3.654	3.882	3.363	2.901	3.132	2.236	2.115	2.252	*- Others*
e. Penyertaan	688	688	688	688	688	687	687	687	687	687	687	688	693	693	693	693	693	692	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	4.048	3.653	4.102	4.302	4.141	4.413	4.514	4.620	4.829	5.046	5.130	5.601	5.711	5.173	5.666	6.234	6.381	7.391	*f. Impairment on Financial Assets*
- Kredit yang diberikan	4.061	3.667	4.155	4.351	4.144	4.381	4.295 r)	4.606	4.743	5.036	5.117	5.577	5.683	5.155	5.643	6.214	6.362	7.347	*- Credit*
- Surat Berharga	12	8	9	8	7	6	5	5	5	5	5	5	5	4	4	3	21	49	*- Securities*
- Lainnya	(25)	(22)	(63)	(58)	(10)	26	214 r)	9	82	5	8	19	24	15	18	17	(2)	(4)	*- Others*
g. Tagihan Spot dan Derivatif	0	0	2	1	0	0	1	0	0	2	0	3	0	0	0	0	0	3	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	18.792	17.366	13.593	13.989	16.051	17.887	15.992	17.228	6.651	6.549	14.948	10.276	7.133	3.081	3.201	4.624	7.994	13.729	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	317.976	278.535	284.938	299.648	312.209	336.447	332.720	338.089	325.888	322.124	349.517	336.800	338.477	287.709	300.964	309.481	320.552	345.954	*a. Third Party Funds*
Rupiah	317.010	277.555	284.066	298.490	310.871	334.893	331.114	336.591	324.287	320.771	348.324	335.514	337.063	286.021	299.412	307.955	318.740	344.716	*Rupiah*
Giro	128.634	112.715	114.567	127.457	135.448	147.647	140.754	148.919	130.180	128.357	154.427	134.732	143.349	106.398	113.565	115.178	120.304	132.909	*Demand Deposit*
Tabungan	66.912	79.938	72.484	68.671	65.764	68.102	67.461	67.176	72.844	71.866	71.536	76.567	78.998	95.786	86.021	80.793	77.279	79.400	*Saving*
Simpanan Berjangka	121.464	84.903	97.014	102.362	109.659	119.144	122.900	120.497	121.263	120.548	122.361	124.214	114.715	83.838	99.825	111.985	121.158	132.407	*Time Deposits*
Valas	967	980	872	1.158	1.338	1.554	1.606	1.498	1.601	1.353	1.193	1.286	1.415	1.688	1.552	1.525	1.812	1.238	*Foreign Exchange*
Giro	210	238	298	509	478	764	626	659	560	514	549	545	534	673	524	419	464	559	*Demand Deposit*
Tabungan	29	30	29	29	33	32	30	34	32	33	44	42	40	41	41	42	51	53	*Saving*
Simpanan Berjangka	728	711	545	621	827	759	950	805	1.009	807	600	700	841	974	987	1.064	1.297	627	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	6	5	5	4	4	4	4	4	4	4	4	4	4	222	3	3	3	3	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	10.320	19.869	12.236	12.068	14.081	10.814	12.600	13.842	11.277	10.106	14.331	13.441	12.740	22.957	14.642	14.965	14.296	14.262	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	7.890	7.517	7.118	7.093	6.669	6.699	6.670	6.670	6.671	6.672	6.653	6.654	6.654	6.860	6.717	6.417	6.877	6.516	*d. Issued Securities*
e. Pinjaman yang Diterima	1.806	1.819	1.815	1.808	1.795	1.797	1.847	1.856	1.851	1.854	1.898	1.888	1.829	1.846	1.849	1.846	2.093	2.094	*e. Loans received*
Rupiah	1.806	1.819	1.815	1.808	1.795	1.797	1.847	1.856	1.851	1.854	1.898	1.888	1.829	1.846	1.849	1.846	2.093	2.094	*Rupiah*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	0	0	1	0	0	0	0	0	5	9	0	0	0	0	0	0	0	1	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	257	2.101	561	176	2.928 r)	2.100 r)	1.045 r)	1.254	809	1.125	750	715	1.737	5.051	4.027	2.884	4.331	3.124	*g. Other Liabilities*
h. Setoran Jaminan	262	479	330	274	232	226	232	233	241	251	264	275	298	492	356	287	296	309	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	19.529	19.920	20.336	20.462	20.462	21.068	21.191	21.462	21.691	21.818	21.904	21.954	22.065	22.744	22.881	23.153	23.459	23.555	*a. Paid In Capital*
b. Cadangan	8.498	8.356	8.162	8.158	8.867	9.285	9.775	10.214	10.486	10.486	10.483	10.357	10.412	10.343	10.343	10.175	11.041	11.504	*b. Reserves*
c. L/R Tahun lalu 1)	348	344	10.074	9.833	6.584	4.397	3.269	1.827	582	582	582	572	477	377	12.149	11.886	7.840	5.061	*c. Retained Earnings (Profit/Loss) 1)*
d. L/R Tahun berjalan sesudah pajak 2)	8.489	8.946	1.120	1.932	3.012	3.891	4.803	5.876	6.430	7.375	8.353	9.063	9.981	10.733	917	1.587	3.003	3.334	*d. Current Earnings (Profit /Loss) 2)*
e. Tambahan modal disetor	2.355	2.729	2.349	2.449	2.480	2.719	2.620	2.144	1.711	1.490	1.542	1.743	1.729	2.740	2.251	2.190	2.109	2.220	*e. Additional Paid In Capital*
f. Modal Pinjaman	1.328	1.328	1.328	1.328	1.003	1.003	1.003	1.003	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	*f. Loan Capital*

1). Pada LBU 2008 tdk didefinisikan Vs Metadata

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

r) Angka-angka diperbaiki

1) LBU 2008 is not defined vs metada

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

r) Revised figures

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	148.273	153.299	154.641	155.620	158.798	165.174	168.744	174.380	180.398	187.783	191.597	187.544	195.798	201.510	202.006	198.738	195.471	203.222	*a. Credit*
- Kepada Pihak Ketiga	148.269	153.295	154.633	155.612	158.786	165.160	168.730	174.365	180.383	187.733	191.521	187.471	195.730	201.357	201.863	198.604	195.332	203.099	*- To Third Party*
Rupiah	76.724	77.872	78.301	79.016	79.436	81.523	83.299	85.903	86.632	87.797	88.968	90.397	91.521	95.948	95.959	96.475	96.496	99.289	*Rupiah*
Valas	71.545	75.424	76.333	76.596	79.350	83.637	85.431	88.462	93.751	99.936	102.552	97.074	104.209	105.409	105.904	102.129	98.837	103.810	*Foreign Exchange*
- Kepada Bank Lain	4	4	7	8	12	14	14	16	14	50	76	74	68	152	142	135	139	123	*- Inter Bank Credit*
Rupiah	4	4	7	8	12	14	14	16	14	50	76	74	68	152	142	135	139	123	*Rupiah*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Foreign Exchange*
b. Penempatan pada Bank Lain	13.247	13.465	11.521	14.594	15.944	13.373	12.437	12.294	17.666	15.034	18.833	16.664	16.507	19.748	19.269	18.283	18.885	14.081	*b. Interbank Placement*
- Giro	5.491	7.682	5.783	7.235	8.234	6.402	5.610	5.640	6.145	6.909	5.396	5.446	7.419	8.457	7.960	6.427	8.990	5.472	*- Demand Deposit*
- Inter Bank Call Money	7.489	5.467	5.453	7.036	7.386	6.630	6.493	6.273	11.185	7.765	12.744	10.860	8.725	10.633	10.915	11.462	9.635	7.915	*- Inter Bank Call Money*
- Deposito Berjangka	259	310	262	261	262	263	264	318	328	350	486	354	323	379	380	313	50	435	*- Time Deposits*
- Lainnya	7	6	23	61	61	79	69	63	8	10	207[r)]	4[r)]	39	279	15	81	210	259	*- Others*
c. Penempatan pada Bank Indonesia	23.477	25.008	23.454	21.104	23.043	26.390	24.041	24.320	21.145	25.886	26.781	23.557	25.114	29.004	30.966	31.110	28.984	24.799	*c. Placement to Bank Indonesia*
- Giro	14.432	14.333	14.310	14.551	16.574	15.069	15.586	15.657	16.198	17.369	17.838	17.280	18.327	19.923	20.218	19.556	18.545	19.079	*- Demand Deposit*
- Fine Tune Operation (FTO)	4.353	4.334	5.085	3.839	2.517	3.656	4.460	2.466	344	458	146	97	594	968	2.202	1.329	463	463[*)]	*- Fine Tune Operation (FTO)*
- Fasbi	4.074	5.554	3.062	2.005	2.486	5.691[r)]	2.487	5.761	3.808	7.052	6.962	5.088	5.341	7.539	6.874	8.625	8.181	5.466	*- Fasbi*
- Lainnya	619	786	998	709	1.466	1.974	1.508	436	795	1.007	1.835	1.091	852	573	1.671	1.600	1.796	1.796[*)]	*- Others*
d. Surat Berharga	15.558	16.119	15.731	15.654	18.824	15.618	20.899	18.730	16.985	15.455	16.456	17.127	20.652	17.239	17.301	17.109	17.342	20.157	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	4.828	4.479	4.339	4.579	5.482	5.877	7.263	6.354	6.379	5.467	6.260	6.881	6.994	6.131	5.729	5.075	5.582	7.122	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	128	278	54	82	1.831	91	1.688	678	665	548	431	567	518	462	382	407	881	881[*)]	*- Treasury Bills*
- Obligasi	7.380	7.648	8.068	7.544	8.153	6.322	8.637	8.642	6.836	5.980	6.120	5.815	8.418	6.812	7.512	8.349	7.932	8.233	*- Bonds*
- Lainnya	3.223	3.713	3.270	3.449	3.358	3.328	3.311	3.056	3.106	3.460	3.646	3.864	4.721	3.834	3.678	3.279	2.947	2.610	*- Others*
e. Penyertaan	81	94	94	94	94	94	94	94	94	94	94	94	94	94	219	218	228	254	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.593	2.571	2.538	2.483	2.517	2.393	2.439	2.436	2.590	2.743	2.612	2.612	2.705	2.751	2.636	2.574	2.703	2.896	*f. Impairment on Financial Assets*
- Kredit yang diberikan	2.449	2.421	2.389	2.356	2.402	2.291	2.326	2.296	2.437	2.566	2.411	2.427	2.487	2.510	2.414	2.367	2.483	2.692	*- Credit*
- Surat Berharga	4	3	4	4	5	5	5	4	5	5	8	2	4	2	2	2	2	2	*- Securities*
- Lainnya	139	146	145	123	110	98	108	136	148	172	193	183	214	239	220	205	218	201	*- Others*
g. Tagihan Spot dan Derivatif	1.428	1.516	1.522	1.460	1.537	1.583	1.805	2.020	3.000	4.691	5.624	4.503	5.899	5.768	5.116	4.352	4.073	3.815	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	7.868	8.077	7.956	9.062	8.752	8.915	8.160	7.617	7.210	8.068	8.125	8.650	9.633	10.242	9.989	10.950	12.001	12.681	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	134.510	132.454	133.366	135.468	141.991	143.223	146.002	144.756	147.917	150.472	157.716	148.771	156.766	164.533	163.400	162.759	162.780	159.039	*a. Third Party Funds*
Rupiah	69.684	68.704	69.887	69.594	73.972	76.441	80.294	77.894	77.481	74.525	79.801	73.665	75.920	80.847	79.812	81.745	78.745	78.459	*Rupiah*
Giro	10.751	12.226	11.881	11.738	13.181	14.095	13.524	13.454	13.904	12.710	13.528	13.598	13.358	16.744	15.966	16.540	13.219	13.010	*Demand Deposit*
Tabungan	8.844	8.529	8.960	9.367	9.260	9.369	8.796	8.467	8.720	9.157	13.249	9.826	10.667	10.268	10.626	12.806	10.292	8.644	*Saving*
Simpanan Berjangka	50.089	47.948	49.045	48.488	51.531	52.977	57.974	55.973	54.857	52.658	53.025	50.240	51.894	53.835	53.220	52.400	55.233	56.805	*Time Deposits*
Valas	64.827	63.751	63.479	65.875	68.019	66.782	65.708	66.862	70.436	75.947	77.915	75.106	80.846	83.686	83.588	81.013	84.035	80.580	*Foreign Exchange*
Giro	20.581	22.282	21.823	23.303	23.478	22.522	20.358	20.004	20.332	21.623	21.632	21.690	24.124	27.549	26.660	25.278	24.597	24.628	*Demand Deposit*
Tabungan	10.825	10.763	11.484	11.764	11.910	11.147	11.555	12.213	12.378	12.297	13.031	12.555	12.454	12.978	12.825	12.474	13.135	13.024	*Saving*
Simpanan Berjangka	33.420	30.706	30.172	30.808	32.631	33.112	33.795	34.645	37.726	42.027	43.251	40.862	44.269	43.160	44.103	43.262	46.303	42.928	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	623	336	48	197	163	63	193	178	0	0	0	0	0	0	0	0	282	417	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	9.643	14.927	11.065	10.427	9.178	11.238	12.349	13.702	9.764	12.590	11.827	12.152	14.399	11.079	12.778	9.728	10.042	11.771	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	1.096	946	946	947	947	947	947	948	948	948	948	949	949	798	498	498	498	498	*d. Issued Securities*
e. Pinjaman yang Diterima	23.115	27.118	26.697	26.533	27.888	28.077	29.194	31.345	35.175	38.111	40.608	39.545	41.879	44.857	45.586	44.006	41.957	44.594	*e. Loans received*
Rupiah	352	552	252	251	847	849	852	847	1.340	1.346	1.342	1.338	1.645	1.645	1.641	1.484	1.392	1.790	*Rupiah*
Valas	22.763	26.567	26.445	26.281	27.041	27.227	28.342	30.499	33.835	36.765	39.267	38.207	40.234	43.213	43.945	42.522	40.564	42.803	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	1.045	1.144	1.150	1.080	1.090	1.092	1.392	1.624	2.486	3.999	4.910	3.853	5.202	5.346	5.051	4.256	3.784	3.453	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli	5.474	5.642	6.092	5.777	5.940	5.399	5.193	5.903	6.397	6.495	6.711	6.635	8.136	8.733	8.399	8.831	8.991	9.371	*g. Other Liabilities*
h. Setoran Jaminan	87	99	167	174	207	148	116	129	163	121	99	131	209	158	156	179	180	233	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	14.814	14.814	14.814	14.814	16.418	18.364	18.464	18.464	18.464	18.464	18.464	18.861	18.861	18.861	18.861	18.861	20.239	21.057	*a. Paid In Capital*
b. Cadangan	1.713	1.714	1.715	1.715	1.715	1.723	1.722	2.405	2.437	2.437	2.437	2.437	2.437	2.438	2.438	2.438	2.408	2.408	*b. Reserves*
c. L/R Tahun lalu [1)]	11.741	11.736	15.195	15.176	15.172	15.149	15.151	14.330	14.298	14.275	14.275	14.275	14.333	14.333	18.863	18.853	17.416	17.392	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	3.167	3.448	633	1.044	1.302	1.521	1.870	2.119	2.408	2.870	3.408	3.931	4.275	4.538	538	935	1.246	1.514	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	324	333	321	2.314	2.644	711	697	630	1.414	1.402	2.606	2.249	2.211	2.231	2.572	2.615	1.117	344	*e. Additional Paid In Capital*
f. Modal Pinjaman	1.859	1.867	1.879	1.872	1.883	2.467	1.886	2.506	2.595	2.757	2.924	2.846	3.006	4.883	4.533	4.310	4.217	4.292	*f. Loan Capital*

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

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

*) Angka-angka sementara

[r)] Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada

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

**) Provisional figures*

r) Revised figures

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Peyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	177.715	177.468	177.086	175.667	179.993	186.122	188.861	187.802	199.904	210.106	220.044	213.310	226.608	234.577	234.327	229.502	231.742	234.692	*a. Credit*
- Kepada Pihak Ketiga	173.255	172.859	172.738	171.259	175.326	180.697	183.270	181.482	193.661	203.521	212.784	205.968	217.144	225.500	225.759	221.684	223.546	225.876	*- To Third Party*
Rupiah	65.662	66.742	66.126	67.358	67.409	67.880	68.644	70.860	74.809	76.530	78.351	78.580	78.470	80.257	82.509	84.357	83.452	82.664	*Rupiah*
Valas	107.593	106.117	106.612	103.901	107.917	112.817	114.626	110.622	118.853	126.991	134.433	127.387	138.674	145.243	143.250	137.326	140.095	143.212	*Foreign Exchange*
- Kepada Bank Lain	4.460	4.610	4.348	4.407	4.667	5.425	5.592	6.320	6.243	6.585	7.261	7.343	9.464	9.077	8.568	7.818	8.196	8.816	*- Inter Bank Credit*
Rupiah	207	107	106	405	404	404	401	562	604	631	690	687	683	581	529	136	162	357	*Rupiah*
Valas	4.253	4.503	4.242	4.003	4.264	5.021	5.191	5.757	5.639	5.954	6.570	6.656	8.781	8.497	8.038	7.682	8.034	8.459	*Foreign Exchange*
b. Penempatan pada Bank Lain	17.833	20.207	22.697	26.759	25.104	18.775	17.092	20.454	25.987	22.331	25.867	26.700	23.149	21.008	24.039	24.282	21.348	17.068	*b. Interbank Placement*
- Giro	4.306	3.792	3.976	4.115	4.373	3.566	2.426	3.645	2.762	2.918	3.843	5.159	3.338	3.973	2.919	2.592	2.678	3.388	*- Demand Deposit*
- Inter Bank Call Money	13.253	16.333	18.638	22.560	20.647	15.125	14.583	16.724	23.224	19.410	22.021	21.540	19.810	17.035	21.120	21.688	18.669	13.496	*- Inter Bank Call Money*
- Deposito Berjangka	192	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	*- Time Deposits*
- Lainnya	82	82	83	85	83	83	84	85	1	3	3	1	1	1	1	1	0	1	*- Others*
c. Penempatan pada Bank Indonesia	37.429	35.955	37.301	37.803	35.074	27.130	32.045	29.268	25.627	34.980	29.613	27.453	28.331	30.765	29.226	27.131	25.173	28.208	*c. Placement to Bank Indonesia*
- Giro	17.777	18.002	17.770	18.431	18.028	17.953	17.664	18.204	18.604	18.899	19.671	18.620	20.283	19.983	19.608	19.173	19.112	20.156	*- Demand Deposit*
- Fine Tune Operation (FTO)	10.765	11.603	11.421	12.335	10.455	6.871	4.967	4.432	1.169	200	1.158	1.409	0	0	1.526	0	0	606	*- Fine Tune Operation (FTO)*
- Fasbi	8.385	5.769	7.510	6.293	6.432	2.263[r]	9.353	5.872	5.843	15.703	8.784	7.393	7.371	10.583	7.228	7.913	6.061	7.308	*- Fasbi*
- Lainnya	501	580	600	744	159	45	61	759	11	179	0 [r]	31	678	199	864	45	0	138	*- Others*
d. Surat Berharga	40.600	41.577	42.014	42.057	47.559	48.254	53.724	54.393	54.538	48.529	55.013	58.953	63.288	60.318	61.496	58.556	64.129	65.108	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	7.964	9.643	10.561	12.024	12.491	12.838	12.970	11.649	11.091	10.185	12.629	15.059	15.145	13.614	11.807	10.242	11.487	11.212	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	439	481	883	1.031	2.135	1.958	4.018	4.912	6.293	4.590	4.500	5.094	5.421	5.894	5.491	5.294	4.861	3.841	*- Treasury Bills*
- Obligasi	19.777	20.918	20.872	22.027	25.670	25.299	27.963	32.564	31.220	27.602	31.077	31.796	34.689	32.748	35.380	33.907	38.940	40.628	*- Bonds*
- Lainnya	12.420	10.535	9.699	6.975	7.263	8.159	8.773	5.269	5.934	6.151	6.808	7.004	8.033	8.062	8.817	9.113	8.842	9.426	*- Others*
e. Penyertaan	12	12	12	12	12	12	12	12	12	12	12	12	12	3	3	3	3	3	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.588	3.299	3.296	3.264	3.280	3.276	3.387	3.474	3.600	3.704	3.708	3.731	4.135	3.798	3.811	4.313	3.219	3.221	*f. Impairment on Financial Assets*
- Kredit yang diberikan	3.033	2.766	2.769	2.746	2.767	2.768	2.859	2.957	3.097	3.189	3.185	3.224	3.608	3.290	3.300	3.222	2.132	2.136	*- Credit*
- Surat Berharga	12	2	2	2	2	2	2	2	2	3	3	2	2	3	2	2	3	3	*- Securities*
- Lainnya	543	532	526	516	511	507	526	515	502	512	520	505	525	505	510	1.089	1.084	1.082	*- Others*
g. Tagihan Spot dan Derivatif	4.352	4.941	4.955	5.153	5.041	5.309	5.725	5.541	7.895	14.839	15.814	12.284	14.934	15.071	12.987	12.360	11.957	10.622	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	12.703	12.452	13.379	12.714	13.241	15.195	15.040	16.321	15.733	15.824	17.009	17.981	18.078	16.647	20.510	20.132	21.024	19.829	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	155.666	155.430	164.354	163.527	162.380	161.994	165.522	163.536	165.712	167.293	169.714	171.416	173.746	173.395	177.020	172.281	171.033	166.190	*a. Third Party Funds*
Rupiah	79.752	79.987	83.390	84.733	85.348	86.274	88.389	86.595	84.855	85.801	83.412	84.282	84.119	84.697	85.201	84.094	85.121	78.432	*Rupiah*
Giro	34.508	32.996	34.183	35.106	35.273	35.443	38.500	37.764	36.961	38.795	35.793	36.320	36.835	36.873	35.014	32.401	36.460	32.353	*Demand Deposit*
Tabungan	7.891	7.858	8.560	8.803	8.533	8.618	8.173	7.399	7.164	7.479	8.044	6.902	6.866	6.713	6.754	7.969	6.970	7.142	*Saving*
Simpanan Berjangka	37.353	39.133	40.647	40.825	41.542	42.213	41.716	41.432	40.730	39.526	39.576	41.060	40.418	41.111	43.432	43.724	41.691	38.937	*Time Deposits*
Valas	75.914	75.443	80.964	78.793	77.033	75.720	77.133	76.940	80.858	81.492	86.301	87.134	89.627	88.698	91.820	88.187	85.912	87.757	*Foreign Exchange*
Giro	44.002	44.409	49.181	48.355	46.332	47.065	49.217	49.247	53.656	53.092	55.653	57.980	59.650	58.465	60.153	60.135	57.164	59.560	*Demand Deposit*
Tabungan	12.815	12.857	12.905	12.770	12.668	12.777	12.704	12.228	12.428	12.958	13.765	13.481	13.930	14.336	14.343	13.887	13.914	14.399	*Saving*
Simpanan Berjangka	19.097	18.176	18.878	17.668	18.033	15.878	15.213	15.464	14.774	15.443	16.882	15.673	16.046	15.897	17.324	14.166	14.834	13.797	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	0	3	280	0	0	0	714	0	0	0	298	0	0	0	0	0	195	0	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	19.496	19.839	14.023	19.637	22.447	15.412	17.624	20.117	22.456	19.644	24.885	19.626	18.688	18.278	18.963	18.482	18.721	19.263	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*d. Issued Securities*
e. Pinjaman yang Diterima	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	568	578	*e. Loans received*
Rupiah	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Rupiah*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	568	578	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	4.621	5.373	5.061	4.906	4.994	4.854	5.693	6.430	9.583	16.222	17.022	13.288	16.574	17.111	14.890	14.159	12.849	11.558	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	4.980	4.463	5.497	4.756	4.479	5.000	5.038	4.479	4.998	5.469	5.575	5.876	6.652	5.829	6.724	6.344	6.612	7.672	*g. Other Liabilities*
h. Setoran Jaminan	495	511	526	520	593	512	544	501	555	607	615	478	551	608	561	472	488	501	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	4.289	4.289	4.289	4.289	4.289	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.590	*a. Paid In Capital*
b. Cadangan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*b. Reserves*
c. L/R Tahun lalu [1]	16.003	14.770	19.887	19.929	19.965	19.298	19.298	19.294	19.292	18.909	18.910	18.909	18.909	17.880	24.084	23.671	23.400	22.663	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak [2]	4.743	5.137	613	976	1.448	1.478	1.953	2.254	2.689	3.816	4.696	5.603	6.505	6.121	720	1.502	2.524	3.289	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	72	56	59	8	56	60	(7[r])	(249)	(316)	(456)	(382)	(90)	(405)	(300)	(176)	(55)	8	(83)	*e. Additional Paid In Capital*
f. Modal Pinjaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*f. Loan Capital*

[1]. Pada LBU 2008 tdk didefinisikan Vs Metadata

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

[r] Angka-angka diperbaiki

[1] LBU 2008 is not defined vs metada

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

r) Revised figures

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	355.961	391.280	36.547	68.697	104.311	139.900	176.401	212.911	250.179	289.066	328.937	371.648	414.101	458.188	45.712	87.566	132.808	178.033	*1. Interest Income*
a. Dari Bank Indonesia	9.133	9.979	970	1.775	2.498	3.234	3.878	4.552	5.130	5.681	6.375	6.913	7.415	8.056	649	1.165	1.671	2.199	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	3.954	4.373	421	756	1.140	1.586	2.066	2.506	2.933	3.345	3.806	4.400	4.942	5.535	476	898	1.418	1.963	*b. From interbank placement*
c. Dari surat berharga	22.179	24.027	1.998	3.874	5.880	7.946	9.922	11.937	13.882	15.981	18.465	20.878	23.417	26.305	2.549	5.293	8.310	11.213	*c. From securities*
d. Dari Kredit yang diberikan	254.011	279.847	26.704	50.200	76.142	101.743	128.165	154.310	182.129	210.188	238.517	269.162	299.677	331.606	33.487	63.374	96.243	128.159	*d. From credit*
- kepada pihak ketiga bukan bank	253.120	278.874	26.610	50.021	75.866	101.373	127.693	153.735	181.438	209.377	237.597	268.134	298.529	330.353	33.350	63.105	95.838	127.636	*- To Third Party non Bank*
- kepada bank lain	891	973	94	178	276	370	471	575	691	811	920	1.028	1.149	1.253	136	269	405	523	*- To other Bank*
e. Lainnya	66.685	73.054	6.454	12.093	18.651	25.391	32.371	39.606	46.104	53.871	61.773	70.296	78.650	86.686	8.552	16.836	25.167	34.499	*e Others*
2. Beban Bunga	167.859	183.713	17.684	32.189	48.424	64.778	81.710	98.747	115.450	133.190	152.870	173.435	193.937	215.134	24.308	44.824	67.196	90.790	*2. Interest Expenses*
a. Kepada Bank Indonesia	560	611	49	97	147	197	246	295	347	399	453	506	559	620	54	103	155	206	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	2.389	2.644	264	498	776	1.086	1.399	1.743	2.062	2.403	2.750	3.134	3.490	3.843	406	752	1.203	1.608	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	91.760	100.507	8.873	17.045	25.946	34.797	44.051	52.863	62.235	71.991	81.795	93.134	104.210	116.392	12.430	23.974	37.026	50.164	*c. Third Party non Bank*
- Giro	10.428	11.414	1.001	1.943	2.862	3.860	4.926	5.947	6.975	7.972	9.007	10.082	11.093	12.257	1.092	1.994	3.038	4.113	*- Demand Deposit*
- Tabungan	16.806	18.492	1.641	3.138	4.730	6.275	7.855	9.360	10.927	12.557	14.151	15.829	17.457	19.231	1.730	3.326	5.042	6.759	*- Saving*
- Simpanan Berjangka	64.527	70.601	6.230	11.964	18.354	24.662	31.270	37.556	44.333	51.462	58.637	67.224	75.661	84.903	9.608	18.653	28.947	39.293	*- Time deposits*
d. Surat Berharga	4.696	5.155	453	922	1.384	1.855	2.324	2.803	3.315	3.831	4.328	4.838	5.358	5.882	580	1.055	1.617	2.146	*d. Securities*
e. Pinjaman yang diterima	2.227	2.452	287	377	580	775	992	1.181	1.398	1.594	1.833	2.022	2.231	2.488	310	476	737	1.014	*e. Loans received*
f. Lainnya	65.344	71.516	6.227	11.763	18.203	24.791	31.537	38.785	45.120	52.049	60.816	68.936	77.258	85.131	8.596	16.652	24.841	34.178	*f. Others*
g. Koreksi atas pendapatan bunga	882	828	1.531	1.485	1.387	1.278	1.162	1.077	974	923	895	865	831	779	1.932	1.813	1.617	1.474	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**188.102**	**207.568**	**18.864**	**36.508**	**55.887**	**75.122**	**94.691**	**114.164**	**134.729**	**155.876**	**176.066**	**198.213**	**220.164**	**243.054**	**21.404**	**42.741**	**65.612**	**87.244**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	112.791	125.557	20.130	29.004	37.755	47.267	57.812	72.759	76.480	91.520	110.250	111.344	149.086	139.655	29.025	35.645	50.249	59.937	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	9.549	9.929	420	759	1.102	1.524	1.697	2.125	2.494	2.639	2.995	3.684	3.958	4.206	615	2.072	2.558	2.706	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	16	17	1	1	1	4	4	3	2	3	3	2	120	127	2	2	1	10	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	11	12	19	20	21	20	22	27	34	41	21	25	29	29	3	7	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	29.183	32.261	6.153	8.938	11.869	14.492	17.900	25.192	27.714	37.086	49.968	44.528	76.094	58.608	16.584	16.022	23.267	26.018	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	34.756	38.537	3.266	6.208	9.518	12.990	17.583	21.274	25.088	28.340	32.132	36.170	39.745	44.908	3.540	7.070	10.913	15.084	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	39.277	44.800	10.270	13.078	15.244	18.238	20.607	24.138	21.148	23.413	25.133	26.935	29.140	31.777	8.282	10.472	13.510	16.119	*f Others*
2. Beban Operasional Selain Beban Bunga	196.445	218.409	28.685	46.103	62.902	81.991	100.685	124.891	139.172	161.929	190.423	201.246	249.085	251.154	39.117	56.792	80.384	101.239	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	5.517	5.710	279	328	728	718	1.100	2.010	2.795	3.001	2.739	2.376	3.109	2.964	431	428	591	1.495	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	123	123	-	-	-	-	-	-	-	-	-	0	0	0	3	1	4	7	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	6	5	-	0	-	0	0	0	0	0	0	0	0	2	-	0	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	23.463	26.045	5.353	7.774	10.144	12.088	15.104	21.673	23.262	30.720	42.122	36.313	67.016	48.690	15.836	15.825	22.305	23.236	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	48.598	52.385	11.891	15.558	17.932	22.470	26.300	31.528	29.839	33.260	38.225	42.327	45.541	51.583	10.960	15.511	19.461	24.618	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	2.387	2.622	239	450	657	967	1.218	1.466	1.629	1.874	2.106	2.332	2.368	2.611	291	561	810	1.002	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	116.352	131.519	10.923	21.994	33.442	45.748	56.964	68.214	81.648	93.075	105.231	117.897	131.050	145.304	11.596	24.465	37.213	50.881	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**104.448**	**114.715**	**10.308**	**19.410**	**30.741**	**40.398**	**51.818**	**62.032**	**72.037**	**85.467**	**95.894**	**108.312**	**120.166**	**131.555**	**11.312**	**21.594**	**35.476**	**45.942**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**19.732**	**21.929**	**2.318**	**3.901**	**5.412**	**7.014**	**9.004**	**11.075**	**13.571**	**16.154**	**18.931**	**20.696**	**22.902**	**26,040**[r)]	**2.059**	**4.439**	**6.295**	**8.470**	***E. Non Operational Income***
F. Beban non - operasional	**15.395**	**17.133**	**1.667**	**2.981**	**4.354**	**5.698**	**7.167**	**8.744**	**10.611**	**12.898**	**15.143**	**16.476**	**18.366**	**20.432**	**1.805**	**3.865**	**5.689**	**7.363**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**4.336**	**4.796**	**651**	**920**	**1.058**	**1.316**	**1.837**	**2.331**	**2.960**	**3.256**	**3.788**	**4.220**	**4.536**	**5,608**[r)]	**253**	**573**	**604**	**1.106**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**108.784**	**119.512**	**10.959**	**20.330**	**31.797**	**41.714**	**53.655**	**64.362**	**74.997**	**88.723**	**99.682**	**112.532**	**124.702**	**137,162**[r)]	**11.565**	**22.168**	**36.082**	**47.049**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**(45)**	**56.698**	**8**	**11**	**22**	**28**	**37**	**49**	**61**	**71**	**83**	**99**	**112**	**64.661**	**13**	**24**	**42**	**59**	***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**728**	**57.793**	**30**	**88**	**71**	**507**	**537**	**592**	**699**	**638**	**798**	**918**	**1.123**	**66,088**[r)]	**16**	**60**	**122**	**177**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**84.862**	**92.830**	**8.727**	**16.085**	**25.132**	**32.647**	**42.699**	**51.118**	**59.395**	**70.738**	**79.149**	**89.039**	**98.543**	**106.707**	**9.143**	**17.338**	**28.423**	**37.093**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) revised figures

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	109.634	120.662	12.507	22.173	33.293	44.331	55.269	66.503	78.069	89.756	102.121	115.351	128.204	143.194	15.164	28.265	42.288	56.297	*1. Interest Income*
a. Dari Bank Indonesia	2.674	2.937	289	484	619	767	923	1.049	1.186	1.322	1.487	1.626	1.752	1.933	154	276	391	510	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	1.164	1.323	177	297	406	535	669	775	889	983	1.101	1.271	1.394	1.557	129	240	381	493	*b. From interbank placement*
c. Dari surat berharga	8.986	9.694	854	1.679	2.540	3.383	4.205	4.991	5.612	6.435	7.579	8.480	9.410	10.602	861	2.027	3.297	4.452	*c. From securities*
d. Dari Kredit yang diberikan	91.556	100.923	10.636	18.887	28.257	37.425	46.656	56.229	66.340	76.395	86.843	98.131	109.118	121.345	13.481	24.486	36.547	48.205	*d. From credit*
- kepada pihak ketiga bukan bank	91.337	100.690	10.610	18.840	28.188	37.334	46.544	56.095	66.179	76.205	86.634	97.905	108.871	121.099	13.453	24.422	36.452	48.094	*- To Third Party non Bank*
- kepada bank lain	218	234	27	47	69	91	112	133	161	189	209	226	248	246	28	64	96	111	*- To other Bank*
e. Lainnya	5.255	5.784	550	826	1.470	2.221	2.816	3.459	4.042	4.622	5.110	5.841	6.529	7.756	538	1.236	1.672	2.637	*e Others*
2. Beban Bunga	37.921	41.417	5.163	8.188	11.768	15.413	19.064	22.613	26.279	30.163	34.082	38.405	42.844	47.994	6.791	10.925	15.619	20.907	*2. Interest Expenses*
a. Kepada Bank Indonesia	463	506	41	83	124	166	208	249	293	336	382	429	477	529	50	97	145	193	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	419	439	34	68	107	157	217	285	353	449	544	646	705	748	72	141	252	301	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	28.525	31.277	2.770	5.374	8.125	10.867	13.696	16.380	19.243	22.224	25.293	28.684	32.060	35.815	3.714	7.182	11.246	15.325	*c. Third Party non Bank*
- Giro	3.526	3.837	336	682	922	1.190	1.509	1.801	2.099	2.387	2.711	3.016	3.317	3.706	331	612	937	1.263	*- Demand Deposit*
- Tabungan	6.134	6.777	598	1.180	1.793	2.379	2.981	3.563	4.160	4.813	5.435	6.098	6.759	7.482	678	1.315	2.005	2.657	*- Saving*
- Simpanan Berjangka	18.864	20.664	1.835	3.512	5.409	7.298	9.205	11.016	12.984	15.024	17.147	19.570	21.984	24.627	2.704	5.255	8.304	11.405	*- Time deposits*
d. Surat Berharga	1.133	1.220	84	165	251	358	455	558	678	801	907	1.029	1.145	1.253	165	233	355	482	*d. Securities*
e. Pinjaman yang diterima	1.147	1.265	204	218	317	416	540	625	739	845	946	1.027	1.126	1.242	189	248	363	524	*e. Loans received*
f. Lainnya	5.353	5.903	499	796	1.456	2.172	2.786	3.439	3.999	4.585	5.115	5.724	6.501	7.629	669	1.211	1.640	2.611	*f. Others*
g. Koreksi atas pendapatan bunga	882	808	1.531	1.485	1.387	1.278	1.162	1.076	973	923	895	865	830	778	1.932	1.813	1.617	1.471	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**71.713**	**79.244**	**7.344**	**13.985**	**21.525**	**28.918**	**36.205**	**43.890**	**51.790**	**59.593**	**68.039**	**76.946**	**85.360**	**95.200**	**8.373**	**17.340**	**26.670**	**35.390**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	44.773	50.412	8.322	12.653	15.595	19.130	23.660	30.827	23.810	26.624	30.048	32.107	34.694	39.298	10.536	11.352	14.622	18.408	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	5.094	5.149	90	170	269	369	382	557	558	564	697	928	942	1.081	273	264	369	1.275	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-			0	-	-	-	-	-	-	-	-	-						*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	3.011	3.734	536	583	1.665	1.916	3.473	6.637	2.492	3.479	4.805	5.143	5.175	6.235	2.505	1.426	1.972	2.286	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	13.411	14.985	1.293	2.491	3.778	5.146	6.979	8.417	9.959	11.364	13.015	14.526	16.131	18.250	1.455	2.966	4.593	6.243	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	23.257	26.543	6.402	9.409	9.883	11.699	12.826	15.216	10.801	11.217	11.530	11.510	12.446	13.732	6.303	6.697	7.689	8.603	*f Others*
2. Beban Operasional Selain Beban Bunga	71.953	80.785	11.474	18.574	23.476	30.252	37.614	47.253	43.453	48.899	55.398	61.483	67.488	75.030	13.914	19.089	25.122	32.560	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	3.753	3.766	41	52	101	120	188	279	436	481	518	564	802	767	60	187	209	1.052	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	2.439	2.940	478	474	1.338	1.259	2.824	5.877	1.441	1.794	2.671	3.268	2.967	3.595	2.233	1.088	1.662	1.786	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	24.397	26.429	6.894	10.228	10.040	12.374	13.880	16.660	12.368	13.466	14.756	15.711	16.826	19.075	7.681	8.998	10.185	11.658	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	672	732	81	135	204	349	408	463	451	478	547	581	622	656	66	123	186	246	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	40.692	46.918	3.979	7.684	11.793	16.150	20.314	23.975	28.756	32.680	36.906	41.358	46.271	50.938	3.873	8.693	12.879	17.819	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**44.533**	**48.871**	**4.192**	**8.065**	**13.644**	**17.796**	**22.252**	**27.464**	**32.147**	**37.319**	**42.689**	**47.571**	**52.566**	**59.468**	**4.995**	**9.603**	**16.169**	**21.237**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**2.705**	**3.183**	**197**	**471**	**567**	**556**	**807**	**1.015**	**1.212**	**1.213**	**1.342**	**1.881**	**1.981**	**2.789**	**93**	**177**	**277**	**833**	***E. Non Operational Income***
F. Beban non - operasional	**236**	**386**	**47**	**99**	**248**	**150**	**232**	**249**	**379**	**640**	**743**	**568**	**507**	**612**	**74**	**26**	**51**	**71**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**2.469**	**2.798**	**151**	**373**	**320**	**406**	**575**	**766**	**833**	**573**	**599**	**1.313**	**1.474**	**2.177**	**18**	**151**	**225**	**761**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**47.002**	**51.669**	**4.343**	**8.437**	**13.961**	**18.202**	**22.827**	**28.230**	**32.980**	**37.891**	**43.288**	**48.884**	**54.040**	**61.645**	**5.013**	**9.753**	**16.395**	**21.998**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**-**	**26.113**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**33.198**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**26.113**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**33.198**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**37.348**	**40.823**	**3.452**	**6.729**	**11.096**	**14.665**	**18.447**	**22.886**	**26.666**	**30.490**	**34.856**	**39.339**	**43.414**	**48.762**	**4.046**	**7.898**	**13.072**	**17.628**	***K. Profit/Loss After Estimation of tax***

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	150.483	165.319	14.737	28.667	43.429	58.301	73.385	88.758	103.816	120.642	137.237	155.538	173.443	191.624	19.298	37.554	57.237	76.771	*1. Interest Income*
a. Dari Bank Indonesia	3.660	3.981	442	837	1.202	1.554	1.820	2.160	2.419	2.635	2.947	3.140	3.338	3.577	274	476	668	880	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	621	675	60	107	164	218	279	347	408	483	547	617	681	762	94	180	291	381	*b. From interbank placement*
c. Dari surat berharga	8.617	9.376	748	1.441	2.200	2.968	3.726	4.483	5.311	6.138	7.053	8.022	9.046	10.137	1.087	2.109	3.202	4.319	*c. From securities*
d. Dari Kredit yang diberikan	101.827	112.085	9.972	19.571	29.816	40.121	50.914	61.147	72.177	83.537	94.527	106.962	118.972	131.766	12.721	24.692	37.965	50.876	*d. From credit*
- kepada pihak ketiga bukan bank	101.283	111.487	9.917	19.464	29.646	39.888	50.615	60.781	71.739	83.022	93.938	106.299	118.228	130.937	12.635	24.529	37.717	50.545	*- To Third Party non Bank*
- kepada bank lain	544	599	54	107	170	232	298	366	439	515	589	664	744	828	86	163	248	331	*- To other Bank*
e. Lainnya	35.759	39.202	3.515	6.711	10.048	13.441	16.646	20.621	23.500	27.850	32.162	36.796	41.405	45.382	5.121	10.098	15.111	20.316	*e Others*
2. Beban Bunga	79.372	87.021	7.888	15.111	22.806	30.524	38.140	46.591	54.011	62.445	72.494	82.637	92.779	102.882	11.477	22.405	33.870	45.657	*2. Interest Expenses*
a. Kepada Bank Indonesia	83	90	6	12	19	25	31	38	44	51	57	61	67	72	2	3	5	7	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	1.077	1.199	116	230	365	520	673	835	968	1.095	1.219	1.338	1.471	1.601	147	271	428	601	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	40.937	44.873	4.094	7.818	11.859	15.814	19.998	23.948	28.172	32.669	37.045	42.445	47.587	53.341	5.986	11.539	17.605	23.691	*c. Third Party non Bank*
- Giro	3.549	3.911	373	699	1.051	1.413	1.780	2.151	2.540	2.914	3.282	3.679	4.052	4.458	408	775	1.168	1.568	*- Demand Deposit*
- Tabungan	8.485	9.309	834	1.558	2.342	3.112	3.896	4.636	5.409	6.182	6.953	7.769	8.539	9.375	841	1.607	2.428	3.270	*- Saving*
- Simpanan Berjangka	28.903	31.653	2.887	5.561	8.467	11.289	14.322	17.161	20.223	23.572	26.811	30.997	34.996	39.508	4.736	9.157	14.010	18.853	*- Time deposits*
d. Surat Berharga	2.244	2.489	256	507	772	1.023	1.275	1.525	1.782	2.044	2.306	2.563	2.828	3.106	293	572	861	1.144	*d. Securities*
e. Pinjaman yang diterima	518	565	42	83	131	178	219	263	305	352	414	460	507	562	52	97	162	206	*e. Loans received*
f. Lainnya	34.514	37.805	3.374	6.462	9.661	12.963	15.944	19.982	22.740	26.234	31.453	35.770	40.319	44.199	4.998	9.923	14.808	20.007	*f. Others*
g. Koreksi atas pendapatan bunga	0	0	-	0	-	-	-	-	-	-	-	-	0	0	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**71.111**	**78.298**	**6.849**	**13.555**	**20.622**	**27.777**	**35.244**	**42.167**	**49.805**	**58.197**	**64.742**	**72.901**	**80.664**	**88.742**	**7.821**	**15.150**	**23.368**	**31.114**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	30.281	33.347	5.606	6.427	9.351	12.227	15.824	18.970	23.103	28.482	35.943	36.595	64.648	45.598	11.376	8.612	12.659	15.541	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.686	1.834	184	319	541	647	755	752	785	811	945	1.060	1.141	1.194	60	202	307	510	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	9	10	19	20	21	20	22	27	34	41	21	25	29	29	3	7	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	4.836	4.710	958	1.301	1.620	2.214	2.775	3.557	5.097	7.760	12.607	10.308	36.336	13.849	8.581	3.001	4.202	4.183	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	13.187	14.598	1.260	2.276	3.537	4.856	6.807	8.304	9.809	10.988	12.411	13.938	15.173	17.375	1.348	2.633	3.987	5.600	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	10.563	12.195	3.186	2.510	3.632	4.490	5.464	6.329	7.378	8.883	9.959	11.264	11.968	13.150	1.385	2.769	4.163	5.249	*f Others*
2. Beban Operasional Selain Beban Bunga	65.655	71.838	9.155	13.775	20.427	27.285	33.693	40.844	49.192	57.930	70.093	74.568	106.766	93.115	15.748	17.220	25.794	33.217	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	346	426	78	97	275	204	381	503	568	699	589	510	739	706	97	46	50	101	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	6	5	-	-	-	0	0	0	0	0	0	0	0	2	-	0	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	3.239	2.993	649	873	1.144	1.647	2.127	2.710	4.081	6.407	10.946	8.351	34.662	12.051	8.513	2.713	3.770	3.622	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	15.914	17.278	3.956	3.755	5.346	6.825	8.158	9.860	11.671	13.203	16.219	18.466	19.492	22.716	2.211	4.409	6.507	8.608	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	603	686	62	121	187	246	324	427	487	597	622	686	560	646	102	177	241	252	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	45.549	50.449	4.410	8.929	13.475	18.362	22.703	27.344	32.385	37.023	41.717	46.555	51.313	56.994	4.826	9.876	15.226	20.632	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**35.736**	**39.807**	**3.301**	**6.208**	**9.547**	**12.720**	**17.376**	**20.293**	**23.715**	**28.749**	**30.593**	**34.929**	**38.545**	**41.225**	**3.449**	**6.542**	**10.232**	**13.439**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**14.371**	**15.751**	**1.517**	**2.698**	**3.944**	**5.371**	**6.813**	**8.343**	**10.129**	**12.086**	**13.963**	**15.221**	**17.065**	**18,912**r)	**1.688**	**3.315**	**4.865**	**6.555**	***E. Non Operational Income***
F. Beban non - operasional	**13.735**	**15.124**	**1.432**	**2.662**	**3.802**	**5.160**	**6.436**	**7.828**	**9.309**	**10.887**	**12.518**	**14.132**	**15.696**	**17.382**	**1.597**	**3.309**	**4.864**	**6.529**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**636**	**628**	**85**	**36**	**142**	**211**	**377**	**515**	**820**	**1.199**	**1.445**	**1.089**	**1.368**	**1,530**r)	**92**	**6**	**0**	**25**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**36.372**	**40.435**	**3.386**	**6.244**	**9.688**	**12.931**	**17.752**	**20.808**	**24.535**	**29.948**	**32.038**	**36.018**	**39.913**	**42,754**r)	**3.540**	**6.548**	**10.233**	**13.465**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**-**	**23.361**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**23.207**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**23.511**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**23,206**r)	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**28.635**	**31.687**	**2.635**	**4.865**	**7.486**	**10.025**	**14.267**	**16.345**	**19.273**	**23.989**	**25.348**	**28.376**	**31.400**	**33.469**	**2.775**	**5.042**	**7.923**	**10.493**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) revised figures

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	24.697	27.222	2.525	4.887	7.442	10.036	12.794	15.409	18.302	20.926	23.727	26.574	29.427	32.478	3.061	5.973	9.055	12.152	*1. Interest Income*
a. Dari Bank Indonesia	486	536	62	110	167	233	296	354	412	474	528	580	636	692	69	127	191	250	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	87	96	9	16	26	36	47	59	69	73	81	89	99	113	16	30	48	69	*b. From interbank placement*
c. Dari surat berharga	522	564	47	95	146	197	245	293	341	372	423	483	541	601	61	121	185	250	*c. From securities*
d. Dari Kredit yang diberikan	13.837	15.286	1.409	2.775	4.248	5.703	7.185	8.686	10.323	11.797	13.381	14.987	16.634	18.313	1.696	3.331	5.093	6.801	*d. From credit*
- kepada pihak ketiga bukan bank	13.764	15.204	1.400	2.758	4.222	5.668	7.140	8.632	10.258	11.722	13.296	14.891	16.528	18.196	1.686	3.312	5.064	6.763	*- To Third Party non Bank*
- kepada bank lain	73	82	9	17	26	35	44	54	65	75	86	97	107	117	10	19	29	38	*- To other Bank*
e. Lainnya	9.765	10.740	999	1.891	2.855	3.868	5.021	6.017	7.158	8.209	9.314	10.436	11.517	12.759	1.219	2.365	3.538	4.782	*e Others*
2. Beban Bunga	15.650	17.226	1.636	3.091	4.699	6.354	8.165	9.807	11.651	13.357	15.166	17.048	18.937	21.052	2.176	4.161	6.277	8.472	*2. Interest Expenses*
a. Kepada Bank Indonesia	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	143	163	18	34	52	69	86	105	129	147	173	202	237	274	36	65	98	132	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	5.482	6.043	587	1.098	1.680	2.254	2.842	3.422	4.060	4.644	5.280	5.971	6.704	7.509	896	1.667	2.539	3.378	*c. Third Party non Bank*
- Giro	130	146	15	27	41	53	70	86	107	118	135	154	174	195	24	41	59	78	*- Demand Deposit*
- Tabungan	355	389	36	69	106	141	176	211	248	281	316	353	387	421	34	65	99	131	*- Saving*
- Simpanan Berjangka	4.997	5.507	536	1.001	1.533	2.060	2.596	3.125	3.705	4.245	4.829	5.465	6.142	6.893	838	1.561	2.381	3.169	*- Time deposits*
d. Surat Berharga	407	444	41	82	128	174	217	257	306	355	404	454	504	553	46	93	139	186	*d. Securities*
e. Pinjaman yang diterima	80	87	7	14	24	38	53	67	81	95	108	121	134	146	12	23	34	47	*e. Loans received*
f. Lainnya	9.538	10.489	983	1.863	2.815	3.819	4.967	5.955	7.074	8.116	9.201	10.299	11.359	12.571	1.185	2.313	3.467	4.729	*f. Others*
g. Koreksi atas pendapatan bunga	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**9.047**	**9.995**	**889**	**1.796**	**2.743**	**3.682**	**4.630**	**5.602**	**6.651**	**7.568**	**8.561**	**9.526**	**10.490**	**11.426**	**886**	**1.812**	**2.778**	**3.680**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	1.059	1.184	105	188	272	384	512	622	739	830	942	1.062	1.234	1.397	121	234	409	550	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	98	104	1	7	10	25	51	57	67	73	80	84	89	96	1	4	12	15	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	1	2	0	0	0	0	1	1	1	2	2	3	3	3	0	0	0	1	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	311	340	24	57	88	114	140	172	208	244	276	315	342	390	37	74	118	170	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	649	738	79	124	174	245	321	392	463	512	583	660	800	909	83	155	279	366	*f Others*
2. Beban Operasional Selain Beban Bunga	7.015	7.751	657	1.323	2.046	2.752	3.466	4.205	5.010	5.678	6.424	7.207	8.028	8.840	799	1.538	2.326	3.113	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	15	14	1	1	2	3	5	4	5	4	9	12	16	19	2	0	0	0	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0	0	0	0	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	1.456	1.503	146	278	444	544	646	781	914	1.045	1.177	1.314	1.482	1.591	172	289	464	610	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3	3	1	2	3	4	5	7	8	10	12	14	16	18	3	6	9	12	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	5.541	6.230	509	1.042	1.597	2.201	2.810	3.413	4.082	4.619	5.226	5.866	6.513	7.210	622	1.242	1.853	2.490	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**3.091**	**3.428**	**336**	**661**	**969**	**1.314**	**1.676**	**2.019**	**2.380**	**2.719**	**3.078**	**3.381**	**3.697**	**3.983**	**208**	**508**	**860**	**1.117**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**100**	**139**	**10**	**18**	**35**	**46**	**62**	**75**	**91**	**108**	**122**	**137**	**148**	**255**	**10**	**23**	**40**	**49**	***E. Non Operational Income***
F. Beban non - operasional	**83**	**94**	**10**	**18**	**27**	**39**	**52**	**64**	**78**	**95**	**110**	**126**	**138**	**151**	**10**	**21**	**31**	**47**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**18**	**46**	**0**	**0**	**8**	**6**	**10**	**11**	**13**	**13**	**12**	**11**	**10**	**103**	**(0)**	**3**	**9**	**2**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**3.108**	**3.474**	**336**	**661**	**977**	**1.321**	**1.686**	**2.030**	**2.393**	**2.733**	**3.090**	**3.392**	**3.707**	**4.086**	**208**	**510**	**869**	**1.120**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**-**	**4.354**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4.779**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**4.354**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4.779**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**2.479**	**2.790**	**276**	**538**	**788**	**1.068**	**1.359**	**1.637**	**1.929**	**2.198**	**2.488**	**2.727**	**2.968**	**3.084**	**148**	**374**	**653**	**835**	***K. Profit/Loss After Estimation of tax***

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	43.326	47.630	4.134	7.960	12.322	16.714	21.598	26.051	30.949	35.630	40.429	45.449	50.384	55.515	4.726	9.272	14.425	19.624	*1. Interest Income*
a. Dari Bank Indonesia	1.352	1.470	63	123	184	274	349	426	485	538	610	683	736	812	54	103	162	228	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	1.511	1.663	133	254	421	628	830	1.022	1.218	1.400	1.618	1.877	2.098	2.333	151	298	489	738	*b. From interbank placement*
c. Dari surat berharga	1.282	1.407	119	216	339	475	592	727	870	1.006	1.156	1.342	1.526	1.715	185	351	544	731	*c. From securities*
d. Dari Kredit yang diberikan	28.135	30.994	2.838	5.452	8.453	11.309	14.292	17.265	20.370	23.455	26.528	29.605	32.717	36.044	3.164	6.158	9.528	12.730	*d. From credit*
- kepada pihak ketiga bukan bank	28.125	30.984	2.838	5.451	8.450	11.306	14.288	17.260	20.365	23.448	26.520	29.596	32.707	36.033	3.162	6.155	9.524	12.724	*- To Third Party non Bank*
- kepada bank lain	9	10	1	1	2	3	4	5	6	7	8	9	10	11	1	2	4	5	*- To other Bank*
e. Lainnya	11.047	12.096	981	1.915	2.925	4.029	5.534	6.612	8.005	9.231	10.517	11.943	13.307	14.612	1.173	2.362	3.702	5.197	*e Others*
2. Beban Bunga	22.717	24.774	1.903	3.731	5.772	7.929	10.530	12.688	15.182	17.530	19.953	22.592	25.125	27.624	2.371	4.655	7.359	10.252	*2. Interest Expenses*
a. Kepada Bank Indonesia	14	16	1	2	4	5	7	8	10	12	14	15	15	18	2	3	4	6	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	232	274	46	77	118	161	206	247	297	333	390	456	520	594	93	168	247	330	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	10.861	11.789	850	1.660	2.601	3.595	4.630	5.631	6.646	7.675	8.710	9.841	10.892	11.918	1.002	1.952	3.141	4.392	*c. Third Party non Bank*
- Giro	2.524	2.757	209	409	657	939	1.222	1.493	1.741	1.991	2.240	2.509	2.732	2.977	235	393	612	848	*- Demand Deposit*
- Tabungan	1.469	1.621	145	273	402	528	656	780	913	1.053	1.188	1.325	1.461	1.620	155	290	429	564	*- Saving*
- Simpanan Berjangka	6.868	7.410	497	978	1.542	2.128	2.751	3.357	3.991	4.630	5.282	6.007	6.698	7.321	612	1.269	2.100	2.980	*- Time deposits*
d. Surat Berharga	830	912	65	141	210	269	333	404	474	538	604	667	736	809	60	123	191	257	*d. Securities*
e. Pinjaman yang diterima	135	158	5	10	25	30	35	49	58	59	76	83	90	112	6	12	32	40	*e. Loans received*
f. Lainnya	10.644	11.607	936	1.840	2.814	3.868	5.320	6.348	7.697	8.913	10.159	11.530	12.871	14.173	1.209	2.397	3.743	5.224	*f. Others*
g. Koreksi atas pendapatan bunga	1	20	0	0	0	0	0	1	0	0	0	0	1	1	0	0	0	3	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**20.609**	**22.856**	**2.231**	**4.229**	**6.550**	**8.785**	**11.068**	**13.364**	**15.766**	**18.100**	**20.477**	**22.858**	**25.259**	**27.891**	**2.355**	**4.617**	**7.066**	**9.371**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	4.998	5.652	516	939	1.308	1.650	1.929	2.246	2.502	2.756	3.106	3.451	3.805	4.360	380	786	1.298	1.841	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	315	363	6	32	35	41	49	52	55	60	68	107	110	116	5	20	26	33	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	16	17	1	1	1	4	4	3	2	3	3	2	2	3	2	2	1	10	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	87	90	13	20	23	28	32	37	51	74	95	107	124	130	8	23	38	54	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	880	1.000	73	149	228	321	411	489	579	644	723	811	904	1.034	72	148	244	335	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	3.699	4.180	423	737	1.021	1.256	1.433	1.666	1.815	1.977	2.218	2.423	2.665	3.077	294	593	989	1.409	*f Others*
2. Beban Operasional Selain Beban Bunga	15.890	18.181	1.528	3.009	4.498	6.073	7.578	8.970	10.953	12.473	14.118	15.925	17.631	19.826	1.706	3.544	4.911	7.251	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	208	215	9	14	33	35	69	51	74	93	102	110	117	123	11	17	34	30	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	73	75	10	16	18	22	28	30	39	47	62	73	87	92	9	24	38	51	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	3.465	3.592	562	825	1.119	1.423	1.937	2.201	2.531	2.867	3.205	3.675	4.063	4.180	649	1.328	1.387	2.316	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	26	29	2	4	6	8	10	12	14	18	18	19	21	23	2	3	5	7	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	12.118	14.270	945	2.150	3.322	4.584	5.534	6.676	8.294	9.448	10.731	12.047	13.342	15.407	1.036	2.172	3.448	4.847	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**9.718**	**10.327**	**1.220**	**2.159**	**3.360**	**4.363**	**5.419**	**6.640**	**7.315**	**8.384**	**9.465**	**10.384**	**11.433**	**12.426**	**1.029**	**1.858**	**3.453**	**3.961**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**817**	**926**	**77**	**140**	**227**	**339**	**431**	**532**	**653**	**821**	**1.007**	**1.049**	**1.200**	**1.349**	**124**	**251**	**376**	**447**	***E. Non Operational Income***
F. Beban non - operasional	**713**	**791**	**63**	**114**	**184**	**258**	**339**	**439**	**530**	**645**	**786**	**844**	**962**	**1.089**	**93**	**233**	**336**	**388**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**104**	**135**	**15**	**26**	**44**	**81**	**92**	**94**	**123**	**176**	**221**	**204**	**238**	**260**	**31**	**18**	**40**	**59**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**9.822**	**10.462**	**1.235**	**2.185**	**3.404**	**4.444**	**5.511**	**6.733**	**7.438**	**8.560**	**9.686**	**10.588**	**11.671**	**12.686**	**1.060**	**1.876**	**3.493**	**4.020**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**-**	**2.910**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3.355**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**3.059**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3.544**	**3**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**8.489**	**8.946**	**1.120**	**1.932**	**3.012**	**3.891**	**4.803**	**5.876**	**6.430**	**7.375**	**8.353**	**9.063**	**9.981**	**10.733**	**917**	**1.587**	**3.003**	**3.334**	***K. Profit/Loss After Estimation of tax***

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	15.382	16.784	1.444	2.711	4.251	5.741	7.328	8.875	10.514	12.213	14.008	15.883	17.671	19.329	1.863	3.427	5.178	6.965	*1. Interest Income*
a. Dari Bank Indonesia	315	343	37	68	101	137	173	205	237	271	307	340	367	406	52	102	144	180	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	219	236	13	29	41	58	71	93	117	141	167	201	231	262	33	63	89	114	*b. From interbank placement*
c. Dari surat berharga	800	864	65	130	190	260	330	409	485	551	621	695	778	869	82	161	242	340	*c. From securities*
d. Dari Kredit yang diberikan	9.508	10.457	959	1.811	2.751	3.698	4.711	5.675	6.733	7.819	8.935	10.081	11.228	12.497	1.269	2.451	3.725	4.997	*d. From credit*
- kepada pihak ketiga bukan bank	9.508	10.457	959	1.811	2.751	3.698	4.711	5.674	6.733	7.819	8.934	10.080	11.226	12.495	1.267	2.448	3.721	4.992	*- To Third Party non Bank*
- kepada bank lain	0	0	0	0	0	0	0	0	0	1	1	2	2	2	1	3	4	5	*- To other Bank*
e. Lainnya	4.540	4.883	370	674	1.168	1.587	2.042	2.492	2.942	3.431	3.978	4.566	5.067	5.295	428	649	978	1.333	*e Others*
2. Beban Bunga	8.658	9.400	758	1.407	2.314	3.134	4.013	4.895	5.788	6.751	7.808	8.885	9.857	10.639	978	1.715	2.613	3.583	*2. Interest Expenses*
a. Kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	150	169	24	42	60	76	89	110	119	144	155	175	198	223	16	27	54	77	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	3.625	3.973	339	650	1.001	1.357	1.737	2.103	2.500	2.914	3.332	3.759	4.204	4.697	486	952	1.461	2.013	*c. Third Party non Bank*
- Giro	236	256	23	43	65	91	119	142	165	188	210	235	263	285	28	52	80	109	*- Demand Deposit*
- Tabungan	231	258	20	41	61	81	102	120	140	164	185	205	222	238	15	34	59	106	*- Saving*
- Simpanan Berjangka	3.158	3.458	296	565	874	1.185	1.516	1.841	2.195	2.563	2.936	3.318	3.719	4.174	444	866	1.323	1.798	*- Time deposits*
d. Surat Berharga	82	89	8	15	23	31	38	46	53	61	69	76	85	89	4	11	18	27	*d. Securities*
e. Pinjaman yang diterima	267	292	26	49	77	105	135	165	202	229	276	317	359	408	50	95	143	190	*e. Loans received*
f. Lainnya	4.535	4.876	361	652	1.153	1.566	2.014	2.472	2.913	3.402	3.976	4.558	5.011	5.222	422	631	938	1.276	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**6.725**	**7.384**	**686**	**1.304**	**1.937**	**2.607**	**3.315**	**3.980**	**4.726**	**5.462**	**6.200**	**6.998**	**7.814**	**8.690**	**885**	**1.712**	**2.565**	**3.382**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	6.624	7.934	1.076	1.940	3.239	3.522	3.804	5.421	7.387	7.541	9.017	9.089	10.632	12.362	1.554	3.248	5.568	5.543	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	266	272	29	42	38	65	59	63	63	62	78	122	112	107	29	100	138	164	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	3.930	4.975	754	1.340	2.354	2.360	2.450	3.901	5.636	5.542	6.837	6.372	7.535	9.480	1.173	2.644	4.680	4.331	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.914	2.112	157	335	537	735	950	1.150	1.345	1.522	1.740	2.001	2.186	2.393	194	379	580	829	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	514	575	135	223	310	362	345	306	344	416	362	594	800	383	158	125	171	219	*f Others*
2. Beban Operasional Selain Beban Bunga	9.177	10.853	1.267	2.243	3.798	4.428	5.048	7.015	9.363	9.772	11.470	11.647	13.310	15.508	1.779	3.954	6.528	6.858	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	54	47	29	23	40	30	60	143	157	171	123	64	120	93	45	35	34	38	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	2.792	3.821	605	1.069	1.968	1.890	1.900	3.133	4.683	4.368	5.462	4.857	5.605	7.395	1.110	2.648	4.447	3.880	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	1.523	1.659	175	224	448	698	818	993	1.232	1.441	1.587	1.718	1.869	2.082	116	242	472	834	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	362	382	35	71	106	136	173	199	237	275	319	353	393	436	46	99	151	192	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	4.447	4.944	422	857	1.235	1.674	2.098	2.547	3.053	3.517	3.979	4.654	5.323	5.502	462	930	1.423	1.915	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**4.172**	**4.466**	**494**	**1.001**	**1.378**	**1.702**	**2.070**	**2.385**	**2.751**	**3.230**	**3.746**	**4.440**	**5.136**	**5.545**	**660**	**1.006**	**1.605**	**2.068**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**476**	**509**	**336**	**329**	**349**	**361**	**432**	**468**	**557**	**814**	**1.193**	**1.081**	**1.422**	**1.526**	**51**	**464**	**432**	**185**	***E. Non Operational Income***
F. Beban non - operasional	**331**	**340**	**48**	**46**	**57**	**52**	**72**	**100**	**160**	**307**	**470**	**377**	**970**	**1.082**	**13**	**249**	**378**	**252**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**145**	**169**	**288**	**284**	**292**	**309**	**360**	**368**	**397**	**507**	**723**	**703**	**453**	**443**	**38**	**216**	**54**	**54*)**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**4.317**	**4.635**	**783**	**1.285**	**1.670**	**2.010**	**2.430**	**2.753**	**3.148**	**3.738**	**4.469**	**5.143**	**5.588**	**5.988**	**698**	**1.221**	**1.659**	**2.001**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**(78)**	**(80)**	**(2)**	**(4)**	**(6)**	**(6)**	**(4)**	**(1)**	**2**	**6**	**10**	**14**	**19**	**22**	**2**	**5**	**9**	**13**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**(78)**	**(80)**	**(2)**	**(4)**	**(6)**	**(6)**	**(4)**	**(1)**	**2**	**6**	**10**	**14**	**19**	**22**	**2**	**5**	**9**	**13**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**3.167**	**3.448**	**633**	**1.044**	**1.302**	**1.521**	**1.870**	**2.119**	**2.408**	**2.870**	**3.408**	**3.931**	**4.275**	**4.538**	**538**	**935**	**1.246**	**1.514**	***K. Profit/Loss After Estimation of tax***

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

Keterangan	2012		2013												2014				Items
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	12.439	13.664	1.200	2.300	3.575	4.778	6.028	7.314	8.530	9.899	11.415	12.852	14.973	16.047	1.600	3.075	4.624	6.224	*1. Interest Income*
a. Dari Bank Indonesia	647	712	77	153	226	268	316	359	391	441	497	543	586	636	45	81	114	151	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	353	379	29	53	82	113	169	209	233	264	291	344	439	508	53	87	119	167	*b. From interbank placement*
c. Dari surat berharga	1.973	2.122	166	313	465	664	824	1.034	1.263	1.480	1.633	1.856	2.115	2.381	272	525	840	1.121	*c. From securities*
d. Dari Kredit yang diberikan	9.148	10.102	890	1.703	2.617	3.488	4.407	5.308	6.185	7.186	8.302	9.395	11.007	11.640	1.157	2.256	3.385	4.550	*d. From credit*
- kepada pihak ketiga bukan bank	9.103	10.053	887	1.697	2.608	3.479	4.395	5.292	6.165	7.162	8.275	9.364	10.969	11.592	1.147	2.239	3.360	4.518	*- To Third Party non Bank*
- kepada bank lain	45	48	3	6	9	9	13	16	20	24	27	31	38	48	10	18	25	32	*- To other Bank*
e. Lainnya	319	349	39	77	185	246	312	404	457	528	692	714	826	882	74	125	166	234	*e Others*
2. Beban Bunga	3.542	3.874	336	660	1.065	1.425	1.798	2.154	2.539	2.943	3.368	3.869	4.395	4.943	516	964	1.459	1.918	*2. Interest Expenses*
a. Kepada Bank Indonesia	0	0	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	370	400	27	48	75	103	128	162	196	234	270	317	361	404	42	80	124	167	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	2.331	2.553	232	446	680	910	1.148	1.379	1.613	1.865	2.135	2.435	2.763	3.112	347	681	1.034	1.365	*c. Third Party non Bank*
- Giro	464	507	44	83	126	174	226	274	323	373	429	489	555	637	66	120	182	246	*- Demand Deposit*
- Tabungan	131	139	8	17	26	34	43	50	57	65	73	80	88	95	7	15	23	31	*- Saving*
- Simpanan Berjangka	1.737	1.908	179	346	528	702	880	1.055	1.233	1.428	1.633	1.866	2.121	2.380	274	545	829	1.088	*- Time deposits*
d. Surat Berharga	0	0	0	12	0	1	6	13	21	31	39	49	60	72	12	24	53	50	*d. Securities*
e. Pinjaman yang diterima	81	84	2	4	7	8	10	11	12	13	13	14	15	18	1	1	3	6	*e. Loans received*
f. Lainnya	761	837	75	151	303	403	506	589	696	800	911	1.054	1.197	1.337	114	177	246	331	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**8.897**	**9.790**	**864**	**1.639**	**2.510**	**3.352**	**4.230**	**5.161**	**5.991**	**6.956**	**8.048**	**8.983**	**10.578**	**11.104**	**1.084**	**2.111**	**3.166**	**4.307**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain										-									***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	25.056	27.028	4.505	6.856	7.991	10.353	12.083	14.674	18.939	25.288	31.194	29.040	34.074	36.640	5.057	11.415	14.739	18.053	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.090	2.206	108	189	210	376	401	645	967	1.070	1.126	1.382	1.565	1.612	247	1.483	608	709	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	119	124	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	17.318	18.751	3.893	5.693	6.206	7.973	9.169	11.059	14.437	20.230	25.622	22.595	26.921	28.911	4.317	8.928	12.520	15.164	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	5.053	5.502	460	900	1.351	1.818	2.296	2.742	3.188	3.579	3.967	4.579	5.009	5.467	434	870	1.392	1.907	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	595	569	45	75	224	186	216	228	347	408	480	484	460	527	59	134	219	273	*f Others*
2. Beban Operasional Selain Beban Bunga	26.755	29.002	4.604	7.180	8.658	11.202	13.287	16.604	21.201	27.177	32.919	30.416	35.862	38.835	5.170	11.447	14.749	18.240	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.143	1.242	121	141	277	325	398	1.030	1.554	1.552	1.399	1.116	1.316	1.256	215	143	263	273	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	123	123	-	-	-	-	-	-	-	-	-	-	-	-	3	1	4	7	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	14.920	16.216	3.611	5.342	5.676	7.270	8.225	9.923	13.017	18.103	22.980	19.763	23.694	25.555	3.971	9.352	11.435	13.898	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	1.843	1.923	157	249	535	606	862	1.033	1.123	1.238	1.281	1.443	1.808	1.939	133	246	445	592	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	721	790	57	117	151	223	297	360	430	496	588	678	755	832	73	153	217	293	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	8.005	8.708	658	1.331	2.019	2.777	3.505	4.258	5.077	5.789	6.671	7.416	8.288	9.254	776	1.552	2.384	3.177	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**7.198**	**7.816**	**766**	**1.316**	**1.843**	**2.504**	**3.025**	**3.231**	**3.729**	**5.066**	**6.323**	**7.607**	**8.790**	**8.909**	**971**	**2.078**	**3.156**	**4.120**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**1.262**	**1.419**	**180**	**244**	**289**	**342**	**459**	**641**	**930**	**1.112**	**1.305**	**1.328**	**1.085**	**1.210**	**92**	**209**	**306**	**402**	***E. Non Operational Income***
F. Beban non - operasional	**297**	**398**	**69**	**41**	**36**	**39**	**36**	**64**	**155**	**325**	**517**	**428**	**92**	**116**	**18**	**28**	**29**	**76**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**965**	**1.021**	**111**	**202**	**253**	**303**	**423**	**577**	**774**	**787**	**788**	**900**	**993**	**1.094**	**75**	**180**	**276**	**326**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**8.163**	**8.837**	**877**	**1.518**	**2.095**	**2.806**	**3.448**	**3.808**	**4.503**	**5.853**	**7.111**	**8.508**	**9.782**	**10.003**	**1.046**	**2.259**	**3.433**	**4.446**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**33**	**39**	**10**	**15**	**27**	**33**	**42**	**51**	**59**	**65**	**73**	**85**	**93**	**100**	**10**	**19**	**33**	**45**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**806**	**835**	**32**	**93**	**77**	**513**	**541**	**594**	**697**	**632**	**789**	**904**	**1.105**	**1.338**	**10**	**55**	**113**	**164**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**4.743**	**5.137**	**613**	**976**	**1.448**	**1.478**	**1.953**	**2.254**	**2.689**	**3.816**	**4.696**	**5.603**	**6.505**	**6.121**	**720**	**1.502**	**2.593**	**3.289**	***K. Profit/Loss After Estimation of tax***

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

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	**296.133**	**275.380**	**280.745**	**298.740**	**306.146**	**314.638**	**336.825**	**350.799**	**362.974**	**369.991**	**350.306**	**369.354**	**385.595**	**397.024**	**411.764**	**429.770**	**427.717**	**440.000**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	19.614	16.205	16.609	17.167	22.273	24.152	26.642	24.822	24.156	28.045	27.757	27.773	28.264	32.430	28.896	24.561	25.632	24.330	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	271.778	254.545	258.892	274.943	278.677	284.528	303.556	321.080	334.583	336.603	317.049	336.281	352.833	359.454	376.783	398.243	393.692	408.515	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	4.741	4.630	5.244	6.630	5.196	5.958	6.627	4.897	4.235	5.343	5.500	5.301	4.498	5.140	6.085	6.967	8.393	7.155	- *Others*
Kewajiban Komitmen	**1.261.668**	**1.154.122**	**1.199.123**	**1.219.531**	**1.223.486**	**1.239.244**	**1.222.703**	**1.262.744**	**1.319.089**	**1.358.317**	**1.399.392**	**1.417.605**r)	**1.620.664**	**1.314.773**	**1.554.793**	**1.326.988**	**1.500.734**	**1.476.856**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	898.232	817.271	848.828	859.374	848.325	860.045	831.029	862.142	895.741	924.868	967.540	979.666	1.156.005	1.013.477	1.060.198	1.028.842	1.001.917	977.945	- *Undisbursed loan facilities to debtors*
Committed	274.981	265.664	279.925	272.805	276.417	280.426	286.104	279.906	288.449	295.450	292.558	296.831	312.401	301.472	312.994	283.400	278.647	285.057	*- Committed*
Uncommitted	623.250	551.608	568.903	586.569	571.908	579.619	544.924	582.236	607.291	629.418	674.983	682.835	843.604	712.005	747.204	745.441	723.270	692.888	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	5.540	5.911	5.982	7.269	7.092	10.972r)	7.184	10.067	11.174	11.534	12.091	9.554	8.195	8.384	8.884	8.189	7.603	8.860	- *Undisbursed loan facilities to other banks*
Committed	3.967	1.609	1.658	2.157	1.519	1.418	1.555	1.266	1.329	1.425	1.416	1.585	1.325	1.056	1.311	1.487	1.375	1.401	*- Committed*
Uncommitted	1.573	4.301	4.324	5.112	5.573	9.554r)	5.629	8.801	9.845	10.109	10.674	7.970	6.870	7.328	7.573	6.702	6.228	7.460	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	74.570	73.439	70.616	73.041	73.766	69.014	68.919	69.362	70.843	74.186	83.841	79.450	90.536	95.196	87.787	82.822	82.595	81.498	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	281.809	255.717	271.931	277.886	291.633	295.939	310.768	315.744	337.524	343.737	332.252	346.145	355.928	360.465	387.078	411.995	401.384	403.663	- *Outstanding spot and derivatives (sold)*
- Lainnya	1.518	1.785	1.766	1.960	2.670	3.275	4.803	5.428	3.807	3.992	3.668	2.789r)	9.999	10.515	10.846	5.780	7.234	4.889	- *Others*
Tagihan Kontinjensi	**200.587**	**199.692**	**199.620**	**204.222**	**206.328**	**203.055**	**199.402**	**201.846**	**208.900**	**224.574**	**237.291**	**228.744**	**252.121**	**260.029**	**265.567**	**257.887**	**255.117**	**268.840**	***Contingent Claims***
- Garansi yang diterima	173.780	173.136	172.724	176.814	178.715	175.220	171.350	173.517	179.418	194.683	207.287	198.782	221.202	229.328	234.503	223.933	224.201	237.183	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	26.091	25.849	26.174	26.643	26.714	26.904	27.117	27.428	28.063	28.951	29.019	28.960	29.864	29.696	30.023	32.992	29.887	30.635	- *Accrued interest*
- Lainnya	716	706	721	764	898	931	936	902	1.420	940	985	1.002	1.056	1.005	1.041	962	1.030	1.022	- *Others*
Kewajiban Kontijensi	**172.773**	**183.675**	**182.069**	**175.443**	**176.201**	**180.446**	**185.477**	**191.643**	**197.657**	**206.708**	**231.331**	**216.443**	**224.438**	**232.345**	**224.440**	**215.780**	**213.925**	**221.479**	***Contingent Liabilities***
- Garansi yang diberikan	169.977	180.788	179.249	172.471	173.106	177.608	182.825	188.556	194.727	203.645	215.273	213.229	221.141	229.089	220.940	212.238	210.516	217.955	- *Issued guarantees*
- Lainnya	2.796	2.888	2.820	2.972	3.095	2.838	2.652	3.087	2.929	3.063	16.058	3.214	3.297	3.255	3.500	3.541	3.410	3.525	- *Others*
Lainnya	**189.370**	**191.889**	**187.487**	**187.995**	**190.414**	**191.592**	**193.721**	**196.474**	**199.522**	**203.622**	**209.931**	**208.410**	**212.461**	**216.548**	**213.654**	**211.547**	**213.800**	**215.567**	***Others***
- Penerusan Kredit	24.914	24.576	24.313	24.026	24.372	24.350	24.249	24.621	25.365	26.008	26.975	26.195	26.205	27.375	27.509	26.145	25.719	25.430	- *Channelling*
- Aset produktif yang dihapusbukukan	157.037	159.833	155.596	156.241	158.130	159.176	161.121	162.993	165.458	168.499	172.409	173.453	177.314	180.184	176.711	175.766	178.367	180.291	- *Written off earning assets*
Kredit yang diberikan	141.441	144.316	139.969	140.587	142.498	143.450	145.046	146.983	149.171	152.116	155.630	156.321	159.780	162.254	158.729	157.959	160.625	162.442	*- Credit disbursed*
Lainnya	15.597	15.517	15.627	15.655	15.632	15.726	16.074	16.010	16.287	16.384	16.779	17.131	17.534	17.930	17.982	17.806	17.742	17.849	*- Others*
- Aset produktif yang dihapustagih	7.420	7.480	7.578	7.728	7.911	8.067	8.352	8.860	8.699	9.114	10.547	8.762	8.942	8.988	9.434	9.636	9.714	9.846	- *Charged off earning assets*
Kredit yang diberikan	6.567	6.913	6.991	7.052	7.169	7.457	7.669	7.869	7.968	8.208	8.333	8.125	8.308	8.383	8.841	9.029	9.104	9.225	*- Credit disbursed*
Lainnya	852	567	587	676	743	610	683	991	731	906	2.214	637	634	605	593	607	610	622	*- Others*

***) Angka-angka sangat-sangat sementara

r) Angka-angka diperbaiki

****) Estimated figures*

r) Revised figures

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

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	**22.778**	**23.602**	**29.291**	**28.264**	**27.673**	**26.888**	**16.364**	**35.150**	**37.449**	**26.270**	**16.570**	**19.558**	**17.980**	**20.614**	**24.939**	**31.599**	**31.310**	**24.686**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	22.778	23.602	29.291	28.264	27.673	26.888	16.364	35.150	37.449	26.270	16.570	19.558	17.980	20.614	24.551	31.131	30.800	24.473	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	388	469	510	213	- *Others*
Kewajiban Komitmen	**236.799**	**240.565**	**261.451**	**260.780**	**243.148**	**244.344**	**226.248**	**243.007**	**259.928**	**267.927**	**258.257**	**261.049**	**285.099**	**280.015**	**298.407**	**295.970**	**279.851**	**271.137**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	186.620	193.478	212.251	210.303	193.877	194.779	187.988	188.959	199.733	209.480	202.706	206.946	212.356	206.070	229.016	223.620	210.984	210.722	- *Undisbursed loan facilities to debtors*
Committed	48.254	48.414	56.559	50.904	51.012	52.114	52.618	42.014	49.015	55.883	50.292	54.023	55.594	51.893	58.135	52.496	48.360	49.086	*- Committed*
Uncommitted	138.366	145.065	155.692	159.400	142.864	142.666	135.371	146.945	150.718	153.597	152.414	152.923	156.762	154.177	170.881	171.124	162.624	161.635	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	275	211	262	252	258	269	231	176	190	192	229	201	161	95	163	127	81	101	- *Undisbursed loan facilities to other banks*
Committed	159	72	151	143	132	120	130	92	107	107	92	116	107	63	136	109	59	79	*- Committed*
Uncommitted	116	140	110	109	125	149	101	85	83	85	137	84	54	32	27	19	21	22	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	36.033	34.112	32.081	32.961	32.277	33.349	32.799	32.234	33.142	33.106	37.114	36.871	42.665	43.828	40.915	37.946	37.533	36.274	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	13.862	12.749	16.848	16.988	16.506	15.790	5.064[r]	21.266	26.496	25.026	18.065	16.869	17.147	19.396	28.218	27.246	31.132	23.944	- *Outstanding spot and derivatives (sold)*
- Lainnya	10	14	10	276	230	157	166	372	367	123	143	162	281	373	95	96	121	96	- *Others*
Tagihan Kontinjensi	**35.798**	**35.686**	**36.610**	**36.814**	**36.971**	**39.201**	**40.165**	**41.147**	**42.505**	**45.779**	**48.562**	**47.849**	**49.351**	**50.379**	**50.454**	**48.836**	**49.787**	**54.037**	***Contingent Claims***
- Garansi yang diterima	15.080	15.132	15.671	15.734	15.677	17.730	18.663	19.354	20.227	22.843	25.430	24.828	25.698	26.599	26.359	24.842	26.115	30.025	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	20.284	20.116	20.489	20.618	20.732	20.899	20.918	21.198	21.672	22.316	22.502	22.379	23.004	23.130	23.428	23.310	22.981	23.298	- *Accrued interest*
- Lainnya	434	438	450	462	562	572	583	595	606	620	630	641	649	650	667	684	691	713	- *Others*
Kewajiban Kontijensi	**73.016**	**82.152**	**84.280**	**75.721**	**76.155**	**79.123**	**81.053**	**84.495**	**87.731**	**93.958**	**100.635**	**99.412**	**103.275**	**109.845**	**105.964**	**102.510**	**101.434**	**106.490**	***Contingent Liabilities***
- Garansi yang diberikan	72.863	81.904	84.029	75.496	75.923	78.952	80.890	84.289	87.514	93.725	100.384	99.143	102.991	109.543	105.700	102.237	101.143	106.186	- *Issued guarantees*
- Lainnya	153	248	251	224	232	171	163	206	217	233	252	269	284	302	265	273	290	304	- *Others*
Lainnya	**119.751**	**121.735**	**116.574**	**116.889**	**117.343**	**117.592**	**118.412**	**119.866**	**121.937**	**124.976**	**128.518**	**128.308**	**131.330**	**132.532**	**127.845**	**125.273**	**125.923**	**127.365**	***Others***
- Penerusan Kredit	19.377	19.066	18.881	18.570	18.418	18.264	18.166	18.345	18.772	**19.326**	**20.084**	**19.714**	**19.700**	**19.621**	**19.782**	**18.417**	**18.064**	**18.234**	- *Channelling*
- Aset produktif yang dihapusbukukan	100.281	102.575	97.598	98.225	98.829	99.232	100.149	101.424	103.064	105.543	108.320	108.483	111.511	112.791	107.944	106.743	107.748	109.017	- *Written off earning assets*
Kredit yang diberikan	96.996	99.263	94.301	94.930	95.535	95.937	96.852	98.115	99.747	102.213	104.602	104.868	107.782	109.020	104.175	103.056	104.067	105.332	*- Credit disbursed*
Lainnya	3.285	3.312	3.298	3.296	3.295	3.296	3.297	3.309	3.317	3.331	3.718	3.615	3.729	3.771	3.769	3.687	3.681	3.686	*- Others*
- Aset produktif yang dihapustagih	94	94	95	94	96	96	96	98	101	108	114	111	118	120	119	114	111	114	- *Charged off earning assets*
Kredit yang diberikan	94	94	95	94	96	96	96	98	101	108	114	111	118	120	119	114	111	114	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	**68.529**	**67.659**	**75.318**	**76.247**	**75.685**	**67.725**	**83.133**	**94.209**	**96.307**	**101.196**	**92.295**	**104.133**	**106.463**	**110.257**	**107.563**	**112.748**	**113.417**	**118.915**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	3.416	3.427	3.447	3.436	3.745	3.650	3.676	3.673	3.747	5.828	4.261	5.279	4.098	8.179	5.462	3.923	3.842	5.064	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	62.947	62.050	69.449	70.488	69.440	61.742	76.871	88.245	91.665	93.476	86.217	97.038	101.363	100.594	99.925	106.951	106.218	110.603	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	2.166	2.183	2.421	2.323	2.499	2.334	2.585	2.291	895	1.892	1.816	1.816	1.002	1.484	2.176	1.874	3.357	3.248	- *Others*
Kewajiban Komitmen	**446.829**	**441.539**	**455.720**	**460.635**	**459.243**	**479.337**	**486.074**	**504.098**	**519.892**	**522.114**	**529.149**	**533.371**	**678.923**	**552.285**	**561.969**	**534.038**	**549.194**	**554.284**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	352.852	347.941	354.612	357.434	357.831	372.952	378.050	386.829	399.443	404.123	409.833	408.886	546.378	419.493	429.199	418.113	417.371	419.988	- *Undisbursed loan facilities to debtors*
Committed	169.083	163.347	168.109	167.587	169.214	172.900	175.826	179.225	178.449	177.478	176.507	176.957	188.813	181.364	185.697	165.475	165.050	167.756	*- Committed*
Uncommitted	183.769	184.594	186.504	189.848	188.617	200.052	202.224	207.603	220.994	226.645	233.326	231.930	357.566	238.129	243.502	252.638	252.321	252.232	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	2.084	2.234	2.392	2.884	2.049	6.550[r]	2.071	2.143	2.118	2.136	5.177	2.410	1.840	1.683	1.702	2.069	1.805	1.792	- *Undisbursed loan facilities to other banks*
Committed	1.036	1.140	1.111	1.625	1.023	1.027	1.006	1.038	1.027	1.044	1.135	1.245	968	883	986	1.132	1.097	1.098	*- Committed*
Uncommitted	1.048	1.094	1.282	1.259	1.027	5.523[r]	1.065	1.105	1.091	1.092	4.042	1.165	872	800	716	937	708	695	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	24.390	25.113	24.845	25.300	25.234	22.877	21.785	22.369	22.739	24.026	26.557	22.253	25.641	27.686	24.937	24.175	23.912	24.510	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	67.377	66.171	73.706	74.813	73.751	75.708	81.455	89.765	95.164	90.430	86.292	99.120	98.059	95.574	97.815	105.147	101.842	106.048	- *Outstanding spot and derivatives (sold)*
- Lainnya	126	82	163	204	378	1.250[r]	2.713	2.993	428	1.398	1.290	702	7.005	7.849	8.316	3.101	4.264	1.945	- *Others*
Tagihan Kontinjensi	**9.067**	**8.659**	**8.743**	**8.906**	**8.983**	**8.767**	**8.877**	**8.635**	**8.715**	**8.742**	**8.850**	**8.561**	**9.184**	**9.196**	**9.418**	**10.093**	**11.937**	**11.686**	***Contingent Claims***
- Garansi yang diterima	4.929	4.553	4.712	4.583	4.661	4.480	4.459	4.234	3.719	4.046	4.277	4.068	4.493	4.709	4.964	5.608	7.345	6.998	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	4.023	3.979	3.899	4.176	4.141	4.085	4.218	4.197	4.292	4.480	4.321	4.236	4.444	4.232	4.186	4.310	4.369	4.499	- *Accrued interest*
- Lainnya	114	126	132	148	181	202	201	204	703	215	252	257	246	256	268	175	222	188	- *Others*
Kewajiban Kontijensi	**36.281**	**37.219**	**36.139**	**36.847**	**36.625**	**37.946**	**38.107**	**39.346**	**39.417**	**39.914**	**41.348[r]**	**40.769**	**42.053**	**43.986**	**41.592**	**40.795**	**40.992**	**42.619**	***Contingent Liabilities***
- Garansi yang diberikan	33.724	34.706	33.642	34.184	34.075	35.454	35.791	36.952	36.905	37.485	38.860	38.420	39.647	41.564	39.135	38.386	38.564	40.269	- *Issued guarantees*
- Lainnya	2.557	2.512	2.498	2.663	2.550	2.491	2.316	2.394	2.513	2.429	2.488[r]	2.349	2.405	2.423	2.457	2.409	2.428	2.349	- *Others*
Lainnya	**46.572**	**46.937**	**47.312**	**47.768**	**48.771**	**49.199**	**50.178**	**51.009**	**51.763**	**52.549**	**53.131**	**53.202**	**53.718**	**55.939**	**57.725**	**57.891**	**58.179**	**58.189**	***Others***
- Penerusan Kredit	3.137	3.268	3.204	3.187	3.602	3.585	3.597	3.754	4.091	4.127	4.321	3.932	3.974	5.239	5.243	5.231	5.205	4.748	- *Channelling*
- Aset produktif yang dihapusbukukan	37.067	37.317	37.662	38.005	38.451	38.767	39.617	39.924	40.541	40.922	41.489	42.177	42.516	43.447	44.792	44.769	44.998	45.362	- *Written off earning assets*
Kredit yang diberikan	25.451	25.663	26.035	26.350	26.818	27.046	27.544	27.932	28.283	28.555	29.152	29.402	29.621	30.229	31.531	31.616	31.894	32.184	*- Credit disbursed*
Lainnya	11.616	11.655	11.627	11.655	11.633	11.721	12.073	11.992	12.258	12.367	12.337	12.776	12.895	13.218	13.262	13.153	13.104	13.178	*- Others*
- Aset produktif yang dihapustagih	6.367	6.351	6.447	6.576	6.718	6.847	6.964	7.332	7.131	7.499	7.321	7.092	7.228	7.253	7.689	7.891	7.977	8.079	- *Charged off earning assets*
Kredit yang diberikan	5.515	5.784	5.860	5.900	5.975	6.237	6.282	6.341	6.400	6.593	6.671	6.455	6.598	6.648	7.097	7.293	7.367	7.469	*- Credit disbursed*
Lainnya	852	567	587	676	743	610	683	991	731	906	650	637	630	605	593	598	610	610	*- Others*

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

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

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	**15**	**18**	**18**	**32**	**20**	**27**	**28**	**27**	**22**	**28**	**23**	**19**	**26**	**25**	**20**	**22**	**24**	**20**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	15	18	18	32	20	27	28	27	22	28	23	19	26	25	20	22	24	20	- *Others*
Kewajiban Komitmen	**4.852**	**4.861**	**5.200**	**5.471**	**4.980**	**5.663**	**5.467**	**5.368**	**6.521**	**6.051**	**5.412**	**7.049**	**7.400**	**6.583**	**7.774**	**7.992**	**7.172**	**6.971**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	4.756	4.762	5.083	5.364	4.906	5.569	5.387	5.273	6.428	5.975	5.298	6.922	6.679	5.880	7.041	7.250	7.072	6.899	- *Undisbursed loan facilities to debtors*
Committed	3.031	2.954	3.355	3.278	3.437	3.536	3.593	3.996	4.196	4.132	3.928	4.117	4.210	3.919	4.359	4.559	4.627	4.840	*- Committed*
Uncommitted	1.725	1.808	1.728	2.086	1.470	2.033	1.794	1.277	2.232	1.843	1.369	2.806	2.469	1.961	2.681	2.690	2.444	2.059	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	72	70	60	57	38	53	50	54	55	58	72	74	80	75	80	88	76	51	- *Undisbursed loan facilities to other banks*
Committed	38	41	38	37	8	13	17	24	22	25	31	31	31	30	38	48	37	27	*- Committed*
Uncommitted	35	29	22	20	30	40	33	30	33	34	41	42	49	45	42	40	40	23	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (sold)*
- Lainnya	24	29	57	50	36	41	30	41	38	18	43	53	41	27	25	22	24	21	- *Others*
Tagihan Kontinjensi	**313**	**309**	**321**	**325**	**325**	**317**	**315**	**341**	**336**	**326**	**323**	**335**	**329**	**327**	**343**	**342**	**277**	**305**	***Contingent Claims***
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	308	303	317	320	318	308	311	333	325	316	313	326	319	318	328	331	265	290	- *Accrued interest*
- Lainnya	5	6	4	4	6	9	5	8	10	10	10	9	10	9	14	11	11	15	- *Others*
Kewajiban Kontijensi	**301**	**374**	**362**	**351**	**371**	**337**	**343**	**483**	**406**	**359**	**379**	**356**	**353**	**387**	**341**	**318**	**369**	**380**	***Contingent Liabilities***
- Garansi yang diberikan	255	289	315	302	312	270	288	409	324	292	315	293	287	324	277	261	300	315	- *Issued guarantees*
- Lainnya	46	85	47	49	59	67	55	74	82	67	63	64	66	63	64	57	68	65	- *Others*
Lainnya	**2.222**	**2.255**	**2.322**	**2.391**	**2.452**	**2.498**	**2.539**	**2.692**	**2.733**	**2.762**	**2.849**	**2.902**	**3.032**	**3.103**	**3.159**	**3.195**	**3.282**	**3.318**	***Others***
- Penerusan Kredit	83	82	82	82	82	82	82	82	82	82	82	81	81	81	81	81	81	81	- *Channelling*
- Aset produktif yang dihapusbukukan	1.752	1.761	1.799	1.855	1.901	1.928	1.951	2.069	2.090	2.102	2.172	2.218	2.342	2.404	2.457	2.490	2.576	2.609	- *Written off earning assets*
Kredit yang diberikan	1.595	1.612	1.647	1.703	1.753	1.777	1.804	1.921	1.943	1.980	2.040	2.069	2.108	2.166	2.206	2.239	2.323	2.354	*- Credit disbursed*
Lainnya	157	149	152	152	148	151	147	148	147	122	133	149	233	239	251	252	253	255	*- Others*
- Aset produktif yang dihapustagih	387	412	440	454	469	488	506	541	561	577	594	602	609	617	620	624	625	629	- *Charged off earning assets*
Kredit yang diberikan	387	412	440	454	469	488	506	541	561	577	594	602	609	617	620	624	625	629	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

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

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	**2.578**	**2.426**	**3.081**	**3.155**	**2.903**	**2.852**	**3.260**	**2.720**	**3.990**	**3.900**	**3.423**	**3.961**	**3.571**	**3.674**	**3.616**	**3.969**	**4.074**	**4.678**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	77	77	77	77	78	78	88	79	78	79	79	79	79	80	79	80	81	81	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	67	10	465	527	314	289	721	164	846	640	0	100r)	183	366	234	360	205	1.506	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	2.433	2.340	2.540	2.551	2.511	2.485	2.451	2.477	3.066	3.181	3.344	3.282	3.309	3.228	3.303	3.529	3.789	3.091	- *Others*
Kewajiban Komitmen	**19.574**	**21.004**	**20.666**	**20.876**	**20.210**	**20.652**	**21.086**	**19.773**	**22.762**	**22.758**	**21.403**	**21.248**	**21.212**	**24.112**	**25.145**	**24.981**	**22.546**	**23.478**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	17.232	18.826	17.945	18.147	17.572	17.801	18.012	16.990	19.398	19.438	18.809	18.088	18.355	19.261	20.393	20.137	19.763	19.752	- *Undisbursed loan facilities to debtors*
Committed	5.222	5.366	5.326	5.094	4.737	4.875	4.776	4.736	4.934	5.144	5.132	5.110	5.159	5.338	5.621	5.290	5.072	4.885	*- Committed*
Uncommitted	12.010	13.460	12.619	13.053	12.835	12.926	13.236	12.253	14.464	14.294	13.677	12.977	13.196	13.922	14.773	14.847	14.692	14.867	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	73	78	90	112	89	76	79	130	125	164	127	179	185	151	159	153	123	129	- *Undisbursed loan facilities to other banks*
Committed	6	15	15	10	10	7	5	3	3	3	4	45r)	55	36	47	45	38	45	*- Committed*
Uncommitted	68	64	75	102	78	69	74	128	122	160	123	135	131	115	111	108	85	84	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	893	865	846	810	814	845	808	869	800	837	804	775	836	817	665	603	513	521	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	96	39	504	508	60	299	565	140	814	615	35	564	219	219	51	131	137	1.021	- *Outstanding spot and derivatives (sold)*
- Lainnya	1.280	1.196	1.280	1.299	1.676	1.631	1.622	1.644	1.625	1.705	1.628	1.642	1.617	1.629	1.851	1.993	2.010	2.056	- *Others*
Tagihan Kontinjensi	**7.594**	**7.391**	**7.262**	**7.313**	**7.445**	**6.376**	**4.276**	**4.240**	**4.084**	**4.139**	**4.181**	**4.697**	**4.801**	**4.506**	**4.402**	**7.243**	**4.401**	**5.228**	***Contingent Claims***
- Garansi yang diterima	6.418	6.255	6.085	6.089	6.200	5.013	2.855	2.814	2.593	2.617	2.623	3.030	3.007	2.852	2.690	2.566	2.490	3.087	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	1.032	1.018	1.059	1.092	1.111	1.231	1.288	1.344	1.402	1.441	1.477	1.584	1.653	1.573	1.629	4.596	1.816	2.046	- *Accrued interest*
- Lainnya	143	118	118	132	133	132	133	82	88	81	81	82	141	81	82	82	95	95	- *Others*
Kewajiban Kontijensi	**11.420**	**11.946**	**9.440**	**8.998**	**9.245**	**9.572**	**10.536**	**11.505**	**11.701**	**12.212**	**12.450**	**12.638**	**11.854**	**12.140**	**10.669**	**9.961**	**10.056**	**10.425**	***Contingent Liabilities***
- Garansi yang diberikan	11.419	11.945	9.440	8.997	9.180	9.498	10.468	11.135	11.651	11.947	12.417	12.163	11.381	11.763	10.040	9.255	9.548	9.728	- *Issued guarantees*
- Lainnya	1	1	1	1	65r)	74r)	68r)	370	49	265	33	475	472	376	629	706	508	696	- *Others*
Lainnya	**7.196**	**7.310**	**7.296**	**7.340**	**7.617**	**7.802**	**7.832**	**7.906**	**7.914**	**7.983**	**8.092**	**8.108**	**8.306**	**8.540**	**8.542**	**8.615**	**8.593**	**8.642**	***Others***
- Penerusan Kredit	2.317	2.160	2.145	2.186	2.270	2.419	2.403	2.440	2.420	2.473	2.488	2.467	2.450	2.434	2.403	2.416	2.370	2.368	- *Channelling*
- Aset produktif yang dihapusbukukan	4.767	4.998	5.038	5.041	5.235	5.270	5.317	5.353	5.382	5.397	5.491	5.528	5.743	5.993	6.026	6.077	6.110	6.150	- *Written off earning assets*
Kredit yang diberikan	4.545	4.763	4.803	4.805	4.995	5.029	5.077	5.109	5.134	5.152	5.219	5.255	5.386	5.610	5.646	5.695	5.725	5.763	*- Credit disbursed*
Lainnya	222	236	234	235	240	241	241	244	248	246	272	273	357	383	380	382	385	387	*- Others*
- Aset produktif yang dihapustagih	113	153	113	113	113	113	113	113	113	113	113	113	113	113	113	122	113	124	- *Charged off earning assets*
Kredit yang diberikan	113	153	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	*- Credit disbursed*
Lainnya	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	11	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	**43.586**	**41.154**	**41.264**	**47.106**	**52.207**	**60.645**	**59.993**	**56.751**	**56.361**	**63.263**	**55.391**	**58.106**	**59.633**	**63.713**	**68.713**	**70.972**	**71.023**	**70.780**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	7.059	4.510	4.842	5.441	9.241	9.243	11.614	9.656	8.917	9.580	10.100	9.451	10.331	10.176	9.313	7.207	8.645	5.890	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	36.414	36.560	36.304	41.031	42.865	51.265	48.290	46.998	47.195	53.442	45.005	48.472	49.142	53.155	59.228	63.273	61.699	64.306	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	113	84	118	635	101	137	89	98	249	241	285	182	161	381	171	492	679	584	- *Others*
Kewajiban Komitmen	**143.954**	**143.637**	**146.959**	**157.168**	**164.549**	**168.621**	**142.931**	**156.580**	**162.342**	**174.873**	**176.221**	**176.775**	**196.267**	**187.237**	**195.865**	**204.941**	**187.595**	**186.641**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	103.079	104.664	106.451	110.254	115.207	113.425	85.525[r]	103.208	107.104	111.848	117.523	118.283	135.951	125.246	127.969	122.348	116.787	115.951	- *Undisbursed loan facilities to debtors*
Committed	12.559	12.083	13.607	13.461	13.754	13.359	15.263	14.247	15.188	14.696	15.654	15.957	16.505	16.505	15.864	15.194	15.054	14.234	*- Committed*
Uncommitted	90.520	92.581	92.844	96.793	101.453	100.066	70.262[r]	88.961	91.916	97.152	101.869	102.326	119.446	108.741	112.105	107.154	101.732	101.717	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	12	15	6	12	14	12	11	10	11	185	161	162	155	77	80	82	72	17	- *Undisbursed loan facilities to other banks*
Committed	3	4	2	3	6	6	6	6	7	12	13	16	13	10	8	9	5	9	*- Committed*
Uncommitted	9	11	5	8	8	6	5	3	4	173	147	146	142	67	72	72	67	8	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	6.649	6.022	6.006	6.597	7.400	6.074	6.828	6.383	6.843	8.127	10.307	9.983	11.344	11.095	10.237	9.868	9.290	8.983	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	34.140	32.721	34.387	40.203	41.825	48.984	50.401	46.813	48.206	54.524	47.973	48.117	48.401	50.452	57.075	72.076	60.919	60.920	- *Outstanding spot and derivatives (sold)*
- Lainnya	74	215	109	103	103	126	166	167	177	189	257	229	417	366	504	567	527	770	- *Others*
Tagihan Kontinjensi	**61.885**	**62.290**	**62.214**	**64.309**	**66.669**	**60.718**	**61.201**	**62.707**	**66.477**	**71.208**	**75.594**	**74.231**	**86.458**	**91.364**	**94.904**	**90.600**	**86.342**	**89.145**	***Contingent Claims***
- Garansi yang diterima	61.636	62.040	61.970	64.037	66.403	60.484	60.961	62.498	66.259	70.976	75.366	73.972	86.207	91.016	94.546	90.243	85.976	88.760	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	246	246	240	268	264	232	238	207	216	229	225	256	249	346	356	355	363	381	- *Accrued interest*
- Lainnya	4	4	4	4	2	2	2	2	3	3	3	3	2	2	2	3	3	4	- *Others*
Kewajiban Kontijensi	**15.728**	**15.200**	**15.807**	**16.325**	**16.453**	**16.696**	**17.649**	**17.733**	**17.912**	**19.038**	**20.359**	**19.988**	**20.970**	**20.536**	**20.040**	**19.183**	**18.499**	**18.296**	***Contingent Liabilities***
- Garansi yang diberikan	15.689	15.158	15.785	16.290	16.265	16.662	17.601	17.691	17.844	18.969	20.294	19.931	20.901	20.445	19.954	19.087	18.383	18.187	- *Issued guarantees*
- Lainnya	39	42	22	35	189[r]	34	49	42	68	69	65	57	69	91	85	96	116	110	- *Others*
Lainnya	**3.652**	**3.753**	**3.830**	**3.897**	**3.962**	**4.165**	**4.264**	**4.440**	**4.549**	**4.660**	**5.013**	**5.073**	**5.194**	**5.334**	**5.411**	**5.545**	**5.563**	**5.731**	***Others***
- Penerusan Kredit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- *Channelling*
- Aset produktif yang dihapusbukukan	3.410	3.506	3.578	3.645	3.693	3.896	3.982	4.062	4.163	4.257	4.593	4.661	4.762	4.900	4.975	5.124	5.148	5.311	- *Written off earning assets*
Kredit yang diberikan	3.257	3.352	3.424	3.492	3.539	3.743	3.829	3.909	4.009	4.103	4.439	4.508	4.608	4.746	4.822	4.957	4.995	5.119	*- Credit disbursed*
Lainnya	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	167	153	192	*- Others*
- Aset produktif yang dihapustagih	242	247	252	252	269	269	282	378	387	403	420	412	433	435	436	421	414	419	- *Charged off earning assets*
Kredit yang diberikan	242	247	252	252	269	269	282	378	387	403	420	412	429	435	436	421	414	419	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	**158.647**	**140.520**	**131.773**	**143.937**	**147.659**	**156.501**	**174.047**	**161.941**	**168.844**	**175.334**	**182.605**	**183.577**	**197.921**	**198.742**	**206.913**	**210.460**	**207.868**	**220.923**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	9.062	8.192	8.243	8.214	9.210	11.181	11.264	11.414	11.414	12.558	13.317	12.963	13.757	13.996	14.042	13.350	13.064	13.296	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	149.571	132.324	123.384	134.633	138.384	144.345	161.310	150.523	157.427	162.775	169.256	170.613	184.165	184.725	192.845	196.529	194.770	207.627	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	14	4	147	1.089	65	975	1.472	4	3	1	31	1	-	21	27	580	34	-	- *Others*
Kewajiban Komitmen	**409.659**	**302.516**	**309.127**	**314.602**	**331.357**	**320.628**	**340.897**	**333.919**	**347.644**	**364.593**	**408.950**	**418.420*****)	**444.852**	**450.692**	**352.873**	**338.382**	**454.376**	**434.345**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	233.693	147.600	152.485	157.871	158.931	155.519	156.067	160.885	163.635	174.003	213.372	220.540	236.286	237.527	246.580	237.373	229.941	204.633	- *Undisbursed loan facilities to debtors*
Committed	36.832	33.500	32.970	32.481	34.263	33.643	34.030	35.687	36.668	38.117	41.044	40.667	42.120	42.453	43.317	40.386	40.484	44.305	*- Committed*
Uncommitted	196.861	114.101	119.516	125.390	124.669	121.876	122.037	125.198	126.967	135.886	172.328	179.873	194.166	195.074	203.263	196.987	189.457	160.329	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	3.023	3.302	3.172	3.953	4.645	4.011	4.741	7.554	8.674	8.799	6.325	6.529	5.775	6.303	6.701	5.670	5.446	6.771	- *Undisbursed loan facilities to other banks*
Committed	2.725	338	341	339	340	244	391	103	162	234	141	131	152	33	96	144	139	143	*- Committed*
Uncommitted	297	2.964	2.831	3.614	4.304	3.767	4.350	7.452	8.512	8.565	6.184	6.398	5.623	6.270	6.605	5.526	5.307	6.628	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	6.605	7.328	6.838	7.374	8.040	5.869	6.699	7.508	7.319	8.090	9.058	9.568	10.050	11.769	11.034	10.231	11.347	11.211	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	166.335	144.037	146.486	145.375	159.491	155.158	173.283	157.760	166.845	173.142	179.887	181.474	192.103	194.823	203.918	207.396	207.354	211.730	- *Outstanding spot and derivatives (sold)*
- Lainnya	4	249	147	29	249	70	107	212	1.172	559	308	308***)	638	271	55	-	288	-	- *Others*
Tagihan Kontinjensi	**85.930**	**85.357**	**84.471**	**86.555**	**85.936**	**87.676**	**84.567**	**84.776**	**86.784**	**94.380**	**99.781**	**93.073**	**101.999**	**104.257**	**106.047**	**100.773**	**102.373**	**108.440**	***Contingent Claims***
- Garansi yang diterima	85.717	85.156	84.287	86.370	85.774	87.514	84.412	84.616	86.619	94.201	99.591	92.884	101.797	104.151	105.944	100.675	102.274	108.312	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	199	187	170	170	148	148	143	149	156	168	181	179	194	98	95	92	92	121	- *Accrued interest*
- Lainnya	15	13	14	15	14	14	12	11	10	10	10	10	8	8	7	7	7	7	- *Others*
Kewajiban Kontijensi	**36.027**	**36.785**	**36.039**	**37.202**	**37.351**	**36.773**	**37.788**	**38.081**	**40.490**	**41.227**	**43.002**	**43.280**	**45.933**	**45.450**	**45.834**	**43.012**	**42.576**	**43.269**	***Contingent Liabilities***
- Garansi yang diberikan	36.027	36.785	36.039	37.202	37.351	36.773	37.788	38.081	40.490	41.227	43.002	43.280	45.933	45.450	45.834	43.012	42.576	43.269	- *Issued guarantees*
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Lainnya	**9.977**	**9.899**	**10.154**	**9.709**	**10.268**	**10.336**	**10.496**	**10.561**	**10.626**	**10.692**	**10.765**	**10.818**	**10.882**	**11.100**	**10.972**	**11.028**	**12.261**	**12.323**	***Others***
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Channelling*
- Aset produktif yang dihapusbukukan	9.760	9.676	9.922	9.470	10.021	10.082	10.104	10.162	10.218	10.277	10.344	10.385	10.440	10.650	10.515	10.562	11.787	11.842	- *Written off earning assets*
Kredit yang diberikan	9.597	9.664	9.759	9.307	9.858	9.919	9.941	9.999	10.054	10.113	10.178	10.220	10.274	10.483	10.349	10.397	11.622	11.690	*- Credit disbursed*
Lainnya	163	12	163	163	163	163	163	163	164	165	165	165	166	166	166	166	165	151	*- Others*
- Aset produktif yang dihapustagih	217	223	232	239	247	254	391	399	408	415	421	432	442	450	457	465	474	482	- *Charged off earning assets*
Kredit yang diberikan	217	223	232	239	247	254	391	399	408	415	421	432	442	450	457	465	474	482	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

***) Angka-angka sangat-sangat sementara

****) Estimated figures*

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**17,44**	**17,43**	**19,31**	**19,29**	**19,08**	**18,74**	**18,68**	**18,08**	**18,08**	**18,02**	**18,11**	**18,48**	**18,72**	**18,13**	**19,91**	**19,91**	**19,77**	**19,33**	***Capital Adequacy Ratio (%)***
- Modal	490.094	496.629	557.410	563.382	565.431	561.848	569.202	567.388	576.547	582.716	601.394	612.646	633.538	626.888	696.029	692.783	692.611	688.661	- *Capital*
- ATMR	2.810.359	2.849.997	2.886.972	2.920.963	2.963.335	2.997.947	3.047.401	3.137.611	3.188.076	3.234.414	3.320.806	3.315.371	3.383.646	3.458.404	3.495.264	3.479.287	3.502.768	3.561.926	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**15,58**	**15,60**	**17,52**	**17,51**	**17,24**	**16,94**	**16,91**	**16,30**	**16,32**	**16,34**	**16,42**	**16,66**	**16,99**	**16,36**	**18,27**	**18,29**	**18,17**	**17,76**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	437.798	444.545	505.866	511.414	510.947	507.982	515.172	511.475	520.451	528.377	545.432	552.319	575.004	565.774	638.682	636.516	636.301	632.568	- *Core Capital (Tier I)*
- ATMR	2.810.359	2.849.997	2.886.972	2.920.963	2.963.335	2.997.947	3.047.401	3.137.611	3.188.076	3.234.414	3.320.806	3.315.371	3.383.646	3.458.404	3.495.264	3.479.287	3.502.768	3.561.926	- *Risk Weighted Assets*
ROA (%)	**3,12**	**3,11**	**3,16**	**2,92**	**3,03**	**2,96**	**2,99**	**3,02**	**3,00**	**3,03**	**3,06**	**3,09**	**3,09**	**3,08**	**2,90**	**2,79**	**3,01**	**2,93**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	116.327	117.103	128.423	119.224	124.226	122.288	124.437	126.197	126.133	128.398	130.653	132.679	133.732	134.571	136.311	131.164	141.871	138.814	- *Profit*
- Rata-rata total aset	3.729.813	3.761.912	4.067.805	4.077.665	4.105.137	4.132.432	4.155.641	4.179.853	4.203.757	4.230.746	4.269.024	4.296.687	4.328.225	4.365.364	4.704.589	4.704.448	4.719.077	4.745.361	- *Average total assets*
BOPO (%)	**73,97**	**74,10**	**79,63**	**77,38**	**75,11**	**75,02**	**74,54**	**74,66**	**74,14**	**74,06**	**74,35**	**73,74**	**74,95**	**74,08**	**82,93**	**79,48**	**77,34**	**77,19**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	290.737	321.357	39.306	64.824	90.545	118.453	146.520	179.027	202.408	235.035	272.984	298.646	353.066	368.460	53.965	82.430	118.983	152.786	- *Operating Expenses*
- Pendapatan Operasional	393.059	433.678	49.358	83.773	120.546	157.898	196.559	239.786	273.011	317.357	367.168	404.977	471.067	497.384	65.072	103.713	153.836	197.934	- *Operating Income*
NIM (%)	**5,48**	**5,49**	**5,53**	**5,34**	**5,41**	**5,42**	**5,41**	**5,43**	**5,46**	**5,46**	**5,48**	**5,50**	**4,88**	**4,89**	**4,17**	**4,18**	**4,28**	**4,26**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	198.231	200.338	218.105	211.016	215.365	217.071	218.140	219.773	222.215	223.906	226.470	228.967	231.216	233.841	246.975	247.087	252.437	251.690	- *Interest income net*
- Rata-rata total aset produktif	3.618.565	3.648.741	3.944.435	3.954.362	3.980.999	4.006.770	4.029.514	4.050.534	4.073.035	4.097.904	4.134.927	4.161.857	4.742.537	4.782.557	5.922.528	5.905.662	5.896.304	5.909.664	- *Average total earning assets*
LDR (%)	**83,61**	**83,58**	**83,47**	**84,35**	**84,93**	**85,17**	**85,84**	**86,80**	**88,68**	**88,88**	**88,91**	**89,47**	**89,97**	**89,70**	**90,47**	**90,47**	**91,17**	**90,79**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	2.525.169	2.597.026	2.577.120	2.605.285	2.650.434	2.704.323	2.757.639	2.818.238	2.893.020	2.938.954	3.024.448	3.027.457	3.081.594	3.158.099	3.125.561	3.134.461	3.169.647	3.222.850	- *Total Credit to third party*
- Total Dana Pihak Ketiga	3.020.235	3.107.385	3.087.358	3.088.562	3.120.554	3.175.378	3.212.610	3.246.636	3.262.157	3.306.536	3.401.635	3.383.707	3.425.301	3.520.616	3.454.949	3.464.669	3.476.779	3.549.751	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**18,03**	**18,45**	**18,31**	**18,07**	**18,08**	**18,20**	**17,48**	**16,22**	**16,40**	**15,75**	**15,92**	**15,85**	**15,50**	**15,77**	**15,06**	**15,15**	**14,58**	**15,12**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	573.906	616.043	597.746	586.414	598.786	612.040	584.308	547.670	557.523	532.728	560.114	554.127	545.510	589.158	534.690	541.642	514.369	551.766	- *Aset Likuid Primer*
- Aset Likuid Sekunder	141.277	142.989	147.044	152.226	153.233	155.000	158.333	150.046	155.352	163.193	168.325	166.499	174.449	163.506	173.603	171.239	178.448	177.717	- *Aset Likuid Sekunder*
- Total Aset	3.967.552	4.115.003	4.067.805	4.087.525	4.160.081	4.214.319	4.248.473	4.300.917	4.347.177	4.419.669	4.575.253	4.545.650	4.643.724	4.773.892	4.704.589	4.704.307	4.751.823	4.824.212	- *Total Assets*

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

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

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**16,39**	**16,17**	**18,61**	**18,47**	**18,25**	**17,24**	**17,51**	**16,61**	**16,41**	**16,35**	**16,17**	**16,40**	**16,70**	**15,91**	**18,60**	**17,98**	**17,84**	**17,27**	***Capital Adequacy Ratio (%)***
- Modal	165.603	166.297	192.879	194.886	193.045	184.012	189.996	185.969	187.596	189.265	192.847	194.358	201.731	198.288	233.021	224.844	224.400	220.153	- *Capital*
- ATMR	1.010.575	1.028.287	1.036.489	1.054.870	1.058.063	1.067.313	1.084.825	1.119.932	1.142.853	1.157.567	1.192.526	1.185.125	1.207.733	1.246.469	1.253.042	1.250.738	1.257.797	1.275.095	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**14,62**	**14,59**	**17,29**	**17,16**	**16,73**	**15,93**	**16,13**	**15,17**	**15,00**	**15,13**	**14,96**	**14,89**	**15,39**	**14,58**	**17,47**	**16,92**	**16,78**	**16,22**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	147.726	150.049	179.223	180.980	176.990	169.988	174.983	169.901	171.449	175.169	178.425	176.510	185.826	181.769	218.861	211.623	211.026	206.839	- *Core Capital (Tier I)*
- ATMR	1.010.575	1.028.287	1.036.489	1.054.870	1.058.063	1.067.313	1.084.825	1.119.932	1.142.853	1.157.567	1.192.526	1.185.125	1.207.733	1.246.469	1.253.042	1.250.738	1.257.797	1.275.095	- *Risk Weighted Assets*
ROA (%)	**3,82**	**3,80**	**3,49**	**3,40**	**3,74**	**3,63**	**3,62**	**3,70**	**3,69**	**3,68**	**3,71**	**3,74**	**3,74**	**3,87**	**3,54**	**3,43**	**3,82**	**3,81**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	51.275	51.669	52.111	50.624	55.845	54.605	54.784	56.460	56.537	56.837	57.717	58.661	58.953	61.645	60.155	58.520	65.579	65.995	- *Profit*
- Rata-rata total aset	1.343.006	1.359.034	1.492.152	1.489.233	1.493.920	1.505.655	1.513.866	1.524.660	1.533.619	1.543.907	1.556.473	1.567.429	1.578.204	1.593.260	1.699.767	1.704.083	1.715.900	1.730.410	- *Average total assets*
BOPO (%)	**70,24**	**70,53**	**79,44**	**76,38**	**71,34**	**71,08**	**70,89**	**70,86**	**67,31**	**66,77**	**66,56**	**66,60**	**66,55**	**66,16**	**80,21**	**75,08**	**70,86**	**70,67**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	105.132	116.981	16.197	26.076	33.961	43.733	54.189	66.794	66.178	74.989	84.953	94.840	104.592	116.272	20.247	28.938	39.312	51.173	- *Operating Expenses*
- Pendapatan Operasional	149.665	165.852	20.389	34.141	47.605	61.529	76.441	94.258	98.325	112.307	127.642	142.411	157.158	175.740	25.242	38.541	55.482	72.410	- *Operating Income*
NIM (%)	**5,94**	**5,95**	**6,04**	**5,77**	**5,90**	**5,90**	**5,88**	**5,89**	**5,93**	**5,93**	**5,97**	**6,04**	**5,43**	**5,50**	**4,96**	**5,13**	**5,25**	**5,20**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	78.233	79.244	88.131	83.910	86.099	86.753	86.893	87.781	88.783	89.390	90.692	92.336	93.120	95.200	100.471	104.039	106.678	106.170	- *Interest income net*
- Rata-rata total aset produktif	1.316.095	1.331.277	1.458.783	1.454.462	1.459.374	1.470.244	1.478.354	1.489.445	1.496.562	1.506.273	1.518.879	1.529.793	1.714.676	1.731.075	2.025.132	2.029.010	2.030.993	2.041.956	- *Average total earning assets*
LDR (%)	**82,71**	**79,84**	**81,84**	**84,21**	**85,54**	**84,73**	**85,90**	**86,99**	**88,06**	**87,48**	**88,72**	**88,07**	**89,29**	**86,70**	**89,84**	**89,64**	**89,64**	**88,98**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	920.147	959.128	945.499	958.571	976.289	998.187	1.025.125	1.066.945	1.077.916	1.088.499	1.125.090	1.125.057	1.145.988	1.181.726	1.159.580	1.166.047	1.178.302	1.199.339	- *Total Credit to third party*
- Total Dana Pihak Ketiga	1.112.462	1.201.284	1.155.296	1.138.323	1.141.350	1.178.129	1.193.439	1.226.507	1.224.042	1.244.245	1.268.088	1.277.421	1.283.491	1.363.062	1.290.656	1.300.786	1.314.445	1.347.928	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**19,29**	**20,06**	**18,87**	**17,71**	**17,68**	**18,87**	**17,40**	**15,58**	**15,80**	**16,51**	**15,73**	**16,23**	**15,57**	**15,84**	**14,50**	**14,41**	**14,00**	**15,33**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	200.082	229.643	200.605	180.837	184.826	208.090	188.051	172.779	174.285	187.881	179.612	187.883	180.049	199.232	160.709	163.896	154.137	184.291	- *Aset Likuid Primer*
- Aset Likuid Sekunder	77.263	78.295	81.012	82.416	80.955	82.690	81.072	73.128	76.493	78.918	80.985	82.490	82.424	79.349	85.673	83.497	88.200	87.699	- *Aset Likuid Sekunder*
- Total Aset	1.437.996	1.535.343	1.492.152	1.486.314	1.503.293	1.540.859	1.546.709	1.578.632	1.587.370	1.615.923	1.657.000	1.666.037	1.685.957	1.758.873	1.699.767	1.716.756	1.731.177	1.773.941	- *Total Assets*

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

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

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**15,50**	**15,33**	**16,90**	**16,88**	**16,87**	**16,93**	**16,43**	**16,21**	**16,22**	**16,19**	**16,00**	**15,97**	**16,23**	**16,01**	**17,20**	**17,39**	**17,24**	**16,95**	***Capital Adequacy Ratio (%)***
- Modal	176.163	177.744	198.318	200.016	203.036	205.952	203.395	203.549	207.964	209.054	211.681	212.565	219.116	220.225	239.571	241.698	241.575	242.144	- *Capital*
- ATMR	1.136.737	1.159.788	1.173.798	1.184.740	1.203.384	1.216.758	1.237.769	1.255.918	1.281.841	1.290.919	1.323.121	1.330.646	1.349.762	1.375.870	1.393.189	1.390.040	1.401.096	1.428.465	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**13,28**	**13,05**	**14,47**	**14,47**	**14,48**	**14,50**	**14,09**	**13,87**	**13,92**	**13,91**	**13,75**	**13,66**	**13,98**	**13,78**	**15,04**	**15,20**	**15,08**	**14,84**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	150.983	151.331	169.885	1.184.740	174.212	176.401	174.342	174.135	178.423	179.620	181.938	181.816	188.701	189.602	209.491	211.229	211.333	211.996	- *Core Capital (Tier I)*
- ATMR	1.136.737	1.159.788	1.173.798	171.451	1.203.384	1.216.758	1.237.769	1.255.918	1.281.841	1.290.919	1.323.121	1.330.646	1.349.762	1.375.870	1.393.189	1.390.040	1.401.096	1.428.465	- *Risk Weighted Assets*
ROA (%)	**2,61**	**2,64**	**2,41**	**2,22**	**2,27**	**2,28**	**2,41**	**2,45**	**2,48**	**2,50**	**2,50**	**2,51**	**2,52**	**2,43**	**2,21**	**2,07**	**2,14**	**2,11**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	37.728	38.452	38.371	35.327	36.284	36.430	38.667	39.491	40.047	40.641	40.888	41.276	41.632	40.571	39.881	37.484	38.770	38.290	- *Profit*
- Rata-rata total aset	1.443.953	1.455.843	1.589.677	1.592.101	1.599.109	1.599.490	1.604.150	1.610.155	1.616.921	1.624.494	1.635.928	1.644.041	1.654.302	1.667.964	1.806.441	1.807.605	1.810.090	1.813.921	- *Average total assets*
BOPO (%)	**75,23**	**74,88**	**80,61**	**78,17**	**77,77**	**77,68**	**76,67**	**76,35**	**76,65**	**77,00**	**77,78**	**76,82**	**80,03**	**78,07**	**86,84**	**81,50**	**81,12**	**81,04**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	103.114	112.722	12.930	20.928	31.225	41.531	51.821	62.055	73.944	86.644	102.216	110.316	147.270	138.893	21.335	27.466	41.567	54.366	- *Operating Expenses*
- Pendapatan Operasional	137.073	150.543	16.041	26.774	40.149	53.463	67.586	81.281	96.472	112.520	131.421	143.610	184.014	177.897	24.568	33.703	51.244	67.082	- *Operating Income*
NIM (%)	**5,18**	**5,17**	**4,93**	**4,88**	**4,93**	**4,97**	**4,98**	**5,00**	**5,04**	**5,06**	**5,07**	**5,08**	**4,43**	**4,42**	**3,84**	**3,74**	**3,83**	**3,81**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	72.193	72.679	75.737	75.059	76.059	76.695	77.127	77.549	78.492	79.156	79.850	80.376	80.819	81.316	85.688	83.252	85.272	85.106	- *Interest income net*
- Rata-rata total aset produktif	1.393.803	1.404.733	1.534.760	1.538.937	1.544.185	1.543.806	1.547.870	1.550.380	1.558.452	1.564.843	1.575.379	1.583.167	1.824.766	1.838.391	2.234.220	2.228.729	2.227.827	2.231.022	- *Average total earning assets*
LDR (%)	**82,03**	**81,58**	**80,34**	**80,90**	**81,56**	**83,00**	**82,94**	**83,52**	**84,92**	**84,62**	**84,72**	**85,87**	**85,13**	**83,77**	**83,73**	**84,21**	**86,33**	**86,05**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	1.001.877	1.026.324	1.018.958	1.028.927	1.042.830	1.054.307	1.067.706	1.074.089	1.114.375	1.129.846	1.158.362	1.169.129	1.178.509	1.202.706	1.196.529	1.201.696	1.220.565	1.236.069	- *Total Credit to third party*
- Total Dana Pihak Ketiga	1.221.338	1.257.990	1.268.301	1.271.832	1.278.659	1.270.305	1.287.290	1.286.101	1.312.209	1.335.266	1.367.281	1.361.464	1.384.327	1.435.791	1.428.968	1.427.086	1.413.854	1.436.481	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**14,45**	**15,47**	**16,27**	**16,13**	**15,50**	**15,28**	**14,81**	**13,53**	**14,48**	**12,91**	**13,32**	**13,10**	**12,84**	**14,66**	**13,98**	**13,93**	**12,91**	**13,20**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	180.779	203.772	217.481	214.276	208.654	203.840	199.314	181.959	198.145	167.910	181.023	176.127	173.971	216.884	199.186	199.243	182.025	189.873	- *Aset Likuid Primer*
- Aset Likuid Sekunder	40.391	41.689	41.142	42.901	41.350	42.011	41.009	38.452	41.814	48.700	49.012	48.843	51.569	49.644	53.306	52.653	52.218	51.002	- *Aset Likuid Sekunder*
- Total Aset	1.530.790	1.586.631	1.589.677	1.594.526	1.613.124	1.608.619	1.622.789	1.628.858	1.657.518	1.677.507	1.727.395	1.717.066	1.756.912	1.818.240	1.806.441	1.808.768	1.815.061	1.825.414	- *Total Assets*

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

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

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**20,39**	**20,80**	**21,15**	**21,11**	**21,36**	**21,41**	**22,49**	**21,80**	**21,22**	**21,36**	**22,29**	**22,30**	**22,21**	**23,16**	**24,15**	**24,05**	**23,65**	**23,36**	***Capital Adequacy Ratio (%)***
- Modal	12.986	13.530	14.558	14.749	15.245	15.377	16.332	16.030	15.841	15.985	16.698	16.819	16.921	17.984	19.590	19.667	19.749	19.789	- *Capital*
- ATMR	63.678	65.057	68.836	69.869	71.365	71.834	72.628	73.518	74.664	74.833	74.920	75.431	76.170	77.653	81.122	81.783	83.499	84.710	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**19,43**	**19,38**	**20,25**	**20,23**	**20,06**	**20,10**	**21,17**	**20,52**	**20,34**	**20,48**	**20,60**	**20,63**	**20,54**	**21,47**	**22,55**	**22,84**	**22,42**	**22,16**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	12.375	12.610	13.941	14.137	14.315	14.437	15.379	15.083	15.185	15.326	15.435	15.563	15.643	16.675	18.293	18.678	18.724	18.768	- *Core Capital (Tier I)*
- ATMR	63.678	65.057	68.836	69.869	71.365	71.834	72.628	73.518	74.664	74.833	74.920	75.431	76.170	77.653	81.122	81.783	83.499	84.710	- *Risk Weighted Assets*
ROA (%)	**3,29**	**3,31**	**3,03**	**3,23**	**3,23**	**3,22**	**3,31**	**3,35**	**3,36**	**3,36**	**3,34**	**3,30**	**3,27**	**3,26**	**2,16**	**2,49**	**2,61**	**2,52**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	3.149	3.204	3.274	3.486	3.545	3.561	3.694	3.704	3.730	3.752	3.751	3.725	3.715	3.744	2.716	3.128	3.297	3.203	- *Profit*
- Rata-rata total aset	95.757	96.840	108.132	107.878	109.653	110.540	111.557	110.437	111.042	111.637	112.452	112.988	113.554	114.799	125.653	125.884	126.452	126.875	- *Average total assets*
BOPO (%)	**79,28**	**79,30**	**80,24**	**78,67**	**78,81**	**78,96**	**78,51**	**78,32**	**78,38**	**78,40**	**78,51**	**78,83**	**79,11**	**79,67**	**86,52**	**84,07**	**83,58**	**84,00**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	11.011	12.149	1.108	2.145	3.270	4.423	5.575	6.639	7.836	9.028	10.228	11.519	12.851	14.260	1.454	2.740	4.179	5.617	- *Operating Expenses*
- Pendapatan Operasional	13.888	15.320	1.381	2.727	4.149	5.602	7.100	8.476	9.998	11.515	13.028	14.612	16.246	17.900	1.680	3.259	5.000	6.688	- *Operating Income*
NIM (%)	**9,33**	**9,34**	**8,84**	**9,01**	**9,01**	**9,02**	**9,00**	**9,08**	**9,13**	**9,13**	**9,10**	**9,08**	**8,84**	**8,73**	**7,22**	**7,41**	**7,51**	**7,43**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	8.499	8.606	9.125	9.265	9.425	9.502	9.573	9.553	9.658	9.703	9.750	9.770	9.780	9.761	9.041	9.295	9.461	9.380	- *Interest income net*
- Rata-rata total aset produktif	91.057	92.126	103.169	102.834	104.567	105.391	106.351	105.260	105.785	106.319	107.093	107.592	110.581	111.801	125.257	125.494	126.014	126.317	- *Average total earning assets*
LDR (%)	**84,06**	**82,73**	**83,84**	**86,05**	**84,26**	**85,89**	**85,60**	**86,85**	**88,91**	**89,04**	**88,86**	**89,65**	**90,46**	**85,10**	**86,53**	**89,32**	**89,14**	**91,09**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	68.073	69.804	70.305	71.111	73.160	73.954	75.736	76.863	77.190	77.908	79.835	79.114	80.512	82.634	81.831	83.030	84.551	86.546	- *Total Credit to third party*
- Total Dana Pihak Ketiga	80.984	84.374	83.854	82.635	86.824	86.104	88.477	88.504	86.822	87.501	89.846	88.243	89.001	97.102	94.575	92.962	94.849	95.013	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**16,49**	**19,32**	**18,00**	**17,06**	**19,56**	**19,02**	**19,34**	**18,31**	**16,71**	**15,44**	**14,92**	**14,71**	**13,28**	**15,03**	**14,78**	**16,24**	**14,80**	**13,48**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	15.953	19.716	17.785	16.602	20.264	19.647	20.623	19.715	17.502	16.129	16.314	16.009	14.608	18.417	17.688	19.556	17.968	16.354	- *Aset Likuid Primer*
- Aset Likuid Sekunder	1.285	1.291	1.682	1.754	1.880	1.881	1.737	1.558	1.661	1.751	1.430	1.320	1.218	891	883	920	908	926	- *Aset Likuid Sekunder*
- Total Aset	104.519	108.758	108.132	107.624	113.204	113.199	115.624	116.163	114.668	115.803	118.971	117.813	119.212	128.498	125.653	126.115	127.587	128.147	- *Total Assets*

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

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

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**17,91**	**18,02**	**20,77**	**20,45**	**18,73**	**17,98**	**17,79**	**15,62**	**16,72**	**16,93**	**16,70**	**16,82**	**16,89**	**17,58**	**20,61**	**20,33**	**18,64**	**17,87**	***Capital Adequacy Ratio (%)***
- Modal	34.606	35.198	41.160	41.458	38.809	38.311	38.270	37.681	37.382	37.773	38.083	38.547	39.254	40.343	47.652	47.538	44.403	43.148	- *Capital*
- ATMR	193.175	195.318	198.131	202.759	207.252	213.070	215.175	241.218	223.525	223.048	228.091	229.131	232.437	229.459	231.213	233.794	238.250	241.388	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,47**	**16,66**	**19,28**	**18,96**	**17,44**	**16,70**	**16,52**	**14,47**	**15,46**	**15,66**	**15,43**	**15,56**	**15,63**	**16,33**	**19,41**	**19,13**	**17,37**	**16,68**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	31.812	32.531	38.197	38.449	36.145	35.586	35.538	34.897	34.548	34.935	35.193	35.652	36.328	37.474	44.869	44.729	41.391	40.268	- *Core Capital (Tier I)*
- ATMR	193.175	195.318	198.131	202.759	207.252	213.070	215.175	241.218	223.525	223.048	228.091	229.131	232.437	229.459	231.213	233.794	238.250	241.388	- *Risk Weighted Assets*
ROA (%)	**2,97**	**2,90**	**4,14**	**3,59**	**3,65**	**3,49**	**3,42**	**3,44**	**3,25**	**3,27**	**3,26**	**3,19**	**3,18**	**3,18**	**3,28**	**2,88**	**3,52**	**2,98**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	10.715	10.462	14.815	13.109	13.616	13.331	13.227	13.467	12.751	12.840	12.915	12.706	12.732	12.686	12.723	11.256	13.972	12.059	- *Profit*
- Rata-rata total aset	360.593	361.101	357.621	365.180	373.404	382.399	386.972	391.335	392.194	392.323	396.124	397.998	399.903	399.075	388.106	391.382	396.811	405.119	- *Average total assets*
BOPO (%)	**74,28**	**75,29**	**67,29**	**69,54**	**69,06**	**70,04**	**70,36**	**69,87**	**71,71**	**71,66**	**71,75**	**72,32**	**72,43**	**73,49**	**73,89**	**75,92**	**71,38**	**75,77**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	28.067	31.470	2.510	4.929	7.502	10.200	12.867	15.397	18.540	21.204	24.040	27.128	30.043	34.438	2.913	5.858	8.610	12.385	- *Operating Expenses*
- Pendapatan Operasional	37.785	41.797	3.730	7.088	10.862	14.563	18.286	22.037	25.855	29.588	33.505	37.511	41.476	46.864	3.942	7.717	12.063	16.346	- *Operating Income*
NIM (%)	**6,60**	**6,70**	**7,93**	**7,34**	**7,39**	**7,25**	**7,22**	**7,18**	**7,25**	**7,27**	**7,24**	**7,24**	**6,93**	**7,04**	**7,07**	**6,87**	**6,92**	**6,73**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	22.483	22.856	26.774	25.373	26.201	26.354	26.562	26.727	27.028	27.150	27.302	27.429	27.556	27.891	28.260	27.702	28.263	28.114	- *Interest income net*
- Rata-rata total aset produktif	340.855	341.257	337.794	345.562	354.313	363.468	368.086	372.464	373.051	373.221	377.019	378.917	397.461	396.439	399.777	403.106	408.663	417.438	- *Average total earning assets*
LDR (%)	**68,16**	**78,57**	**76,61**	**74,42**	**72,80**	**69,34**	**71,63**	**72,69**	**76,96**	**78,47**	**73,88**	**77,80**	**78,32**	**92,34**	**86,87**	**85,55**	**83,82**	**78,97**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	216.726	218.851	218.300	222.991	227.278	233.279	238.337	245.766	250.808	252.779	258.209	262.040	265.091	265.661	261.438	264.776	268.692	273.212	- *Total Credit to third party*
- Total Dana Pihak Ketiga	317.976	278.535	284.938	299.648	312.209	336.447	332.720	338.089	325.888	322.124	349.517	336.800	338.477	287.709	300.964	309.481	320.552	345.954	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**27,00**	**22,93**	**23,34**	**24,93**	**26,24**	**26,91**	**25,32**	**24,42**	**23,02**	**21,64**	**24,17**	**22,18**	**23,46**	**18,19**	**18,54**	**20,10**	**20,69**	**22,14**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	99.928	80.457	78.844	87.400	96.263	103.916	95.392	93.943	83.318	76.873	94.516	82.570	88.753	63.091	64.547	71.512	77.066	87.189	- *Aset Likuid Primer*
- Aset Likuid Sekunder	4.492	3.626	4.642	5.513	6.024	6.241	7.238	6.940	8.169	8.210	8.580	9.442	9.545	7.858	7.424	7.801	7.280	8.007	- *Aset Likuid Sekunder*
- Total Aset	386.685	366.684	357.621	372.739	389.850	409.387	405.260	413.154	397.348	393.226	426.527	414.864	419.084	389.964	388.106	394.657	407.669	430.044	- *Total Assets*

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

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

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**18,96**	**18,65**	**19,38**	**20,25**	**20,99**	**20,88**	**20,05**	**20,42**	**20,29**	**19,51**	**19,60**	**19,54**	**19,67**	**19,86**	**20,72**	**21,31**	**20,81**	**20,36**	***Capital Adequacy Ratio (%)***
- Modal	30.744	30.770	32.852	34.933	36.967	38.082	37.924	38.667	39.748	40.166	41.604	37.768	42.275.853	43.832	46.210	46.522	45.041	45.375	- *Capital*
- ATMR	162.183	164.956	169.480	172.484	176.075	182.355	189.111	189.319	195.946	205.845	212.290	193.268	214.954.109	220.744	222.979	218.289	216.486	222.842	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,81**	**16,52**	**17,29**	**18,17**	**18,93**	**18,55**	**18,01**	**18,12**	**17,99**	**17,22**	**17,28**	**17,07**	**17,25**	**16,78**	**17,85**	**18,44**	**17,95**	**17,55**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	27.258	27.253	29.305	31.348	33.326	33.819	34.053	34.297	35.259	35.453	36.686	32.995	37.081	37.034	39.792	40.249	38.864	39.108	- *Core Capital (Tier I)*
- ATMR	162.183	164.956	169.480	172.484	176.075	182.355	189.111	189.319	195.946	205.845	212.290	193.268	214.954	220.744	222.979	218.289	216.486	222.842	- *Risk Weighted Assets*
ROA (%)	**2,29**	**2,24**	**4,38**	**3,53**	**3,01**	**2,66**	**2,56**	**2,39**	**2,31**	**2,36**	**2,47**	**2,60**	**2,47**	**2,39**	**2,87**	**2,53**	**2,33**	**2,12**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	4.556	4.479	9.328	7.569	6.555	5.941	5.789	5.458	5.349	5.548	5.900	5.802	6.028	5.922	8.283	7.222	6.523	5.930	- *Profit*
- Rata-rata total aset	198.954	200.343	212.894	214.555	218.099	223.532	226.199	228.556	231.368	234.719	238.552	223.438	243.827	247.500	288.918	285.937	279.615	279.741	- *Average total assets*
BOPO (%)	**76,49**	**77,86**	**76,80**	**74,83**	**78,34**	**78,13**	**77,39**	**79,98**	**81,78**	**80,42**	**80,53**	**78,32**	**78,13**	**79,23**	**78,19**	**83,61**	**83,86**	**81,73**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	13.133	15.179	1.625	2.922	4.890	5.973	7.024	9.431	12.222	13.106	15.313	14.622	18.127	20.899	2.338	5.041	8.192	9.141	- *Operating Expenses*
- Pendapatan Operasional	17.170	19.494	2.116	3.905	6.243	7.645	9.076	11.792	14.944	16.297	19.015	18.669	23.200	26.378	2.990	6.028	9.769	11.185	- *Operating Income*
NIM (%)	**3,64**	**3,63**	**3,79**	**3,58**	**3,50**	**3,49**	**3,51**	**3,47**	**3,49**	**3,48**	**3,46**	**3,36**	**2,99**	**3,00**	**2,37**	**2,32**	**2,37**	**2,36**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	7.118	7.163	7.964	7.573	7.541	7.710	7.835	7.841	7.983	8.073	8.146	7.430	8.402	8.568	10.501	10.133	10.101	10.000	- *Interest income net*
- Rata-rata total aset produktif	195.786	197.239	210.372	211.744	215.355	220.741	223.435	225.795	228.493	231.819	235.563	221.310	281.275	285.548	443.642	437.106	425.817	424.379	- *Average total earning assets*
LDR (%)	**110,08**	**115,63**	**115,85**	**114,95**	**111,80**	**115,10**	**115,36**	**120,29**	**121,42**	**124,18**	**120,98**	**127,98**	**124,38**	**122,20**	**123,14**	**121,69**	**119,71**	**127,58**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	145.091	150.061	151.320	152.424	155.551	163.899	167.465	173.092	179.069	186.401	190.168	173.336	194.350	199.872	200.424	197.228	193.991	201.808	- *Total Credit to third party*
- Total Dana Pihak Ketiga	131.809	129.772	130.616	132.597	139.131	142.399	145.162	143.899	147.484	150.106	157.190	135.442	156.257	163.557	162.765	162.074	162.045	158.186	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**15,04**	**15,39**	**14,03**	**13,87**	**15,13**	**14,81**	**15,15**	**14,21**	**13,93**	**12,93**	**14,24**	**12,89**	**13,28**	**13,79**	**14,30**	**14,55**	**14,64**	**12,13**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	27.809	29.856	26.177	25.896	29.996	31.033	30.189	28.939	31.341	30.426	35.230	28.773	32.110	36.402	37.548	36.495	36.733	28.822	- *Aset Likuid Primer*
- Aset Likuid Sekunder	3.563	3.334	3.692	4.090	4.067	3.297	5.707	5.220	3.251	2.959	3.104	2.231	4.438	3.299	3.756	4.686	4.073	5.155	- *Aset Likuid Sekunder*
- Total Aset	208.550	215.621	212.894	216.216	225.187	231.843	236.866	240.343	248.240	258.174	269.219	240.581	275.287	287.902	288.918	282.957	278.817	280.119	- *Total Assets*

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

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

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**28,68**	**30,89**	**32,32**	**32,74**	**31,69**	**32,48**	**33,60**	**33,17**	**32,69**	**32,06**	**34,67**	**37,31**	**37,75**	**34,46**	**35,06**	**36,93**	**38,43**	**38,15**	***Capital Adequacy Ratio (%)***
- Modal	69.992	73.091	77.643	77.341	78.329	80.112	83.285	85.492	88.016	90.473	100.481	112.590	114.240	106.216	109.986	112.516	117.444	118.054	- *Capital*
- ATMR	244.013	236.592	240.238	236.240	247.195	246.618	247.893	257.707	269.247	282.202	289.857	301.771	302.589	308.209	313.719	304.643	305.640	309.426	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**27,72**	**29,91**	**31,35**	**31,77**	**30,73**	**31,53**	**32,63**	**32,27**	**31,79**	**31,14**	**33,73**	**36,38**	**36,82**	**33,49**	**34,23**	**36,11**	**37,61**	**37,36**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	67.644	70.771	75.315	75.050	75.959	77.752	80.876	83.161	85.586	87.873	97.756	109.783	111.426	103.220	107.377	110.008	114.962	115.590	- *Core Capital (Tier I)*
- ATMR	244.013	236.592	240.238	236.240	247.195	246.618	247.893	257.707	269.247	282.202	289.857	301.771	302.589	308.209	313.719	304.643	305.640	309.426	- *Risk Weighted Assets*
ROA (%)	**3,10**	**3,06**	**3,42**	**2,95**	**2,70**	**2,71**	**2,64**	**2,42**	**2,42**	**2,71**	**2,88**	**3,00**	**3,15**	**2,92**	**3,17**	**3,48**	**3,52**	**3,43**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	8.905	8.837	10.524	9.109	8.382	8.419	8.276	7.616	7.719	8.780	9.481	10.510	10.672	10.003	12.553	13.552	13.730	13.337	- *Profit*
- Rata-rata total aset	287.550	288.751	307.329	308.717	310.952	310.817	312.899	314.710	318.613	323.666	329.497	350.792	338.434	342.766	395.704	389.558	390.209	389.294	- *Average total assets*
BOPO (%)	**80,79**	**80,78**	**86,57**	**85,60**	**84,03**	**83,42**	**83,26**	**85,28**	**86,40**	**85,58**	**85,14**	**83,51**	**82,05**	**83,06**	**85,39**	**85,63**	**84,44**	**82,99**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	30.280	32.856	4.936	7.823	9.697	12.593	15.045	18.712	23.688	30.065	36.235	40.221	40.183	43.697	5.679	12.386	17.122	20.103	- *Operating Expenses*
- Pendapatan Operasional	37.478	40.672	5.701	9.139	11.539	15.097	18.070	21.942	27.417	35.130	42.558	48.164	48.973	52.606	6.650	14.465	20.278	24.223	- *Operating Income*
NIM (%)	**3,45**	**3,47**	**3,46**	**3,27**	**3,31**	**3,32**	**3,32**	**3,36**	**3,31**	**3,31**	**3,34**	**3,41**	**2,79**	**2,65**	**1,87**	**1,86**	**1,87**	**1,93**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	9.706	9.790	10.373	9.836	10.039	10.057	10.151	10.321	10.271	10.434	10.730	11.627	11.539	11.104	13.013	12.666	12.663	12.920	- *Interest income net*
- Rata-rata total aset produktif	280.969	282.108	299.557	300.822	303.207	303.121	305.417	307.191	310.693	315.430	320.994	341.078	413.777	419.302	694.502	682.217	676.990	668.552	- *Average total earning assets*
LDR (%)	**111,30**	**111,21**	**105,10**	**104,73**	**107,97**	**111,55**	**110,72**	**110,97**	**116,87**	**121,66**	**125,38**	**118,69**	**124,98**	**130,05**	**127,53**	**128,68**	**130,70**	**135,91**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	173.255	172.859	172.738	171.259	175.326	180.697	183.270	181.482	193.661	203.521	212.784	218.781	217.144	225.500	225.759	221.684	223.546	225.876	- *Total Credit to third party*
- Total Dana Pihak Ketiga	155.666	155.430	164.354	163.527	162.380	161.994	165.522	163.536	165.712	167.293	169.714	184.337	173.746	173.395	177.020	172.281	171.033	166.190	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**21,28**	**22,30**	**23,34**	**24,82**	**24,65**	**20,74**	**22,51**	**23,19**	**22,48**	**21,21**	**20,90**	**21,82**	**20,99**	**19,88**	**19,60**	**18,94**	**18,44**	**18,15**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	49.355	52.599	56.854	61.404	58.783	45.514	50.739	50.336	52.932	53.509	53.418	62.766	56.018	55.132	55.012	50.941	46.439	45.239	- *Aset Likuid Primer*
- Aset Likuid Sekunder	14.283	14.754	14.874	15.551	18.957	18.880	21.571	24.748	23.964	22.654	25.214	22.173	25.255	22.464	22.561	21.681	25.769	24.930	- *Aset Likuid Sekunder*
- Total Aset	299.013	301.966	307.329	310.105	315.423	310.412	321.224	323.766	342.033	359.037	376.142	389.287	387.272	390.415	395.704	383.411	391.512	386.547	- *Total Assets*

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

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

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

Kelompok Bank	2012		2013												2014				*Group of Bank*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
- Bank Persero	1.437.996	1.535.343	1.492.152	1.486.314	1.503.293	1.540.859	1.546.709	1.578.632	1.587.370	1.615.923	1.657.000	1.666.037	1.685.957	1.758.873	1.699.767	1.716.770	1.731.177	1.773.954	- *State Owned Banks*
- BUSN Devisa	1.640.486	1.705.408	1.705.217	1.715.882	1.736.757	1.731.693	1.762.054	1.755.355	1.785.750	1.806.348	1.855.771	1.854.386	1.896.373	1.962.539	1.946.984	1.950.219	1.959.219	1.972.793	- *Foreign Exchange Commercial Banks*
- BUSN Non Devisa	128.684	135.472	134.227	133.781	141.242	141.477	144.507	148.432	147.591	146.433	150.541	149.899	151.723	162.457	158.996	158.708	162.521	162.458	- *Non-Foreign Exchange Commercial Banks*
- BPD	386.686	366.685	357.120	372.740	389.851	409.387	405.260	413.154	397.348	393.226	426.527	414.741	419.084	389.964	388.106	394.657	407.669	430.044	- *Regional Development Banks*
- Bank Campuran	210.591	217.713	214.994	218.295	227.265	233.923	238.936	242.443	250.197	260.170	271.328	261.752	277.342	290.219	290.928	284.986	280.898	282.299	- *Joint Venture Banks*
- Bank Asing	299.013	301.966	307.329	310.105	315.423	310.412	321.224	323.766	342.033	359.037	376.142	370.029	387.272	390.415	395.704	383.411	391.512	386.547	- *Foreign Owned Banks*
Total	**4.103.456**	**4.262.587**	**4.211.039**	**4.237.117**	**4.313.832**	**4.367.751**	**4.418.690**	**4.461.783**	**4.510.290**	**4.581.137**	**4.737.308**	**4.716.845**	**4.817.751**	**4.954.467**	**4.880.485**	**4.888.752**	**4.932.997**	**5.008.095**	***Total***

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

Kelompok Bank	Desember 2009				Desember 2010				Desember 2011				Desember 2012				April 2013				Desember 2013				April 2014				*Group of Bank*
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
Bank Persero	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	*State Owned Banks*
BUSN Devisa	2	18	8	6	1	18	10	7	1	18	7	10	1	17	7	11	1	16	7	11	1	15	8	12	1	14	9	12	*Foreign Exchange Commercial Banks*
BUSN Non Devisa	21	9	1	0	21	8	2	0	12	15	3	0	10	17	2	1	11	16	2	1	8	18	2	1	7	19	2	1	*Non-Foreign Exchange Commercial Banks*
BPD	1	17	8	0	0	15	11	0	0	14	11	1	0	14	11	1	0	11	14	1	0	14	11	1	0	11	14	1	*Regional Development Banks*
Bank Campuran	1	8	7	0	1	7	7	0	0	6	8	0	0	6	8	0	0	7	8	0	0	7	7	1	0	6	7	1	*Joint Venture Banks*
Bank Asing	0	4	5	1	0	5	4	1	0	4	3	3	0	3	3	4	0	3	3	4	0	2	4	4	0	2	4	4	*Foreign Owned Banks*
Total	**25**	**56**	**29**	**11**	**23**	**53**	**34**	**12**	**13**	**57**	**32**	**18**	**11**	**57**	**31**	**21**	**12**	**53**	**34**	**21**	**9**	**56**	**32**	**23**	**8**	**52**	**36**	**23**	***Total***

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

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

Miliar Rp *(Billion Rp)*

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	**3.339.825**	**3.416.989**	**3.370.759**	**3.471.162**	**3.550.589**	**3.573.221**	**3.638.229**	**3.674.645**	**3.748.911**	**3.813.167**	**3.970.762**	**3.956.974**	**4.051.171**	**4.115.372**	**4.093.757**	**4.105.080**	**4.174.744**	**4.202.006**	***Earning Assets***
a. Lancar	3.180.983	3.250.997	3.196.818	3.294.565	3.369.833	3.393.202	3.476.582	3.494.982	3.576.340	3.625.934	3.786.570	3.768.006	3.862.279	3.929.648	3.887.028	3.886.237	3.956.278	3.994.204	*a. Current*
b. DPK	103.026	110.176	118.046	119.402	124.437	123.186	104.178	122.037	114.153	124.522	123.033	126.706	126.643	124.978	142.856	152.204	151.334	138.941	*b. Special Mention*
c. Kurang Lancar	9.945	9.189	11.320	10.437	9.884	10.309	9.783	9.578	10.498	12.298	11.187	11.241	10.717	9.481	11.881	12.265	13.692	13.761	*c. Sub-Standard*
d. Diragukan	7.704	9.515	7.573	9.886	9.509	8.332	8.596	8.779	8.408	8.909	8.973	9.252	9.525	9.132	9.165	11.120	11.042	10.973	*d. Doubtful*
e. Macet	38.167	37.113	37.002	36.873	36.925	38.192	39.090	39.269	39.512	41.505	40.999	41.769	42.007	42.131	42.827	43.255	42.398	44.127	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**1.140.137**	**1.066.117**	**1.092.782**	**1.100.106**	**1.089.701**	**1.101.198**	**1.078.018**	**1.115.012**	**1.155.712**	**1.196.916**	**1.261.094**	**1.266.749**	**1.461.321**	**1.331.086**	**1.369.968**	**1.324.084**	**1.294.608**	**1.277.134**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	1.127.435	1.053.796	1.071.807	1.082.620	1.066.845	1.080.987	1.064.267	1.097.360	1.136.706	1.178.352	1.243.688	1.247.442	1.440.056	1.308.578	1.348.408	1.296.585	1.275.018	1.255.879	*a. Current*
b. DPK	11.584	11.337	19.700	16.269	21.698	18.964	12.332	16.364	17.637	17.120	16.227	18.125	19.950	21.134	20.034	23.265	17.959	19.446	*b. Special Mention*
c. Kurang Lancar	575	662	717	568	557	630	621	626	456	682	385	437	594	404	703	707	781	690	*c. Sub-Standard*
d. Diragukan	149	141	173	200	189	158	204	212	208	219	230	232	240	270	293	320	248	363	*d. Doubtful*
e. Macet	394	181	384	449	412	459	592	451	704	543	564	513	481	699	530	3.207	603	756	*e. Lost*
Non Performing Earning Aset (Nominal)	**61.057**	**60.345**	**66.673**	**63.350**	**66.979**	**65.571**	**61.823**	**65.420**	**63.289**	**70.556**	**66.729**	**67.431**	**67.980**	**68.947**	**65.399**	**70.874**	**68.764**	**70.671**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**16.928**	**17.812**	**17.458**	**17.966**	**19.000**	**20.595**	**21.607**	**23.313**	**24.384**	**24.027**	**23.595**	**23.473**	**26.643**	**26.968**	**26.467**	**25.644**	**27.113**	**27.428**	***Interbank Loans***
a. Lancar	16.831	17.668	17.357	17.875	18.869	20.470	21.487	23.181	24.285	23.887	23.481	23.351	26.479	26.859	26.360	25.485	26.989	27.305	*a. Current*
b. DPK	19	64	13	10	42	39	38	44	9	47	14	23	43	7	2	37	43	39	*b. Special Mention*
c. Kurang Lancar	0	-	6	2	10	5	-	3	0	-	3	3	18	1	5	3	2	4	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	1	1	1	3	3	-	-	-	-	-	1	2	1	*d. Doubtful*
e. Macet	78	80	82	79	79	81	83	83	86	90	98	95	104	101	101	117	77	79	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**78**	**80**	**87**	**82**	**89**	**87**	**84**	**88**	**90**	**93**	**101**	**98**	**121**	**102**	**106**	**122**	**81**	**84**	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.
- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed dan uncommitted), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
- Since the period of April 2013, numbers on the Earning Assets - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)
- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

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

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	**1.221.352**	**1.260.415**	**1.256.267**	**1.285.637**	**1.309.769**	**1.310.251**	**1.342.141**	**1.350.472**	**1.383.618**	**1.399.401**	**1.451.485**	**1.448.443**	**1.471.593**	**1.511.620**	**1.484.253**	**1.500.432**	**1.525.493**	**1.526.561**	***Earning Assets***
a. Lancar	1.145.819	1.176.286	1.164.604	1.198.236	1.219.165	1.217.021	1.266.068	1.261.044	1.303.034	1.307.597	1.367.546	1.357.198	1.383.136	1.423.606	1.382.735	1.393.143	1.418.429	1.429.014	*a. Current*
b. DPK	52.093	59.753	67.680	62.819	66.462	68.632	51.412	64.871	55.321	64.025	58.394	65.860	63.723	64.199	75.064	80.096	80.481	70.284	*b. Special Mention*
c. Kurang Lancar	3.825	2.699	4.394	3.870	3.633	3.846	3.374	3.020	3.676	5.220	3.646	3.486	2.985	2.499	4.601	3.780	3.515	3.754	*c. Sub-Standard*
d. Diragukan	2.743	4.709	2.643	4.702	4.368	3.475	3.892	3.988	3.232	3.622	3.577	3.502	3.284	2.874	2.838	4.328	4.782	4.071	*d. Doubtful*
e. Macet	16.872	16.967	16.947	16.011	16.141	17.276	17.395	17.549	18.355	18.937	18.322	18.396	18.465	18.441	19.016	19.085	18.286	19.438	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**295.674**	**309.868**	**328.513**	**318.903**	**302.209**	**307.201**	**301.807**	**305.574**	**320.496**	**336.418**	**340.296**	**343.076**	**358.119**	**359.504**	**375.793**	**363.930**	**349.741**	**353.283**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	291.213	306.205	318.627	313.554	292.249	299.247	298.262	298.608	316.512	329.502	335.434	338.643	353.258	352.102	371.068	354.232	344.062	347.797	*a. Current*
b. DPK	4.123	3.545	9.504	4.937	9.502	7.490	2.936	6.505	3.503	6.401	4.390	3.987	4.416	6.828	4.239	6.568	5.170	4.896	*b. Special Mention*
c. Kurang Lancar	84	63	85	87	132	143	153	127	79	135	89	58	78	46	124	85	59	137	*c. Sub-Standard*
d. Diragukan	46	30	67	100	82	61	70	76	74	82	66	77	63	57	57	115	113	70	*d. Doubtful*
e. Macet	208	24	230	226	244	260	386	257	329	298	317	311	303	471	306	2.930	338	384	*e. Loss*
Non Performing Earning Aset (Nominal)	**27.901**	**28.038**	**33.869**	**29.932**	**34.102**	**32.551**	**28.205**	**31.522**	**29.247**	**34.695**	**30.407**	**29.818**	**29.595**	**31.217**	**26.941**	**30.323**	**27.092**	**27.854**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**2.590**	**2.866**	**2.794**	**2.752**	**2.743**	**3.384**	**3.807**	**4.153**	**4.366**	**4.481**	**4.863**	**4.469**	**5.157**	**5.705**	**5.997**	**6.079**	**7.016**	**6.638**	***Interbank Loans***
a. Lancar	2.495	2.740	2.706	2.665	2.630	3.299	3.706	4.033	4.283	4.382	4.763	4.362	5.050	5.607	5.899	5.973	6.905	6.527	*a. Current*
b. DPK	18	48	8	9	36	7	23	39	0[r)]	12	7	16	11	0	0	32	37	36	*b. Special Mention*
c. Kurang Lancar	0	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	77	78	80	78	77	78	78	79	82	86	93	92	96	98	97	75	74	75	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**77**	**78**	**80**	**78**	**77**	**78**	**78**	**80**	**84**	**87**	**93**	**92**	**96**	**98**	**97**	**75**	**74**	**75**	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.
- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed dan uncommitted), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

r) Angka-angka diperbaiki

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
- Since the period of April 2013, numbers on the Earning Assets - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)
- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

r) Revised figures

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

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

Miliar Rp *(Billion Rp)*

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	**1.293.983**	**1.327.140**	**1.294.400**	**1.334.737**	**1.353.800**	**1.364.067**	**1.381.782**	**1.389.622**	**1.411.319**	**1.448.975**	**1.492.362**	**1.495.295**	**1.530.529**	**1.557.562**	**1.570.698**	**1.571.014**	**1.594.282**	**1.597.021**	***Earning Assets***
a. Lancar	1.239.756	1.274.458	1.243.357	1.278.811	1.297.878	1.310.643	1.328.718	1.333.635	1.354.137	1.389.684	1.432.009	1.437.181	1.469.927	1.499.030	1.507.956	1.503.871	1.526.048	1.529.964	*a. Current*
b. DPK	34.831	33.686	31.986	36.634	36.714	34.336	33.709	36.447	38.291	38.828	39.659	36.913	39.063	37.211	40.966	44.382	45.078	43.092	*b. Special Mention*
c. Kurang Lancar	3.516	3.810	3.677	3.531	3.638	3.705	3.724	3.709	3.712	4.076	4.015	4.515	4.534	4.009	4.077	4.605	4.777	4.737	*c. Sub-Standard*
d. Diragukan	2.442	2.305	2.470	2.715	2.544	2.317	2.031	2.186	2.342	2.494	2.500	2.337	2.577	2.698	2.961	3.122	3.315	4.125	*d. Doubtful*
e. Macet	13.438	12.881	12.909	13.045	13.026	13.066	13.601	13.645	12.838	13.893	14.179	14.350	14.428	14.614	14.738	15.034	15.063	15.103	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**406.396**	**402.700**	**407.860**	**412.730**	**412.433**	**426.795**	**431.751**	**442.373**	**454.867**	**461.272**	**471.017**	**465.269**	**606.755**	**483.630**	**488.983**	**476.834**	**475.597**	**479.720**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	404.525	400.677	404.510	408.265	407.971	423.161	430.034	440.257	449.174	459.074	469.023	462.026	602.466	480.305	485.040	471.021	471.037	473.901	*a. Current*
b. DPK	1.614	1.830	3.184	4.250	4.299	3.477	1.552	1.939	5370	1.862	1.800	3.067	4.120	3.181	3.791	5.510	4.252	5.388	*b. Special Mention*
c. Kurang Lancar	107	85	62	57	57	63	71	81	49	186	41	55	65	37	43	148	155	135	*c. Sub-Standard*
d. Diragukan	74	71	64	68	69	53	51	50	44	44	46	49	54	50	54	58	67	145	*d. Doubtful*
e. Macet	76	37	40	90	37	40	43	46	230	106	108	72	49	57	56	96	85	151	*e. Loss*
Non Performing Earning Aset (Nominal)	**19.652**	**19.190**	**19.223**	**19.507**	**19.372**	**19.244**	**19.520**	**19.717**	**19.214**	**20.799**	**20.888**	**21.378**	**21.708**	**21.465**	**21.929**	**23.064**	**23.463**	**24.396**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**8.667**	**9.085**	**9.098**	**9.488**	**10.229**	**10.435**	**10.771**	**11.251**	**12.066**	**11.177**	**9.621**	**9.812**	**10.192**	**10.250**	**10.022**	**9.937**	**10.034**	**10.136**	***Interbank Loans***
a. Lancar	8.667	9.069	9.092	9.487	10.224	10.401	10.755	11.243	12.061	11.152	9.611	9.805	10.142	10.243	10.013	9.889	10.025	10.130	*a. Current*
b. DPK	0	16	6	1	4	32	14	4	2	22	7	6	30	5	2	4	4	2	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	1	1	-	2	0	-	-	-	17	-	4	3	2	2	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	0	1	1	2	2	-	-		-	-	1	1	-	*d. Doubtful*
e. Macet	-	-	-	-	0	0	0	0	1	1	3	1	3	1	3	40	1	2	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	**-**	**-**	**-**	**1**	**1**	**1**	**3**	**3**	**3**	**3**	**1**	**20**	**1**	**7**	**44**	**5**	**5**	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.
- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed dan uncommitted), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
- Since the period of April 2013, numbers on the Earning Assets - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)
- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

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

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

Miliar Rp *(Billion Rp)*

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	**81.967**	**82.482**	**76.689**	**83.879**	**86.499**	**86.425**	**87.426**	**91.120**	**91.750**	**91.502**	**95.228**	**95.940**	**99.233**	**106.351**	**103.374**	**102.286**	**105.783**	**108.009**	***Earning Assets***
a. Lancar	78.802	79.366	74.392	80.237	82.865	82.809	83.904	87.522	88.083	87.749	91.557	92.250	95.478	102.965	99.012	97.716	101.245	103.149	*a. Current*
b. DPK	1.923	1.872	1.612	2.356	2.455	2.349	2.250	2.380	2.434	2.564	2.532	2.440	2.519	2.276	3.065	3.192	3.304	3.367	*b. Special Mention*
c. Kurang Lancar	267	361	175	308	231	337	338	344	311	215	253	345	294	226	319	258	287	480	*c. Sub-Standard*
d. Diragukan	254	197	165	269	286	262	269	286	324	294	271	263	267	235	288	425	274	336	*d. Doubtful*
e. Macet	720	686	346	709	662	668	665	587	598	681	615	641	675	649	690	694	673	677	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**4.056**	**4.045**	**4.225**	**4.581**	**3.943**	**4.494**	**4.267**	**4.207**	**5.094**	**4.491**	**4.038**	**5.602**	**5.196**	**4.500**	**5.548**	**5.503**	**5.483**	**4.983**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	4.048	4.042	4.215	4.573	3.897	4.448	4.243	4.200	5.089	4.484	4.027	5.597	5.189	4.492	5.536	5.488	5.473	4.981	*a. Current*
b. DPK	7	3	9	7	44	19	16	5	3	6	10	5	6	7	11	15	9	2	*b. Special Mention*
c. Kurang Lancar	0	0	0	0	0	25	6	0	0	0	0	0	0	0	0	0	0	0	*c. Sub-Standard*
d. Diragukan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	*d. Doubtful*
e. Macet	1	1	1	1	2	3	3	3	1	1	1	1	1	1	1	1	1	1	*e. Loss*
Non Performing Earning Aset (Nominal)	**1.243**	**1.246**	**687**	**1.287**	**1.181**	**1.295**	**1.281**	**1.220**	**1.234**	**1.192**	**1.140**	**1.250**	**1.237**	**1.111**	**1.299**	**1.378**	**1.236**	**1.494**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**862**	**890**	**882**	**876**	**916**	**897**	**970**	**1.053**	**1.102**	**1.120**	**1.119**	**1.111**	**1.091**	**1.072**	**1.042**	**1.010**	**1.001**	**981**	***Interbank Loans***
a. Lancar	861	888	875	872	905	890	966	1.049	1.092	1.111	1.114	1.104	1.084	1.070	1.040	1.007	998	977	*a. Current*
b. DPK	-	-	-	-	-	-	0	-	7	7	-	2	2	2	-	1	1	-	*b. Special Mention*
c. Kurang Lancar	-	-	6	2	9	4	0	-	-	-	3	3	-	-	-	-	-	2	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	1	0	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	1	1	1	1	2	2	4	4	3	2	2	2	5	-	2	2	2	2	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**1**	**1**	**7**	**3**	**11**	**7**	**4**	**4**	**3**	**2**	**5**	**5**	**5**	**-**	**2**	**2**	**2**	**4**	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.
- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed dan uncommitted), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
- Since the period of April 2013, numbers on the Earning Assets - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)
- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

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

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

Miliar Rp *(Billion Rp)*

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	**302.368**	**297.222**	**293.411**	**307.652**	**325.170**	**333.504**	**333.698**	**342.902**	**332.407**	**330.081**	**356.826**	**353.164**	**355.008**	**334.497**	**325.632**	**336.290**	**352.300**	**368.852**	***Earning Assets***
a. Lancar	291.642	287.538	280.833	295.079	312.480	320.695	320.958	329.527	319.090	315.901	341.642	337.868	340.010	321.098	309.037	319.212	334.892	350.401	*a. Current*
b. DPK	5.345	4.570	6.392	6.715	7.068	6.808	6.387	6.859	6.388	7.221	7.828	7.486	7.107	5.762	8.896	9.075	9.068	8.881	*b. Special Mention*
c. Kurang Lancar	1.038	945	1.765	1.275	942	1.137	1.105	1.125	1.154	982	1.459	1.563	1.496	1.052	1.507	1.485	1.312	2.260	*c. Sub-Standard*
d. Diragukan	672	637	665	687	818	795	902	840	1.010	1.006	924	908	1.053	987	859	1.012	1.292	1.065	*d. Doubtful*
e. Macet	3.671	3.532	3.756	3.895	3.863	4.069	4.346	4.551	4.766	4.971	4.973	5.339	5.341	5.598	5.334	5.505	5.737	6.244	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**29.550**	**31.651**	**28.246**	**27.964**	**27.576**	**28.151**	**29.293**	**28.996**	**31.853**	**32.226**	**32.034**	**31.070**	**30.626**	**31.877**	**31.257**	**30.148**	**29.948**	**30.130**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	29.041	31.320	27.765	27.665	27.290	27.724	28.894	28.607	31.596	31.908	31.666	30.683	30.267	31.601	30.848	29.629	29.394	29.503	*a. Current*
b. DPK	443	249	411	222	215	321	295	284	144	216	235	266	231	130	270	370	386	358	*b. Special Mention*
c. Kurang Lancar	13	12	5	6	3	9	5	7	6	8	4	8	13	3	9	17	4	54	*c. Sub-Standard*
d. Diragukan	14	25	26	15	15	20	17	19	21	20	17	18	19	26	16	9	23	17	*d. Doubtful*
e. Macet	39	44	38	56	53	77	82	79	85	74	112	96	98	118	113	123	141	197	*e. Loss*
Non Performing Earning Aset (Nominal)	**5.446**	**5.195**	**6.256**	**5.934**	**5.693**	**6.106**	**6.457**	**6.621**	**7.041**	**7.061**	**7.488**	**7.931**	**8.020**	**7.784**	**7.837**	**8.152**	**8.508**	**9.838**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**345**	**357**	**329**	**435**	**433**	**442**	**454**	**521**	**593**	**614**	**656**	**664**	**671**	**709**	**698**	**665**	**727**	**734**	***Interbank Loans***
a. Lancar	345	357	329	435	430	441	454	520	593	607	656	664	670	708	697	664	726	732	*a. Current*
b. DPK	0	-	-	-	2	0	1	1	-	7	0	-	-	-	-	-	-	1	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	**-**	**-**	**-**		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1**	**1**	**1**	**1**	**1**	**1**	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.
- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed dan uncommitted), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
- Since the period of April 2013, numbers on the Earning Assets - Acoount administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)
- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

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

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	**184.970**	**191.046**	**187.736**	**194.973**	**202.449**	**203.241**	**210.625**	**213.734**	**223.741**	**229.595**	**238.969**	**233.049**	**246.918**	**255.735**	**254.672**	**248.545**	**246.415**	**252.415**	***Earning Assets***
a. Lancar	179.178	184.439	181.434	188.439	195.526	196.812	204.082	206.834	216.420	221.928	230.282	224.946	238.530	246.183	245.560	239.100	237.222	242.377	*a. Current*
b. DPK	3.417	4.239	4.015	4.237	4.596	4.287	4.413	4.976	5.132	5.373	6.487	5.812	6.091	7.097	6.645	7.159	6.732	7.337	*b. Special Mention*
c. Kurang Lancar	436	540	481	473	493	434	399	385	642	758	754	373	276	376	320	247	444	693	*c. Sub-Standard*
d. Diragukan	447	482	488	363	331	334	345	300	309	296	400	905	989	983	1.029	1.033	912	893	*d. Doubtful*
e. Macet	1.491	1.346	1.318	1.462	1.503	1.373	1.386	1.238	1.239	1.239	1.047	1.015	1.033	1.097	1.118	1.005	1.106	1.116	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**125.412**	**125.802**	**128.236**	**133.142**	**138.877**	**136.153**	**109.956**	**127.286**	**131.797**	**138.955**	**148.136**	**148.212**	**168.205**	**156.794**	**158.239**	**151.382**	**144.531**	**143.134**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	123.889	124.223	126.623	131.528	137.075	134.572	108.025	125.223	129.676	136.735	145.890	146.148	166.123	154.721	156.102	149.414	142.678	141.391	*a. Current*
b. DPK	1.398	1.452	1.382	1.357	1.681	1.447	1.749	1.901	1.993	2.066	2.081	1.896	1.986	1.929	2.052	1.887	1.782	1.695	*b. Special Mention*
c. Kurang Lancar	96	93	196	223	86	97	98	91	40	59	81	128	42	58	46	42	34	37	*c. Sub-Standard*
d. Diragukan	0	0	0	0	0	2	49	50	52	55	83	39	54	64	17	14	12	7	*d. Doubtful*
e. Macet	29	34	35	34	34	35	35	21	36	41	0	0	0	22	22	25	25	3	*e. Loss*
Non Performing Earning Aset (Nominal)	**2.500**	**2.495**	**2.518**	**2.555**	**2.447**	**2.276**	**2.313**	**2.086**	**2.317**	**2.448**	**2.365**	**2.459**	**2.393**	**2.601**	**2.553**	**2.366**	**2.532**	**2.749**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**4**	**4**	**7**	**8**	**12**	**14**	**14**	**16**	**14**	**50**	**76[r)]**	**74**	**68**	**152**	**142**	**135**	**139**	**123**	***Interbank Loans***
a. Lancar	4	4	7	8	12	14	14	16	14	50	76[r)]	74	68	152	142	135	139	123	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.
- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed dan uncommitted), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

r) Angka-angka diperbaiki

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
- Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)
- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

r) Revised figures

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

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

Miliar Rp *(Billion Rp)*

Indikator	2012		2013												2014				*Indicator*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	**255.186**	**258.683**	**262.256**	**264.285**	**272.901**	**275.733**	**282.556**	**286.795**	**306.075**	**313.612**	**335.892**	**331.082**	**347.889**	**349.606**	**355.128**	**346.514**	**352.053**	**349.148**	***Earning Assets***
a. Lancar	245.785	248.910	252.198	253.763	261.919	265.221	272.852	276.419	295.576	303.075	323.532	318.562	335.198	336.766	342.730	333.195	340.035	339.300	*a. Current*
b. DPK	5.416	6.057	6.362	6.641	7.142	6.774	6.008	6.503	6.587	6.512	8.133	8.196	8.140	8.434	8.222	8.300	6.674	5.980	*b. Special Mention*
c. Kurang Lancar	863	833	828	979	947	850	843	994	1.004	1.046	1.061	959	1.132	1.319	1.057	1.889	3.342	1.836	*c. Sub-Standard*
d. Diragukan	1.147	1.184	1.141	1.150	1.163	1.150	1.156	1.179	1.193	1.196	1.301	1.338	1.355	1.354	1.188	1.200	467	482	*d. Doubtful*
e. Macet	1.974	1.700	1.726	1.752	1.731	1.739	1.697	1.700	1.716	1.783	1.864	2.028	2.064	1.732	1.931	1.931	1.534	1.550	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**279.050**	**192.051**	**195.703**	**202.786**	**204.663**	**198.405**	**200.944**	**206.576**	**211.606**	**223.554**	**265.573**	**273.520**	**292.420**	**294.780**	**310.148**	**296.287**	**289.310**	**265.884**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	274.719	187.329	190.067	197.036	198.363	191.836	194.808	200.464	204.658	216.649	257.648	264.346	282.753	285.358	299.814	286.801	282.365	258.305	*a. Current*
b. DPK	4.001	4.258	5.210	5.496	5.957	6.210	5.785	5.731	6.624	6.569	7.709	8.905	9.191	9.059	9.671	8.914	6.360	7.107	*b. Special Mention*
c. Kurang Lancar	275	409	370	195	278	293	289	320	283	293	170	188	395	259	483	414	529	327	*c. Sub-Standard*
d. Diragukan	14	16	15	17	23	21	18	17	18	19	18	48	50	72	149	124	33	124	*d. Doubtful*
e. Macet	41	40	40	42	42	45	44	45	24	23	27	33	31	31	32	33	23	20	*e. Loss*
Non Performing Earning Aset (Nominal)	**4.315**	**4.181**	**4.121**	**4.135**	**4.183**	**4.098**	**4.047**	**4.254**	**4.236**	**4.361**	**4.441**	**4.594**	**5.027**	**4.768**	**4.840**	**5.590**	**5.928**	**4.340**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**4.460**	**4.610**	**4.348**	**4.407**	**4.667**	**5.425**	**5.592**	**6.320**	**6.243**	**6.585**	**7.261**	**7.343**	**9.464**	**9.077**	**8.568**	**7.818**	**8.196**	**8.816**	***Interbank Loans***
a. Lancar	4.460	4.610	4.348	4.407	4.667	5.425	5.592	6.320	6.243	6.585	7.261	7.343	9.464	9.077	8.568	7.818	8.196	8.816	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.
- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed dan uncommitted), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Aset adalah total dari non performing aset pada neraca dan non performing earning aset pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
- Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is commited and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other commited and contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)
- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

Tabel 1.38 Komposisi Dana Pihak Ketiga Bank Umum

(Composition of Third Party Funds of Commercial Banks)

Miliar Rp *(Billion Rp)*

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		April 2013		Desember 2013		April 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**465.222**	**23,85**	**535.855**	**22,91**	**652.708**	**23,44**	**767.070**	**23,78**	**791.475**	**23,99**	**846.781**	**23,11**	**845.033**	**22,87**	***Demand Deposits***
Rupiah	332.198	17,03	383.808	16,41	485.716	17,44	567.801	17,61	582.871	17,67	569.927	15,55	585.962	15,86	*Rupiah*
Valas	133.024	6,82	152.047	6,50	166.992	6,00	199.270	6,18	208.604	6,32	276.854	7,56	259.071	7,01	*Foreign Exchange*
Tabungan	**585.707**	**30,03**	**733.157**	**31,35**	**898.245**	**32,25**	**1.076.830**	**33,39**	**1.058.278**	**32,08**	**1.212.707**	**33,10**	**1.165.416**	**31,54**	***Saving***
Rupiah	544.411	27,91	678.621	29,02	840.063	30,16	1.010.488	31,33	984.782	29,85	1.123.696	30,67	1.076.271	29,13	*Rupiah*
Valas	41.295	2,12	54.536	2,33	58.181	2,09	66.342	2,06	73.496	2,23	89.011	2,43	89.145	2,41	*Foreign Exchange*
Simpanan Berjangka	**899.783**	**46,13**	**1.069.811**	**45,74**	**1.234.072**	**44,31**	**1.381.298**	**42,83**	**1.449.598**	**43,94**	**1.604.480**	**43,79**	**1.684.316**	**45,59**	***Time Deposits***
Rupiah	761.844	39,05	928.089	39,68	1.072.770	38,52	1.179.242	36,56	1.242.699	37,66	1.331.527	36,34	1.435.252	38,85	*Rupiah*
Valas	137.939	7,07	141.723	6,06	161.302	5,79	202.056	6,26	206.899	6,27	272.952	7,45	249.064	6,74	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	673.312	24,18	677.030	20,99	820.607	24,87	814.742	22,24	920.170	24,90	*Rupiah*
Valas	-	-	-	-	110.978	3,98	128.829	3,99	143.574	4,35	172.312	4,70	153.163	4,15	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Periode 3 Month*
Rupiah	-	-	-	-	222.071	7,97	251.926	7,81	203.612	6,17	264.156	7,21	252.046	6,82	*Rupiah*
Valas	-	-	-	-	21.467	0,77	27.543	0,85	22.050	0,67	33.743	0,92	28.760	0,78	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Periode 6 Month*
Rupiah	-	-	-	-	90.412	3,25	125.555	3,89	122.912	3,73	120.795	3,30	124.505	3,37	*Rupiah*
Valas	-	-	-	-	15.504	0,56	27.215	0,84	25.896	0,78	37.508	1,02	32.415	0,88	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Periode >= 12 Month*
Rupiah	-	-	-	-	86.975	3,11	124.731	3,87	95.568	2,90	131.834	3,60	138.530	3,75	*Rupiah*
Valas	-	-	-	-	13.352	0,48	18.469	0,57	15.379	0,47	29.390	0,80	34.726	0,94	*Foreign Exchange*
Total DPK	**1.950.712**	**100,00**	**2.338.824**	**100,00**	**2.785.024**	**100,00**	**3.225.198**	**100,00**	**3.299.350**	**100,00**	**3.663.968**	**100,00**	**3.694.765**	**100,00**	***Total Third Party Funds***
Rupiah	1.638.454	83,99	1.990.518	85,11	2.398.549	86,12	2.757.530	85,50	2.810.352	85,18	3.025.150	82,56	3.097.485	83,83	*Rupiah*
Valas	312.258	16,01	348.306	14,89	386.475	13,88	467.668	14,50	488.999	14,82	638.818	17,44	597.280	16,17	*Foreign Exchange*

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

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		April 2013		Desember 2013		April 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**172.602**	**22,03**	**194.533**	**21,65**	**242.853**	**23,37**	**272.149**	**22,65**	**253.332**	**21,50**	**300.056**	**22,01**	**301.275**	**22,35**	***Demand Deposits***
Rupiah	136.512	17,43	152.770	17,00	190.600	18,34	206.540	17,19	184.814	15,69	200.001	14,67	210.922	15,65	*Rupiah*
Valas	36.090	4,61	41.763	4,65	52.253	5,03	65.610	5,46	68.518	5,82	100.054	7,34	90.353	6,70	*Foreign Exchange*
Tabungan	**278.581**	**35,56**	**323.767**	**36,04**	**395.372**	**38,04**	**483.022**	**40,21**	**465.469**	**39,51**	**555.319**	**40,74**	**529.637**	**39,29**	***Saving***
Rupiah	268.894	34,32	311.891	34,72	383.292	36,88	467.656	38,93	449.201	38,13	533.277	39,12	507.056	37,62	*Rupiah*
Valas	9.687	1,24	11.876	1,32	12.080	1,16	15.366	1,28	16.268	1,38	22.042	1,62	22.580	1,68	*Foreign Exchange*
Simpanan Berjangka	**332.201**	**42,41**	**380.106**	**42,31**	**401.027**	**38,59**	**446.113**	**37,14**	**459.327**	**38,99**	**507.687**	**37,25**	**517.016**	**38,36**	***Time Deposits***
Rupiah	274.965	35,10	328.677	36,58	350.866	33,76	378.829	31,54	394.825	33,51	420.785	30,87	457.068	33,91	*Rupiah*
Valas	57.236	7,31	51.429	5,72	50.161	4,83	67.283	5,60	64.503	5,48	86.903	6,38	59.948	4,45	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	229.284	22,06	223.177	18,58	306.835	26,04	245.364	18,00	286.192	21,23	*Rupiah*
Valas	-	-	-	-	35.179	3,39	46.712	3,89	54.952	4,66	58.290	4,28	37.917	2,81	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Periode 3 Month*
Rupiah	-	-	-	-	62.782	6,04	71.970	5,99	38.763	3,29	74.076	5,43	69.438	5,15	*Rupiah*
Valas	-	-	-	-	4.976	0,48	5.442	0,45	1.553	0,13	4.879	0,36	2.084	0,15	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Periode 6 Month*
Rupiah	-	-	-	-	19.550	1,88	32.208	2,68	25.386	2,15	33.634	2,47	33.225	2,46	*Rupiah*
Valas	-	-	-	-	5.922	0,57	8.401	0,70	6.635	0,56	12.737	0,93	9.571	0,71	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Periode >= 12 Month*
Rupiah	-	-	-	-	39.250	3,78	51.475	4,28	23.840	2,02	67.710	4,97	68.213	5,06	*Rupiah*
Valas	-	-	-	-	4.084	0,39	6.729	0,56	1.363	0,12	10.996	0,81	10.376	0,77	*Foreign Exchange*
Total DPK	**783.384**	**100,00**	**898.405**	**100,00**	**1.039.253**	**100,00**	**1.201.284**	**100,00**	**1.178.129**	**100,00**	**1.363.062**	**100,00**	**1.347.928**	**100,00**	***Total Third Party Funds***
Rupiah	680.371	86,85	793.338	88,31	924.759	88,98	1.053.025	87,66	1.028.840	87,33	1.154.063	84,67	1.175.046	87,17	*Rupiah*
Valas	103.013	13,15	105.067	11,69	114.494	11,02	148.259	12,34	149.289	12,67	208.999	15,33	172.882	12,83	*Foreign Exchange*

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

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		April 2013		Desember 2013		April 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**153.929**	**19,71**	**195.216**	**20,02**	**225.170**	**19,19**	**264.982**	**19,58**	**265.810**	**19,39**	**294.181**	**18,95**	**275.749**	**17,74**	***Demand Deposits***
Rupiah	104.102	13,33	133.895	13,73	166.221	14,17	198.251	14,65	196.075	14,30	204.067	13,15	191.778	12,34	*Rupiah*
Valas	49.827	6,38	61.322	6,29	58.949	5,02	66.731	4,93	69.735	5,09	90.113	5,80	83.971	5,40	*Foreign Exchange*
Tabungan	**254.350**	**32,56**	**316.054**	**32,41**	**388.030**	**33,07**	**461.038**	**34,07**	**468.816**	**34,19**	**502.864**	**32,39**	**498.234**	**32,05**	***Saving***
Rupiah	238.632	30,55	294.034	30,15	363.575	30,99	433.712	32,05	435.543	31,77	463.249	29,84	459.146	29,53	*Rupiah*
Valas	15.718	2,01	22.020	2,26	24.455	2,08	27.326	2,02	33.273	2,43	39.614	2,55	39.088	2,51	*Foreign Exchange*
Simpanan Berjangka	**372.792**	**47,73**	**464.038**	**47,58**	**560.098**	**47,74**	**627.129**	**46,35**	**636.435**	**46,42**	**755.341**	**48,66**	**780.677**	**50,22**	***Time Deposits***
Rupiah	326.063	41,75	407.603	41,79	490.904	41,84	541.950	40,05	543.789	39,66	629.323	40,54	648.994	41,75	*Rupiah*
Valas	46.729	5,98	56.435	5,79	69.194	5,90	85.179	6,29	92.647	6,76	126.018	8,12	131.683	8,47	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	307.839	26,24	320.362	23,68	331.644	24,19	408.004	26,28	432.906	27,85	*Rupiah*
Valas	-	-	-	-	47.742	4,07	49.251	3,64	54.272	3,96	73.030	4,70	78.256	5,03	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Periode 3 Month*
Rupiah	-	-	-	-	107.755	9,18	127.361	9,41	108.936	7,95	130.349	8,40	124.334	8,00	*Rupiah*
Valas	-	-	-	-	9.728	0,83	14.451	1,07	14.060	1,03	21.551	1,39	18.408	1,18	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Periode 6 Month*
Rupiah	-	-	-	-	39.826	3,39	54.242	4,01	59.540	4,34	49.986	3,22	49.629	3,19	*Rupiah*
Valas	-	-	-	-	5.505	0,47	12.135	0,90	12.929	0,94	16.359	1,05	15.055	0,97	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Periode >= 12 Month*
Rupiah	-	-	-	-	35.483	3,02	39.985	2,95	43.669	3,19	40.984	2,64	42.126	2,71	*Rupiah*
Valas	-	-	-	-	6.219	0,53	9.343	0,69	11.386	0,83	15.078	0,97	19.964	1,28	*Foreign Exchange*
Total DPK	**781.072**	**100,00**	**975.308**	**100,00**	**1.173.297**	**100,00**	**1.353.149**	**100,00**	**1.371.061**	**100,00**	**1.552.385**	**100,00**	**1.554.660**	**100,00**	***Total Third Party Funds***
Rupiah	668.798	85,63	835.532	85,67	1.020.700	86,99	1.173.913	86,75	1.175.406	85,73	1.296.639	83,53	1.299.918	83,61	*Rupiah*
Valas	112.274	14,37	139.777	14,33	152.597	13,01	179.236	13,25	195.655	14,27	255.746	16,47	254.742	16,39	*Foreign Exchange*

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

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		April 2013		Desember 2013		April 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**2.184**	**4,96**	**2.745**	**4,66**	**3.634**	**4,37**	**5.074**	**4,86**	**4.797**	**4,42**	**5.844**	**4,76**	**5.560**	**4,60**	***Demand Deposits***
Rupiah	2.183	4,96	2.745	4,66	3.634	4,37	5.074	4,86	4.797	4,42	5.844	4,76	5.560	4,60	*Rupiah*
Valas	0	0,00	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Tabungan	**4.161**	**9,46**	**6.178**	**10,48**	**10.281**	**12,37**	**12.794**	**12,26**	**13.948**	**12,86**	**14.402**	**11,72**	**14.369**	**11,89**	***Saving***
Rupiah	4.161	9,46	6.178	10,48	10.281	12,37	12.794	12,26	13.948	12,86	14.402	11,72	14.369	11,89	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	0	0,00	*Foreign Exchange*
Simpanan Berjangka	**37.635**	**85,57**	**50.026**	**84,86**	**69.180**	**83,25**	**86.478**	**82,88**	**89.752**	**82,72**	**102.636**	**83,52**	**100.939**	**83,51**	***Time Deposits***
Rupiah	37.635	85,57	50.026	84,86	69.180	83,25	86.478	82,88	89.752	82,72	102.636	83,52	100.939	83,51	*Rupiah*
Valas	0	0,00	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	36.567	44,01	43.915	42,09	49.911	46,00	61.923	50,39	59.716	49,41	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	81	0,07	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Periode 3 Month*
Rupiah	-	-	-	-	18.991	22,86	22.133	21,21	18.827	17,35	24.123	19,63	23.002	19,03	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Periode 6 Month*
Rupiah	-	-	-	-	11.284	13,58	15.658	15,01	16.916	15,59	12.534	10,20	13.312	11,01	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Periode >= 12 Month*
Rupiah	-	-	-	-	2.337	2,81	4.771	4,57	4.097	3,78	4.056	3,30	5.011	4,15	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Total DPK	**43.980**	**100,00**	**58.950**	**100,00**	**83.095**	**100,00**	**104.346**	**100,00**	**108.497**	**100,00**	**122.883**	**100,00**	**120.869**	**100,00**	***Total Third Party Funds***
Rupiah	43.979	100,00	58.950	100,00	83.095	100,00	104.346	100,00	108.497	100,00	122.883	100,00	120.869	100,00	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	0	0,00	*Foreign Exchange*

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

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		April 2013		Desember 2013		April 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**63.848**	**41,94**	**62.196**	**33,87**	**88.456**	**37,59**	**112.953**	**40,55**	**148.411**	**44,11**	**107.070**	**37,21**	**133.468**	**38,58**	***Demand Deposits***
Rupiah	63.553	41,74	61.725	33,61	88.094	37,43	112.715	40,47	147.647	43,88	106.398	36,98	132.909	38,42	*Rupiah*
Valas	294	0,19	471	0,26	362	0,15	238	0,09	764	0,23	673	0,23	559	0,16	*Foreign Exchange*
Tabungan	**43.728**	**28,72**	**53.614**	**29,20**	**67.338**	**28,61**	**79.968**	**28,71**	**68.134**	**20,25**	**95.827**	**33,31**	**79.453**	**22,97**	***Saving***
Rupiah	43.724	28,72	53.595	29,19	67.318	28,60	79.938	28,70	68.102	20,24	95.786	33,29	79.400	22,95	*Rupiah*
Valas	4	0,00	19	0,01	20	0,01	30	0,01	32	0,01	41	0,01	53	0,02	*Foreign Exchange*
Simpanan Berjangka	**44.673**	**29,34**	**67.815**	**36,93**	**79.555**	**33,80**	**85.614**	**30,74**	**119.903**	**35,64**	**84.812**	**29,48**	**133.034**	**38,45**	***Time Deposits***
Rupiah	44.148	29,00	67.365	36,69	78.767	33,47	84.903	30,48	119.144	35,41	83.838	29,14	132.407	38,27	*Rupiah*
Valas	525	0,34	450	0,24	787	0,33	711	0,26	759	0,23	974	0,34	627	0,18	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	46.523	19,77	37.513	13,47	72.844	21,65	40.872	14,21	82.032	23,71	*Rupiah*
Valas	-	-	-	-	673	0,29	468	0,17	694	0,21	854	0,30	573	0,17	*Foreign Exchange*
- Jangka Waktu 3 bulan								-							*- Periode 3 Month*
Rupiah	-	-	-	-	14.335	6,09	12.214	4,39	18.907	5,62	12.263	4,26	15.584	4,50	*Rupiah*
Valas	-	-	-	-	51	0,02	14	0,01	3	0,00	5	0,00	8	0,00	*Foreign Exchange*
- Jangka Waktu 6 bulan								-							*- Periode 6 Month*
Rupiah	-	-	-	-	12.559	5,34	13.495	4,84	11.062	3,29	16.389	5,70	16.165	4,67	*Rupiah*
Valas	-	-	-	-	5	0,00	27	0,01	11	0,00	84	0,03	9	0,00	*Foreign Exchange*
- Jangka Waktu >= 12 bulan								-							*- Periode >= 12 Month*
Rupiah	-	-	-	-	5.349	2,27	21.682	7,78	16.331	4,85	14.314	0,01	18.626	5,38	*Rupiah*
Valas	-	-	-	-	59	0,03	203	0,07	51	0,02	32	100,00	37	0,01	*Foreign Exchange*
Total DPK	**152.251**	**100,00**	**183.624**	**100,00**	**235.348**	**100,00**	**278.535**	**100,00**	**336.447**	**100,00**	**287.709**	**100,00**	**345.954**	**100,00**	***Total Third Party Funds***
Rupiah	151.425	99,46	182.685	99,49	234.179	99,50	277.555	99,65	334.893	99,54	286.021	99,41	344.716	99,64	*Rupiah*
Valas	826	0,54	939	0,51	1.169	0,50	980	0,35	1.554	0,46	1.688	0,59	1.238	0,36	*Foreign Exchange*

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

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		April 2013		Desember 2013		April 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**21.472**	**22,66**	**22.280**	**22,70**	**25.396**	**22,57**	**34.508**	**26,05**	**36.617**	**25,57**	**44.293**	**26,92**	**37.638**	**23,67**	***Demand Deposits***
Rupiah	7.136	7,53	7.984	8,13	9.485	8,43	12.226	9,23	14.095	9,84	16.744	10,18	13.010	8,18	*Rupiah*
Valas	14.336	15,13	14.295	14,56	15.912	14,14	22.282	16,82	22.522	15,73	27.549	16,74	24.628	15,49	*Foreign Exchange*
Tabungan	**7.418**	**7,83**	**14.507**	**14,78**	**18.503**	**16,44**	**19.292**	**14,57**	**20.516**	**14,32**	**23.245**	**14,13**	**21.667**	**13,62**	***Saving***
Rupiah	3.983	4,20	6.156	6,27	8.402	7,47	8.529	6,44	9.369	6,54	10.268	6,24	8.644	5,44	*Rupiah*
Valas	3.436	3,63	8.351	8,51	10.101	8,98	10.763	8,13	11.147	7,78	12.978	7,89	13.024	8,19	*Foreign Exchange*
Simpanan Berjangka	**65.871**	**69,51**	**61.374**	**62,52**	**68.642**	**60,99**	**78.654**	**59,38**	**86.090**	**60,11**	**96.995**	**58,95**	**99.733**	**62,71**	***Time Deposits***
Rupiah	43.203	45,59	40.151	40,90	44.532	39,57	47.948	36,20	52.977	36,99	53.835	32,72	56.805	35,72	*Rupiah*
Valas	22.668	23,92	21.223	21,62	24.110	21,42	30.706	23,18	33.112	23,12	43.160	26,23	42.928	26,99	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	27.920	24,81	26.748	20,19	30.856	21,54	33.557	20,40	35.117	22,08	*Rupiah*
Valas	-	-	-	-	15.002	13,33	20.389	15,39	22.601	15,78	28.477	17,31	26.243	16,50	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Periode 3 Month*
Rupiah	-	-	-	-	8.971	7,97	9.285	7,01	11.232	7,84	11.791	7,17	10.584	6,65	*Rupiah*
Valas	-	-	-	-	3.725	3,31	3.964	2,99	3.357	2,34	4.910	2,98	6.467	4,07	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Periode 6 Month*
Rupiah	-	-	-	-	4.539	4,03	6.842	5,17	5.264	3,68	5.146	3,13	7.971	5,01	*Rupiah*
Valas	-	-	-	-	3.062	2,72	4.743	3,58	5.088	3,55	7.141	4,34	6.526	4,10	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Periode >= 12 Month*
Rupiah	-	-	-	-	3.102	2,76	5.073	3,83	5.625	3,93	3.341	2,03	3.134	1,97	*Rupiah*
Valas	-	-	-	-	2.321	2,06	1.611	1,22	2.066	1,44	2.632	1,60	3.692	2,32	*Foreign Exchange*
Total DPK	**94.761**	**100,00**	**98.161**	**100,00**	**112.541**	**100,00**	**132.454**	**100,00**	**143.223**	**100,00**	**164.533**	**100,00**	**159.039**	**100,00**	***Total Third Party Funds***
Rupiah	54.321	57,32	54.292	55,31	62.418	55,46	68.704	51,87	76.441	53,37	80.847	49,14	78.459	49,33	*Rupiah*
Valas	40.440	42,68	43.869	44,69	50.123	44,54	63.751	48,13	66.782	46,63	83.686	50,86	80.580	50,67	*Foreign Exchange*

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

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		April 2013		Desember 2013		April 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**51.854**	**44,10**	**58.886**	**47,35**	**67.199**	**47,49**	**77.405**	**49,80**	**82.508**	**50,93**	**95.338**	**54,98**	**91.914**	**55,31**	***Demand Deposits***
Rupiah	19.242	16,36	24.689	19,85	27.683	19,56	32.996	21,23	35.443	21,88	36.873	21,27	32.353	19,47	*Rupiah*
Valas	32.612	27,73	34.197	27,49	39.516	27,93	44.409	28,57	47.065	29,05	58.465	33,72	59.560	35,84	*Foreign Exchange*
Tabungan	**17.203**	**14,63**	**19.038**	**15,31**	**18.721**	**13,23**	**20.715**	**13,33**	**21.395**	**13,21**	**21.050**	**12,14**	**21.542**	**12,96**	***Saving***
Rupiah	6.222	5,29	6.768	5,44	7.195	5,09	7.858	5,06	8.618	5,32	6.713	3,87	7.142	4,30	*Rupiah*
Valas	10.982	9,34	12.270	9,87	11.526	8,15	12.857	8,27	12.777	7,89	14.336	8,27	14.399	8,66	*Foreign Exchange*
Simpanan Berjangka	**48.537**	**41,28**	**46.452**	**37,35**	**55.572**	**39,28**	**57.310**	**36,87**	**58.091**	**35,86**	**57.008**	**32,88**	**52.734**	**31,73**	***Time Deposits***
Rupiah	32.267	27,44	34.265	27,55	38.522	27,23	39.133	25,18	42.213	26,06	41.111	23,71	38.937	23,43	*Rupiah*
Valas	16.270	13,84	12.187	9,80	17.050	12,05	18.176	11,69	15.878	9,80	15.897	9,17	13.797	8,30	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	25.177	17,79	25.315	16,29	28.517	17,60	25.022	14,43	24.208	14,57	*Rupiah*
Valas	-	-	-	-	12.382	8,75	12.011	7,73	11.055	6,82	11.660	6,72	10.093	6,07	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Periode 3 Month*
Rupiah	-	-	-	-	9.237	6,53	8.962	5,77	6.947	4,29	11.553	6,66	9.106	5,48	*Rupiah*
Valas	-	-	-	-	2.987	2,11	3.673	2,36	3.076	1,90	2.397	1,38	1.792	1,08	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Periode 6 Month*
Rupiah	-	-	-	-	2.654	1,88	3.110	2,00	4.743	2,93	3.107	1,79	4.204	2,53	*Rupiah*
Valas	-	-	-	-	1.010	0,71	1.910	1,23	1.234	0,76	1.188	0,69	1.254	0,75	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Periode >= 12 Month*
Rupiah	-	-	-	-	1.453	1,03	1.746	1,12	2.006	1,24	1.429	0,82	1.420	0,85	*Rupiah*
Valas	-	-	-	-	670	0,47	583	0,38	514	0,32	651	0,38	658	0,40	*Foreign Exchange*
Total DPK	**117.594**	**100,00**	**124.376**	**100,00**	**141.491**	**100,00**	**155.430**	**100,00**	**161.994**	**100,00**	**173.395**	**100,00**	**166.190**	**100,00**	***Total Third Party Funds***
Rupiah	57.731	49,09	65.722	52,84	73.399	51,88	79.987	51,46	86.274	53,26	84.697	48,85	78.432	47,19	*Rupiah*
Valas	59.864	50,91	58.653	47,16	68.092	48,12	75.443	48,54	75.720	46,74	88.698	51,15	87.757	52,81	*Foreign Exchange*

Tabel 1.45 Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana April 2014
(*Composition of Third Party Funds of Commercial Banks Based on Location - April 2014)*
Miliar Rp *(Billion Rp)*

Lokasi	Giro *(Demand Deposits)*		Tabungan *(Saving Deposits)*		Deposito *(Time Deposits)*		Total DPK *(Total Third Party Funds)*			Pangsa Thd Total DPK (%) *(Portion to Total Third Party (%)*	*Location*
	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Total		
1. Jawa Barat	42.020	8.624	122.037	5.948	121.965	11.626	286.022	26.198	312.220	8,45	1. *Jawa Barat*
2. Banten	18.503	6.301	36.782	2.034	43.788	5.390	99.073	13.724	112.798	3,05	2. *Banten*
3. DKI Jakarta	292.622	202.574	286.941	52.717	829.616	186.689	1.409.179	441.980	1.851.159	50,10	3. *DKI Jakarta*
4. D.I Yogyakarta	4.686	632	19.622	471	12.082	491	36.389	1.594	37.983	1,03	4. *D.I Yogyakarta*
5. Jawa Tengah	23.930	3.175	83.471	2.879	54.705	4.465	162.106	10.519	172.626	4,67	5. *Jawa Tengah*
6. Jawa Timur	43.449	10.642	138.871	7.942	125.541	11.614	307.861	30.198	338.059	9,15	6. *Jawa Timur*
7. Bengkulu	2.300	40	4.313	22	1.739	21	8.351	84	8.435	0,23	7. *Bengkulu*
8. Jambi	2.957	332	10.613	201	6.235	105	19.805	638	20.442	0,55	8. *Jambi*
9. Aceh	8.947	104	11.054	82	5.459	73	25.460	259	25.719	0,70	9. *Aceh*
10. Sumatera Utara	21.257	4.297	60.037	3.622	57.737	13.255	139.032	21.174	160.206	4,34	10. *Sumatera Utara*
11. Sumatera Barat	5.134	483	13.073	227	9.132	142	27.339	853	28.191	0,76	11. *Sumatera Barat*
12. Riau	9.976	1.159	26.787	649	15.256	440	52.019	2.249	54.267	1,47	12. *Riau*
14. Sumatera Selatan	6.593	1.854	23.146	942	19.408	742	49.147	3.538	52.684	1,43	14. *Sumatera Selatan*
15. Bangka Belitung	1.674	225	6.545	118	3.783	78	12.001	421	12.422	0,34	15. *Bangka Belitung*
13. Kepulauan Riau	6.537	6.348	13.283	2.579	5.759	3.353	25.579	12.280	37.859	1,02	13. *Kepulauan Riau*
16. Lampung	5.738	557	13.517	364	6.301	240	25.555	1.161	26.716	0,72	16. *Lampung*
17. Kalimantan Selatan	7.848	880	18.478	483	8.978	250	35.303	1.613	36.917	1,00	17. *Kalimantan Selatan*
18. Kalimantan Barat	6.595	684	19.709	407	9.822	216	36.126	1.306	37.432	1,01	18. *Kalimantan Barat*
19. Kalimantan Timur	12.652	2.949	33.335	2.100	24.713	3.015	70.701	8.064	78.765	2,13	19. *Kalimantan Timur*
20. Kalimantan Tengah	5.018	108	8.006	68	3.545	41	16.569	217	16.785	0,45	20. *Kalimantan Tengah*
21. Sulawesi Tengah	3.034	50	6.807	54	2.220	25	12.061	130	12.190	0,33	21. *Sulawesi Tengah*
22. Sulawesi Selatan	9.270	865	32.707	605	17.066	752	59.043	2.222	61.265	1,66	22. *Sulawesi Selatan*
23. Sulawesi Utara	3.235	248	8.081	476	6.109	256	17.425	980	18.405	0,50	23. *Sulawesi Utara*
24. Gorontalo	594	2	1.876	17	1.078	6	3.548	24	3.572	0,10	24. *Gorontalo*
25. Sulawesi Barat	1.099	1	1.823	0	198	0	3.120	1	3.121	0,08	25. *Sulawesi Barat*
26. Sulawesi Tenggara	3.422	37	6.080	107	2.229	15	11.731	159	11.890	0,32	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	2.704	75	8.084	130	4.205	56	14.993	262	15.255	0,41	27. *Nusa Tenggara Barat*
28. Bali	10.481	2.556	28.626	2.367	19.987	861	59.094	5.784	64.878	1,76	28. *Bali*
29. Nusa Tenggara Timur	4.731	42	8.545	71	4.380	38	17.656	151	17.806	0,48	29. *Nusa Tenggara Timur*
30. Maluku	2.437	34	4.460	46	2.652	47	9.549	126	9.675	0,26	30. *Maluku*
31. Papua	11.627	426	12.382	217	6.638	111	30.646	754	31.400	0,85	31. *Papua*
32. Maluku Utara	1.132	26	2.929	13	981	11	5.042	51	5.093	0,14	32. *Maluku Utara*
33. Papua Barat	3.748	18	4.224	106	1.913	52	9.885	175	10.060	0,27	33. *Papua Barat*
34. Lainnya	12	2.723	30	1.081	33	4.588	76	8.393	8.468	0,23	34. *Lainnya*
Total	**585.962**	**259.071**	**1.076.271**	**89.145**	**1.435.252**	**249.064**	**3.097.485**	**597.280**	**3.694.765**	**100**	**Total**

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

Lokasi	2012		2013												2014				*Location*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Jawa Barat	254.567	262.433	259.783	259.343	262.286	272.114	275.893	277.335	274.398	285.343	290.483	288.858	292.379	300.671	294.968	295.809	295.610	312.220	1. *Jawa Barat*
2. Banten	85.298	88.496	89.397	89.148	89.124	90.876	91.753	92.411	96.176	99.023	101.458	100.998	100.665	105.532	104.964	108.104	111.463	112.798	2. *Banten*
3. DKI Jakarta	1.566.877	1.629.585	1.619.163	1.612.813	1.636.099	1.659.401	1.707.249	1.707.728	1.723.701	1.749.024	1.769.512	1.776.536	1.796.490	1.860.446	1.805.368	1.807.808	1.820.117	1.851.159	3. *DKI Jakarta*
4. D.I Yogyakarta	31.719	32.501	32.405	32.739	33.086	33.597	33.738	34.199	34.597	35.237	36.087	36.188	36.678	37.073	37.116	37.309	37.529	37.983	4. *D.I Yogyakarta*
5. Jawa Tengah	142.949	145.257	144.307	144.314	146.362	148.214	149.491	152.013	153.896	156.054	162.827	160.723	164.096	167.398	165.445	167.353	168.737	172.626	5. *Jawa Tengah*
6. Jawa Timur	283.615	292.224	290.230	290.282	293.347	296.088	298.121	300.502	302.910	307.466	317.370	315.772	324.152	335.308	333.362	333.588	332.446	338.059	6. *Jawa Timur*
7. Bengkulu	7.622	7.368	7.306	7.458	7.569	7.895	7.831	8.070	8.165	8.115	8.379	8.229	8.222	7.680	7.841	7.908	7.997	8.435	7. *Bengkulu*
8. Jambi	17.707	17.945	17.923	18.336	18.376	18.741	18.458	19.155	18.579	18.367	19.521	19.478	19.378	19.415	19.667	19.834	20.069	20.442	8. *Jambi*
9. Aceh	21.140	21.969	21.259	21.807	21.788	24.085	23.681	23.736	22.995	22.328	26.141	25.092	26.211	24.263	23.701	23.544	23.234	25.719	9. *Aceh*
10. Sumatera Utara	136.897	139.259	138.709	137.114	137.289	136.560	135.615	139.131	137.291	140.796	147.985	146.517	147.898	155.204	156.039	156.675	157.493	160.206	10. *Sumatera Utara*
11. Sumatera Barat	25.829	25.623	25.925	25.793	26.405	26.589	26.335	25.906	25.914	26.045	26.780	26.977	27.070	26.281	26.639	27.076	27.487	28.191	11. *Sumatera Barat*
12. Riau	51.749	52.243	50.836	53.216	52.754	54.797	53.913	55.990	55.243	54.145	56.878	56.425	55.581	55.524	54.279	54.201	54.466	54.267	12. *Riau*
13. Sumatera Selatan*)	52.755	54.244	52.768	53.276	53.011	53.803	52.443	53.982	52.643	51.422	53.833	53.226	52.833	53.688	52.808	52.798	52.315	52.684	13. *Sumatera Selatan*
14. Bangka Belitung	12.303	12.172	12.387	12.774	12.612	12.739	12.429	12.663	12.264	12.283	12.693	12.424	12.310	11.828	12.063	12.336	12.239	12.422	14. *Bangka Belitung*
15. Kepulauan Riau*)	28.284	28.804	28.718	30.157	30.406	31.575	31.493	32.289	32.823	33.690	35.589	35.235	36.243	38.392	37.739	37.402	36.701	37.859	15. *Kepulauan Riau*
16. Lampung	22.958	22.612	22.627	22.835	23.201	23.722	23.951	24.349	24.137	24.363	25.525	25.892	26.118	25.642	25.609	25.753	25.854	26.716	16. *Lampung*
17. Kalimantan Selatan	33.521	34.118	34.020	34.286	34.489	35.290	35.254	35.795	35.255	34.480	36.299	36.011	36.117	36.447	36.606	36.869	36.503	36.917	17. *Kalimantan Selatan*
18. Kalimantan Barat	31.882	32.000	31.592	31.834	32.407	32.849	33.243	33.509	33.921	33.578	34.720	34.831	35.466	36.273	35.920	36.254	36.407	37.432	18. *Kalimantan Barat*
19. Kalimantan Timur	78.165	79.992	78.591	82.410	82.037	84.299	82.534	85.228	84.958	83.557	88.869	86.432	85.001	85.407	82.326	80.807	80.152	78.765	19. *Kalimantan Timur*
20. Kalimantan Tengah	15.480	14.285	14.742	15.016	15.497	15.841	15.843	16.247	16.164	15.908	16.738	16.534	16.245	16.023	16.003	16.139	16.575	16.785	20. *Kalimantan Tengah*
21. Sulawesi Tengah	10.106	10.022	10.047	10.115	10.442	10.745	10.837	10.924	10.927	10.704	11.364	11.273	11.280	11.330	11.498	11.672	11.877	12.190	21. *Sulawesi Tengah*
22. Sulawesi Selatan	52.445	54.453	53.453	53.157	53.884	54.292	54.212	55.320	55.636	56.464	58.924	58.841	59.753	61.163	60.292	60.287	59.902	61.265	22. *Sulawesi Selatan*
23. Sulawesi Utara	15.991	16.407	16.223	16.122	16.402	16.803	16.837	16.963	17.152	17.039	17.626	17.537	17.720	17.481	17.638	17.681	17.891	18.405	23. *Sulawesi Utara*
24. Gorontalo*)	3.008	2.990	3.021	3.064	3.162	3.233	3.196	3.178	3.186	3.112	3.361	3.340	3.331	3.100	3.288	3.338	3.412	3.572	24. *Gorontalo*
25. Sulawesi Barat*)	2.678	2.585	2.627	2.635	2.725	2.848	2.837	2.886	2.880	2.875	3.065	3.129	3.185	2.868	3.016	2.987	2.991	3.121	25. *Sulawesi Barat*
26. Sulawesi Tenggara*)	10.081	9.870	10.104	10.235	10.578	10.906	10.985	10.854	10.738	10.780	11.284	11.502	11.665	11.033	11.311	11.559	11.502	11.890	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	12.625	12.734	12.829	12.619	12.749	13.743	13.502	13.378	13.588	13.511	14.318	14.442	14.648	14.445	14.607	14.430	14.451	15.255	27. *Nusa Tenggara Barat*
28. Bali	54.555	54.948	55.298	55.297	55.982	56.344	56.645	57.840	59.042	60.237	62.259	62.329	63.616	64.234	64.223	64.339	63.896	64.878	28. *Bali*
29. Nusa Tenggara Timur	14.834	14.884	15.219	15.179	15.351	15.594	15.602	15.836	15.906	15.546	15.923	16.251	16.694	16.402	16.924	16.940	17.078	17.806	29. *Nusa Tenggara Timur*
30. Maluku	8.233	8.340	8.536	8.410	8.504	8.661	8.720	8.724	8.790	8.713	9.061	9.076	9.359	9.379	9.613	9.549	9.533	9.675	30. *Maluku*
31. Papua	27.054	27.148	26.893	26.702	26.162	28.160	28.247	28.647	30.104	29.791	30.065	29.567	30.255	29.424	29.322	29.377	29.047	31.400	31. *Papua*
32. Maluku Utara	4.493	4.425	4.767	4.779	4.793	4.923	4.847	4.744	4.729	4.757	4.923	4.823	5.012	4.831	5.203	5.086	5.080	5.093	32. *Maluku Utara*
33. Papua Barat	7.977	8.284	8.061	8.968	8.871	8.995	8.811	9.607	9.173	9.996	10.474	10.176	10.091	10.906	10.649	10.288	10.134	10.060	33. *Papua Barat*
34. Lainnya	5.117	4.976	5.239	5.107	5.387	5.030	5.113	5.133	5.048	5.457	5.856	6.228	7.602	8.876	8.650	8.519	7.875	8.468	34. *Others*
Total	**3.130.518**	**3.225.198**	**3.205.006**	**3.207.342**	**3.243.136**	**3.299.350**	**3.349.660**	**3.374.272**	**3.392.927**	**3.440.207**	**3.526.188**	**3.520.890**	**3.563.362**	**3.663.968**	**3.594.697**	**3.603.620**	**3.618.061**	**3.694.765**	***Total***

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																			***Demand Deposits***
Rupiah	2,14	2,12	2,17	2,14	2,16	2,19	2,13	2,17	2,10	2,14	2,15	2,16	2,15	2,12	2,12	2,18	2,23	2,21	*- Rupiah*
Valas	0,35	0,37	0,34	0,34	0,34	0,36	0,36	0,36	0,36	0,37	0,38	0,36	0,38	0,42	0,38	0,37	0,37	0,38	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	1,90	1,91	1,88	1,87	1,86	1,86	1,98	1,99	1,98	1,99	1,99	1,98	1,98	2,01	2,00	2,00	2,00	2,01	*- Rupiah*
Valas	0,30	0,34	0,33	0,32	0,30	0,30	0,32	0,33	0,33	0,31	0,31	0,30	0,31	0,32	0,30	0,29	0,29	0,30	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	5,50	5,59	5,54	5,56	5,48	5,45	5,48	5,55	5,87	6,13	6,67	6,99	7,20	7,72	7,77	7,87	7,96	8,03	*Rupiah*
Valas	1,57	1,57	1,55	1,58	1,50	1,49	1,42	1,42	1,52	1,57	1,63	1,69	1,76	1,81	1,90	1,92	1,90	1,92	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	5,82	5,90	5,97	6,00	5,91	5,90	5,90	5,89	6,11	6,28	6,63	7,13	7,53	8,03	8,38	8,58	8,65	8,79	*Rupiah*
Valas	1,91	1,91	1,95	2,01	2,05	2,07	1,92	1,69	2,02	1,81	1,80	1,87	2,20	2,26	2,28	2,41	2,34	2,41	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	6,01	6,04	6,05	6,09	6,06	6,07	6,06	6,06	6,17	6,27	6,51	6,83	7,07	7,37	7,70	8,07	8,24	8,53	*Rupiah*
Valas	2,36	2,33	2,29	2,26	2,31	2,32	2,29	2,17	2,39	2,23	2,24	2,20	2,18	2,17	2,18	2,17	2,14	2,19	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	6,10	6,05	5,99	5,88	5,82	5,79	5,77	5,88	5,92	6,11	6,34	6,54	6,95	7,14	7,19	7,33	7,52	7,83	*Rupiah*
Valas	1,98	1,97	2,02	2,09	2,15	2,08	2,10	2,02	2,16	2,09	2,09	2,11	2,07	2,07	2,08	2,11	2,23	2,21	*Foreign Exchange*

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																			***Demand Deposits***
Rupiah	1,89	2,08	2,03	1,93	1,90	2,03	1,92	2,08	1,96	2,06	1,92	2,04	1,89	2,00	1,88	2,03	1,95	2,04	*- Rupiah*
Valas	0,15	0,15	0,17	0,18	0,17	0,19	0,25	0,24	0,21	0,21	0,20	0,21	0,25	0,18	0,18	0,19	0,17	0,19	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	1,55	1,59	1,56	1,56	1,57	1,56	1,55	1,57	1,55	1,57	1,59	1,57	1,57	1,58	1,56	1,57	1,58	1,57	*- Rupiah*
Valas	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,23	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	5,15	5,23	5,17	5,11	5,09	5,03	5,00	5,23	5,36	5,72	6,22	6,52	6,69	7,16	7,22	7,38	7,55	7,72	*Rupiah*
Valas	0,96	0,97	0,85	0,59	0,51	0,59	0,54	0,76	0,65	0,83	0,94	0,99	1,01	1,14	1,37	1,33	1,35	1,36	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	5,47	5,54	5,55	5,54	5,54	5,50	5,48	5,59	5,82	6,01	6,37	6,80	6,99	7,60	8,05	8,36	8,41	8,55	*Rupiah*
Valas	1,14	1,11	1,08	0,66	0,72	0,76	0,90	1,05	0,92	1,06	1,06	1,06	1,29	1,37	1,23	1,15	0,87	1,09	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	5,51	5,53	5,54	5,53	5,53	5,53	5,51	5,58	5,63	5,77	6,00	6,39	6,49	6,82	7,09	7,49	7,66	7,83	*Rupiah*
Valas	1,99	1,99	1,92	1,86	1,77	1,67	1,63	1,57	1,24	1,46	1,44	1,40	1,36	1,38	1,37	1,37	1,35	1,29	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	5,93	5,91	5,86	5,47	5,46	5,46	5,45	5,81	5,67	6,18	6,50	6,67	7,31	7,43	7,39	7,49	7,93	8,09	*Rupiah*
Valas	1,65	1,65	1,65	0,90	0,64	0,65	0,64	1,65	0,61	1,65	1,65	1,67	1,68	1,68	1,66	1,66	1,67	1,61	*Foreign Exchange*

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																			***Demand Deposits***
Rupiah	1,93	1,91	1,92	1,90	1,92	1,90	1,89	1,90	1,88	1,91	1,91	1,88	1,91	1,95	1,96	2,04	2,08	2,00	*- Rupiah*
Valas	0,48	0,50	0,47	0,47	0,46	0,47	0,46	0,50	0,51	0,53	0,55	0,53	0,53	0,62	0,56	0,54	0,53	0,55	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	2,12	2,11	2,06	2,03	2,03	2,04	2,33	2,35	2,33	2,34	2,33	2,33	2,33	2,40	2,39	2,39	2,38	2,40	*- Rupiah*
Valas	0,38	0,46	0,44	0,40	0,40	0,41	0,42	0,45	0,44	0,42	0,42	0,40	0,41	0,44	0,42	0,39	0,40	0,41	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	5,54	5,69	5,65	5,67	5,63	5,62	5,66	5,75	6,12	6,40	6,96	7,27	7,48	7,95	8,04	8,14	8,16	8,23	*Rupiah*
Valas	1,99	1,94	1,94	1,94	1,94	1,90	1,88	1,96	2,05	2,14	2,16	2,19	2,22	2,39	2,36	2,32	2,29	2,38	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	5,76	5,86	5,98	5,98	5,97	5,95	5,93	5,91	6,12	6,35	6,68	7,27	7,70	8,12	8,38	8,50	8,58	8,84	*Rupiah*
Valas	2,30	2,32	2,32	2,29	2,37	2,45	2,43	2,42	2,55	2,50	2,49	2,58	2,64	2,62	2,75	2,78	2,73	2,73	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	5,70	5,75	5,77	5,83	5,86	5,93	5,95	5,98	6,08	6,21	6,43	6,72	6,96	7,21	7,62	7,91	8,11	8,42	*Rupiah*
Valas	2,69	2,63	2,60	2,59	2,64	2,63	2,60	2,61	2,59	2,66	2,66	2,63	2,65	2,65	2,70	2,75	2,76	2,78	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	5,57	5,48	5,42	5,41	5,40	5,41	5,47	5,50	5,67	5,63	5,77	6,02	6,21	6,49	6,62	6,78	6,92	7,09	*Rupiah*
Valas	2,23	2,22	2,28	2,30	2,34	2,28	2,32	2,32	2,39	2,45	2,45	2,45	2,38	2,42	2,44	2,47	2,56	2,56	*Foreign Exchange*

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																			***Demand Deposits***
Rupiah	3,10	3,25	3,16	3,02	3,37	3,26	3,18	3,15	3,05	3,43	3,33	3,55	3,33	4,48	3,73	3,78	3,51	3,65	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	3,75	3,70	3,82	3,78	4,17	4,18	4,13	4,11	4,08	4,14	4,41	4,43	4,33	4,33	4,27	4,22	4,23	4,33	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	6,77	6,90	6,78	6,62	5,83	5,75	5,78	5,78	5,98	6,28	7,02	7,29	7,65	8,50	8,27	8,05	8,51	8,14	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	7,09	7,22	7,21	7,05	6,25	6,26	6,28	6,40	6,55	6,68	7,04	7,31	7,86	8,55	8,91	9,16	9,25	9,15	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	7,32	7,45	7,50	7,47	7,40	7,35	7,32	7,32	7,39	7,47	7,85	8,14	8,39	8,88	9,28	9,52	9,35	9,98	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	7,67	7,67	7,62	7,50	7,21	7,18	7,11	7,18	7,08	7,31	7,52	7,66	8,00	8,40	8,68	8,69	6,46	9,02	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																			***Demand Deposits***
Rupiah	2,85	2,67	2,89	2,89	2,87	2,80	2,72	2,74	2,67	2,68	2,72	2,67	2,68	2,44	2,72	2,72	2,77	2,74	*- Rupiah*
Valas	0,57	0,47	0,51	0,30	0,33	0,35	0,42	0,44	0,38	0,37	0,40	0,40	0,40	0,44	0,50	0,51	0,42	0,62	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	2,50	2,54	2,55	2,54	2,46	2,40	2,38	2,37	2,32	2,31	2,30	2,28	2,27	2,31	2,30	2,30	2,36	2,33	*- Rupiah*
Valas	0,58	0,58	0,57	0,57	0,58	0,58	0,57	0,59	0,60	0,58	0,61	0,60	0,56	0,56	0,56	0,57	0,56	0,59	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	5,90	6,08	5,89	5,86	5,82	5,78	5,77	5,78	5,89	6,15	6,38	6,79	6,91	7,76	7,77	7,97	8,07	8,12	*Rupiah*
Valas	2,16	2,11	2,05	1,60	1,86	2,01	1,93	1,82	1,96	1,90	2,12	2,22	2,16	2,66	2,73	3,02	2,75	2,72	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	6,51	6,57	6,58	6,52	6,21	6,33	6,35	6,31	6,36	6,42	6,77	7,01	7,37	8,06	8,72	9,01	9,01	8,81	*Rupiah*
Valas	1,20	1,40	1,45	1,41	1,34	1,01	1,55	1,35	1,41	1,28	1,79	1,81	1,91	1,06	1,10	2,65	2,38	1,11	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	6,54	6,76	6,61	6,55	6,46	6,44	6,48	6,39	6,42	6,63	6,88	7,08	7,42	7,73	7,90	8,49	8,65	8,83	*Rupiah*
Valas	1,59	1,69	1,49	1,47	1,32	1,01	1,01	1,04	1,18	1,24	1,28	1,29	1,37	1,91	1,86	1,16	0,99	1,01	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	6,97	6,96	6,85	6,77	6,67	6,64	6,55	6,54	6,48	6,57	6,80	7,03	7,13	7,31	7,45	7,72	7,84	8,24	*Rupiah*
Valas	1,20	0,96	1,08	1,03	1,05	1,04	1,12	1,13	1,05	1,03	1,05	1,05	1,08	1,07	1,11	1,10	1,16	1,19	*Foreign Exchange*

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																			***Demand Deposits***
Rupiah	1,50	1,70	1,68	1,57	1,62	1,77	1,93	1,60	1,80	1,62	1,92	1,94	1,99	1,57	1,51	1,40	2,24	1,81	*- Rupiah*
Valas	0,53	0,55	0,56	0,53	0,51	0,59	0,45	0,44	0,43	0,52	0,48	0,47	0,55	0,56	0,53	0,52	0,61	0,70	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	2,25	2,14	2,20	2,22	2,24	2,24	2,24	2,17	2,08	1,99	2,10	1,97	1,97	1,92	1,86	2,10	1,90	2,11	*- Rupiah*
Valas	0,18	0,19	0,18	0,21	0,15	0,20	0,23	0,21	0,21	0,21	0,20	0,19	0,23	0,21	0,21	0,20	0,18	0,19	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	5,56	5,66	5,56	5,59	5,65	5,67	5,61	5,79	6,07	6,27	6,90	7,20	7,49	7,93	7,75	8,06	8,36	8,20	*Rupiah*
Valas	1,97	2,05	1,99	2,01	1,99	1,94	1,81	1,82	1,82	1,88	1,93	1,99	2,03	2,07	2,05	2,04	2,15	1,84	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	6,08	6,17	6,11	6,17	6,16	6,20	6,24	6,25	6,43	6,63	6,88	7,36	8,01	8,49	8,77	8,84	8,87	9,05	*Rupiah*
Valas	1,81	1,71	1,76	1,78	1,78	1,72	1,65	1,68	1,84	1,82	1,94	1,97	1,95	2,00	1,95	2,04	2,20	2,22	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	6,63	6,64	6,57	6,52	6,37	6,15	6,04	6,02	6,14	6,23	6,30	6,66	7,23	7,73	8,27	8,73	9,07	9,08	*Rupiah*
Valas	2,65	2,65	2,67	2,62	2,60	2,61	2,53	2,59	2,54	2,53	2,71	2,69	2,70	2,72	2,75	2,65	2,46	2,38	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	6,78	6,76	6,80	6,79	6,78	6,77	6,72	6,72	6,71	6,70	6,75	6,76	6,80	7,12	7,22	7,33	7,37	7,76	*Rupiah*
Valas	2,23	2,24	2,27	2,21	2,33	2,34	2,22	2,23	2,27	2,26	2,35	2,39	2,41	2,37	2,35	2,27	2,50	2,49	*Foreign Exchange*

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

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																			***Demand Deposits***
Rupiah	1,55	1,71	1,66	1,48	1,68	1,91	1,75	1,61	1,79	1,77	1,91	2,40	2,72	2,92	2,21	2,04	2,29	2,09	*- Rupiah*
Valas	0,43	0,52	0,40	0,32	0,41	0,38	0,42	0,40	0,35	0,40	0,36	0,33	0,38	0,37	0,33	0,30	0,30	0,24	*- Foreign Exchange*
Tabungan																			***Saving***
Rupiah	1,14	1,17	1,18	1,08	1,08	1,09	1,04	1,01	1,02	1,14	1,14	1,19	1,21	1,16	1,11	1,17	1,19	1,14	*- Rupiah*
Valas	0,24	0,24	0,23	0,35	0,13	0,13	0,16	0,17	0,15	0,15	0,14	0,14	0,14	0,14	0,12	0,12	0,11	0,11	*- Foreign Exchange*
Simpanan Berjangka																			***Time Deposits***
- Simpanan Berjangka 1 bln																			*- 1 Month Time Deposits*
Rupiah	4,62	4,52	4,47	4,46	4,60	4,52	4,57	4,70	5,21	5,71	6,48	6,93	6,99	7,20	7,32	7,50	7,26	7,18	*Rupiah*
Valas	1,47	1,57	1,50	1,09	1,04	0,65	0,66	0,41	0,51	0,52	0,60	0,59	0,48	0,83	0,67	0,75	0,59	0,59	*Foreign Exchange*
- Simpanan Berjangka 3 bln																			*- 3 Month Time Deposits*
Rupiah	4,78	5,06	5,09	5,20	5,16	4,86	4,85	4,89	5,22	5,60	6,27	7,33	7,94	8,24	8,52	8,71	8,75	8,68	*Rupiah*
Valas	1,53	1,65	1,65	1,66	1,49	1,32	1,53	1,32	1,38	1,29	1,36	1,26	1,27	1,21	1,25	1,33	1,30	1,25	*Foreign Exchange*
- Simpanan Berjangka 6 bln																			*- 6 Month Time Deposits*
Rupiah	5,00	4,90	5,36	5,41	5,42	5,29	5,20	5,35	5,42	5,46	5,67	6,38	6,72	7,18	7,62	7,99	8,28	8,60	*Rupiah*
Valas	0,88	0,90	0,89	0,89	1,16	1,12	0,99	1,00	1,04	1,13	1,18	1,18	1,13	1,01	1,01	1,01	1,02	0,96	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																			*- 12 >= Month Time Deposits*
Rupiah	5,66	5,70	5,69	5,70	5,63	5,58	5,52	5,81	5,99	6,13	6,18	6,28	6,24	6,40	6,79	7,13	7,71	8,05	*Rupiah*
Valas	2,01	2,03	2,03	1,01	1,48	1,33	1,35	1,20	1,18	1,18	1,02	0,96	0,93	0,86	0,85	0,74	0,78	0,63	*Foreign Exchange*

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

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

Persen *(Percent)*

Keterangan	2012		2013												2014				*Items*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																			***Credit Recipients Industrial Origin***
1. Pertanian, perburuan dan Kehutanan																			*1. Agricultures, hunting and forestry*
Rupiah	11,37	11,32	11,32	11,28	11,34	11,32	11,30	11,11	11,24	11,29	11,41	11,60	11,74	11,78	11,87	11,93	11,93	11,94	*Rupiah*
Valas	4,64	4,59	4,73	4,76	4,78	4,47	4,47	4,51	4,68	4,75	4,50	4,47	4,43	4,44	4,43	4,41	4,63	4,39	*Foreign Exchange*
2. Perikanan																			*2. Fisheries*
Rupiah	13,50	13,37	13,35	13,28	13,34	13,31	13,20	13,32	13,36	13,28	13,26	13,31	13,37	13,51	13,61	13,80	13,82	13,81	*Rupiah*
Valas	7,20	7,36	7,33	7,31	7,23	7,25	6,92	6,60	6,57	6,54	6,58	6,65	6,70	6,63	6,66	6,77	6,70	6,66	*Foreign Exchange*
3. Pertambangan dan Penggalian																			*3. Mining and Quarrying*
Rupiah	11,28	11,29	11,35	11,37	11,52	11,56	11,54	11,38	11,53	11,67	11,88	12,07	12,12	11,82	12,22	12,32	12,37	12,37	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
4. Industri Pengolahan																			*4. Procesing industry*
Rupiah	10,05	9,98	9,97	9,97	10,00	10,01	10,01	9,96	10,22	10,25	10,56	10,73	10,90	11,01	11,11	11,19	11,24	11,31	*Rupiah*
Valas	4,16	4,24	4,21	4,16	4,10	4,09	4,07	4,08	3,99	4,02	4,08	4,09	4,08	4,10	4,20	4,06	4,31	4,13	*Foreign Exchange*
5. Listrik, gas dan air																			*5. Electricity, gas and water*
Rupiah	8,19	8,93	8,49	8,25	8,67	8,54	8,41	8,34	8,37	8,81	8,75	9,00	8,96	9,59	9,47	9,28	9,56	9,63	*Rupiah*
Valas	4,72	4,68	4,75	4,72	4,69	4,69	4,69	4,68	4,67	4,71	4,65	4,71	4,73	4,21	4,21	4,20	4,34	4,37	*Foreign Exchange*
6. Konstruksi																			*6. Construction*
Rupiah	11,62	11,49	11,36	11,34	11,31	11,24	11,31	11,23	11,33	11,53	11,66	11,86	11,98	12,08	12,03	12,10	12,16	12,21	*Rupiah*
Valas	5,54	5,60	5,63	5,80	5,70	5,36	5,27	5,08	4,99	4,98	4,86	5,04	4,94	4,93	4,94	5,02	5,04	5,00	*Foreign Exchange*
7. Perdagangan Besar dan Eceran																			*7. Big and retail trade*
Rupiah	12,82	12,67	12,71	12,64	12,56	12,56	12,67	12,73	12,88	12,73	12,91	12,99	13,14	13,21	13,31	13,33	13,33	13,42	*Rupiah*
Valas	4,73	4,84	4,89	4,84	4,81	4,87	4,90	4,89	4,88	4,92	4,86	4,85	4,86	4,87	4,82	4,84	5,07	4,86	*Foreign Exchange*
8. Penyediaan akomodasi dan penyediaan makan																			*8. Provision of accomodation and food supply*
Rupiah	12,14	12,05	12,04	11,97	11,94	11,88	11,81	11,74	11,88	12,00	12,18	12,28	12,43	12,55	12,65	12,68	12,69	12,73	*Rupiah*
Valas	6,20	6,17	6,25	6,25	6,13	6,11	6,18	6,16	6,15	6,14	6,18	6,30	6,30	6,29	6,24	6,17	6,17	6,16	*Foreign Exchange*
9. Transportasi, pergudangan dan komunikasi																			*9. Transportation, warehousing and communications*
Rupiah	10,18	10,54	10,57	10,60	10,50	10,44	10,32	10,15	10,38	10,46	10,65	10,82	10,92	11,08	11,19	11,23	11,26	11,37	*Rupiah*
Valas	5,13	5,04	4,96	4,97	4,82	4,86	4,89	4,82	4,86	4,73	4,66	4,71	4,74	4,73	4,71	4,71	4,57	4,56	*Foreign Exchange*
10. Perantara Keuangan																			*10. Transitional Finance*
Rupiah	9,71	9,69	9,66	9,61	9,58	9,58	9,53	9,36	9,56	9,67	9,92	10,13	10,35	10,47	10,56	11,38	10,71	10,76	*Rupiah*
Valas	2,36	2,28	2,27	2,26	2,20	2,15	2,12	2,15	2,14	2,14	2,16	2,12	2,12	2,07	1,96	1,96	1,84	1,82	*Foreign Exchange*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																			*11. Real estate, Rental Business, and services company*
Rupiah	12,23	12,12	12,06	12,05	12,02	12,01	11,99	11,99	12,15	12,22	12,27	12,36	12,39	12,47	12,52	12,55	13,10	12,65	*Rupiah*
Valas	5,77	5,85	5,90	5,91	5,95	5,74	5,90	5,88	5,95	5,99	6,08	6,06	5,95	6,08	6,10	6,09	6,11	6,13	*Foreign Exchange*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																			*12. Government administration, the defense and compulsory social security*
Rupiah	12,14	11,95	12,03	12,02	12,04	12,03	12,00	11,91	11,89	11,90	11,95	7,52 r)	7,55	4,52	7,64	7,65	7,91	11,26	*Rupiah*
Valas	3,00	2,84	2,83	2,81	2,94	2,80	2,77	2,82	2,85	2,85	2,72	2,73	2,63	2,66	2,66	3,24	3,24	3,29	*Foreign Exchange*
13. Jasa Pendidikan																			*13. Education services*
Rupiah	14,15	14,06	14,14	14,13	14,16	13,36	13,23	13,13	13,14	13,19	13,32	13,44	12,30	12,44	12,50	12,50	12,53	12,65	*Rupiah*
Valas	9,26	9,29	9,12	9,10	9,09	8,99	8,96	8,98	9,01	8,64	9,67	10,59	5,77	6,07	6,27	6,36	6,36	5,96	*Foreign Exchange*
14. Jasa Kesehatan dan Kegiatan Sosial																			*14. Health and social services*
Rupiah	12,23	12,18	12,26	12,19	12,14	12,02	11,97	11,94	12,06	12,08	12,16	12,33	12,30	12,26	12,33	12,42	12,50	12,51	*Rupiah*
Valas	5,47	5,60	6,98	6,97	6,97	6,98	6,97	6,97	6,98	6,97	6,97	6,99	6,65	6,86	6,91	6,90	6,90	6,89	*Foreign Exchange*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya																			*15. Community, Sociocultural,Entertainment and Other Individual Services*
Rupiah	12,86	12,67	13,22	13,19	12,94	12,80	12,79	12,38	14,28	14,12	13,10	13,20	13,27	13,26	13,31	13,36	13,40	13,47	*Rupiah*
Valas	5,35	5,35	5,34	5,32	5,28	5,30	5,31	5,36	5,26	5,45	5,51	5,30	5,33	5,44	5,86	5,12	5,16	5,20	*Foreign Exchange*
16. Jasa Perorangan yang Melayani Rumah Tangga																			*16. Individual services which serve households*
Rupiah	16,07	16,18	16,08	15,83	15,60	15,45	15,24	15,08	14,95	14,90	14,83	14,83	14,82	14,71	14,72	14,67	14,64	14,57	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																			*17. Extra agency international agency and other international*
Rupiah	9,48	9,50	9,46	9,43	9,43	9,44	9,47	9,48	9,49	9,51	9,51	9,70	9,70	9,65	9,82	9,94	9,99	10,01	*Rupiah*
Valas	2,92	2,72	2,65	2,72	2,69	2,75	2,74	2,80	2,87	2,85	2,85	2,83	2,82	2,82	2,93	2,95	4,16	2,91	*Foreign Exchange*
18. Kegiatan yang belum jelas batasannya																			*18. Business Activities which are not clearly defined*
Rupiah	13,30	11,51	12,66	12,70	12,31	12,25	12,22	7,70 r)	8,77	9,95	10,20	10,83	10,24	10,56	11,07	14,65	14,85	14,75	*Rupiah*
Valas	4,66	4,58	4,53	4,30	4,77	4,45	4,47	3,33	3,31	4,13	4,09	4,20	3,95	4,14	4,27	4,26	4,35	3,85	*Foreign Exchange*
Penerima Kredit Bukan Lapangan Usaha																			***Credit Recipients Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal																			*- For House Ownership*
Rupiah	10,52	10,46	10,44	10,40	10,39	10,36	10,32	10,31	10,28	10,31	10,32	10,39	10,42	10,44	10,45	10,50	10,55	10,59	*Rupiah*
Valas	7,05	6,93	6,90	6,91	6,56	6,25	6,29	6,30	5,17	4,71	6,78	6,78	6,76	6,76	6,76	6,75	6,75	6,75	*Foreign Exchange*
- Untuk Pemilikan Flat atau Apartemen																			*- For Apartement Ownership*
Rupiah	8,81	8,78	8,76	8,75	8,72	8,69	8,65	9,14	9,12	9,15	9,19	9,30	9,36	9,46	9,52	9,58	9,64	9,73	*Rupiah*
Valas	6,20	6,20	6,80	6,80	6,80	6,81	6,39	6,39	6,39	6,39	6,39	6,39	6,31	6,31	6,31	6,31	6,50	6,50	*Foreign Exchange*
- Untuk Pemilikan Ruko atau Rukan																			*- For Shop House Ownership*
Rupiah	9,97	9,94	9,91	9,90	9,85	9,83	9,79	9,75	9,72	9,74	9,78	9,87	9,93	10,02	10,04	10,11	10,21	10,28	*Rupiah*
Valas	7,62	7,64	7,61	8,01	8,02	6,34	6,79	7,18	6,37	9,50 r)	9,51	6,23	6,23	9,15	9,03	6,23	6,23	6,23	*Foreign Exchange*
- Untuk Pemilikan Kendaraan Bermotor																			*- For Vehicles Ownership*
Rupiah	11,49	11,33	11,19	11,06	10,93	10,80	10,68	10,58	10,49	10,44	10,44	10,47	10,50	10,50	10,60	10,68	10,79	10,85	*Rupiah*
Valas	13,91 r)	6,70 r)	6,69 r)	6,69 r)	6,68 r)	6,38 r)	6,38 r)	6,31	6,23	6,00	6,00	2,00 r)	6,75	5,29	1,87 r)	0,00	24,00	0,00	*Foreign Exchange*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya																			*- Others*
Rupiah	14,45	14,36	14,18	14,14	14,08	14,05	13,99	14,27	14,26	14,24	14,21	14,23	14,27	14,30	14,31	14,39	14,36	14,38	*Rupiah*
Valas	4,79	4,85	4,84	4,70	4,48	4,66	4,62	4,19	4,71	4,24	4,32	4,05	4,06	4,05	3,99	3,92	3,02	3,83	*Foreign Exchange*
- Bukan Lapangan Usaha Lainnya																			*- Non Industrial Origin Others*
Rupiah	18,49	18,82	18,25	17,58	18,06	17,87	18,01	17,51	17,32	17,30	17,21	17,27	17,30	17,20	17,31	17,22	17,12	17,12	*Rupiah*
Valas	3,87	4,01	4,13	4,14	4,14	4,17	3,87	3,66	4,59	4,72	2,99	3,41	3,48	3,57	3,62	3,73	3,66	4,04	*Foreign Exchange*

*) Angka-angka sementara

r) Angka-angka diperbaiki

**) Provisional figures*

r) Revised figures

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

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

Persen *(Percent)*

Jenis Penggunaan	2012		2013												2014				*Type of Use*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Jenis Penggunaan																			***1. Type of Use***
- Modal Kerja																			***- Working Capital***
Rupiah	11,62	11,50	11,50	11,46	11,45	11,45	11,47	11,42	11,68	11,65	11,81	11,95	12,08	12,14	12,24	12,35	12,39	12,40	*Rupiah*
Valas	4,06	4,08	4,09	4,06	3,99	3,90	3,92	3,89	3,87	4,00	3,92	3,95	3,91	3,90	3,96	3,85	3,89	3,80	*Foreign Exchange*
- Investasi																			***- Investments***
Rupiah	11,25	11,28	11,30	11,27	11,24	11,21	11,17	11,14	11,29	11,37	11,49	11,65	11,74	11,83	11,93	11,98	12,00	12,06	*Rupiah*
Valas	4,97	5,03	5,00	4,99	4,99	4,93	4,88	4,94	4,93	5,03	4,94	4,95	4,94	4,95	4,92	4,89	5,09	4,95	*Foreign Exchange*
- Konsumsi																			***- Consumption***
Rupiah	13,53	13,58	13,40	13,22	13,28	13,22	13,20	13,14	13,06	13,05	13,03	13,08	13,12	13,13	13,17	13,20	13,21	13,25	*Rupiah*
Valas	4,20	4,33	4,53	4,56	4,48	4,30	4,33	4,19	4,51	4,92	3,82	3,96	3,99	4,10	3,24	4,11	3,67	4,28	*Foreign Exchange*
2. Orientasi Penggunaan																			***2. User Orientation***
- Ekspor																			***- Ekspor***
Rupiah	10,73	10,18	9,96	9,90	10,00	10,16	10,18	10,06	10,08	10,18	10,59	10,78	10,87	10,93	10,94	10,98	11,12	11,06	*Rupiah*
Valas	4,31	4,41	4,37	4,33	4,25	4,15	4,13	4,19	4,11	4,10	4,28	4,42	4,37	4,29	4,32	4,33	4,32	4,24	*Foreign Exchange*
- Impor																			***- Impor***
Rupiah	9,64	9,76	9,74	9,74	9,77	9,73	12,91	13,32	13,35	9,09[r)]	9,78	9,98	10,27	10,48	10,60	10,72	10,76	10,80	*Rupiah*
Valas	4,32	4,04	4,07	3,95	4,00	3,70	3,80	3,80	3,78	3,77	3,99	3,99	3,97	3,86	3,77	3,87	4,29	4,36	*Foreign Exchange*
- Lainnya																			***- Other***
Rupiah	12,23	12,19	12,15	12,06	12,07	12,04	12,00	11,94	12,06	12,11	12,19	12,31	12,39	12,43	12,52	12,59	12,61	12,64	*Rupiah*
Valas	4,39	4,42	4,42	4,41	4,36	4,29	4,28	4,31	4,30	4,43	4,30	4,33	4,29	4,29	4,33	4,24	4,32	4,20	*Foreign Exchange*

r) Revisi

r) Revised figures

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

Kelompok Bank	2012		2013												2014				*Group of Bank*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Bank Persero																			***State Owned Banks***
Jumlah Bank	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	*Total Banks*
Jumlah Kantor	5.301	5.363	5.400	5.484	5.538	5.595	5.681	5.803	5.946	6.008	6.084	6.165	6.287	6.415	6.424	6.431	6.442	6.503	*Total Bank Offices*
BUSN Devisa																			***Foreign Exchange Commercial Banks***
Jumlah Bank	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	35	*Total Banks*
Jumlah Kantor	7.485	7.647	7.709	7.743	7.764	7.778	7.812	7.841	7.860	7.875	7.910	7.944	7.965	8.052	8.057	8.064	8.076	8.088	*Total Bank Offices*
BUSN Non Devisa																			***Non-Foreign Exchange Commercial Banks***
Jumlah Bank	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	*Total Banks*
Jumlah Kantor	1.407	1.447	1.459	1.471	1.481	1.488	1.490	1.499	1.510	1.532	1.545	1.554	1.563	1.578	1.589	1.592	1.602	1.606	*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	1.636	1.712	1.797	1.827	1.847	1.871	1.883	1.900	1.909	1.919	1.950	1.987	2.021	2.044	2.073	2.090	2.113	2.131	*Total Bank Offices*
Bank Campuran																			***Joint Venture Banks***
Jumlah Bank	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	*Total Banks*
Jumlah Kantor	261	263	263	264	264	264	265	266	267	268	268	268	270	272	272	273	274	274	*Total Bank Offices*
Bank Asing																			***Foreign Owned Bank***
Jumlah Bank	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	*Total Banks*
Jumlah Kantor	191	193	193	193	195	195	195	195	196	196	196	196	197	197	197	197	197	197	*Total Bank Offices*
Total																			***Total***
Jumlah Bank	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**119**	***Total Banks***
Jumlah Kantor	**16.067**	**16.625**	**16.821**	**16.982**	**17.089**	**17.191**	**17.326**	**17.504**	**17.688**	**17.798**	**17.953**	**18.114**	**18.303**	**18.558**	**18.612**	**18.647**	**18.704**	**18.799**	***Total Bank Offices***

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

Lokasi	2012		2013												2014				*Location*
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Jawa Barat	380	380	380	384	385	386	388	392	394	394	394	394	393	393	396	396	397	396	1. *Jawa Barat*
2. Banten	91	93	93	93	93	93	94	94	94	94	94	94	94	94	94	94	94	95	2. *Banten*
3. DKI Jakarta	561	564	563	573	573	573	574	575	574	574	575	572	572	574	574	574	574	576	3. *DKI Jakarta*
4. D.I. Yogyakarta	56	56	56	56	57	57	57	58	58	58	58	59	59	59	60	60	60	60	4. *D.I Yogyakarta*
5. Jawa Tengah	311	311	312	314	319	320	320	322	322	324	326	326	326	328	328	328	328	329	5. *Jawa Tengah*
6. Jawa Timur	411	411	410	412	413	415	418	419	418	418	417	417	419	425	426	428	428	428	6. *Jawa Timur*
7. Bengkulu	28	28	28	28	28	29	29	30	30	30	30	30	30	30	30	30	30	31	7. *Bengkulu*
8. Jambi	52	53	53	53	54	55	55	56	57	57	58	58	58	59	59	59	59	59	8. *Jambi*
9. Aceh	76	77	77	77	77	77	77	77	78	78	78	78	78	79	79	79	79	79	9. *Aceh*
10. Sumatera Utara	189	192	194	194	194	194	195	195	195	197	198	197	198	199	199	199	199	199	10. *Sumatera Utara*
11. Sumatera Barat	81	81	81	81	82	82	82	84	84	84	84	83	83	84	84	84	84	84	11. *Sumatera Barat*
12. Riau	88	88	88	88	88	88	89	89	89	89	90	90	91	91	94	94	94	94	12. *Riau*
13. Sumatera Selatan	92	93	95	95	96	98	98	99	99	99	99	99	101	102	102	103	102	103	13. *Sumatera Selatan*
14. Bangka Belitung	22	22	22	22	23	23	24	24	24	24	24	24	24	24	25	25	26	26	14. *Bangka Belitung*
15. Kepulauan Riau	55	56	56	56	57	58	58	58	58	58	58	58	59	59	59	59	59	59	15. *Kepulauan Riau*
16. Lampung	56	56	56	56	56	57	57	57	57	57	57	58	58	58	58	58	58	58	16. *Lampung*
17. Kalimantan Selatan	74	74	74	74	74	74	76	77	77	77	78	78	78	78	78	78	78	78	17. *Kalimantan Selatan*
18. Kalimantan Barat	69	69	69	69	69	70	70	70	70	70	72	72	73	74	74	75	75	75	18. *Kalimantan Barat*
19. Kalimantan Timur	107	108	109	110	111	112	112	112	112	113	113	113	113	115	116	116	117	117	19. *Kalimantan Timur*
20. Kalimantan Tengah	45	46	46	46	46	46	47	47	47	47	47	47	47	47	47	47	47	47	20. *Kalimantan Tengah*
21. Sulawesi Tengah	37	38	38	38	38	38	38	38	38	38	38	38	38	39	39	39	39	40	21. *Sulawesi Tengah*
22. Sulawesi Selatan	124	124	125	126	126	127	127	128	128	128	129	130	130	131	131	131	131	132	22. *Sulawesi Selatan*
23. Sulawesi Utara	55	55	55	55	55	55	56	56	56	57	57	57	57	57	60	60	60	60	23. *Sulawesi Utara*
24. Gorontalo	16	16	16	16	16	16	16	16	16	16	16	16	17	17	17	17	18	18	24. *Gorontalo*
25. Sulawesi Barat	14	14	14	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	25. *Sulawesi Barat*
26. Sulawesi Tenggara	31	31	32	32	32	33	33	33	33	33	33	34	34	35	35	35	35	36	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	44	44	44	45	45	47	48	48	48	50	50	50	50	49	49	49	51	51	27. *Nusa Tenggara Barat*
28. Bali	84	85	85	87	88	88	88	89	89	91	91	92	92	92	92	92	92	92	28. *Bali*
29. Nusa Tenggara Timur	51	51	51	51	51	51	51	51	52	52	52	52	52	53	53	53	54	54	29. *Nusa Tenggara Timur*
30. Maluku	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	31	30. *Maluku*
31. Papua	55	56	56	56	58	58	58	58	58	58	59	59	59	59	60	60	60	60	31. *Papua*
32. Maluku Utara	18	18	18	18	19	19	19	19	19	19	19	19	19	19	19	19	19	19	32. *Maluku Utara*
33. Irian Jaya Barat	25	25	25	25	25	25	25	25	25	25	26	27	27	27	27	27	27	27	33. *Papua Barat*
34. Lainnya	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	34. *Others*
Total	**3.444**	**3.461**	**3.467**	**3.491**	**3.509**	**3.525**	**3.540**	**3.557**	**3.560**	**3.570**	**3.581**	**3.582**	**3.590**	**3.611**	**3.625**	**3.629**	**3.635**	**3.644**	***Total***

OTORITAS JASA KEUANGAN

DATA BANK SYARIAH

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des[r]	Jan[r]	Feb[r]	Mar	Apr	
Penyaluran Dana iB	**48.264**	**64.355**	**94.884**	**140.980**	**188.562**	**202.439**	**208.588**	**212.205**	**211.826**	**214.864**	**220.190**	**222.164**	**225.373**	**233.345**	**244.838**	**225.312**	**231.701**	**234.020**	***Fund Disbursements iB***
a. Pembiayaan	38.199	46.886	68.181	102.655	147.505	163.407	167.259	171.227	174.486	174.537	177.320	179.284	180.833	184.122	189.998	181.772	184.964	188.063	*a. Financing*
Rupiah	35.879	44.938	64.817	97.847	139.880	155.624	158.773	162.174	165.378	164.924	167.172	169.134	170.221	173.224	177.011	171.740	174.941	176.532	*Rupiah*
Valas	2.320	1.948	3.364	4.808	7.625	7.783	8.487	9.054	9.108	9.613	10.148	10.150	10.612	10.898	12.987	10.032	10.023	11.531	*Foreign Exchange*
b. Antar Bank	1.978	3.036	4.138	4.846	6.004	6.342	6.665	7.226	5.780	5.353	6.178	5.833	5.222	5.836	5.699	5.319	6.571	6.684	*b. Inter-Bank*
c. Penempatan di BI	5.189	10.393	16.393	27.127	26.713	23.198	25.035	24.212	21.940	25.146	26.007	26.103	27.742	31.946	36.235	27.466	29.284	28.090	*c. Placements at BI*
d. Surat Berharga (tidak termasuk obligasi rekap)	2.683	3.786	5.733	5.902	7.822	9.032	9.145	9.029	9.106	9.187	9.619	9.518	9.721	9.684	10.675	9.045	9.066	9.567	*d. Money Instruments (not including recapitalization bonds)*
e. Penyertaan	79	83	88	47	47	47	47	47	47	47	47	48	48	48	48	48	40	40	*e. Equity participation*
f. Tagihan Lainnya	136	171	351	403	471	413	436	462	466	594	1.019	1.378	1.808	1.709	2.183	1.662	1.776	1.577	*f. Other claims*
Sumber Dana iB	**40.591**	**57.762**	**83.184**	**126.409**	**165.404**	**176.923**	**182.925**	**184.959**	**186.116**	**189.283**	**193.776**	**194.954**	**198.065**	**204.571**	**210.781**	**198.392**	**204.357**	**207.362**	***Sources of Funds iB***
a. DPK	36.852	52.271	76.036	115.415	147.512	158.519	163.858	163.966	166.453	170.222	171.701	174.018	176.292	183.534	189.870	178.154	180.945	185.508	*a. Third Party Funds*
Rupiah	35.449	50.266	72.807	110.910	140.547	151.024	155.232	155.207	158.279	161.435	162.236	164.249	165.945	171.900	177.252	166.610	169.957	172.707	*Rupiah*
Giro Wadiah	3.741	5.403	7.914	10.678	15.683	14.030	13.767	14.158	14.817	14.992	13.552	13.892	14.553	15.736	15.015	12.473	11.640	11.376	*Wadiah Demand Deposit*
Deposito Mudharabah	19.273	28.484	42.206	67.942	80.576	90.648	94.827	93.652	93.961	96.349	97.241	98.327	99.193	100.105	107.601	99.529	103.914	106.714	*Mudharabah Time Deposits*
Tabungan Mudharabah	12.436	16.379	22.688	32.290	44.288	46.346	46.639	47.397	49.501	50.093	51.443	52.030	52.199	56.059	54.636	54.609	54.403	54.617	*Mudharabah Savings Accounts*
Valas	1.403	2.006	3.229	4.505	6.965	7.495	8.626	8.759	8.174	8.788	9.464	9.769	10.347	11.634	12.618	11.544	10.988	12.801	*Foreign Exchange*
Giro Wadiah	498	798	1.142	1.329	2.026	2.015	1.922	1.842	1.958	1.879	1.970	2.026	2.034	2.787	3.061	2.482	2.214	2.602	*Wadiah Demand Deposit*
Deposito Mudharabah	870	1.111	1.869	2.864	4.155	4.703	5.919	6.025	5.407	6.046	6.557	6.773	7.309	7.706	8.505	8.016	7.730	9.015	*Mudharabah Time Deposits*
Tabungan Mudharabah	35	96	218	312	784	777	785	891	810	863	937	970	1.004	1.141	1.051	1.045	1.045	1.184	*Mudharabah Savings Accounts*
b. Kewajiban Kepada BI	68	6	3	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	*b. Liabilities at BI*
c. Antar Bank	2.419	3.717	4.924	6.648	11.576	11.405	11.859	13.491	12.442	11.647	13.946	12.640	11.800	11.742	9.978	10.682	13.094	11.339	*c. Inter-Bank*
d. Surat Berharga	311	340	325	924	1.537	2.171	2.171	2.171	1.980	1.980	1.997	1.997	1.997	1.997	2.382	1.997	1.997	1.997	*d. Money Instruments*
e. Pinjaman yang Diterima	150	512	483	1.520	-	-	-	-	-	-	-	-	-	2.704	3.304	2.703	2.703	2.703	*e. Loans received*
Rupiah	150	512	483	1.520	1.952	1.952	1.953	1.953	2.138	2.139	2.139	2.139	2.140	2.704	3.304	2.703	2.703	2.703	*Rupiah*
Valas	-	-	-	-	103	104	104	186	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Lainnya	727	845	1.321	1.783	2.634	2.691	2.903	3.116	3.020	3.214	3.912	4.079	5.756	4.512	5.158	4.773	5.546	5.741	*f. Other Liabilities*
g. Setoran Jaminan	64	69	90	119	89	80	75	75	81	81	81	82	81	83	90	83	72	74	*g. Guarantee Deposits*
Komponen Modal																			***Capital Components***
a. Modal Disetor	1.752	1.946	5.965	6.611	7.211	7.603	7.603	8.152	8.151	8.150	8.150	8.151	8.150	8.181	9.952	8.938	8.939	8.939	*a. Paid-In Capital*
b. Cadangan	335	449	491	579	913	943	1.004	1.004	1.013	1.013	1.013	1.014	1.014	1.013	1.306	1.013	1.014	1.014	*b. Reserves*
c. L/R tahun berjalan	432	790	1.051	1.475	2.541	1.361	1.636	1.922	2.186	2.515	2.895	3.088	3.445	3.278	(101)	530	817	1.038	*c. Current Earnings (Profit/Loss)*
d. L/R tahun Lalu	152	315	527	1.069	1.895	3.410	3.347	3.197	3.187	3.186	3.186	3.186	3.186	3.186	9.212	5.888	5.147	5.066	*d. Retained Earnings (Profit/Loss)*
e. Perkiraan tambahan modal disetor	466	468	516	816	618	516	-	514	514	514	514	514	514	1.865	2.044	1.545	1.540	1.541	*e. Estimate of Additional Paid-In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Capital Loans*
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	**2.824**	**3.076**	**5.408**	**9.244**	**4.993**	**5.343**	**5.423**	**5.443**	**4.640**	**4.299**	**4.523**	**5.213**	**5.107**	**6.699**	**5.253**	**5.331**	**5.842[r]**	**6.234**	***Bank Indonesia Syariah Money Certificates (BUS & UUS)***
Total Aset	**49.555**	**66.090**	**97.519**	**145.467**	**195.018**	**207.800**	**215.444**	**218.566**	**219.183**	**223.503**	**227.711**	**229.557**	**233.130**	**242.276**	**233.305**	**234.081**	**240.931[r]**	**244.209**	***Total Assets***
Jaringan Kantor																			***Office Network***
Jumlah Bank	32	31	34	34	35	35	35	35	35	34	34	34	34	34	34	34	34	34	*Total Banks*
Jumlah Kantor 1)	790	998	1.477	1.702	2.227	2.361	2.381	2.385	2.397	2.439	2.461	2.492	2.496	2.554	2.574	2.581	2.558	2.564	*Total Bank Offices 1)*

Ket: 1) Tidak termasuk Gerai Muamalat
r) Angka-angka diperbaiki

Note: 1) Excluding Gerai Muamalat
r) Revised figures

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des[r]	Jan[r]	Feb[r]	Mar	Apr	
Penyaluran Dana iB	**33.026**	**46.386**	**76.602**	**112.853**	**142.148**	**148.649**	**152.618**	**155.651**	**156.813**	**159.573**	**163.521**	**164.740**	**167.687**	**172.411**	**187.813**	**168.193**	**172.951**	**174.766**	***Fund Disbursements iB***
a. Pembiayaan	26.109	34.452	56.357	83.704	112.396	121.647	124.586	128.102	131.049	131.117	133.376	134.626	135.447	137.268	144.008	135.868	138.590	139.847	*a. Financing*
Rupiah	24.422	33.190	53.864	80.038	106.987	115.841	118.698	121.955	124.787	124.479	126.326	127.721	128.162	129.650	134.283	128.889	131.484	132.494	*Rupiah*
Valas	1.688	1.261	2.493	3.665	5.410	5.806	5.888	6.147	6.262	6.638	7.051	6.905	7.285	7.619	9.725	6.978	7.106	7.353	*Foreign Exchange*
b. Antar Bank	1.016	1.415	1.968	2.571	3.071	3.422	3.243	3.476	2.610	2.387	2.874	2.503	2.957	3.426	3.114	3.049	3.638	4.085	*b. Inter-Bank*
c. Penempatan di BI	3.827	7.345	12.642	20.975	19.189	15.089	16.116	15.464	14.749	17.524	17.872	18.028	19.205	21.657	28.896	19.479	20.795	20.626	*c. Placements at BI*
d. Surat Berharga (tidak termasuk obligasi rekap)	1.859	2.922	5.203	5.166	6.988	8.034	8.194	8.104	7.891	7.906	8.333	8.167	8.232	8.328	9.594	8.101	8.127	8.606	*d. Money Instruments (not including recapitalization bonds)*
e. Penyertaan	79	83	88	47	47	47	47	47	47	47	47	48	48	48	48	48	40	40	*e. Equity participation*
f. Tagihan Lainnya	136	169	344	391	456	410	432	459	466	593	1.018	1.369	1.798	1.684	2.153	1.648	1.761	1.562	*f. Other claims*
Sumber Dana iB	**30.546**	**43.858**	**69.992**	**105.500**	**133.170**	**138.772**	**142.905**	**145.243**	**147.488**	**150.382**	**153.940**	**154.844**	**157.183**	**161.924**	**170.404**	**156.882**	**161.914**	**164.617**	***Sources of Funds iB***
a. DPK	27.734	39.624	64.335	96.548	117.817	123.825	127.311	127.885	130.834	133.690	135.083	137.014	138.062	143.174	151.688	138.967	141.260	145.014	*a. Third Party Funds*
Rupiah	26.498	37.881	61.404	92.571	112.664	118.450	121.328	121.387	124.732	126.739	127.700	129.465	130.109	134.293	141.783	130.487	132.528	135.204	*Rupiah*
Giro Wadiah	2.250	3.612	6.620	8.874	13.445	11.844	11.362	11.824	12.318	12.380	11.173	11.371	12.062	12.721	12.433	9.733	9.136	8.831	*Wadiah Demand Deposit*
Deposito Mudharabah	14.588	21.510	35.350	57.067	63.748	69.529	72.772	71.843	73.248	74.613	75.572	76.680	76.600	77.236	85.707	77.629	80.291	83.075	*Mudharabah Time Deposits*
Tabungan Mudharabah	9.659	12.759	19.435	26.630	35.471	37.076	37.194	37.721	39.166	39.746	40.956	41.414	41.447	44.336	43.644	43.124	43.101	43.298	*Mudharabah Savings Accounts*
Valas	1.237	1.743	2.931	3.977	5.153	5.376	5.983	6.498	6.103	6.952	7.382	7.548	7.953	8.881	9.905	8.480	8.733	9.810	*Foreign Exchange*
Giro Wadiah	465	683	1.095	1.274	1.948	1.937	1.848	1.771	1.889	1.803	1.893	1.945	1.951	2.594	2.916	2.355	2.102	2.436	*Wadiah Demand Deposit*
Deposito Mudharabah	772	1.060	1.834	2.699	2.856	3.070	3.789	4.301	3.843	4.761	5.058	5.131	5.486	5.650	6.485	5.637	6.142	6.788	*Mudharabah Time Deposits*
Tabungan Mudharabah	-	-	2	4	349	368	347	426	371	387	431	472	516	637	503	488	488	586	*Mudharabah Savings Accounts*
b. Kewajiban Kepada BI	68	6	3	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	*b. Liabilities at BI*
c. Antar Bank	1.736	3.005	3.944	5.416	9.989	8.946	9.374	10.968	10.504	10.285	11.755	10.528	10.200	10.500	8.820	9.407	11.405	10.188	*c. Inter-Bank*
d. Surat Berharga	311	340	325	725	1.338	1.972	1.972	1.972	1.781	1.781	1.797	1.797	1.797	1.797	2.182	1.797	1.797	1.797	*d. Money Instruments*
e. Pinjaman yang Diterima	150	112	81	1.119	1.654	1.655	1.656	1.738	1.737	1.737	1.737	1.737	1.737	2.270	2.870	2.270	2.270	2.270	*e. Loans received*
Rupiah	150	112	81	1.119	1.551	1.551	1.552	1.552	1.737	1.737	1.737	1.737	1.737	2.270	2.870	2.270	2.270	2.270	*Rupiah*
Valas	-	-	-	-	103	104	104	186	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Lainnya	513	735	1.236	1.603	2.325	2.337	2.560	2.648	2.591	2.847	3.522	3.722	5.339	4.140	4.787	4.389	5.141	5.306	*f. Other Liabilities*
g. Setoran Jaminan	35	36	69	89	47	38	32	32	40	42	46	47	48	44	56	52	41	43	*g. Guarantee Deposits*
Komponen Modal																			***Capital Components***
a. Modal Disetor	1.701	1.946	5.965	6.611	7.211	7.603	7.603	8.152	8.151	8.150	8.150	8.151	8.150	8.181	9.952	8.938	8.939	8.939	*a. Paid-In Capital*
b. Cadangan	335	449	491	579	913	943	1.004	1.004	1.013	1.013	1.013	1.014	1.014	1.013	1.306	1.013	1.014	1.014	*b. Reserves*
c. L/R tahun berjalan	499	499	776	1.065	1.790	771	888	1.036	1.160	1.312	1.495	1.610	1.875	2.037	(212)	295	483	612	*c. Current Earnings (Profit/Loss)*
d. L/R tahun Lalu	138	295	499	1.054	1.829	3.216	3.157	3.122	3.112	3.112	3.112	3.112	3.112	3.112	8.513	5.246	4.874	4.874	*d. Retained Earnings (Profit/Loss)*
e. Perkiraan tambahan modal disetor	466	468	516	816	618	516	-	514	514	514	514	514	514	1.865	2.044	1.574	1.566	1.566	*e. Estimate of Additional Paid-In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-					*f. Capital Loans*
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	**2.824**	**3.076**	**5.408**	**9.244**	**4.993**	**5.343**	**5.423**	**5.443**	**4.640**	**4.299**	**4.523**	**5.213**	**5.107**	**6.699**	**5.253**	**5.331**	**5.843**	**6.234**	***Bank Indonesia Syariah Money Certificates (BUS & UUS)***
Total Aset	**34.036**	**48.014**	**79.186**	**116.930**	**147.581**	**153.442**	**158.849**	**161.011**	**163.433**	**166.383**	**170.218**	**171.400**	**174.056**	**180.360**	**175.300**	**176.010**	**181.148**	**183.864**	***Total Assets***
Jaringan Kantor																			***Office Network***
Jumlah Bank	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*Total Banks*
Jumlah Kantor [1]	576	711	1.215	1.390	1.734	1.847	1.859	1.876	1.871	1.909	1.926	1.939	1.942	1.987	2.002	2.006	2.133	2.139	*Total Bank Offices [1]*

Ket: [1] Tidak termasuk Gerai Muamalat
[r] Angka-angka diperbaiki

Note: [1] Excluding Gerai Muamalat
[r] Revised figures

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des[r]	Jan[r]	Feb[r]	Mar	Apr	
Penyaluran Dana iB	**15.238**	**17.969**	**18.282**	**28.127**	**46.414**	**53.790**	**55.969**	**56.554**	**55.013**	**55.290**	**56.669**	**57.423**	**57.686**	**60.935**	**57.026**	**57.119**	**58.750**	**59.254**	***Fund Disbursements iB***
a. Pembiayaan	12.090	12.435	11.824	18.952	35.109	41.760	42.673	43.126	43.437	43.420	43.943	44.658	45.386	46.854	45.990	45.905	46.374	48.216	*a. Financing*
Rupiah	11.457	11.748	10.953	17.809	32.894	39.782	40.075	40.219	40.591	40.445	40.846	41.413	42.059	43.575	42.728	42.851	43.457	44.038	*Rupiah*
Valas	632	687	871	1.143	2.215	1.977	2.598	2.907	2.846	2.975	3.097	3.245	3.326	3.279	3.261	3.054	2.918	4.178	*Foreign Exchange*
b. Antar Bank	962	1.621	2.170	2.276	2.933	2.920	3.422	3.751	3.170	2.966	3.305	3.330	2.264	2.410	2.585	2.270	2.934	2.599	*b. Inter-Bank*
c. Penempatan di BI	1.362	3.048	3.751	6.152	7.524	8.110	8.920	8.749	7.191	7.623	8.135	8.075	8.538	10.289	7.339	7.986	8.489	7.464	*c. Placements at BI*
d. Surat Berharga (tidak termasuk obligasi rekap)	824	864	530	736	834	998	950	925	1.215	1.281	1.286	1.351	1.489	1.356	1.081	943	939	961	*d. Money Instruments (not including recapitalization bonds)*
e. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Equity participation*
f. Tagihan Lainnya	-	1	7	12	14	3	4	3	0	1	1	9	10	25	30	14	14	14	*f. Other claims*
Sumber Dana iB	**10.044**	**13.903**	**13.191**	**20.908**	**32.234**	**38.151**	**40.020**	**39.716**	**38.628**	**38.901**	**39.836**	**40.110**	**40.882**	**42.647**	**40.377**	**41.510**	**42.443**	**42.745**	***Sources of Funds iB***
a. DPK	9.118	12.648	11.702	18.867	29.695	34.694	36.547	36.081	35.619	36.532	36.618	37.004	38.230	40.360	38.182	39.187	39.685	40.494	*a. Third Party Funds*
Rupiah	8.952	12.385	11.403	18.339	27.883	32.574	33.904	33.820	33.548	34.696	34.536	34.784	35.836	37.608	35.469	36.123	37.429	37.503	*Rupiah*
Giro Wadiah	1.490	1.791	1.294	1.804	2.238	2.186	2.405	2.334	2.500	2.612	2.379	2.521	2.491	3.015	2.583	2.739	2.504	2.545	*Wadiah Demand Deposit*
Deposito Mudharabah	4.684	6.974	6.856	10.875	16.828	21.119	22.055	21.809	20.713	21.737	21.670	21.646	22.593	22.869	21.894	21.900	23.623	23.639	*Mudharabah Time Deposits*
Tabungan Mudharabah	2.777	3.620	3.253	5.660	8.817	9.269	9.445	9.677	10.335	10.347	10.487	10.617	10.752	11.723	10.993	11.484	11.302	11.319	*Mudharabah Savings Accounts*
Valas	166	263	298	528	1.812	2.120	2.643	2.261	2.072	1.836	2.082	2.220	2.394	2.752	2.713	3.063	2.256	2.991	*Foreign Exchange*
Giro Wadiah	33	116	47	54	78	77	75	71	69	76	76	81	83	192	145	127	112	166	*Wadiah Demand Deposit*
Deposito Mudharabah	98	51	35	165	1.300	1.634	2.130	1.724	1.563	1.285	1.499	1.642	1.823	2.056	2.020	2.379	1.587	2.227	*Mudharabah Time Deposits*
Tabungan Mudharabah	35	96	217	308	435	409	438	466	439	475	507	498	487	504	548	557	557	598	*Mudharabah Savings Accounts*
b. Kewajiban Kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Liabilities at BI*
c. Antar Bank	684	712	981	1.232	1.587	2.460	2.486	2.523	1.938	1.362	2.191	2.112	1.600	1.243	1.158	1.275	1.689	1.150	*c. Inter-Bank*
d. Surat Berharga	-	-	-	199	199	199	199	199	199	199	200	200	200	200	200	200	200	200	*d. Money Instruments*
e. Pinjaman yang Diterima	0	400	402	401	401	401	401	401	401	402	402	403	403	434	434	434	434	434	*e. Loans received*
Rupiah	0	400	402	401	401	401	401	401	401	402	402	403	403	434	434	434	434	434	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Lainnya	214	111	86	180	309	355	343	468	429	367	390	357	416	372	370	384	405	436	*f. Other Liabilities*
g. Setoran Jaminan	29	33	21	30	42	42	43	43	41	39	36	35	33	39	33	30	31	31	*g. Guarantee Deposits*
Komponen Modal														-	-	-	-		***Capital Components***
a. Modal Disetor	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Paid-In Capital*
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Reserves*
c. L/R tahun berjalan	(66)	291	275	410	752	590	748	886	1.026	1.203	1.400	1.478	1.570	1.242	112	236	334	426	*c. Current Earnings (Profit/Loss)*
d. L/R tahun Lalu	14	20	28	15	66	194	190	75	75	75	75	75	75	75	699	642	273	191	*d. Retained Earnings (Profit/Loss)*
e. Perkiraan tambahan modal disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(29)	(26)	(25)	*e. Estimate of Additional Paid-In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Capital Loans*
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	**2.824**	**3.076**	**5.408**	**9.244**	**4.993**	**5.343**	**5.423**	**5.443**	**4.640**	**4.299**	**4.523**	**5.213**	**5.107**	**6.699**	**5.253**	**5.331**	**5.843**	**6.234**	***Bank Indonesia Syariah Money Certificates (BUS & UUS)***
Total Aset	**15.519**	**18.076**	**18.333**	**28.536**	**47.437**	**54.358**	**56.595**	**57.555**	**55.750**	**57.120**	**57.492**	**58.157**	**59.074**	**61.916**	**58.005**	**58.071**	**59.784[r]**	**60.346**	***Total Assets***
Jaringan Kantor																			***Office Network***
Jumlah Bank	27	25	23	23	24	24	24	24	24	23	23	23	23	23	23	23	23	23	*Total Banks*
Jumlah Kantor [1]	214	287	262	312	493	514	522	509	526	530	535	553	554	567	572	575	425	425	*Total Bank Offices [1]*

Ket: [1] Tidak termasuk Gerai Muamalat
[r] Angka-angka diperbaiki

Note: [1] Excluding Gerai Muamalat
[r] Revised figures

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des[r]	Jan[r]	Feb[r]	Mar	Apr	
Bank Umum Syariah	34.036	48.014	79.186	116.930	147.581	153.442	158.849	161.011	163.433	166.383	170.218	171.400	174.056	180.360	175.300	176.010	181.148	183.864	*Syariah Commercial Banks*
Unit Usaha Syariah	15.519	18.076	18.333	28.536	47.437	54.358	56.595	57.555	55.750	57.120	57.492	58.157	59.074	61.916	58.005	58.071	59.784	60.346	*Syariah Business Units*

Ket: [r] Angka-angka diperbaiki

Note: [r] Revised figures

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r]	Des[r]	Jan[r]	Feb[r]	Mar	Apr	
Pembiayaan iB	**38.195**	**46.886**	**68.181**	**102.655**	**151.754**	**163.407**	**167.259**	**171.227**	**174.486**	**174.537**	**177.320**	**179.284**	**180.830**	**184.120**	**181.398**	**181.772**	**184.964**	**187.885**	***Financing iB***
a. Lancar	35.076	41.931	63.006	95.480	142.501	151.022	153.769	157.839	161.418	159.983	163.497	165.368	166.658	171.229	165.648	164.517	167.015	169.077	*a. Current*
b. Dalam Perhatian Khusus	1.610	3.074	3.114	4.587	5.822	7.721	8.608	8.870	8.271	9.305	8.861	8.614	8.612	8.063	10.294	10.830	11.996	12.253	*b. Special Mention*
c. Kurang Lancar	525	435	677	1.075	995	1.473	1.663	1.387	1.647	1.895	1.492	1.452	1.420	1.353	1.746	2.080	1.762	2.039	*c. Sub-Standard*
d. Diragukan	224	582	332	297	557	713	740	729	812	801	900	926	1.140	739	761	1.097	795	1.035	*d. Doubtful*
e. Macet	759	865	1.052	1.216	1.878	2.478	2.480	2.403	2.339	2.554	2.569	2.924	3.000	2.735	2.948	3.249	3.395	3.480	*e. Lost*
Non Performing Financing (Nominal)	**1.509**	**1.882**	**2.061**	**2.588**	**3.430**	**4.664**	**4.883**	**4.518**	**4.798**	**5.249**	**4.962**	**5.302**	**5.561**	**4.828**	**5.455**	**6.425**	**5.953**	**6.554**	***Non Performing Financing (Nominal)***
Rasio Non Performing Financing (%)	**3,95**	**4,01**	**3,02**	**2,52**	**2,26**	**2,85**	**2,92**	**2,64**	**2,75**	**3,01**	**2,80**	**2,96**	**3,08**	**2,62**	**3,07**	**3,53**	**3,21**	**3,48**	***Non Performing Financing Ratio (%)***

Ket: [r] Angka-angka diperbaiki

Note: [r] Revised figures

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

Indikator	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Desember 2012		April 2013		Desember 2013		April 2014		*Indicator*
	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	
Giro Wadiah iB	**4.238**	**11,50**	**6.202**	**11,86**	**9.056**	**11,91**	**12.006**	**11,79**	**17.708**	**12,00**	**16.045**	**10,12**	**18.523**	**10,09**	**13.978**	**7,54**	***Demand Deposit iB***
Rupiah	3.741	10,15	5.403	10,34	7.914	10,41	10.678	10,49	15.683	10,63	14.030	8,85	15.736	8,57	11.376	6,13	*Rupiah*
Valas	498	1,35	798	1,53	1.142	1,50	1.329	1,30	2.026	1,37	2.015	1,27	2.787	1,52	2.602	1,40	*Foreign Exchange*
Deposito Mudharabah iB	**20.143**	**54,66**	**29.595**	**56,62**	**44.075**	**57,97**	**70.806**	**69,55**	**84.732**	**57,44**	**95.351**	**60,15**	**107.812**	**58,74**	**115.729**	**62,38**	***Deposits iB***
Rupiah	19.273	52,30	28.484	54,49	42.206	55,51	67.942	66,74	80.576	54,62	90.648	57,18	100.105	54,54	106.714	57,53	*Rupiah*
Valas	870	2,36	1.111	2,13	1.869	2,46	2.864	2,81	4.155	2,82	4.703	2,97	7.706	4,20	9.015	4,86	*Foreign Exchange*
Tabungan Mudharabah iB	**12.471**	**33,84**	**16.475**	**31,52**	**22.906**	**30,13**	**32.602**	**32,02**	**45.072**	**30,55**	**47.123**	**29,73**	**57.200**	**31,17**	**55.801**	**30,08**	***Savings iB***
Rupiah	12.436	33,74	16.379	31,33	22.688	29,84	32.290	31,72	44.288	30,02	46.346	29,24	56.059	30,54	54.617	29,44	*Rupiah*
Valas	35	0,10	96	0,18	218	0,29	312	0,31	784	0,53	777	0,49	1.141	0,62	1.184	0,64	*Foreign Exchange*
Total DPK iB	**36.852**	**100**	**52.271**	**100**	**76.036**	**100**	**115.415**	**113,37**	**147.512**	**100,00**	**158.519**	**100,00**	**183.534**	**100,00**	**185.508**	**100,00**	***Total Third Party Funds iB***
Rupiah	35.449	96,19	50.266	96,16	72.807	95,75	110.910	108,94	140.547	95,28	151.024	95,27	171.900	93,66	172.707	93,10	*Rupiah*
Valas	1.403	3,81	2.006	3,84	3.229	4,25	4.505	4,42	6.965	4,72	7.495	4,73	11.634	6,34	12.801	6,90	*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	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	
Giro iB																			***Wadiah Demand Deposit iB***
Rupiah	1,21	1,04	1,26	2,15	1,01	1,24	0.71[r)]	0,77	0,81	0,76	0,76	0,84	0,82	0,74	0,87	0,86	0,80	0,85	*Rupiah*
Valas	0,95	0,38	0,77	1,13	0,26	0,28	0,14	0,18	0,11	0,12	0,11	0,12	0,12	0,11	0,13	0,12	0,10	0,16	*Foreign Exchange*
Deposito iB																			***Mudharabah Deposits iB***
Rupiah	8,61	7,48	7,03	7,46	6,33	4,06	5,10	5,10	5,31	5,38	5,14	5,21	5,02	5,10	5,70	5,74	5,86	5,85	*Rupiah*
Valas	2,69	3,18	4,35	3,36	2,89	1,76	2,53	2,90	3,22	3,19	2,69	2,60	2,52	2,76	3,24	3,33	3,24	3,33	*Foreign Exchange*
Tabungan iB																			***Mudharabah Saving iB***
Rupiah	3,61	2,76	3,08	3,23	2,41	1,84	5.31[r)]	5,44	5,44	5,50	5,40	5,33	5,31	5,66	5,81	5,75	5,80	5,86	*Rupiah*
Valas	0,92	1,01	0,92	0,87	0,68	2,29	0,76	0,86	0,78	0,78	0,44	0,45	0,88	1,01	0,78	1,09	1,15	1,18	*Foreign Exchange*

r) Angka-angka diperbaiki

r) Revised figures

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

Sektor Ekonomi	2008	2009	2010	2011	2012	2013									2014				*Sektor Ekonomi*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	
1. Pertanian, perburuan dan sarana pertanian	16,34	17,78	14,91	13,72	15,07	16,02	14,33	13,34	14,69	14,05	15,14	15,13	15,28	15,46	15,78	15,80	15,97	16,09	*1. Agriculture, hunting and agricultural facilities*
Rupiah	16,36	17,78	14,97	14,04	15,23	16,24	14,44	13,41	14,83	14,17	15,32	15,30	15,46	15,65	15,97	15,97	16,13	16,26	*Rupiah*
Valas	0,00	0,00	12,11	9,89	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	*Foreign Exchange*
2. Pertambangan	15,57	15,44	16,29	12,22	11,36	12,75	13,06	12,65	12,61	13,18	12,22	12,46	12,43	12,44	12,26	12,40	12,32	12,51	*2. Mining*
Rupiah	10,39	14,20	14,32	13,70	13,03	15,51	15,68	15,43	14,98	15,94	15,21	15,30	15,53	15,77	15,59	15,48	15,55	15,72	*Rupiah*
Rupiah	22,74	18,51	19,03	9,60	7,99	8,16	8,10	8,19	8,26	8,25	7,85	7,66	7,69	7,64	7,71	7,67	8,20	8,57	*Foreign Exchange*
3. Valas	14,68	15,48	13,99	13,49	12,18	11,64	11,18	11,10	13,78	11,21	11,25	11,29	11,22	11,45	11,50	11,58	11,31	11,56	*3. Manufacturing*
Rupiah	15,58	15,34	14,32	13,56	12,58	11,91	11,41	11,21	14,01	11,32	11,46	11,55	11,50	11,84	11,84	11,88	11,57	11,87	*Rupiah*
Valas	2,49	39,77	10,04	11,78	9,65	8,16	8,03	9,08	9,25	9,08	8,07	8,06	7,91	7,97	8,21	8,15	8,24	8,01	*Foreign Exchange*
4. Listrik, gas dan air	13,90	15,30	15,34	14,03	12,91	12,02	11,98	11,46	11,42	11,38	11,31	11,05	11,03	11,24	11,18	11,22	11,33	11,38	*4. Electricity, gas and water*
Rupiah	18,97	16,18	16,31	14,56	13,77	12,70	12,68	12,69	12,60	12,60	12,62	12,49	12,54	12,94	12,86	12,84	12,90	13,00	*Rupiah*
Valas	10,42	10,76	7,86	10,30	8,90	9,03	9,02	8,24	8,51	8,50	8,29	8,04	8,05	8,18	8,18	8,19	8,22	8,26	*Foreign Exchange*
5. Konstruksi	13,67	13,49	14,32	14,32	13,95	13,04	12,70	12,67	12,83	12,73	13,33	12,29	12,28	12,26	11,90	12,03	12,58	12,60	*5. Construction*
Rupiah	13,90	14,15	14,63	14,54	14,46	13,42	13,00	13,05	13,10	12,99	13,44	12,45	12,45	12,42	12,10	12,22	12,80	12,85	*Rupiah*
Valas	8,85	4,60	9,91	12,11	10,62	9,12	9,14	8,24	9,35	9,41	11,88	9,79	9,80	9,61	9,55	9,57	9,64	9,32	*Foreign Exchange*
6. Perdagangan, restoran dan hotel	17,00	19,34	19,64	19,25	18,33	18,51	17,89	17,66	17,62	17,56	17,61	17,86	17,76	17,87	18,13	17,75	17,73	17,57	*6. Trade, restaurants and hotels*
Rupiah	17,08	19,49	20,18	19,60	18,74	18,92	18,28	18,01	17,97	17,95	18,09	18,26	18,15	18,26	18,51	18,07	18,07	17,89	*Rupiah*
Valas	15,00	12,04	9,32	8,99	9,14	8,97	8,36	9,09	9,35	9,35	8,58	9,09	9,08	8,97	8,96	8,94	9,03	9,22	*Foreign Exchange*
7. Pengangkutan, pergudangan dan komunikasi	16,00	15,24	15,49	15,08	13,96	13,48	13,31	12,95	13,28	13,18	12,96	12,68	12,37	12,13	12,06	11,87	12,04	10,04	*7. Transportation, warehousing and communications*
Rupiah	16,85	15,80	16,38	16,20	15,40	14,38	14,20	14,37	14,40	14,35	14,45	14,40	14,05	13,81	13,65	13,56	13,71	13,63	*Rupiah*
Valas	9,49	8,12	9,60	9,12	8,94	10,07	9,99	8,30	9,70	9,71	9,24	8,09	8,09	8,07	8,06	7,46	7,45	4,39	*Foreign Exchange*
8. Jasa Dunia usaha	15,97	15,26	15,03	14,37	13,86	13,80	13,75	13,74	13,81	13,78	14,00	13,63	13,45	13,20	13,31	13,31	15,05	12,90	*8. Business Services*
Rupiah	16,82	15,54	15,38	14,51	13,98	13,93	13,87	13,86	13,95	13,92	14,18	13,67	13,49	13,22	13,34	13,34	15,10	12,93	*Rupiah*
Valas	3,93	8,22	5,88	8,89	8,61	8,79	9,48	9,44	9,21	9,19	10,32	11,99	11,98	12,29	12,27	12,28	12,77	11,70	*Foreign Exchange*
9. Jasa sosial/masyarakat	14,04	16,89	17,91	14,57	12,76	11,12	12,21	11,20	19,24	17,95	12,20	12,62	11,93	11,66	11,71	11,91	12,11	12,69	*9. Social Services*
Rupiah	14,04	16,89	17,91	14,67	12,74	11,09	12,20	11,17	19,35	18,04	12,45	12,57	12,02	11,74	11,78	11,98	12,18	12,78	*Rupiah*
Valas	0,00	-	8,00	7,98	14,41	12,91	13,01	12,74	12,75	12,56	9.09*	15.37*	7,46	8,55	7,75	7,80	7,79	7,34	*Foreign Exchange*
10. Lain-lain	11,60	11,04	10,17	9,68	10,29	10,79	11,36	10,73	10,78	10,83	15,81	10,79	10,75	10,64	10,78	10,81	12,03	12,10	*10. Others*
Rupiah	11,82	11,41	10,47	9,99	10,63	11,10	11,80	11,11	11,12	11,20	16.41*	11.20*	11,16	11,03	11,14	11,17	12,15	12,24	*Rupiah*
Valas	0,09	0,13	0,70	0,78	0,36	1,11	0,88	0,80	0,97	0,99	0,73	0,49	0,40	0,54	1,21	0,84	0,38	0,49	*Foreign Exchange*

Ket: [1)] terdapat formulasi baru untuk perhitungan bagi hasil akad ijarah
r) Angka-angka diperbaiki
*) Angka-angka sementara
-) Tidak ada

Note: [1)] there is a new formulation for the calculation of the results ijara contract
r) Revised figures
**) Provisional figures*
-) Not available

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	2008	2009	2010	2011	2012	2013									2014				*Type of Use*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	
Modal Kerja	**16,49**	**16,99**	**16,55**	**15,33**	**14,33**	**13,92**	**13,89**	**13,66**	**15,12**	**14,66**	**14,00**	**13,69**	**13,54**	**13,38**	**13,44**	**13,46**	**14,72**	**13,21**	***Working Capital***
Rupiah	19,34	17,15	16,96	15,65	14,63	14,20	14,16	13,93	15,48	15,02	14,46	14,04	13,89	13,73	13,81	13,80	15,10	13,73	*Rupiah*
Valas	4,26	12,55	10,56	9,67	9,29	8,87	9,36	8,48	8,89	8,87	8,72	8,10	8,09	8,05	8,02	7,94	8,02	6,31	*Foreign Exchange*
Investasi	**13,67**	**13,75**	**14,54**	**14,42**	**13,96**	**13,73**	**13,52**	**13,28**	**13,42**	**13,33**	**13,37**	**13,36**	**13,15**	**13,00**	**13,03**	**13,03**	**13,02**	**13,07**	***Investment***
Rupiah	18,04	14,22	14,82	14,74	14,37	14,11	13,87	13,75	13,80	13,73	13,75	13,68	13,51	13,33	13,36	13,38	13,36	13,42	*Rupiah*
Valas	2,23	7,65	8,88	10,14	9,48	9,61	9,03	9,07	9,61	9,61	10,18	10,48	10,06	10,19	10,18	9,88	10,02	10,03	*Foreign Exchange*
Konsumsi	**11,58**	**11,03**	**10,16**	**9,68**	**10,38**	**10,88**	**11,47**	**10,84**	**10,90**	**10,94**	**15,99**	**10,93**	**10,90**	**10,79**	**10,94**	**10,98**	**12,03**	**12,10**	***Consumption***
Rupiah	14,32	11,40	10,47	9,99	10,72	11,20	11,91	11,24	11,25	11,33	16,60	11,33	11,31	11,19	11,31	11,34	12,15	12,24	*Rupiah*
Valas	0,01	0,13	0,70	0,78	0,36	1,12	0,88	0,81	0,97	0,99	0,82	0,65	0,53	0,55	1,31	0,97	0,38	0,77	*Foreign Exchange*

Ket: [1)] terdapat formulasi baru untuk perhitungan bagi hasil akad ijarah
r) Angka-angka diperbaiki

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

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	
Penyaluran Dana iB	**1.591**	**1.995**	**2.586**	**3.328**	**4.459**	**4.746**	**4.840**	**4.924**	**4.984**	**5.112**	**5.215**	**5.299**	**5.390**	**5.544**	**5.534**	**5.587**	**5.644**	**5.635**	***Disbursement of Fund iB***
Pembiayaan iB	1.257	1.587	2.060	2.676	3.554	3.892	4.033	4.160	4.261	4.241	4.316	4.354	4.415	4.433	4.423	4.539	4.635	4.727	*Financing iB*
Antar Bank Aktiva iB	334	408	525	652	906	855	807	764	723	872	900	944	975	1.110	1.112	1.048	1.009	908	*Interbank Assets iB*
Sumber Dana iB	**849**	**1.679**	**2.196**	**2.892**	**3.911**	**4.160**	**4.223**	**4.295**	**4.367**	**4.496**	**4.583**	**4.653**	**4.727**	**4.866**	**4.864**	**4.914**	**4.979**	**4.958**	***Source of Funds iB***
Dana Pihak Ketiga	570	1.251	1.604	2.095	2.938	3.177	3.216	3.209	3.240	3.340	3.411	3.458	3.539	3.666	3.669	3.711	3.765	3.734	*Third Party Funds*
Tabungan iB Wadiah	10	234	285	412	527	562	557	556	538	575	603	607	629	668	658	673	684	683	*Wadiah Savings iB*
Tabungan iB Mudharabah	280	319	374	448	590	600	599	561	556	581	610	627	649	701	675	689	703	693	*Mudharabah Savings iB*
Deposito iB Mudharabah	280	697	945	1.235	1.820	2.015	2.060	2.092	2.146	2.184	2.198	2.224	2.261	2.297	2.337	2.349	2.378	2.358	*Deposit Mudharabah iB*
Antar Bank Passiva	-	353	521	694	855	886	909	995	1.038	1.056	1.080	1.102	1.097	1.104	1.100	1.102	1.106	1.120	*Interbank Liabilities*
Pinjaman yang Diterima	8	57	52	80	91	59	60	53	52	55	55	54	54	55	53	52	54	55	*Loan received*
Kewajiban Lainnya	271	18	19	23	27	39	39	37	37	33	38	39	38	41	41	50	54	49	*Other Liabilities*
Beberapa Komponen Modal	**265**	**1.240**	**434**	**501**	**616**	**617**	**630**	**646**	**649**	**656**	**687**	**706**	**721**	**732**	**746**	**744**	**738**	**749**	***Some Components of Capital***
Modal Disetor	222	751	347	390	472	504	523	529	531	544	551	554	557	556	566	574	585	600	*Paid-In Capital*
Cadangan	28	456	42	50	61	78	81	81	81	81	82	82	82	82	83	91	101	104	*Reserves*
L/R Tahun berjalan	30	55	70	87	106	45	55	67	72	65	89	105	118	129	9	23	32	5	*Current Earnings (Profit/Loss)*
L/R Tahun Lalu	(15)	(22)	(25)	(26)	(24)	(9)	(28)	(30)	(35)	(35)	(35)	(36)	(36)	(35)	88	55	20	40	*Current Earnings (Profit/Loss)*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	
Aset	**1.693**	**2.126**	**2.739**	**3.520**	**4.699**	**4.983**	**5.074**	**5.170**	**5.247**	**5.361**	**5.488**	**5.591**	**5.685**	**5.833**	**5.840**	**5.899**	**5.959**	**5.946**	***Assets***
Pembiayaan iB	**1.257**	**1.587**	**2.060**	**2.676**	**3.554**	**3.892**	**4.033**	**4.160**	**4.261**	**4.241**	**4.316**	**4.354**	**4.415**	**4.433**	**4.423**	**4.539**	**4.635**	**4.727**	***Financing iB***
Lancar	1.151	1.475	1.927	2.512	3.335	3.607	3.723	3.859	3.948	3.906	3.989	4.029	4.091	4.145	4.082	4.189	4.276	4.348	*Current*
Kurang Lancar	35	31	39	49	73	104	117	105	110	113	111	112	109	91	121	126	133	150	*Sub Standard*
Diragukan	21	31	30	45	52	60	70	73	73	75	74	76	76	66	74	80	73	72	*Doubtful*
Macet	49	50	65	70	94	121	123	123	130	146	142	138	139	132	146	144	153	156	*Lost*
Non Performing Financing (Nominal)	**105**	**112**	**134**	**164**	**219**	**285**	**310**	**302**	**313**	**335**	**327**	**326**	**324**	**288**	**341**	**350**	**359**	**378**	***Non Performing Financing (Nominal)***
Non Performing Financing (%)	**8,38**	**7,03**	**6,50**	**6,11**	**6,15**	**7,32**	**7,69**	**7,25**	**7,35**	**7,89**	**7,58**	**7,48**	**7,34**	**6,50**	**7,70**	**7,71**	**7,74**	**8,00**	***Non Performing Financing (%)***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	
Bank Umum Syariah (BUS)																			***Sharia Commercial Banks***
Jumlah Bank	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*Total Banks*
Jumlah Kantor	576	711	1.215	1.390	1.734	1.847	1.859	1.876	1.871	1.909	1.926	1.939	1.942	1.987	2.002	2.006	2.133	2.139	*Total Bank Offices*
Unit Usaha Syariah (UUS)																			***Sharia Business Units***
Jumlah Bank	27	25	23	24	24	25	24	24	24	24	23	23	23	23	23	23	23	23	*Total Banks*
Jumlah Kantor	214	287	262	312	493	514	522	509	526	530	535	553	554	567	572	575	425	425	*Total Bank Offices*
BPR Syariah																			***Sharia Rural Bank***
Jumlah Bank	131	139	150	155	158	159	159	159	160 [r)]	160	160	160	160	163	163	163	163	163	*Total Banks*
Jumlah Kantor	202	223	286	364	401	386	399	397	398	398	413	399	399	402	420	428	431	425	*Total Bank Offices*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei r)	Jun	Jul	Ags	Sep	Okt	Nov	Des r)	Jan r)	Feb r)	Mar *)	Apr	
CAR (%)	-	-	**16,76**	**16,63**	**14,14**	**14,72**	**14,28**	**14,32**	**15,28**	**14,71**	**14,19**	**12,45**	**12,23**	**14,42**	**16,76**	**16,71**	**16,20**	**16,68**	***CAR (%)***
- Modal	-	-	9.578	11.297	13.866	15.349	15.520	15.871	16.266	16.084	16.140	16.247	16.329	18.089	19.591	18.999	19.033	19.372	- *Capital*
- ATMR	-	-	57.156	67.936	98.071	104.299	108.680	110.861	106.476	109.354	113.722	130.446	133.473	125.429	116.878	113.693	117.508	116.124	- *Risk Weighted Assets*
KAP																			***Earning Assset Quality***
APYD terhadap Aktiva Produktif	-	-	**96,84**	**94,38**	**97,34**	**96,66**	**96,54**	**96,78**	**96,91**	**96,59**	**96,80**	**96,64**	**96,50**	**96,96**	**96,40**	**96,09**	**95,98**	**95,77**	***Classified Earning assets to***
- APYD	-	-	2.121	757	3.341	4.492	4.868	4.554	4.380	4.913	4.457	4.967	5.298	4.668	5.426	5.896	6.141	6.664	- *Classified Earning Assets*
- Total Aktiva Produktif	-	-	67.230	13.471	125.551	134.625	140.817	141.317	141.541	144.145	139.412	147.760	151.143	153.688	150.617	150.784	152.871	157.506	- *Total Earning assets*
Rentabilitas																			***Profitability***
NOM (%)	-	-	**1,77**	**1,20**	**2,04**	**2,25**	**2,02**	**2,05**	**2,23**	**1,77 r)**	**1,46**	**1,55**	**1,49**	**1,82**	**1,45**	**0,87**	**1,38**	**1,45**	***NOM (%)***
- Pendapatan	-	-	936	949	2.184	2.653	2.445	2.545	2.830	2.297 r)	1.924	2.091	2.050	2.558	2.069	1.256	2.001	2.147	- *Net Operations Income*
- Rata-rata Aktiva	-	-	53.024	79.144	107.114	117.890	121.117	124.112	126.978	129.429 r)	132.122	134.740	138.016	140.544	142.741	144.770	144.982	148.543	- *Average Earning Assets*
ROA (%)	-	-	**1,59**	**1,59**	**1,94**	**1,94**	**1,58**	**1,65**	**1,57**	**1,54**	**1,43**	**1,48**	**1,43**	**1,58**	**1,01**	**1,00**	**1,30**	**1,09**	***ROA (%)***
- Laba	-	-	960	1.460	2.397	2.891	2.411	2.543	2.423	2.402	2.247	2.334	2.282	2.573	1.770	1.728	2.050	1.949	- *Profit*
- Rata-Rata total aset	-	-	60.268	92.058	123.667	149.254	152.792	154.159	154.656	155.990	156.782	158.232	160.094	162.544	175.675	172.379	158.192	179.112	- *Average Assets*
BOPO (%)	-	-	**82,38**	**81,65**	**76,35**	**76,32**	**81,50**	**79,86**	**75,68**	**83,30**	**81,52**	**84,11**	**83,88**	**82,16**	**89,25**	**89,22**	**90,91**	**84,50**	***Operating Expenses to Operations Revenue (%)***
- Biaya Operasional	-	-	4.368	6.378	7.678	3.077	4.243	5.072	5.464	7.845	8.527	10.387	11.151	12.012	968	2.244	3.451	4.443	- *Operations Expenses*
- Pendapatan	-	-	5.302	7.812	10.057	4.032	5.206	6.351	7.220	9.418	10.460	12.350	13.294	14.621	1.084	2.515	3.796	5.258	- *Operations Income*
Likuiditas																			***Liquidity***
Short Term Mistmach (%)	-	-	**16,76**	**19,64**	**18,04**	**21,56**	**16,53**	**16,73**	**16,12**	**17,03**	**16,32**	**16,21**	**16,61**	**16,33**	**16,61**	**15,95**	**16,79**	**18,37**	***Short Term Mistmach (%)***
- Aktiva Jangka Pendek	-	-	9.578	16.779	18.689	23.919	18.511	19.466	19.181	19.932	19.844	19.552	20.155	20.277	20.116	19.364	20.818	20.589	- *Short-Term Assets*
- Kewajiban Jangka	-	-	57.156	85.448	103.588	110.936	111.990	116.334	118.997	117.050	121.573	120.611	121.348	124.192	121.077	121.407	123.969	112.068	- *Short-Term Liabilities*
FDR (%)	-	-	**87,60**	**91,41**	**120,65**	**120,05**	**119,88**	**121,71**	**119,86 r)**	**119.36**	**121,05**	**120,24**	**121,46**	**95,87**	**94,94**	**97,77**	**98,11**	**95,50**	***FDR (%)***
- Pembiayaan	-	-	56.357	32.165	142.148	148.649	152.618	155.651	156.813 r)	159.573	163.521	164.740	167.687	137.268	144.008	135.868	138.590	138.492	- *Financing*
- Dana Pihak Ketiga	-	-	64.335	35.186	117.817	123.825	127.311	127.885	130.834 r)	133.690	135.083	137.014	138.062	143.174	151.688	138.967	141.260	145.014	- *Third Party Funds*

Ket: r) Angka-angka diperbaiki
*) Angka-angka sementara

Note: r) Revised figures
**) Provisional figures*

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei r)	Jun	Jul	Ags	Sep	Okt	Nov	Des r)	Jan r)	Feb r)	Mar	Apr	
Modal Inti																			***Tier One Capital***
<100 miliar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*<100 billion*
>100 miliar	0	0	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*>100 billion*
CAR																			***Capital Adequacy Ratio***
<12%	0	0	3	3	2	1	2	1	1	0	1	3	4	2	1	1	2	1	*<12%*
>12%	0	0	8	8	9	10	9	10	10	11	10	8	7	9	10	10	9	10	*>12%*
NPL																			***Non Performing Loan Ratio***
<5%	0	0	11	11	11	11	11	11	11	11	11	11	11	11	11	10	10	8	*<5%*
>5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	3	*>5%*
ROA																			***Return on Asset Ratio***
<1,5%	0	0	6	5	4	5	6	6	6	6	6	6	6	6	9	9	9	10	*<1,5%*
>1,5%	0	0	5	6	7	6	5	5	5	5	5	5	5	5	2	2	2	1	*>1,5%*
FDR																			***Finance to Deposit Ratio***
<50%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*<50%*
>50%	0	0	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*>50%*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Halamn ini sengaja dikosongkan

This page intentionally left blank

OTORITAS JASA KEUANGAN

DATA BPR

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penyaluran Dana																			***Fund Disbursements***
a. Kredit	25.472	28.001	33.844	41.100	49.818	53.749	55.023	56.248	57.462	57.634	58.218	58.677	59.770	59.176	59.503	60.812	62.055	63.036	*a. Credits*
b. Antar Bank Aktiva	5.841	8.075	10.033	12.434	14.935	13.157	12.668	12.273	11.645	12.744	13.310	13.869	14.301	15.374	15.166	14.567	13.952	13.413	*b. Inter-Bank Assets*
Sumber Dana																			***Source of Funds***
a. DPK	21.339	25.552	31.312	38.209	44.870	45.999	46.143	45.935	46.201	47.255	47.895	48.476	49.750	50.520	50.853	51.367	51.799	52.113	*a. Third Party Funds*
Deposito	14.204	17.280	21.455	26.174	30.401	30.908	31.068	31.174	31.723	32.345	32.600	32.903	33.387	33.879	34.365	34.775	34.963	35.101	*Time Deposits*
Tabungan	7.135	8.272	9.857	12.035	14.468	15.091	15.075	14.761	14.477	14.909	15.295	15.573	16.363	16.641	16.489	16.591	16.835	17.012	*Savings Deposits*
b. Antar Bank Pasiva	4.214	3.947	4.739	6.420	9.528	10.322	10.831	11.688	12.050	12.021	12.245	12.353	1.956	1.896	1.882	1.919	1.905	1.850	*b. Inter-Bank Liabilities*
c. Pinjaman yang Diterima	542	541	610	443	426	480	486	475	541	551	573	555	10.739	11.165	10.882	10.988	11.263	11.462	*c. Loans received*
d. Kewajiban Segera	250	328	373	389	466	504	442	472	503	442	448	439	471	421	398	421	514	543	*d. Immediate Liabilities*
Beberapa Komponen Modal																			***Several Components of Capital***
a. Modal Disetor	3.241	4.072	4.757	5.517	6.227	6.391	6.510	6.568	6.719	6.769	6.825	6.896	6.959	6.997	7.106	7.131	7.258	7.334	*a. Paid In Capital*
b. Cadangan	1.098	1.033	1.272	1.465	1.726	2.028	2.087	2.080	2.033	1.999	2.034	2.005	1.597	1.573	1.598	1.648	1.718	1.757	*b. Reserves*
c. L/R Tahun Berjalan	849	1.158	1.447	1.853	2.328	882	1.132	1.367	1.556	1.759	2.022	2.288	2.408	2.661	214	417	674	875	*c. Current Earnings*
d. L/R Tahun Lalu	(100)	(118)	(157)	(125)	(24)	649	397	307	226	231	189	201	553	564	3.067	2.652	1.999	1.462	*d. Retained Earnings (Profit/Loss)*

Ket: Sejak data November 2013 pos Antar Bank Pasiva tidak termasuk pinjaman yang diterima dari Bank lain.
Sejak Data November 2013 pos Pinjaman Yang Diterima termasuk pinjaman yang diterima dari Bank lain.

since November 2013, data Inter-Bank liabilities not include Loans received form other bank
since November 2013, data Loans received include Loans received form other bank

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
LDR (%)	**82,54**	**79,61**	**79,02**	**78,54**	**78,63**	**82,51**	**83,55**	**84,56**	**85,44**	**84,37**	**83,88**	**83,41**	**82,38**	**84,34**	**81,06**	**82,11**	**83,18**	**84,25**	***LDR (%)***
- Total Kredit	25.480	28.012	33.878	41.144	49.866	53.803	55.087	56.313	57.522	57.694	58.281	58.737	59.770	59.176	60.197	61.456	62.570	63.508	- *Total Credit*
- Penghimpunan Dana	25.944	29.496	36.420	44.836	54.535	55.754	56.404	56.974	57.645	58.627	59.584	60.367	61.832	60.024	62.461	63.101	63.782	64.253	- *Funds collected*
- Modal Inti	4.926	5.691	6.450	7.551	8.880	9.454	9.530	9.618	9.680	9.752	9.894	10.057	10.723	10.137	11.804	11.747	11.441	11.124	- *Core Capital*
NPL (%)	**9,88**	**6,90**	**6,12**	**5,22**	**4,75**	**5,21**	**5,09**	**4,98**	**4,97**	**5,22**	**5,12**	**5,13**	**4,91**	**4,41**	**4,94**	**4,99**	**4,96**	**5,06**	***NPL (%)***
- Kredit Non Lancar	2.516	1.932	2.070	2.146	2.369	2.801	2.803	2.798	2.855	3.009	2.981	3.011	2.935	2.610	2.941	3.033	3.078	3.190	**-** *Non Current Credits*
- Total Kredit	25.472	28.001	33.844	41.100	49.818	53.749	55.023	56.248	57.462	57.634	58.218	58.677	59.770	59.176	59.503	60.812	62.055	63.036	- *Total Credit*
ROA (%)	**2,61**	**3,08**	**3,16**	**3,32**	**3,46**	**3,81**	**3,87**	**3,80**	**3,70**	**3,57**	**3,62**	**3,64**	**3,56**	**3,44**	**3,31**	**3,20**	**3,42**	**3,32**	***ROA (%)***
- L/R Tahun Berjalan	849	1.158	1.447	1.853	2.328	882	1.132	1.367	1.556	1.759	2.022	2.288	2.408	2.661	214	417	674	875	- *Current Earnings (Profit/Loss)*
- Total Aktiva	32.533	37.554	45.742	55.799	67.397	69.446	70.240	71.901	72.091	73.858	74.440	75.491	73.820	77.376	77.485	78.189	78.838	79.159	**-** *Total Aktiva*
ROE (%)	**22,67**	**25,08**	**26,71**	**29,46**	**32,63**	**35,69**	**35,92**	**35,73**	**34,15**	**33,56**	**34,01**	**34,32**	**32,15**	**32,41**	**30,71**	**29,82**	**31,43**	**30,25**	***ROE (%)***
- L/R Tahun Berjalan	849	1.158	1.447	1.853	2.328	882	1.132	1.367	1.556	1.759	2.022	2.288	2.408	2.661	214	417	674	875	**-** *Current Earnings (Profit/Loss)*
- Modal Disetor	3.241	4.072	4.757	5.517	6.227	6.391	6.510	6.568	6.719	6.769	6.825	6.896	6.959	6.997	7.106	7.131	7.258	7.334	- *Paid In Capital*
- Cadangan Umum	506	546	661	772	909	1.026	1.050	1.083	1.092	1.095	1.103	1.104	1.213	1.214	1.239	1.268	1.321	1.343	- *General Reserve*

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

Lokasi	2008	2009	2010	2011	2012	2013									2014				*Location*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Jawa Barat	5.868	7.061	8.511	9.771	11.293	11.670	11.807	12.507	11.898	12.669	12.187	12.389	12.043	12.663	12.835	13.014	13.107	13.160	*1. Jawa Barat*
2. Banten	632	737	907	1.056	1.308	1.316	1.379	1.381	1.426	1.433	1.466	1.496	1.441	1.529	1.508	1.512	1.522	1.537	*2. Banten*
3. DKI Jakarta	571	708	922	1.341	1.579	1.594	1.608	1.625	1.725	1.673	1.628	1.627	1.581	1.625	1.637	1.636	1.674	1.628	*3. DKI Jakarta*
4. D.I Yogyakarta	1.634	1.848	2.250	2.610	3.097	3.117	3.152	3.212	3.232	3.295	3.330	3.383	3.273	3.510	3.522	3.529	3.535	3.568	*4. D.I Yogyakarta*
5. Jawa Tengah	7.790	9.190	10.899	12.851	14.938	15.115	15.195	15.309	15.372	15.685	16.043	16.373	16.034	16.844	16.836	16.945	17.127	17.131	*5. Jawa Tengah*
6. Jawa Timur	4.030	4.739	5.607	6.562	7.898	8.139	8.276	8.410	8.520	8.639	8.796	8.837	8.555	8.910	8.961	9.035	9.141	9.221	*6. Jawa Timur*
7. Bengkulu	23	25	30	33	39	38	38	39	39	39	39	40	38	39	40	44	44	45	*7. Bengkulu*
8. Jambi	205	244	323	424	644	682	684	692	725	744	760	759	724	738	737	744	739	734	*8. Jambi*
9. Aceh	110	121	104	125	138	146	149	147	148	151	154	155	1.352	161	162	164	163	164	*9. Aceh*
10. Sumatera Utara	495	580	677	763	877	907	902	917	928	949	968	979	941	967	976	980	983	978	*10. Sumatera Utara*
11. Sumatera Barat	901	1.025	1.157	1.278	1.406	1.328	1.304	1.300	1.277	1.292	1.296	1.301	1.244	1.337	1.318	1.322	1.322	1.313	*11. Sumatera Barat*
12. Riau	491	601	735	899	1.015	1.037	1.024	1.028	1.015	1.027	1.043	1.040	991	1.050	1.070	1.072	1.078	1.054	*12. Riau*
13. Kepulauan Riau	855	1.349	2.161	2.836	3.425	3.399	3.403	3.444	3.587	3.713	3.785	3.802	3.715	3.842	3.827	3.844	3.855	3.864	*13. Kepulauan Riau*
14. Sumatera Selatan	394	520	645	834	996	1.018	1.009	1.019	1.025	1.003	984	985	973	1.046	1.016	1.033	1.035	1.036	*14. Sumatera Selatan*
15. Bangka Belitung	9	20	25	50	59	53	54	55	53	67	67	70	67	75	74	76	80	75	*15. Bangka Belitung*
16. Lampung	3.563	3.037	3.539	4.386	5.167	5.810	5.912	6.133	6.170	6.239	6.385	6.509	6.311	6.678	6.740	6.838	6.802	6.871	*16. Lampung*
17. Kalimantan Selatan	260	250	348	389	396	403	398	393	392	400	402	408	411	416	416	418	421	430	*17. Kalimantan Selatan*
18. Kalimantan Barat	511	577	670	820	979	967	955	989	965	958	957	988	969	953	922	927	926	977	*18. Kalimantan Barat*
19. Kalimantan Timur	193	233	272	282	310	303	298	296	300	301	307	309	298	336	338	335	336	328	*19. Kalimantan Timur*
20. Kalimantan Tengah	10	28	46	67	137	156	142	159	190	161	169	168	161	232	173	178	281	185	*20. Kalimantan Tengah*
21. Sulawesi Tengah	209	254	309	504	955	1.142	1.171	1.220	1.255	1.266	1.304	1.329	1.438	1.372	1.358	1.367	1.416	1.425	*21. Sulawesi Tengah*
22. Sulawesi Selatan	272	336	457	669	925	962	988	1.040	1.048	1.050	1.081	1.099	1.072	1.064	1.117	1.131	1.156	1.164	*22. Sulawesi Selatan*
23. Sulawesi Utara	194	241	395	625	820	878	891	905	924	952	959	958	942	963	947	922	903	900	*23. Sulawesi Utara*
24. Sulawesi Tenggara	57	65	68	80	103	103	105	105	109	110	112	114	117	133	128	129	133	135	*24. Sulawesi Tenggara*
25. Sulawesi Barat	3	2	3	4	6	7	8	7	7	7	7	7	6	7	7	7	6	6	*25. Sulawesi Barat*
26. Gorontalo	21	26	29	30	35	33	33	33	33	33	34	34	32	36	35	35	34	35	*26. Gorontalo*
27. Nusa Tenggara Barat	456	535	585	716	840	852	860	832	841	846	866	896	866	940	933	941	943	944	*27. Nusa Tenggara Barat*
28. Bali	2.318	2.663	3.431	4.801	6.326	6.584	6.757	6.934	7.085	7.264	7.416	7.501	7.470	7.721	7.845	7.925	7.981	8.123	*28. Bali*
29. Nusa Tenggara Timur	64	109	153	200	253	250	258	258	281	306	303	309	308	337	338	343	343	345	*29. Nusa Tenggara Timur*
30. Maluku	210	210	217	391	747	740	765	788	808	825	848	856	871	1.001	856	880	917	927	*30. Maluku*
31. Papua	184	215	231	314	516	520	536	548	540	555	564	575	570	609	586	587	607	626	*31. Papua*
32. Maluku Utara	1	2	8	13	17	18	18	18	18	20	21	21	20	22	22	23	23	24	*32. Maluku Utara*
33. Papua Barat	-	-	29	74	152	159	159	159	159	186	159	173	182	221	207	252	202	206	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**32.533**	**37.554**	**45.742**	**55.799**	**67.397**	**69.446**	**70.240**	**71.901**	**72.091**	**73.858**	**74.440**	**75.491**	**75.017**	**77.376**	**77.485**	**78.189**	**78.838**	**79.159**	***Total***

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

Total Aset	2008	2009	2010	2011	2012	2013									2014				*Total Asset*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Total Aset BPR	56	46	25	16	12	11	11	11	11	10	11	10	14	9	13	12	11	10	*Total Asset Rural bank*
< 1 Miliar																			*< 1 Billion*
Total Aset BPR	536	429	341	264	229	228	230	226	229	230	225	217	227	213	207	212	208	204	*Total Asset Rural bank*
1 s.d 5 Miliar																			*1 up to 5 Billion*
Total Aset BPR	511	479	433	387	333	305	290	290	278	269	265	261	270	267	263	253	257	263	*Total Asset Rural bank*
5 s.d 10 Miliar																			*5 up to 10 Billion*
Total Aset BPR	669	779	907	1.002	1.079	1.095	1.110	1.114	1.123	1.132	1.140	1.151	1.126	1.146	1.153	1.159	1.160	1.158	*Total Asset Rural bank*
> 10 Miliar																			*> 10 Billion*
Total	**1.772**	**1.733**	**1.706**	**1.669**	**1.653**	**1.639**	**1.641**	**1.641**	**1.641**	**1.641**	**1.641**	**1.639**	**1.637**	**1.635**	**1.636**	**1.636**	**1.636**	**1.635**	***Total***

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

Kolektibilitas	2008	2009	2010	2011	2012	2013									2014				*Collectibility*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Kredit	**25.472**	**28.001**	**33.844**	**41.100**	**49.818**	**53.749**	**55.023**	**56.248**	**57.462**	**57.634**	**58.218**	**58.677**	**59.770**	**59.176**	**59.503**	**60.812**	**62.055**	**63.036**	***Credit***
a. Lancar	22.956	26.068	31.775	38.953	47.450	50.948	52.220	53.450	54.607	54.625	55.237	55.666	56.835	56.566	56.562	57.779	58.977	59.847	*a. Current*
b. Kurang Lancar	1.039	457	514	495	577	806	780	782	809	899	856	862	814	640	890	932	941	957	*b. Sub-Standard*
c. Diragukan	342	335	398	420	453	498	495	518	533	553	576	566	575	537	567	570	570	617	*c. Doubtful*
d. Macet	1.135	1.140	1.158	1.231	1.339	1.496	1.528	1.499	1.513	1.558	1.549	1.583	1.546	1.433	1.483	1.531	1.567	1.616	*d. Lost*
Non Performing Loan (Nominal)	**2.516**	**1.932**	**2.070**	**2.146**	**2.369**	**2.801**	**2.803**	**2.798**	**2.855**	**3.009**	**2.981**	**3.011**	**2.935**	**2.610**	**2.941**	**3.033**	**3.078**	**3.190**	***Non Performing Loan (Nominal)***
Rasio Non Performing Loan (%)	**9,88**	**6,90**	**6,12**	**5,22**	**4,75**	**5,21**	**5,09**	**4,98**	**4,97**	**5,22**	**5,12**	**5,13**	**4,91**	**4,41**	**4,94**	**4,99**	**4,96**	**5,06**	***Non Performing Loan Ratio (%)***

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

Lokasi	2008	2009	2010	2011	2012	2013									2014				*Location*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Jawa Barat	408	417	427	455	501	565	555	560	565	592	585	590	577	529	566	590	593	605	*1. Jawa Barat*
2. Banten	43	70	81	85	89	102	103	103	109	116	117	119	109	99	106	107	104	107	*2. Banten*
3. DKI Jakarta	26	36	46	46	64	65	65	64	70	78	70	70	80	64	83	84	79	84	*3. DKI Jakarta*
4. D.I Yogyakarta	80	80	103	109	115	149	142	148	151	160	150	151	121	123	136	146	147	148	*4. D.I Yogyakarta*
5. Jawa Tengah	591	618	658	675	687	778	784	787	777	801	789	805	803	697	793	814	818	838	*5. Jawa Tengah*
6. Jawa Timur	157	155	176	194	204	244	247	252	268	288	296	285	282	247	278	291	305	332	*6. Jawa Timur*
7. Bengkulu	1	1	1	1	2	2	2	2	2	2	3	3	3	3	3	3	3	3	*7. Bengkulu*
8. Jambi	11	14	14	13	14	25	26	28	29	33	34	40	39	36	43	44	48	50	*8. Jambi*
9. Aceh	7	33	10	6	6	8	9	9	9	10	10	10	8	8	10	10	10	12	*9. Aceh*
10. Sumatera Utara	29	35	39	48	40	44	43	45	46	47	48	48	52	50	56	57	57	57	*10. Sumatera Utara*
11. Sumatera Barat	40	67	87	66	68	84	85	88	93	94	95	88	85	68	79	84	86	90	*11. Sumatera Barat*
12. Riau	18	27	40	49	89	104	109	108	111	118	114	116	114	103	113	114	115	113	*12. Riau*
13. Kepulauan Riau	9	9	22	37	62	83	88	82	81	83	78	88	82	65	84	76	76	84	*13. Kepulauan Riau*
14. Sumatera Selatan	20	24	31	27	34	43	47	48	53	54	54	79	58	47	50	47	48	55	*14. Sumatera Selatan*
15. Bangka Belitung	1	1	2	1	2	2	2	2	2	3	3	3	2	2	2	2	3	3	*15. Bangka Belitung*
16. Lampung	909	84	52	51	57	79	75	73	80	94	92	80	77	65	70	74	72	76	*16. Lampung*
17. Kalimantan Selatan	5	9	8	12	17	18	20	19	25	28	29	25	27	27	30	32	36	40	*17. Kalimantan Selatan*
18. Kalimantan Barat	17	19	17	16	27	32	32	31	32	33	31	24	24	22	22	23	22	24	*18. Kalimantan Barat*
19. Kalimantan Timur	10	27	30	24	29	30	31	31	31	31	33	31	32	30	32	33	34	33	*19. Kalimantan Timur*
20. Kalimantan Tengah	0	1	2	4	4	3	4	5	6	8	7	8	8	7	9	10	10	11	*20. Kalimantan Tengah*
21. Sulawesi Tengah	4	4	4	4	7	15	10	11	12	12	12	13	13	12	13	14	14	14	*21. Sulawesi Tengah*
22. Sulawesi Selatan	11	13	19	15	13	16	16	15	16	20	18	18	16	12	17	22	21	26	*22. Sulawesi Selatan*
23. Sulawesi Utara	5	6	12	18	25	35	38	39	43	49	58	58	62	59	72	78	82	83	*23. Sulawesi Utara*
24. Sulawesi Tenggara	3	2	6	9	10	11	12	12	12	14	13	11	11	9	10	11	12	12	*24. Sulawesi Tenggara*
25. Sulawesi Barat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*25. Sulawesi Barat*
26. Gorontalo	3	4	5	3	3	3	3	3	3	3	3	3	3	3	3	3	4	4	*26. Gorontalo*
27. Nusa Tenggara Barat	33	40	64	69	79	85	82	69	67	73	72	72	77	67	72	74	77	76	*27. Nusa Tenggara Barat*
28. Bali	71	126	98	95	103	146	146	133	130	135	140	142	144	138	156	165	167	178	*28. Bali*
29. Nusa Tenggara Timur	1	4	5	6	7	13	11	12	13	12	11	11	11	6	19	13	18	15	*29. Nusa Tenggara Timur*
30. Maluku	1	2	6	5	4	5	5	5	5	6	6	6	5	4	5	5	5	5	*30. Maluku*
31. Papua	5	6	6	4	5	8	8	8	8	9	8	9	8	7	7	8	9	9	*31. Papua*
32. Maluku Utara	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*32. Maluku Utara*
33. Papua Barat	-	-	0	0	0	2	3	5	5	4	3	3	-	-	-	-	3	3	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**2.516**	**1.932**	**2.070**	**2.146**	**2.369**	**2.801**	**2.803**	**2.798**	**2.855**	**3.009**	**2.981**	**3.011**	**2.935**	**2.610**	**2.941**	**3.035**	**3.078**	**3.190**	***Total***

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

Indikator	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Desember 2012		April 2013		Desember 2013		April 2014		*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)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	
Deposito	14.204	66,56	17.280	67,63	21.455	68,52	26.174	68,50	30.401	67,75	30.908	67,19%	33.879	67,06%	35.101	67,36%	*Time Deposits*
Tabungan	7.135	33,44	8.272	32,37	9.857	31,48	12.035	31,50	14.468	32,25	15.091	32,81%	16.641	32,94%	17.012	32,64%	*Saving*
Total DPK	**21.339**	**100,00**	**25.552**	**100,00**	**31.312**	**100,00**	**38.209**	**100,00**	**44.870**	**100,00**	**45.999**	**100%**	**50.520**	**100%**	**52.113**	**100%**	***Total Third Party Funds***

Tabel 3.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - April 2014
(Composition of Third Party Funds of Rural Banks Based on Location - April 2014)

Lokasi	Tabungan *(Saving Deposits)*	Deposito *(Time Deposits)*	Total DPK *(Total of Third Party Funds)*	Pangsa Thd Total DPK (%) *(Portion to Total Third Party Funds (%)*	*Location*
	Miliar Rp *(Billion Rp)*				
1. Jawa Barat	2.516	6.707	9.224	17,70	*1. Jawa Barat*
2. Banten	258	702	961	1,84	*2. Banten*
3. DKI Jakarta	152	880	1.032	1,98	*3. DKI Jakarta*
4. D.I Yogyakarta	834	1.735	2.569	4,93	*4. D.I Yogyakarta*
5. Jawa Tengah	5.368	7.054	12.422	23,84	*5. Jawa Tengah*
6. Jawa Timur	1.837	3.824	5.661	10,86	*6. Jawa Timur*
7. Bengkulu	14	16	30	0,06	*7. Bengkulu*
8. Jambi	82	454	536	1,03	*8. Jambi*
9. Aceh	35	49	83	0,16	*9. Aceh*
10. Sumatera Utara	364	362	726	1,39	*10. Sumatera Utara*
11. Sumatera Barat	585	343	927	1,78	*11. Sumatera Barat*
12. Riau	327	400	727	1,39	*12. Riau*
13. Kepulauan Riau	467	2.668	3.134	6,01	*13. Kepulauan Riau*
14. Sumatera Selatan	190	452	642	1,23	*14. Sumatera Selatan*
15. Bangka Belitung	13	48	62	0,12	*15. Bangka Belitung*
16. Lampung	615	2.869	3.484	6,69	*16. Lampung*
17. Kalimantan Selatan	119	127	246	0,47	*17. Kalimantan Selatan*
18. Kalimantan Barat	353	397	750	1,44	*18. Kalimantan Barat*
19. Kalimantan Timur	84	118	201	0,39	*19. Kalimantan Timur*
20. Kalimantan Tengah	61	78	139	0,27	*20. Kalimantan Tengah*
21. Sulawesi Tengah	56	297	353	0,68	*21. Sulawesi Tengah*
22. Sulawesi Selatan	165	409	574	1,10	*22. Sulawesi Selatan*
23. Sulawesi Utara	128	564	692	1,33	*23. Sulawesi Utara*
24. Sulawesi Tenggara	43	34	78	0,15	*24. Sulawesi Tenggara*
25. Sulawesi Barat	1	1	3	0,01	*25. Sulawesi Barat*
26. Gorontalo	8	12	19	0,04	*26. Gorontalo*
27. Nusa Tenggara Barat	338	272	610	1,17	*27. Nusa Tenggara Barat*
28. Bali	1.739	3.559	5.298	10,17	*28. Bali*
29. Nusa Tenggara Timur	96	157	253	0,49	*29. Nusa Tenggara Timur*
30. Maluku	59	197	257	0,49	*30. Maluku*
31. Papua	63	202	265	0,51	*31. Papua*
32. Maluku Utara	6	8	14	0,03	*32. Maluku Utara*
33. Papua Barat	37	107	144	0,28	*33. Papua Barat*
34. Lainnya	-	-	-	0,00	*34. Others*
Total	**17.012**	**35.101**	**52.113**	**100**	***Total***

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

Lokasi	2008	2009	2010	2011	2012	2013									2014				*Location*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Jawa Barat	4.035	5.072	6.061	6.859	7.746	8.098	8.169	7.994	7.977	8.188	8.244	8.437	8.601	8.804	8.946	9.105	9.131	9.224	*1. Jawa Barat*
2. Banten	308	382	509	661	816	841	906	887	880	874	902	938	948	953	958	957	955	961	*2. Banten*
3. DKI Jakarta	305	420	600	837	1.063	1.001	1.009	986	1.008	1.025	992	993	1.024	1.001	1.010	1.027	1.057	1.032	*3. DKI Jakarta*
4. D.I Yogyakarta	1.142	1.290	1.511	1.814	2.193	2.251	2.260	2.277	2.277	2.345	2.379	2.420	2.443	2.540	2.538	2.542	2.527	2.569	*4. D.I Yogyakarta*
5. Jawa Tengah	5.395	6.449	7.529	9.052	10.585	10.802	10.831	10.734	10.732	11.046	11.303	11.563	11.800	12.097	12.166	12.232	12.335	12.422	*5. Jawa Tengah*
6. Jawa Timur	2.476	2.964	3.497	4.041	4.893	5.034	5.111	5.093	5.095	5.210	5.301	5.333	5.406	5.459	5.530	5.605	5.628	5.661	*6. Jawa Timur*
7. Bengkulu	15	17	18	20	25	25	26	26	26	26	26	26	26	27	27	27	28	30	*7. Bengkulu*
8. Jambi	146	186	244	316	482	505	504	507	525	540	551	541	536	532	534	541	541	536	*8. Jambi*
9. Aceh	57	37	41	55	61	65	71	65	67	68	71	72	381	80	82	85	83	83	*9. Aceh*
10. Sumatera Utara	357	426	493	538	612	637	636	644	654	665	676	681	690	690	702	707	719	726	*10. Sumatera Utara*
11. Sumatera Barat	580	715	829	913	972	918	891	866	835	850	855	860	881	917	911	918	924	927	*11. Sumatera Barat*
12. Riau	350	417	525	629	678	674	663	662	659	674	686	689	680	699	719	725	730	727	*12. Riau*
13. Kepulauan Riau	657	1.071	1.758	2.324	2.735	2.742	2.728	2.761	2.872	2.975	3.016	3.031	3.082	3.097	3.101	3.107	3.111	3.134	*13. Kepulauan Riau*
14. Sumatera Selatan	308	386	471	556	625	640	636	638	642	618	604	602	607	657	640	634	635	642	*14. Sumatera Selatan*
15. Bangka Belitung	8	17	21	43	48	43	43	44	42	51	53	55	55	60	58	59	62	62	*15. Bangka Belitung*
16. Lampung	2.140	1.945	2.427	2.883	3.249	3.287	3.181	3.186	3.191	3.229	3.248	3.261	3.301	3.373	3.443	3.529	3.501	3.484	*16. Lampung*
17. Kalimantan Selatan	144	154	177	251	222	224	220	209	207	214	217	223	236	228	232	232	233	246	*17. Kalimantan Selatan*
18. Kalimantan Barat	399	470	547	651	783	757	735	768	741	737	730	758	758	737	700	700	698	750	*18. Kalimantan Barat*
19. Kalimantan Timur	114	152	177	174	192	189	185	180	179	180	182	183	185	202	204	203	205	201	*19. Kalimantan Timur*
20. Kalimantan Tengah	6	15	28	44	105	121	107	121	148	124	129	127	127	190	130	133	235	139	*20. Kalimantan Tengah*
21. Sulawesi Tengah	93	99	130	277	284	386	349	352	353	348	347	288	402	332	323	341	389	353	*21. Sulawesi Tengah*
22. Sulawesi Selatan	128	185	259	366	476	465	472	499	513	518	516	527	526	497	547	555	565	574	*22. Sulawesi Selatan*
23. Sulawesi Utara	145	171	282	439	588	657	662	656	665	695	702	714	730	728	732	712	683	692	*23. Sulawesi Utara*
24. Sulawesi Tenggara	50	55	56	56	61	61	62	65	68	68	70	70	72	78	76	75	78	78	*24. Sulawesi Tenggara*
25. Sulawesi Barat	2	1	2	2	3	2	2	2	2	2	2	2	2	2	2	3	3	3	*25. Sulawesi Barat*
26. Gorontalo	7	10	14	16	20	19	19	19	18	18	18	19	19	21	19	20	19	19	*26. Gorontalo*
27. Nusa Tenggara Barat	260	319	366	452	521	542	543	512	515	526	543	563	578	602	604	606	608	610	*27. Nusa Tenggara Barat*
28. Bali	1.455	1.803	2.331	3.254	4.054	4.273	4.373	4.435	4.534	4.638	4.727	4.746	4.891	4.959	5.099	5.161	5.198	5.298	*28. Bali*
29. Nusa Tenggara Timur	38	71	108	143	186	181	184	181	200	216	212	218	223	248	246	250	250	253	*29. Nusa Tenggara Timur*
30. Maluku	100	99	105	251	271	220	225	223	231	233	235	187	191	313	195	198	259	257	*30. Maluku*
31. Papua	119	152	166	224	203	213	213	216	215	226	230	225	214	229	224	221	250	265	*31. Papua*
32. Maluku Utara	0	1	4	6	8	9	9	9	9	9	10	11	10	11	11	13	14	14	*32. Maluku Utara*
33. Papua Barat	-	-	26	63	111	121	120	119	119	119	117	115	125	155	141	143	142	144	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**21.339**	**25.552**	**31.312**	**38.209**	**44.870**	**45.999**	**46.143**	**45.935**	**46.201**	**47.255**	**47.895**	**48.476**	**49.750**	**50.520**	**50.853**	**51.367**	**51.799**	**52.113**	***Total***

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan	Feb	Mar	Apr	
Tabungan	7,16	6,32	5,53	5,21	4,68	4,62	4,59	4,60	4,59	4,57	4,61	4,60	4,88	4,63	4,62	5,03	5,07	4,62	*Saving*
Deposito	12,43	10,81	10,25	9,85	8,40	8,33	8,31	8,33	8,42	8,53	8,75	9,03	9,39	9,61	9,65	10,19	10,19	9,80	*Time Deposits*

Ket: Data tersedia mulai Desember 2008

[r)] Revisi

Note: Data available on December 2008

r) revised

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	2012	2013											2014				*Economic Sector*
	Des	Des	Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r]	Des	Jan	Feb	Mar	Apr	
1 Pertanian, Perburuhan, dan Kehutanan	38,29	36,58	35,51	35,22	34,89	34,84	34,71	34,11	34,30	34,17	34,11	33,58	35,73	35,51	35,55	37,15	37,19	36,87	*1. Agriculture, hunting, and forestry*
2 Perikanan	33,39	32,10	31,32	30,54	30,56	30,47	30,61	30,69	30,71	30,57	30,81	30,69	31,17	31,19	31,20	32,05	32,11	31,96	*2. Fisheries*
3 Pertambangan dan Penggalian	28,29	26,58	26,60	26,07	26,34	25,95	25,86	25,84	26,60	26,87	27,12	28,24	25,36	25,22	25,78	25,98	25,90	26,39	*3. Mining and quarrying*
4 Industri Pengolahan	30,67	29,14	28,44	28,40	28,30	28,03	27,81	27,94	28,39	28,45	28,56	28,22	28,32	27,62	27,60	33,47	27,65	27,29	*4. Processing industry*
5 Listrik, Gas dan Air	34,43	30,33	29,08	27,98	27,73	28,11	28,74	29,54	28,72	27,58	29,29	28,56	30,60	27,89	27,47	27,45	27,99	27,97	*5. Electricity, gas and water*
6 Konstruksi	31,41	29,72	28,59	28,75	28,90	28,70	29,00	28,58	29,17	29,24	29,76	29,56	25,28	24,93	24,92	26,84	27,40	27,64	*6. Construction*
7 Perdagangan Besar dan Eceran	33,14	31,97	30,41	30,15	30,00	29,87	29,78	29,68	29,69	29,57	29,58	29,47	30,80	30,24	30,31	31,53	30,38	30,48	*7. Big and retail trade*
8 Penyediaan Akomodasi dan Penyedian Makan Minum	27,99	28,53	28,53	27,97	28,12	27,60	27,70	28,48	28,82	28,77	29,03	29,32	25,95	25,72	26,11	26,23	26,32	26,32	*8. Provision of accommodation and food supply drinking*
9 Transportasi, Pergudangan dan Komunikasi	30,12	28,11	27,89	27,95	27,85	27,73	27,70	27,65	27,63	27,59	27,43	27,36	26,86	27,47	27,18	39,39	27,83	27,59	*9. Transportation, warehousing and communications*
10 Perantara Keuangan	25,28	24,20	23,52	23,07	22,93	22,80	22,36	22,46	22,43	22,42	22,50	22,26	22,21	22,80	22,72	22,52	22,19	22,14	*10. Transitional finance*
11 Real Estate	27,26	22,77	21,50	21,50	22,41	22,48	23,05	23,12	22,87	22,43	22,85	23,20	23,05	22,76	23,41	23,51	23,56	25,32	*11. Real estate, rental business, and services company*
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	35,78	26,38	27,60	26,07	25,39	25,03	25,26	25,09	25,30	25,69	25,61	26,06	27,47	28,85	27,64	27,64	27,86	26,90	*12. Government administration, the defense and compulsory social security*
13 Jasa Pendidikan	31,61	28,84	28,20	28,11	27,96	28,27	27,76	27,91	28,41	28,51	28,37	28,81	26,15	26,41	27,14	28,37	27,19	27,24	*13. Education services*
14 Jasa Kesehatan dan Kegiatan Sosial	30,51	30,86	28,89	28,68	28,52	28,32	28,49	28,29	28,48	28,22	28,86	29,37	27,61	22,60	22,74	27,07	27,68	27,22	*14. Health and social services*
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	29,05	28,23	27,98	27,95	27,66	27,55	27,47	27,73	28,16	27,70	28,23	27,69	29,94	28,63	28,63	32,91	29,10	28,01	*15. Community, Sociocultural,Entertainment and Other Individual Services*
16 Jasa Perorangan yang Melayani Rumah Tangga	31,07	32,82	31,15	30,66	30,37	30,16	29,82	29,85	29,81	30,06	29,95	29,75	30,94	28,94	29,17	29,63	29,89	30,10	*16. Individual services serving the household*
17 Kegiatan Usaha yang Belum Jelas Batasannya	29,35	29,11	28,00	28,29	28,38	28,48	28,72	29,42	29,95	30,15	30,05	29,38	30,03	29,24	30,08	36,70	30,12	29,82	*17. International Agency and Other Extra Agency International*
18 Bukan Lapangan Usaha - Rumah Tangga	28,12	27,39	26,19	25,84	25,84	25,49	25,25	24,93	24,77	24,57	24,56	24,59	24,33	25,17	24,55	25,51	24,43	24,18	*18. Business Activities which are not clearly defined*
19 Bukan Lapangan Usaha - Lainnya	27,71	26,88	25,90	25,88	25,77	25,59	25,34	25,04	25,23	25,18	25,27	25,01	25,13	25,18	25,16	25,59	25,51	27,33	*19. Not the business field - other*

Ket: [r] revisi [r] *revised*

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	2008	2009	2010	2011	2012	2013									2014				*Type of Use*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan	Feb	Mar	Apr	
Modal Kerja	34,43	34,83	33,21	32,05	30,91	30,45	30,40	30,24	30,44	30,32	30,41	30,17	31,06	30,56	30,71	33,56	36,72	36,17	*Total Working Capital*
Investasi	27,67	30,37	29,01	28,23	26,62	26,15	26,08	26,31	26,03	25,93	25,70	25,65	25,60	25,36	25,49	25,73	25,94	26,22	*Total Investment*
Konsumsi	29,57	29,14	27,81	27,00	25,97	25,57	25,32	25,01	25,12	25,11	25,19	24,96	25,10	25,13	25,05	25,58	25,42	27,07	*Total Consumption*

Ket: Data tersedia mulai Desember 2008

[r)] revisi

Note: Data available on December 2008

[r)] revised

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

Keterangan	2008	2009	2010	2011	2012	2013									2014				*Information*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jumlah BPR	1.772	1.733	1.706	1.669	1.653	1.639	1.641	1.641	1.641	1.641	1.641	1.639	1.637	1.635	1.636	1.636	1.636	1.635	*Total Rural Banks*
Jumlah Kantor	3.367	3.644	3.910	4.172	4.425	4.518	4.549	4.568	4.584	4.612	4.630	4.656	4.669	4.678	4.697	4.709	4.717	4.728	*Total Bank Offices*

Tabel 3.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - April 2014
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - April 2014)

Lokasi	BPR *(Rural Bank)*			Total	*Location*
	KP	KC	KPK		
1. Jawa Barat	301	306	202	809	*1. Jawa Barat*
2. Banten	66	43	34	143	*2. Banten*
3. DKI Jakarta	25	9	35	69	*3. DKI Jakarta*
4. D.I Yogyakarta	54	32	135	221	*4. D.I Yogyakarta*
5. Jawa Tengah	251	497	403	1.151	*5. Jawa Tengah*
6. Jawa Timur	325	213	599	1.137	*6. Jawa Timur*
7. Bengkulu	4	5	4	13	*7. Bengkulu*
8. Jambi	18	6	3	27	*8. Jambi*
9. Aceh	5	14	1	20	*9. Aceh*
10. Sumatera Utara	54	37	16	107	*10. Sumatera Utara*
11. Sumatera Barat	95	38	17	150	*11. Sumatera Barat*
12. Riau	33	9	13	55	*12. Riau*
13. Kepulauan Riau	40	26	2	68	*13. Kepulauan Riau*
14. Sumatera Selatan	19	11	8	38	*14. Sumatera Selatan*
15. Bangka Belitung	2	3	1	6	*15. Bangka Belitung*
16. Lampung	26	30	6	62	*16. Lampung*
17. Kalimantan Selatan	25	5	1	31	*17. Kalimantan Selatan*
18. Kalimantan Barat	20	5	5	30	*18. Kalimantan Barat*
19. Kalimantan Timur	14	8	5	27	*19. Kalimantan Timur*
20. Kalimantan Tengah	4	-	-	4	*20. Kalimantan Tengah*
21. Sulawesi Tengah	9	14	7	30	*21. Sulawesi Tengah*
22. Sulawesi Selatan	23	6	7	36	*22. Sulawesi Selatan*
23. Sulawesi Utara	17	24	10	51	*23. Sulawesi Utara*
24. Sulawesi Tenggara	12	4	2	18	*24. Sulawesi Tenggara*
25. Sulawesi Barat	1	-	-	1	*25. Sulawesi Barat*
26. Gorontalo	4	3	1	8	*26. Gorontalo*
27. Nusa Tenggara Barat	29	47	4	80	*27. Nusa Tenggara Barat*
28. Bali	137	41	110	288	*28. Bali*
29. Nusa Tenggara Timur	11	2	3	16	*29. Nusa Tenggara Timur*
30. Maluku	2	6	2	10	*30. Maluku*
31. Papua	6	8	1	15	*31. Papua*
32. Maluku Utara	2	2	-	4	*32. Maluku Utara*
33. Papua Barat	1	2	-	3	*33. Papua Barat*
34. Lainnya	-	-	-	-	*34. Others*
Total	**1.635**	**1.456**	**1.637**	**4.728**	***Total***

Halamn ini sengaja dikosongkan

This page intentionally left blank

OTORITAS JASA KEUANGAN

DATA PERKREDITAN

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

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

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun[r])	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	109.790	142.451	142.607	144.227	146.057	148.680	151.957	154.657	157.176	158.525	165.006	167.372	169.934	177.162	176.796	178.639	182.528	188.096	*1. Agricultures, Hunting and Forestry*
NPL	1.523	2.603	2.525	2.573	2.844	2.894	2.945	2.679	2.711	2.783	2.686	2.749	2.710	2.553	2.851	2.995	3.007	2.966	*NPL*
2. Perikanan	4.935	5.492	5.463	5.471	5.682	5.682	5.701	5.670	5.718	5.792	6.063	6.084	6.060	6.391	6.317	6.243	6.329	6.464	*2. Fisher*
NPL	291	197	202	198	241	244	244	206	157	171	151	191	190	185	205	216	206	228	*NPL*
3. Pertambangan dan Penggalian	87.780	104.207	105.016	99.764	104.746	113.096	113.258	109.030	103.394	112.580	114.391	109.795	121.198	126.826	121.459	122.565	119.213	124.408	*3. Mining and Quarrying*
NPL	302	1.292	1.325	1.346	1.345	1.134	1.092	1.082	1.563	1.775	1.688	2.042	1.793	1.920	1.949	2.046	2.309	2.401	*NPL*
4. Industri Pengolahan	344.597	445.807	443.074	447.715	453.895	457.900	469.764	485.150	500.982	519.946	542.605	538.245	555.964	577.880	574.794	567.640	572.834	580.929	*4. Procesing Industry*
NPL	11.746	10.479	10.619	10.647	9.964	9.801	9.669	9.324	9.123	9.749	9.703	9.844	9.631	10.023	10.178	10.723	12.186	11.550	*NPL*
5. Listrik, gas dan air	45.841	59.073	66.079	70.140	63.314	63.719	68.111	69.652	72.236	67.868	72.736	73.736	79.211	79.493	84.659	89.839	89.535	90.340	*5. Electricity, Gas and Water*
NPL	247	253	253	271	267	265	267	269	280	280	266	275	606	587	590	581	762	767	*NPL*
6. Konstruksi	75.395	95.921	89.855	90.705	93.285	96.464	103.013	108.911	111.614	118.001	120.474	118.020	117.802	116.090	111.062	112.239	116.372	119.956	*6. Construction*
NPL	2.865	3.410	3.697	3.447	3.370	3.740	4.088	4.037	4.086	4.131	3.999	4.566	4.433	4.746	4.514	4.603	4.571	5.286	*NPL*
7. Perdagangan Besar dan Eceran	375.017	499.567	486.274	504.435	527.526	543.471	549.983	595,465	605.348	606.233	620.769	627.483	628.493	644.047	631.958	636.212	650.833	664.979	*7. Wholesale and Retail Trade*
NPL	12.500	12.668	13.642	14.171	14.130	14.533	15.004	15.742	16.046	16.554	16.168	16.534	16.558	15.898	17.026	18.565	18.299	18.832	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	30.425	44.640	44.891	46.015	47.224	48.075	49.141	51.833	53.344	52.401	53.722	56.324	57.698	59.306	59.226	60.924	62.240	63.699	*8. Provision of accomodation and the provision of eating and drinking*
NPL	629	443	535	629	620	874	894	894	901	869	876	873	857	571	683	736	854	1.041	*NPL*
9. Transportasi, pergudangan dan komunikasi	97.966	122.235	120.780	121.875	126.617	128.906	133.892	140.890	142.652	148.072	153.687	153.356	156.739	163.418	160.024	157.610	160.246	167.688	*9. Transportation, Warehousing and Communications*
NPL	2.400	2.522	2.795	3.022	3.050	3.178	3.263	3.160	2.959	3.511	3.714	3.789	3.851	3.208	3.344	3.640	3.818	4.288	*NPL*
10. Perantara Keuangan	105.184	124.958	124.687	124.495	126.696	128.538	136.552	137.614	142.820	145.035	148.065	146.393	147.692	151.154	146.748	144.402	149.166	148.907	*10. Financial intermediaries*
NPL	309	193	224	232	244	239	255	244	250	334	348	365	385	427	476	517	507	518	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	116.201	150.568	151.517	152.655	157.897	158.480	161.718	174.709	179.046	180.567	182.414	188.148	189.420	193.182	190.016	190.397	193.181	195.357	*11. Real Estate, Business, Ownership, and Business Services*
NPL	1.767	2.446	2.935	2.868	2.642	2.491	2.732	2.856	2.792	3.177	3.139	3.351	3.598	3.477	3.987	3.923	4.130	4.882	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	3.014	2.793	2.741	2.741	2.791	2.776	2.803	4.803	4.986	5.885	5.912	6.062	6.529	12.475	6.659	7.972	8.037	7.954	*12. Government administration, Defese and Compulsory social security*
NPL	15	5	5	5	5	4	4	3	3	3	4	2	2	4	5	5	7	16	*NPL*
13. Jasa Pendidikan	4.064	4.612	4.579	4.636	4.696	4.614	4.836	4.835	4.900	4.991	5.075	5.128	5.161	5.477	5.446	5.650	5.753	6.005	*13. Education Services*
NPL	63	50	67	65	79	75	73	62	60	63	63	57	61	57	64	67	59	73	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	7.611	8.671	8.652	8.728	8.988	9.257	9.254	9.481	9.517	9.630	9.685	9.509	9.713	10.153	10.110	10.174	10.186	10.655	*14. Health Services and Social Activities*
NPL	334	396	395	392	396	374	310	310	238	242	206	206	201	197	196	204	221	240	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	39.294	45.006	43.356	43.927	44.807	45.595	46.441	48.123	51.592	50.694	51.355	51.992	52.352	53.861	53.901	54.020	53.871	54.749	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	774	1.088	1.132	1.116	1.077	1.176	1.178	1.180	1.288	1.320	1.291	1.412	1.416	1.181	1.257	1.341	1.357	1.460	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	691	711	716	752	879	895	939	1.178	1.239	1.299	1.381	1.420	1.478	1.537	1.562	1.633	1.671	1.749	*16. Individual Services which Serve Households*
NPL	37	49	49	51	53	50	48	51	35	38	40	42	42	34	39	45	42	43	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3.305	501	477	455	443	422	406	381	357	351	338	334	335	318	329	309	300	294	*17. International Agency and Other Extra Agency International*
NPL	53	8	8	8	9	9	8	9	9	8	8	8	8	6	6	6	7	7	*NPL*
18. Kegiatan yang belum jelas batasannya	81.689	50.396	43.635	45.166	37.621	40.633	40.280	4.583	2.953	2.332	2.473	2.165	4.316	3.984	3.748	3.460	3.473	4.355	*18. Business Activities which are not clearly defined*
NPL	1.339	892	752	805	750	768	749	58	57	44	45	46	39	25	25	28	14	21	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	176.659	211.476	213.131	215.701	220.069	224.835	229.283	248.697	255.078	257.753	262.762	264.345	266.132	268.764	268.238	269.770	272.002	273.023	*- For Home Ownership*
NPL	3.291	4.395	5.385	5.569	5.547	5.572	5.496	5.974	6.296	6.622	6.398	6.286	6.237	5.766	6.517	6.752	6.578	6.694	*NPL*
- Untuk Pemilikan Flat atau Apartemen	5.573	10.275	10.137	10.420	10.726	11.114	11.424	10.587	11.070	11.359	11.938	11.943	11.999	12.024	11.972	11.931	12.000	12.020	*- For Apartement Ownership*
NPL	57	86	101	114	98	101	100	75	78	91	107	94	81	89	94	91	98	108	*NPL*
- Untuk Pemilikan Ruko atau Rukan	15.207	19.988	20.230	20.596	21.158	21.687	22.252	23.001	23.759	24.231	24.734	24.754	24.830	24.979	24.760	24.707	24.824	24.871	*- For Shop House Ownership*
NPL	260	380	418	426	455	506	489	517	527	563	555	539	539	532	578	626	622	636	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	105.725	98.658	96.618	95.961	93.605	93.498	93.632	98.449	103.318	103.450	105.329	106.601	107.354	104.458	108.679	108.795	108.118	105.775	*- For Vehicles Ownership*
NPL	998	1.082	1.076	986	997	946	944	915	863	886	886	876	859	849	862	872	1.012	1.189	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	119.841	278.867	279.107	273.320	279.049	282.631	288.041	266.066	268.311	269.910	271.814	273.558	275.112	277.825	278.006	280.701	282.372	283.960	*- Others*
NPL	1.413	2.663	2.859	2.936	2.969	2.920	2.951	2.461	2.520	2.627	2.576	2.622	2.621	2.483	2.689	2.810	2.798	2.834	*NPL*
Bukan Lapangan Usaha Lainnya	244.288	180.987	184.520	188.817	190.601	193.250	194.797	205.358	209.717	210.498	214.481	216.711	218.877	222.068	221.951	221.986	221.814	225.117	*Non Industrial Origin Others*
NPL	4.482	2.995	3.157	3.308	3.278	3.386	3.494	3.472	3.519	3.538	3.596	3.644	3.713	3.462	3.698	3.688	2.614	2.799	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

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

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

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun*r*)	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	63.980	87.012	87.396	87.456	88.462	90.152	91.552	94.211	94.738	94.633	97.652	98.846	100.324	105.912	105.006	105.442	106.997	111.350	*1. Agricultures, Hunting and Forestry*
NPL	677	1.397	1.213	1.215	1.318	1.369	1.401	1.184	1.178	1.227	1.193	1.193	1.152	1.186	1.252	1.258	1.255	1.259	*NPL*
2. Perikanan	2.339	2.659	2.634	2.627	2.756	2.774	2.785	2.754	2.734	2.755	2.908	2.902	2.998	3.095	3.036	3.002	3.037	3.088	*2. Fisher*
NPL	209	108	109	108	149	148	146	111	68	81	79	116	113	112	129	136	128	138	*NPL*
3. Pertambangan dan Penggalian	35.009	40.792	42.055	38.679	42.302	47.388	46.534	45.507	35.857	40.020	41.344	43.282	47.891	50.148	49.039	47.998	44.102	46.516	*3. Mining and Quarrying*
NPL	83	217	196	218	210	199	187	176	290	287	231	218	215	217	254	256	305	310	*NPL*
4. Industri Pengolahan	109.948	142.652	139.071	140.016	141.727	138.427	143.465	152.448	155.755	164.053	171.887	167.267	171.751	180.215	176.578	171.256	173.446	174.253	*4. Procesing Industry*
NPL	4.740	4.499	4.572	4.493	3.919	3.844	3.787	3.755	3.877	4.048	3.945	3.912	3.820	3.883	4.169	4.177	3.996	4.045	*NPL*
5. Listrik, gas dan air	20.762	27.584	33.800	37.750	30.905	31.548	35.038	36.233	38.078	33.028	37.924	37.624	41.914	37.373	42.539	48.658	45.786	46.180	*5. Electricity, Gas and Water*
NPL	39	14	17	33	33	31	22	33	15	16	14	14	15	13	16	13	13	15	*NPL*
6. Konstruksi	27.728	37.676	35.651	36.090	37.373	38.452	40.109	43.648	44.705	44.885	45.928	45.931	45.994	46.871	44.351	45.768	47.319	48.337	*6. Construction*
NPL	1.133	1.198	1.282	1.163	1.176	1.386	1.497	1.548	1.655	1.718	1.748	1.904	1.681	1.598	1.756	1.777	1.630	1.856	*NPL*
7. Perdagangan Besar dan Eceran	127.969	174.264	166.125	178.701	193.623	200.287	205.366	244.816	249.367	248.293	254.096	254.264	253.853	262.550	253.090	253.271	262.073	268.190	*7. Wholesale and Retail Trade*
NPL	6.206	6.391	6.979	7.372	7.317	7.573	7.706	8.380	8.525	8.703	8.500	8.444	8.319	7.887	8.771	9.108	8.791	8.905	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	6.366	8.734	8.798	8.902	9.283	9.521	9.760	11.740	12.274	12.314	12.554	12.664	12.859	13.195	13.184	13.449	13.808	14.338	*8. Provision of accomodation and the provision of eating and drinking*
NPL	279	134	204	209	215	252	259	281	276	256	260	261	258	257	352	365	358	392	*NPL*
9. Transportasi, pergudangan dan komunikasi	34.037	41.533	40.904	41.510	42.603	43.746	47.307	54.123	54.908	56.149	58.823	57.372	57.679	58.896	57.329	56.412	57.024	58.940	*9. Transportation, Warehousing and Communications*
NPL	761	680	687	650	724	717	711	727	744	765	708	715	630	617	688	812	989	987	*NPL*
10. Perantara Keuangan	20.872	27.563	27.191	27.765	28.208	28.766	30.780	28.822	27.849	27.400	28.448	27.773	28.098	27.419	25.276	25.862	26.490	26.328	*10. Financial intermediaries*
NPL	173	47	55	63	65	64	66	44	51	120	122	129	137	137	140	167	156	146	*NPL*
11. Real Estate, Usaha Persewaan,	17.237	21.618	21.197	21.332	22.336	22.661	23.752	33.105	34.489	34.194	35.828	36.423	36.959	38.921	38.096	38.386	38.409	38.352	*11. Real Estate, Business, Ownership,*
NPL	285	364	404	408	433	426	462	591	608	609	616	610	597	540	644	645	641	670	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	2.382	2.199	2.200	2.204	2.263	2.177	2.198	4.227	4.401	5.272	5.361	5.547	5.994	11.926	6.113	7.451	7.534	7.449	*12. Government administration, Defese and Compulsory social security*
NPL	15	5	5	5	5	4	4	2	2	3	4	1	2	4	4	5	6	5	*NPL*
13. Jasa Pendidikan	682	701	701	717	739	740	774	777	784	777	860	867	835	896	934	1.009	1.061	1.060	*13. Education Services*
NPL	17	11	19	16	24	23	21	13	13	13	13	14	13	13	13	15	15	17	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	2.201	2.607	2.649	2.669	2.797	2.839	2.799	2.835	2.731	2.771	2.770	2.793	2.960	2.914	2.896	2.834	2.870	2.924	*14. Health Services and Social Activities*
NPL	214	260	260	256	254	255	246	240	140	144	141	136	135	134	130	134	141	153	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.633	7.631	6.737	6.767	7.973	7.588	7.728	9.329	9.784	9.975	10.283	10.627	10.993	11.588	11.795	12.305	12.599	13.166	*15. Community, Sociocultural,Entertainment and Other*
NPL	136	176	194	177	180	183	182	163	168	188	195	205	217	203	238	252	244	247	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	222	350	361	391	505	527	567	785	866	909	981	1.032	1.087	1.154	1.180	1.232	1.292	1.362	*16. Individual Services which Serve Households*
NPL	7	8	10	10	9	9	7	5	5	6	7	9	9	9	12	14	17	17	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3.208	14	19	17	17	12	10	5	0	0	0	0	1	1	1	1	2	4	*17. International Agency and Other Extra Agency International*
NPL	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	61.692	46.968	39.593	41.693	34.458	37.854	36.779	803	1.094	441	473	478	1.871	1.975	1.866	1.720	1.708	1.634	*18. Business Activities which are not clearly defined*
NPL	1.073	835	692	743	692	711	700	9	10	1	1	1	1	1	1	1	1	1	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	89.587	98.016	99.457	101.225	103.379	105.665	107.959	124.842	128.505	129.844	132.874	133.911	135.278	136.888	137.165	138.488	139.896	141.075	*- For Home Ownership*
NPL	1.930	2.612	3.512	3.676	3.585	3.575	3.474	3.917	4.223	4.423	4.221	4.012	3.903	3.519	4.144	4.328	4.099	4.099	*NPL*
- Untuk Pemilikan Flat atau Apartemen	2.275	5.090	4.806	4.933	5.152	5.347	5.548	4.534	4.761	4.888	5.137	5.156	5.161	5.164	5.149	5.155	5.165	5.176	*- For Apartement Ownership*
NPL	32	66	74	86	72	76	76	54	56	62	60	57	49	46	51	56	56	56	*NPL*
- Untuk Pemilikan Ruko atau Rukan	2.224	3.388	3.469	3.562	3.735	3.870	4.008	4.269	4.396	4.455	4.587	4.581	4.618	4.674	4.681	4.711	4.739	4.767	*- For Shop House Ownership*
NPL	59	141	163	161	176	185	151	157	172	184	184	161	147	146	174	196	189	193	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	14.584	13.925	14.111	14.292	14.233	14.356	14.461	18.355	19.329	19.382	20.121	20.362	20.778	21.529	22.151	22.436	22.359	22.483	*- For Vehicles Ownership*
NPL	56	95	91	97	102	106	113	127	126	131	124	124	131	142	152	149	216	351	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.639	140.040	140.258	132.577	135.069	137.428	140.270	114.773	114.533	114.761	114.722	114.941	114.815	115.952	115.237	115.342	115.814	116.183	*- Others*
NPL	456	1.690	1.865	1.927	1.943	1.960	1.967	1.484	1.516	1.589	1.558	1.567	1.559	1.483	1.658	1.703	1.708	1.719	*NPL*
Bukan Lapangan Usaha Lainnya	107.258	26.112	26.315	26.695	26.392	26.061	25.572	34.006	35.975	37.301	39.529	40.415	41.275	42.470	42.887	43.858	44.770	46.185	*Non Industrial Origin Others*
NPL	1.150	302	316	363	350	344	335	303	303	310	317	307	314	318	351	365	372	381	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

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

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

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep r)	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	32.618	37.311	36.813	38.431	38.600	38.979	39.885	39.392	40.233	41.274	43.590	44.711	44.986	46.937	47.119	48.185	50.390	51.957	*1. Agricultures, Hunting and Forestry*
NPL	588	640	677	720	876	857	873	769	779	775	745	741	750	613	661	746	758	668	*NPL*
2. Perikanan	1.893	1.978	1.988	1.993	2.075	2.048	2.073	2.077	2.158	2.195	2.281	2.257	2.118	2.348	2.327	2.293	2.312	2.361	*2. Fisher*
NPL	45	43	45	43	44	46	46	48	37	35	33	32	34	35	35	35	29	40	*NPL*
3. Pertambangan dan Penggalian	32.282	29.125	29.133	28.981	30.533	31.629	32.301	31.557	31.429	33.248	33.096	32.057	32.883	33.742	32.329	34.803	34.873	35.370	*3. Mining and Quarrying*
NPL	166	728	689	726	698	664	665	665	730	889	905	1.268 r)	1.041	1.178	1.187	1.307	1.428	1.451	*NPL*
4. Industri Pengolahan	145.923	183.778	182.268	184.039	183.753	186.517	188.435	192.630	196.647	200.698	208.973	212.138	217.070	224.347	223.671	222.795	226.852	230.724	*4. Procesing Industry*
NPL	4.628	3.683	3.802	3.903	3.856	3.730	3.778	3.628	3.269	3.599	3.621	3.745	3.559	3.842	3.744	3.855	3.938	4.432	*NPL*
5. Listrik, gas dan air	17.119	21.877	22.287	22.354	22.289	22.036	23.033	23.181	23.599	23.774	23.435	24.571	25.269	26.195	26.070	25.713	25.894	25.896	*5. Electricity, Gas and Water*
NPL	202	127	124	123	119	119	129	119	146	145	132	139	467	450	448	441	621	623	*NPL*
6. Konstruksi	32.818	39.051	37.709	38.496	39.069	39.741	42.609	42.895	42.855	48.031	47.656	44.734	43.917	43.574	43.571	44.573	45.958	46.719	*6. Construction*
NPL	1.011	843	976	970	863	798	958	825	798	841	677	780	793	737	778	848	889	1.020	*NPL*
7. Perdagangan Besar dan Eceran	192.695	242.879	238.500	242.588	248.148	255.577	257.514	260.322	264.904	265.359	271.828	279.386	278.798	284.910	281.833	284.613	290.833	295.785	*7. Wholesale and Retail Trade*
NPL	4.802	4.168	4.444	4.502	4.450	4.549	4.668	4.647	4.678	4.977	4.928	5.067	5.109	4.931	5.227	5.927	5.931	6.213	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	20.648	30.482	30.651	31.302	31.789	31.979	32.572	33.303	34.149	33.146	34.031	36.311	37.092	38.361	38.639	39.209	39.894	40.406	*8. Provision of accomodation and the provision of eating and drinking*
NPL	262	152	165	256	247	463	474	452	458	450	454	449	438	160	163	154	279	284	*NPL*
9. Transportasi, pergudangan dan komunikasi	47.180	59.221	58.163	58.915	60.876	61.492	62.460	62.546	62.930	65.760	67.320	68.852	70.933	76.083	73.959	73.157	73.562	78.747	*9. Transportation, Warehousing and Communications*
NPL	1.186	1.124	1.146	1.315	1.325	1.434	1.464	1.347	1.110	1.596	1.560	1.565	1.795	1.498	1.538	1.562	1.571	1.650	*NPL*
10. Perantara Keuangan	36.095	40.801	40.803	40.133	41.914	41.310	44.943	46.171	50.649	51.935	51.441	52.654	52.999	54.847	53.341	53.260	57.316	55.390	*10. Financial intermediaries*
NPL	101	102	109	111	120	118	131	143	137	153	156	162	166	214	254	272	273	275	*NPL*
11. Real Estate, Usaha Persewaan,	80.468	102.026	103.205	104.085	107.685	106.832	108.514	111.279	113.269	114.267	113.896	118.475	118.371	119.979	118.709	119.240	121.443	123.424	*11. Real Estate, Business, Ownership,*
NPL	1.069	1.475	1.590	1.654	1.686	1.534	1.704	1.663	1.506	1.896	1.733	1.815	2.061	1.988	2.329	2.312	2.385	2.869	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	341	190	185	185	183	98	101	104	107	112	15	15	15	15	15	15	15	14	*12. Government administration, Defese and Compulsory social security*
NPL	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
13. Jasa Pendidikan	2.217	2.619	2.639	2.655	2.786	2.686	2.801	2.779	2.808	2.922	2.944	2.906	2.987	3.197	3.176	3.223	3.256	3.506	*13. Education Services*
NPL	32	27	36	34	38	35	34	29	30	31	31	27	31	29	32	32	27	36	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	4.001	4.552	4.555	4.618	4.685	4.872	4.873	5.047	5.176	5.231	5.259	5.130	5.190	5.633	5.668	5.788	5.747	6.167	*14. Health Services and Social Activities*
NPL	101	114	114	114	113	96	39	44	69	69	40	44	42	44	45	50	58	62	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	27.202	27.247	25.911	25.807	25.933	25.552	27.000	26.978	29.174	27.891	28.120	28.121	28.019	28.159	28.418	28.094	28.056	28.019	*15. Community, Sociocultural,Entertainment and Other*
NPL	490	415	431	413	423	462	486	513	481	516	498	618	625	473	488	494	509	543	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	166	161	156	163	162	166	169	170	170	170	184	169	169	170	170	167	158	164	*16. Individual Services which Serve Households*
NPL	12	17	17	18	17	18	17	18	8	8	8	9	9	10	11	11	10	9	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	6	5	4	5	5	5	7	7	7	8	7	9	9	9	9	9	52	52	*17. International Agency and Other Extra Agency International*
NPL	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	*NPL*
18. Kegiatan yang belum jelas batasannya	3.479	2.042	2.773	2.190	1.881	1.550	2.354	2.633	660 r)	663	704	448	1.128	697	604	404	402	1.315	*18. Business Activities which are not clearly defined*
NPL	52	4	5	6	5	4	5	6	5	6	4	7	6	7	9	11	11	11	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	70.485	95.605	95.601	96.217	97.932	99.657	101.229	103.211	105.234	106.293	107.822	107.887	107.813	108.060	107.475	107.187	107.425	107.040	*- For Home Ownership*
NPL	1.003	1.329	1.397	1.401	1.453	1.455	1.455	1.478	1.474	1.563	1.556	1.620	1.642	1.630	1.694	1.720	1.725	1.810	*NPL*
- Untuk Pemilikan Flat atau Apartemen	2.925	4.737	4.819	4.962	5.087	5.269	5.351	5.503	5.712	5.854	6.144	6.110	6.185	6.169	6.119	6.086	6.137	6.138	*- For Apartement Ownership*
NPL	21	18	19	22	22	22	20	17	19	21	27	18	21	22	20	22	29	34	*NPL*
- Untuk Pemilikan Ruko atau Rukan	12.469	15.879	15.997	16.240	16.598	17.035	17.447	17.912	18.530	18.925	19.300	19.311	19.321	19.401	19.198	19.106	19.158	19.166	*- For Shop House Ownership*
NPL	174	211	226	235	236	274	288	309	303	320	315	316	326	321	340	360	364	371	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	84.406	79.117	77.285	76.650	74.587	74.612	74.886	75.614	79.205	79.057	80.300	80.928	81.400	78.024	81.335	81.568	81.253	78.509	*- For Vehicles Ownership*
NPL	855	909	910	851	857	806	796	756	710	728	736	724	704	683	685	697	767	810	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	24.328	36.186	35.668	36.157	37.671	38.550	39.789	41.112	42.417	43.363	44.011	44.534	45.141	45.670	45.712	47.231	47.088	47.525	*- Others*
NPL	420	427	430	435	448	489	501	498	520	533	517	538	555	513	529	604	568	605	*NPL*
Bukan Lapangan Usaha Lainnya	50.775	57.410	59.730	61.765	62.394	63.509	63.879	63.841	64.533	63.473	63.635	63.861	63.950	64.995	64.296	62.710	62.255	62.348	*Non Industrial Origin Others*
NPL	921	892	998	1.059	1.027	1.155	1.259	1.231	1.265	1.216	1.224	1.256	1.278	1.187	1.272	1.308	1.404	1.534	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

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

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

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	572	914	955	999	1.114	1.085	1.468	1.520	1.620	1.609	1.694	1.732	1.761	1.433	1.463	1.518	1.575	1.641	*1. Agricultures, Hunting and Forestry*
NPL	14	13	16	20	18	22	22	21	24	24	28	31	34	32	34	38	38	61	*NPL*
2. Perikanan	167	209	189	188	187	183	184	203	197	202	217	240	242	250	251	264	264	271	*2. Fisher*
NPL	2	7	7	8	8	8	8	8	8	8	7	7	7	6	8	9	7	10	*NPL*
3. Pertambangan dan Penggalian	404	612	574	600	550	728	731	1.000	1.050	1.062	1.096	1.119	1.091	998	995	1.071	1.081	1.087	*3. Mining and Quarrying*
NPL	8	13	13	15	12	10	21	18	19	24	34	29	15	15	15	16	15	34	*NPL*
4. Industri Pengolahan	4.266	4.785	4.935	4.981	5.483	5.330	5.746	5.907	5.987	5.895	6.024	6.135	6.248	6.286	6.270	6.383	6.790	6.923	*4. Procesing Industry*
NPL	117	193	200	206	173	226	202	200	187	184	165	223	195	246	276	304	247	304	*NPL*
5. Listrik, gas dan air	187	97	98	96	101	91	88	96	99	144	142	154	160	148	148	150	152	152	*5. Electricity, Gas and Water*
NPL	0	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	*NPL*
6. Konstruksi	1.618	1.771	1.661	1.819	1.895	1.846	2.017	2.239	2.472	2.391	2.450	2.522	2.524	2.371	2.245	2.306	2.384	2.561	*6. Construction*
NPL	96	134	133	142	151	141	151	148	148	143	147	141	140	135	142	132	123	145	*NPL*
7. Perdagangan Besar dan Eceran	10.576	14.796	14.873	15.219	15.982	15.686	16.719	17.086	17.386	16.904	17.122	17.232	17.501	17.408	17.374	18.002	18.289	18.630	*7. Wholesale and Retail Trade*
NPL	288	448	475	515	569	547	564	538	575	553	539	565	574	530	596	615	606	684	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	1.340	2.168	2.196	2.245	2.353	2.407	2.463	2.291	2.340	2.277	2.293	2.356	2.488	2.562	2.621	2.708	2.753	2.755	*8. Provision of accomodation and the provision of eating and drinking*
NPL	20	30	32	32	34	35	36	37	38	36	34	38	36	34	38	40	39	65	*NPL*
9. Transportasi, pergudangan dan komunikasi	1.754	2.526	2.518	2.576	2.574	2.614	2.667	2.733	2.782	2.589	2.613	2.593	2.537	2.508	2.499	2.508	2.549	2.701	*9. Transportation, Warehousing and Communications*
NPL	45	181	193	192	192	195	191	191	191	191	187	211	127	97	132	102	106	111	*NPL*
10. Perantara Keuangan	4.054	4.904	5.073	4.686	5.007	5.451	5.848	6.736	6.030	6.215	7.283	5.818	6.291	7.068	6.309	6.708	7.138	7.827	*10. Financial intermediaries*
NPL	16	22	36	36	38	37	38	37	41	43	52	55	64	58	61	57	57	75	*NPL*
11. Real Estate, Usaha Persewaan,	6.222	9.034	8.587	8.906	9.274	9.140	9.672	10.366	10.560	10.566	10.657	10.919	10.988	11.200	11.072	11.199	11.811	11.961	*11. Real Estate, Business, Ownership,*
NPL	254	308	194	268	220	229	261	235	267	254	235	255	268	279	320	242	306	363	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	*NPL*
13. Jasa Pendidikan	301	453	445	442	437	455	547	554	567	507	488	470	474	451	479	503	519	520	*13. Education Services*
NPL	3	7	7	7	8	7	7	8	5	4	4	3	4	3	2	4	3	3	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	381	463	471	473	507	513	519	523	531	539	540	539	522	514	503	510	509	500	*14. Health Services and Social Activities*
NPL	5	5	4	4	11	4	7	8	11	11	9	8	8	5	5	4	7	9	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.103	4.006	4.603	4.728	4.184	5.494	4.449	4.581	5.256	5.401	5.600	5.716	5.653	7.591	7.404	7.033	7.242	7.537	*15. Community, Sociocultural,Entertainment and Other*
NPL	49	138	139	139	99	129	95	96	171	132	110	122	119	171	185	229	200	200	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	30	71	73	73	74	73	76	78	87	87	88	90	95	100	100	105	106	108	*16. Individual Services which Serve Households*
NPL	1	4	3	3	3	3	4	4	4	3	4	4	3	3	4	4	4	4	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*17. International Agency and Other Extra Agency International*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	*NPL*
18. Kegiatan yang belum jelas batasannya	20	33	33	33	33	29	35	31	23	20	21	20	29	23	18	20	22	20	*18. Business Activities which are not clearly defined*
NPL	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	2.611	3.052	3.055	3.138	3.197	3.515	3.610	3.683	3.800	3.759	3.787	3.833	3.891	3.993	4.000	4.023	4.057	4.098	*- For Home Ownership*
NPL	141	131	133	137	141	149	152	153	148	157	147	147	145	135	144	143	147	143	*NPL*
- Untuk Pemilikan Flat atau Apartemen	87	150	148	143	145	148	156	162	170	157	184	184	184	184	182	180	187	190	*- For Apartement Ownership*
NPL	1	-	-	-	-	-	-	-	0	-	-	-	1	-	-	-	-	-	*NPL*
- Untuk Pemilikan Ruko atau Rukan	124	109	108	111	114	112	119	122	123	120	117	119	116	116	123	118	114	113	*- For Shop House Ownership*
NPL	10	9	9	9	3	3	3	2	2	2	2	2	4	4	4	4	3	3	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	1.206	2.193	2.203	2.188	2.193	2.165	2.127	2.123	2.135	2.100	2.129	2.094	2.062	1.934	1.910	1.866	1.860	1.835	*- For Vehicles Ownership*
NPL	48	46	47	12	12	12	15	14	11	12	11	11	10	9	11	11	12	11	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	25.574	31.409	31.680	31.959	32.905	32.365	32.695	33.244	33.653	33.831	34.184	34.542	34.829	35.053	35.129	35.214	35.296	35.607	*- Others*
NPL	82	121	133	137	134	133	135	127	130	136	127	132	134	125	141	142	139	140	*NPL*
Bukan Lapangan Usaha Lainnya	4.545	5.691	5.651	5.750	5.747	5.760	5.852	5.973	5.921	5.849	5.919	5.999	6.074	6.037	6.032	6.005	5.999	6.044	*Non Industrial Origin Others*
NPL	41	28	31	30	38	38	39	39	40	41	46	51	69	51	61	58	71	72	*NPL*

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

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

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep r)	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	5.819	8.597	8.652	8.715	8.860	8.828	9.111	9.346	9.559	9.551	9.727	9.730	9.694	9.894	9.973	10.254	10.540	10.724	*1. Agricultures, Hunting and Forestry*
NPL	240	552	618	618	631	645	649	704	729	756	719	783	773	722	902	952	957	977	*NPL*
2. Perikanan	301	359	354	361	363	378	390	392	395	403	409	432	432	422	412	415	418	422	*2. Fisher*
NPL	22	29	31	30	30	33	34	32	37	40	33	37	36	32	33	36	41	41	*NPL*
3. Pertambangan dan Penggalian	1.280	1.931	1.891	1.919	1.951	1.968	1.645	1.559	1.561	1.549	1.539	1.522	1.522	1.265	1.172	1.169	1.143	1.150	*3. Mining and Quarrying*
NPL	45	83	163	123	161	137	95	96	114	144	143	138	111	81	62	62	58	95	*NPL*
4. Industri Pengolahan	3.727	5.643	5.429	5.554	5.528	5.935	5.934	5.945	6.093	6.154	6.260	6.536	7.052	7.400	7.074	7.296	7.431	7.448	*4. Procesing Industry*
NPL	220	272	301	308	291	299	312	313	318	316	326	341	370	359	375	385	416	401	*NPL*
5. Listrik, gas dan air	2.205	2.601	2.953	2.955	2.894	2.920	2.935	2.854	2.938	2.930	2.812	2.818	2.897	3.139	3.135	3.111	3.073	3.090	*5. Electricity, Gas and Water*
NPL	5	111	112	113	114	114	115	115	117	118	119	120	122	122	124	125	126	127	*NPL*
6. Konstruksi	10.291	11.855	9.515	9.182	9.654	10.634	11.768	13.414	14.459	15.366	16.795	17.552	17.718	15.508	13.221	11.966	12.823	14.068	*6. Construction*
NPL	607	1.154	1.232	1.109	1.124	1.359	1.424	1.460	1.426	1.374	1.370	1.565	1.645	2.101	1.641	1.650	1.736	1.966	*NPL*
7. Perdagangan Besar dan Eceran	19.560	21.337	21.103	21.760	22.260	23.004	23.536	24.152	24.460	24.312	24.785	25.103	25.172	25.342	24.180	24.902	25.467	25.807	*7. Wholesale and Retail Trade*
NPL	900	1.101	1.185	1.221	1.232	1.301	1.439	1.462	1.559	1.622	1.630	1.689	1.676	1.573	1.717	1.811	1.885	1.995	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	1.545	1.848	1.862	2.040	2.125	2.502	2.613	2.733	2.786	2.808	2.912	3.068	3.280	3.220	2.826	3.459	3.715	4.049	*8. Provision of accomodation and the provision of eating and drinking*
NPL	60	118	125	122	123	124	125	123	129	126	128	125	124	120	130	176	178	298	*NPL*
9. Transportasi, pergudangan dan komunikasi	2.835	3.425	3.418	3.341	3.445	3.463	3.517	3.504	3.421	3.404	3.396	3.447	3.487	3.291	3.397	3.428	3.477	3.504	*9. Transportation, Warehousing and Communications*
NPL	47	245	482	451	387	394	462	457	470	471	750	729	712	394	373	581	582	955	*NPL*
10. Perantara Keuangan	1.055	1.787	1.990	2.022	2.081	2.153	2.275	2.620	2.820	2.833	2.931	3.159	3.217	3.215	3.215	3.268	3.641	3.647	*10. Financial intermediaries*
NPL	19	21	24	23	22	21	20	20	21	18	17	19	19	18	20	21	21	22	*NPL*
11. Real Estate, Usaha Persewaan,	3.000	5.212	5.517	6.024	6.282	6.460	6.533	6.549	6.525	6.554	6.972	7.192	7.142	7.253	6.759	6.641	7.075	7.207	*11. Real Estate, Business, Ownership,*
NPL	136	258	707	499	267	268	276	319	364	384	518	638	642	623	603	621	699	934	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	197	129	79	75	68	96	95	91	83	82	91	67	61	107	104	99	90	85	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	10	*NPL*
13. Jasa Pendidikan	675	638	602	628	542	543	522	530	551	584	567	671	650	690	624	700	703	705	*13. Education Services*
NPL	8	4	4	5	6	7	8	9	9	12	12	10	10	9	13	13	12	18	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	727	804	742	737	759	772	803	815	821	829	857	811	804	849	811	803	823	841	*14. Health Services and Social Activities*
NPL	14	18	17	18	18	20	19	18	18	19	15	17	15	14	14	14	14	15	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.613	3.875	3.792	4.307	4.459	4.697	5.012	5.153	5.259	5.302	5.301	5.290	5.398	5.145	4.889	5.247	4.939	4.982	*15. Community, Sociocultural,Entertainment and Other*
NPL	97	338	347	365	351	379	391	384	444	459	460	463	454	334	345	365	402	459	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	270	128	124	124	136	127	125	145	114	132	126	126	126	112	111	129	113	113	*16. Individual Services which Serve Households*
NPL	17	20	19	19	23	20	20	25	18	20	20	20	20	12	12	17	12	13	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	402	376	367	354	337	321	301	279	268	251	247	243	225	236	232	224	215	*17. International Agency and Other Extra Agency International*
NPL	0	8	8	8	8	9	8	8	8	8	8	8	8	6	6	6	6	7	*NPL*
18. Kegiatan yang belum jelas batasannya	239	150	141	143	117	77	70	76	76	81	75	18 r)	12	47	55	84	109	107	*18. Business Activities which are not clearly defined*
NPL	12	8	8	9	7	6	5	6	6	6	5	1	1	1	1	1	1	7	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
																			House Hold
Rumah Tangga																			
- Untuk Pemilikan Rumah Tinggal	11.939	12.275	12.433	12.518	12.883	13.218	13.614	13.978	14.459	14.747	15.153	15.564	15.956	16.606	16.377	16.842	17.367	17.525	*- For Home Ownership*
NPL	179	282	302	313	327	352	372	381	407	432	431	453	493	428	475	506	546	583	*NPL*
- Untuk Pemilikan Flat atau Apartemen	232	220	244	263	228	229	250	256	285	319	337	356	333	363	382	368	368	372	*- For Apartement Ownership*
NPL	3	2	7	6	3	3	3	3	3	8	13	13	4	16	17	7	7	11	*NPL*
- Untuk Pemilikan Ruko atau Rukan	241	348	350	377	396	410	419	432	440	461	451	458	484	495	469	485	523	536	*- For Shop House Ownership*
NPL	17	18	19	19	38	42	45	47	48	50	50	54	57	55	55	60	61	64	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	438	418	426	483	484	483	483	496	470	471	480	466	452	450	442	438	428	433	*- For Vehicles Ownership*
NPL	4	4	4	4	4	4	4	3	3	4	4	4	4	4	4	4	4	5	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	46.536	66.292	66.648	67.691	68.516	69.559	70.471	71.852	72.684	72.819	73.768	74.374	74.989	75.750	76.585	77.522	78.781	79.255	*- Others*
NPL	162	225	226	223	226	233	243	241	243	252	255	257	238	229	238	244	249	249	*NPL*
Bukan Lapangan Usaha Lainnya	59.977	68.575	69.658	71.403	72.895	74.487	75.894	77.622	79.282	79.818	81.181	81.979	82.893	83.755	83.875	84.806	85.418	86.926	*Non Industrial Origin Others*
NPL	260	154	165	168	166	168	173	175	191	204	210	208	217	190	244	251	208	248	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

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

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

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep r)	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	4.979	6.441	6.280	6.415	6.497	7.028	7.430	7.739	8.368	8.612	9.461	9.406	10.086	9.819	10.044	9.944	9.785	9.518	*1. Agricultures, Hunting and Forestry*
NPL	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*NPL*
2. Perikanan	228	257	270	274	274	271	240	218	207	204	207	213	232	234	244	215	235	248	*2. Fisher*
NPL	13	9	9	9	9	9	9	8	8	8	0	0	0	0	0	0	0	0	*NPL*
3. Pertambangan dan Penggalian	7.141	11.529	11.757	11.406	11.032	11.647	11.345	11.822	13.330	14.818	14.115	11.686	13.789	14.472	14.046	13.797	14.558	16.537	*3. Mining and Quarrying*
NPL	-	117	113	113	113	66	67	67	345	367	310	325	344	360	361	344	443	450	*NPL*
4. Industri Pengolahan	41.936	51.871	52.989	54.457	56.233	59.307	61.916	62.525	64.348	66.911	69.599	69.205	73.121	75.770	75.194	74.191	73.338	77.381	*4. Procesing Industry*
NPL	921	859	817	789	814	808	720	502	515	597	603	601	565	678	635	613	716	859	*NPL*
5. Listrik, gas dan air	1.264	1.764	1.755	1.741	1.923	1.899	1.837	2.219	2.243	2.393	2.452	2.778	2.962	4.325	4.414	4.183	4.133	4.315	*5. Electricity, Gas and Water*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
6. Konstruksi	2.384	3.497	3.472	3.493	3.749	3.814	4.075	4.251	4.240	4.214	4.325	3.889	3.683	3.867	3.784	3.768	3.835	3.851	*6. Construction*
NPL	18	70	62	54	48	46	48	47	48	44	45	164 r)	161	163	185	183	183	289	*NPL*
7. Perdagangan Besar dan Eceran	15.439	25.798	26.010	26.231	26.902	27.245	26.796	28.331	27.911	29.463	29.817	28.579	29.119	29.529	31.054	30.768	29.662	31.156	*7. Wholesale and Retail Trade*
NPL	274	439	448	452	453	454	535	518	507	484	349	356	360	356	362	349	341	339	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	309	1.129	1.106	1.249	1.363	1.358	1.425	1.437	1.439	1.475	1.524	1.507	1.541	1.508	1.498	1.643	1.608	1.684	*8. Provision of accomodation and the provision of eating and drinking*
NPL	9	9	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	2	*NPL*
9. Transportasi, pergudangan dan komunikasi	6.215	8.274	8.513	8.276	8.879	9.067	9.503	9.577	9.776	10.074	10.385	10.286	10.987	11.296	11.266	11.231	10.689	10.663	*9. Transportation, Warehousing and Communications*
NPL	210	284	281	279	287	306	305	307	314	326	337	407	419	430	441	421	417	431	*NPL*
10. Perantara Keuangan	17.858	18.234	18.094	18.084	17.919	19.054	19.581	21.082	22.722	23.126	23.086	23.288	23.151	23.533	23.808	22.780	22.083	22.117	*10. Financial intermediaries*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
11. Real Estate, Usaha Persewaan,	6.946	9.228	9.281	9.033	9.137	9.806	10.031	10.208	10.391	10.818	10.917	10.523	10.861	11.098	10.682	10.202	9.745	9.563	*11. Real Estate, Business, Ownership,*
NPL	31	32	32	32	36	34	30	48	48	34	37	33	29	47	45	47	40	47	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1	194	196	196	196	196	198	177	183	194	206	200	213	188	188	179	175	178	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	187	202	191	194	193	189	191	194	190	200	215	214	215	242	233	215	213	213	*13. Education Services*
NPL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	0	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	298	244	233	230	238	259	256	257	254	256	254	232	233	239	227	235	235	219	*14. Health Services and Social Activities*
NPL	0	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	661	778	827	839	875	883	857	816	813	744	732	713	678	436	448	436	471	474	*15. Community, Sociocultural,Entertainment and Other*
NPL	2	21	21	23	23	23	23	23	24	24	28	4 r)	1	1	1	0	1	12	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	2	1	2	2	2	2	2	2	2	2	2	2	1	1	1	1	1	1	*16. Individual Services which Serve Households*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	92	77	78	67	67	67	67	68	70	75	79	77	81	83	82	67	22	22	*17. International Agency and Other Extra Agency International*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	455	159	158	210	203	208	204	206	210	225	235	226	238	174	173	212	208	210	*18. Business Activities which are not clearly defined*
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
																			Loans to Non Industrial Origin
Penerima Kredit Bukan Lapangan Usaha																			*House Hold*
Rumah Tangga																			
- Untuk Pemilikan Rumah Tinggal	1.463	1.984	2.050	2.076	2.139	2.238	2.327	2.452	2.544	2.573	2.589	2.610	2.672	2.696	2.661	2.669	2.694	2.719	*- For Home Ownership*
NPL	37	41	41	42	41	41	43	44	43	46	43	54	53	55	60	56	61	59	*NPL*
- Untuk Pemilikan Flat atau Apartemen	43	68	111	109	110	118	116	130	138	137	133	132	132	140	136	135	137	138	*- For Apartement Ownership*
NPL	1	1	1	1	1	1	1	1	1	1	7	6	6	6	6	6	6	6	*NPL*
- Untuk Pemilikan Ruko atau Rukan	148	264	306	306	314	259	257	266	270	271	280	284	291	293	289	288	289	289	*- For Shop House Ownership*
NPL	0	0	1	1	1	1	2	3	2	7	3	6	5	5	5	6	6	6	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	5.075	2.980	2.569	2.322	2.083	1.857	1.651	1.837	2.155	2.416	2.275	2.727	2.635	2.498	2.338	2.461	2.194	2.493	*- For Vehicles Ownership*
NPL	34	28	24	23	21	18	16	15	13	12	11	12	10	10	11	10	13	12	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	810	969	987	991	997	897	928	995	970	936	964	993	1.045	1.059	1.079	1.079	1.106	1.114	*- Others*
NPL	84	117	121	125	129	18 r)	20 r)	20	25	30	35	26	32	30	31	26	25	26	*NPL*
Bukan Lapangan Usaha Lainnya	6.455	7.351	7.398	7.411	7.458	7.491	7.496	7.557	7.609	7.597	7.670	7.701	7.764	7.859	7.976	7.907	7.916	7.995	*Non Industrial Origin Others*
NPL	396	336	339	341	346	328	321	325	301	321	320	321	324	326	336	241	237	233	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

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

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

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	1.822	2.174	2.510	2.210	2.525	2.608	2.510	2.450	2.658	2.846	2.882	2.948	3.084	3.167	3.191	3.296	3.240	2.905	*1. Agricultures, Hunting and Forestry*
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
2. Perikanan	6	30	29	28	27	29	28	27	26	33	42	40	39	42	47	55	64	73	*2. Fisher*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Pertambangan dan Penggalian	11.664	20.217	19.606	18.178	18.379	19.736	20.702	17.586	20.166	21.883	23.201	20.129	24.022	26.201	23.877	23.729	23.456	23.747	*3. Mining and Quarrying*
NPL	-	136	151	151	150	58	58	59	63	64	66	65	68	69	69	61	60	61	*NPL*
4. Industri Pengolahan	38.797	57.077	58.383	58.666	61.171	62.384	64.267	65.696	72.153	76.235	79.863	76.965	80.723	83.862	86.006	85.720	84.976	84.200	*4. Procesing Industry*
NPL	1.120	973	926	948	911	895	870	926	957	1.005	1.043	1.022	1.122	1.014	979	1.390	2.873	1.507	*NPL*
5. Listrik, gas dan air	4.305	5.151	5.185	5.245	5.203	5.226	5.180	5.069	5.277	5.599	5.973	5.792	6.008	8.313	8.353	8.024	10.496	10.708	*5. Electricity, Gas and Water*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
6. Konstruksi	556	2.070	1.847	1.626	1.544	1.977	2.434	2.463	2.883	3.114	3.319	3.391	3.964	3.899	3.891	3.857	4.053	4.419	*6. Construction*
NPL	0	12	12	10	10	10	10	10	10	11	12	11	12	12	12	12	10	10	*NPL*
7. Perdagangan Besar dan Eceran	8.778	20.492	19.663	19.936	20.611	21.671	20.052	20.757	21.319	21.903	23.121	22.919	24.050	24.308	24.426	24.656	24.509	25.412	*7. Wholesale and Retail Trade*
NPL	29	120	111	110	109	109	92	196	203	214	222	413r)	519	622	353	754	747	696	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	217	278	279	278	311	307	308	329	357	380	408	418	437	460	458	456	462	468	*8. Provision of accomodation and the provision of eating and drinking*
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	*NPL*
9. Transportasi, pergudangan dan komunikasi	5.944	7.255	7.265	7.256	8.241	8.523	8.439	8.406	8.835	10.097	11.151	10.807	11.116	11.344	11.574	10.874	12.945	13.132	*9. Transportation, Warehousing and Communications*
NPL	151	8	7	135r)	136r)	132r)	131r)	131	132	161	173	162	169	172	170	163	154	154	*NPL*
10. Perantara Keuangan	25.250	31.670	31.536	31.805	31.566	31.805	33.125	32.183	32.750	33.526	34.876	33.702	33.937	35.073	34.799	32.523	32.496	33.599	*10. Financial intermediaries*
NPL	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
11. Real Estate, Usaha Persewaan,	2.329	3.451	3.730	3.275	3.184	3.582	3.216	3.202	3.811	4.169	4.144	4.617	5.099	4.731	4.698	4.729	4.697	4.851	*11. Real Estate, Business, Ownership,*
NPL	-	8	8	8	0	0	0	0	0	0	0	0	0	0	46	56	60	0	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	92	79	80	80	80	209	211	204	212	225	238	232	246	239	240	228	223	227	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*13. Education Services*
NPL	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	3	1	2	2	3	3	3	3	3	3	4	4	4	4	4	3	3	3	*14. Health Services and Social Activities*
NPL	0	-	0	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.082	1.469	1.484	1.480	1.383	1.382	1.396	1.266	1.306	1.381	1.320	1.526	1.611	943	947	904	564	571	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	-	-	-	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*16. Individual Services which Serve Households*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	0	0	0	-	-	0	-	-	-	-	-	-	-	-	-	-	*17. International Agency and Other Extra Agency International*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	15.804	1.044	936	897	928	915	838	834	890	901	966	977	1.038	1.068	1.032	1.021	1.024	1.069	*18. Business Activities which are not clearly defined*
NPL	202	45	46	46	45	48	38	37	36	32	36	37	32	16	15	15	2	1	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	574	544	535	525	539	541	545	531	536	538	536	540	523	522	560	561	563	566	*- For Home Ownership*
NPL	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	*NPL*
- Untuk Pemilikan Flat atau Apartemen	12	10	10	10	3	3	3	3	3	3	4	4	4	5	4	6	7	6	*- For Apartement Ownership*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Ruko atau Rukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	*- For Shop House Ownership*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	16	24	24	25	24	25	24	24	24	24	24	24	25	24	504	26	24	22	*- For Vehicles Ownership*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.954	3.971	3.866	3.945	3.890	3.831	3.887	4.088	4.053	4.201	4.164	4.174	4.293	4.342	4.265	4.314	4.287	4.277	*- Others*
NPL	209	83	83	89	88	88	85	89	86	87	85	102	103	102	92	91	108	95	*NPL*
Bukan Lapangan Usaha Lainnya	15.278	15.848	15.768	15.794	15.715	15.942	16.103	16.360	16.397	16.461	16.546	16.756	16.921	16.952	16.885	16.702	15.457	15.619	*Non Industrial Origin Others*
NPL	1.715	1.282	1.308	1.348	1.351	1.354	1.367	1.398	1.419	1.445	1.480	1.500	1.511	1.389	1.434	1.465	323	330	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.8.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit - April 2014

Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - April 2014)

Miliar Rp *(Billion Rp)*

Keterangan	Lapangan Usaha																		Bukan Lapangan Usaha						*Location*
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidi-kan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6	
Jawa Barat	5.162	404	1.347	42.258	1.070	8.756	56.982	4.844	14.013	1.803	13.536	24	952	1.452	5.809	217	0	97	46.467	803	1.668	4.366	26.637	37.051	*Jawa Barat*
NPL	238	74	24	1.126	5	445	2.713	39	184	69	582	0	12	111	165	4	-	1	1.584	9	39	44	278	314	*NPL*
Banten	413	22	473	8.631	743	3.382	12.535	573	1.327	3.874	4.109	6	300	238	1.043	52	-	4	16.573	378	992	7.107	8.724	6.963	*Banten*
NPL	22	1	31	83	0	144	329	57	16	6	82	1	2	3	26	0	-	0	388	3	4	39	187	49	*NPL*
DKI Jakarta	82.396	2.406	109.241	334.548	83.669	62.260	239.984	29.671	112.132	132.875	121.998	1.293	2.107	4.380	24.187	254	69	2.150	79.240	8.266	8.543	71.605	47.199	75.741	*DKI Jakarta*
NPL	339	8	1.921	6.706	737	1.514	4.401	160	2.644	136	1.532	0	11	30	268	3	0	12	1.233	71	204	874	643	1.533	*NPL*
D.I Yogyakarta	497	73	27	1.624	41	563	6.351	1.296	345	285	1.679	3	165	252	709	73	1	0	3.093	54	208	599	4.446	713	*D.I Yogyakarta*
NPL	9	2	4	41	0	18	165	13	8	3	25	0	3	16	18	1	-	-	59	0	2	3	26	9	*NPL*
Jawa Tengah	4.909	650	305	29.377	196	3.774	59.422	3.273	4.079	2.695	6.930	8	402	646	3.345	282	3	40	14.713	170	786	4.027	15.033	23.880	*Jawa Tengah*
NPL	103	25	28	801	1	135	1.865	102	89	31	142	0	6	12	93	4	-	0	409	1	30	31	135	75	*NPL*
Jawa Timur	8.372	513	2.098	89.780	1.151	10.907	78.887	4.344	9.889	1.822	11.471	28	638	989	4.540	305	-	309	26.446	1.299	1.704	4.587	38.019	8.925	*Jawa Timur*
NPL	431	14	36	1.545	7	300	2.276	76	129	57	438	2	14	7	149	6	-	0	480	6	31	43	243	151	*NPL*
Bengkulu	860	19	63	298	24	190	2.863	124	52	5	385	0	25	23	135	7	0	0	961	13	142	56	2.238	3.112	*Bengkulu*
NPL	14	1	12	3	-	26	126	2	4	0	15	-	0	3	6	0	-	-	12	0	2	2	20	13	*NPL*
Jambi	4.232	30	113	789	4	793	5.347	435	305	111	997	0	18	76	308	12	-	1	3.437	19	402	211	4.941	1.508	*Jambi*
NPL	66	2	10	5	1	25	218	3	2	2	79	-	2	3	8	0	-	-	95	-	10	2	40	18	*NPL*
Aceh	1.063	24	34	1.801	99	460	4.857	96	67	14	646	1	16	53	771	30	174	11	1.760	14	197	95	9.791	1.968	*Aceh*
NPL	25	1	4	18	0	97	539	6	5	0	102	0	0	3	224	6	5	1	65	0	34	4	41	42	*NPL*
Sumatera Utara	24.791	280	343	34.132	1.069	4.721	39.999	1.882	3.900	808	5.858	30	252	637	1.323	71	0	57	10.751	229	1.943	4.104	15.266	4.446	*Sumatera Utara*
NPL	417	10	6	587	1	445	1.156	51	141	11	275	-	8	12	59	1	0	0	416	7	34	51	180	85	*NPL*
Sumatera Barat	4.003	69	336	1.527	22	476	9.785	628	397	445	1.007	2	62	112	424	9	-	-	2.265	31	192	140	2.807	10.113	*Sumatera Barat*
NPL	116	6	11	27	0	23	467	30	21	2	61	0	0	6	14	0	-	-	60	0	15	3	45	59	*NPL*
Riau	9.901	51	276	1.752	103	1.441	9.872	1.067	1.496	200	3.097	2	66	257	845	18	-	0	5.800	45	746	466	9.700	1.509	*Riau*
NPL	281	3	5	12	2	154	551	12	47	4	166	0	1	3	42	2	-	0	323	2	29	6	87	24	*NPL*
Sumatera Selatan	9.973	41	177	4.229	180	2.676	12.315	744	669	140	1.806	7	95	166	508	15	0	1	5.562	38	1.064	430	11.227	2.472	*Sumatera Selatan*
NPL	328	2	44	97	2	534	424	86	31	2	119	-	2	2	15	0	-	-	205	0	36	9	73	90	*NPL*
Bangka Belitung	227	49	1.223	539	3	283	1.937	68	53	1	140	0	1	13	77	4	-	0	754	5	224	97	1.739	373	*Bangka Belitung*
NPL	1	1	5	3	2	6	30	2	1	-	5	-	-	-	8	0	-	-	24	-	29	1	10	0	*NPL*
Kepulauan Riau	95	56	546	5.531	514	1.397	4.221	787	2.906	31	1.857	1	77	40	343	18	-	0	4.667	29	618	369	3.276	883	*Kepulauan Riau*
NPL	47	0	1	23	0	29	81	26	23	0	58	-	1	1	5	0	-	-	134	0	18	2	31	6	*NPL*
Lampung	6.001	580	115	3.449	26	876	11.703	347	835	37	1.653	2	281	94	779	22	0	1	2.419	21	224	373	2.884	4.067	*Lampung*
NPL	34	6	3	31	2	21	345	8	21	10	49	-	0	3	16	4	-	-	99	1	3	3	29	26	*NPL*
Kalimantan Selatan	3.592	82	778	1.584	304	1.152	7.042	573	1.391	293	1.781	0	50	55	667	17	-	0	5.757	23	372	219	5.941	680	*Kalimantan Selatan*
NPL	26	4	25	25	1	33	218	6	62	5	65	0	1	7	24	1	-	-	137	0	4	5	38	6	*NPL*
Kalimantan Barat	4.700	109	208	821	68	853	7.971	490	1.567	82	1.474	13	43	147	344	7	-	3	2.953	8	671	183	7.003	1.396	*Kalimantan Barat*
NPL	41	3	19	4	-	32	162	8	18	3	16	10	1	1	4	0	-	-	61	0	6	2	29	4	*NPL*
Kalimantan Timur	4.323	91	2.678	5.694	67	3.837	11.068	1.381	5.792	392	6.264	9	18	115	1.624	27	-	17	6.202	83	743	2.203	9.390	1.983	*Kalimantan Timur*
NPL	170	13	147	17	0	679	340	131	541	2	752	-	1	4	124	1	-	6	184	1	21	29	101	49	*NPL*
Kalimantan Tengah	5.632	17	5	287	14	321	2.982	98	155	2	489	1	3	20	211	6	-	1	1.376	8	131	34	4.226	780	*Kalimantan Tengah*
NPL	8	1	1	3	0	25	81	6	6	-	14	-	0	0	6	0	-	0	25	0	2	0	20	3	*NPL*
Sulawesi Tengah	782	64	73	228	8	477	4.918	273	143	6	330	1	12	16	208	21	-	5	1.812	7	255	219	5.820	1.335	*Sulawesi Tengah*
NPL	14	1	0	8	0	26	212	4	2	0	9	-	0	0	11	2	-	0	26	-	3	1	38	5	*NPL*
Sulawesi Selatan	1.200	211	387	3.854	222	3.220	22.119	2.575	3.050	946	2.874	15	148	126	1.538	95	5	68	9.940	112	1.474	2.925	11.473	8.303	*Sulawesi Selatan*
NPL	132	12	3	180	2	245	776	111	82	159	129	2	4	2	33	6	0	0	343	1	58	27	148	46	*NPL*
Sulawesi Utara	256	217	40	627	4	617	5.857	351	210	12	759	3	40	35	322	15	-	0	3.092	64	278	244	4.991	5.603	*Sulawesi Utara*
NPL	9	19	1	100	1	62	209	11	16	1	40	-	-	0	15	0	-	-	138	1	8	2	94	32	*NPL*
Gorontalo	87	20	5	76	1	125	1.848	43	28	1	52	0	1	35	231	8	-	0	583	5	28	196	1.441	2.147	*Gorontalo*
NPL	6	1	0	2	0	31	124	2	1	-	5	-	-	3	19	0	-	-	16	-	1	1	23	3	*NPL*
Sulawesi Barat	231	5	2	39	3	51	1.260	35	8	2	52	0	3	9	112	7	-	-	151	1	22	8	894	1.125	*Sulawesi Barat*
NPL	42	0	0	2	0	9	77	1	0	0	19	0	0	0	2	0	-	-	7	-	2	0	14	11	*NPL*
Sulawesi Tenggara	81	44	79	161	5	420	3.598	417	75	6	493	2	16	15	180	8	-	2	1.449	85	333	72	5.407	333	*Sulawesi Tenggara*
NPL	8	5	2	11	0	26	134	16	3	0	28	-	0	0	14	0	-	0	29	0	3	1	34	2	*NPL*
Nusa Tenggara Barat	283	38	10	221	10	694	5.751	494	163	71	348	2	5	138	236	18	-	0	2.171	65	169	174	4.208	3.890	*Nusa Tenggara Barat*
NPL	10	1	0	8	-	23	139	3	2	2	7	0	0	5	5	1	-	-	34	1	2	1	55	40	*NPL*
Bali	965	150	69	1.636	51	1.932	14.917	5.662	394	509	1.703	2	135	440	1.708	74	0	2	9.485	86	268	434	7.633	1.287	*Bali*
NPL	9	0	57	13	-	12	110	40	1	13	8	-	0	0	15	0	-	0	44	1	2	2	19	19	*NPL*
Nusa Tenggara Timur	115	27	10	237	35	582	3.456	212	196	45	133	2	18	22	579	12	-	1	812	11	64	84	4.122	4.550	*Nusa Tenggara Timur*
NPL	3	1	1	1	0	24	83	6	5	0	4	-	1	0	29	0	-	-	5	-	-	1	39	18	*NPL*
Maluku	45	43	0	60	12	315	1.565	107	91	9	198	1	0	7	105	13	11	0	478	9	29	46	1.559	1.909	*Maluku*
NPL	7	2	-	0	0	39	58	4	3	-	14	0	-	0	5	0	1	0	3	0	-	0	30	28	*NPL*
Papua	583	47	44	360	32	1.369	4.523	640	475	17	448	3	40	31	1.147	21	29	56	1.200	23	281	57	3.748	3.152	*Papua*
NPL	8	3	0	36	3	72	137	10	11	0	20	-	4	2	24	0	1	0	36	-	5	1	51	24	*NPL*
Maluku Utara	11	11	1	34	0	200	1.187	53	42	3	102	0	3	4	75	3	-	0	323	1	16	20	934	1.704	*Maluku Utara*
NPL	1	1	-	2	-	22	70	2	3	-	8	-	-	-	10	0	-	-	11	-	-	0	11	7	*NPL*
Papua Barat	93	21	57	135	5	626	2.125	112	281	2	293	36	10	12	303	8	1	27	330	14	85	26	1.130	1.207	*Papua Barat*
NPL	1	5	-	10	0	8	67	9	2	-	7	-	0	0	6	0	-	-	10	2	1	1	21	7	*NPL*
Lainnya	2.222	-	3.248	4.611	585	211	5.736	5	1.161	1.363	394	6.458	0	-	10	-	-	1.500	-	-	-	-	111	7	*Other*
NPL	-	-	-	19	-	-	149	-	166	-	10	-	-	-	-	-	-	-	-	-	-	-	-	0	*NPL*
Total	**188.096**	**6.464**	**124.408**	**580.929**	**90.340**	**119.956**	**664.979**	**63.699**	**167.688**	**148.907**	**195.357**	**7.954**	**6.005**	**10.655**	**54.749**	**1.749**	**294**	**4.355**	**273.023**	**12.020**	**24.871**	**105.775**	**283.960**	**225.117**	***Total***
NPL	**2.966**	**228**	**2.401**	**11.550**	**767**	**5.286**	**18.832**	**1.041**	**4.288**	**518**	**4.882**	**16**	**73**	**240**	**1.460**	**43**	**7**	**21**	**6.694**	**108**	**636**	**1.189**	**2.834**	**2.799**	***NPL***

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

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

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun[r)]	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	1.068.676	1.316.689	1.291.940	1.317.852	1.349.146	1.387.291	1.421.931	1.407.123	1.434.995	1.461.602	1.507.551	1.506.089	1.535.973	1.585.659	1.546.833	1.545.883	1.572.862	1.607.627	*1. Working Capital*
NPL	28.279	28.963	29.776	30.578	29.961	30.750	30.991	29.802	29.842	31.654	30.684	32.073	32.157	31.470	32.945	35.544	37.185	37.908	*NPL*
2. Investasi	464.262	591.425	592.990	596.611	604.627	610.552	626.820	700.623	715.665	729.406	749.442	756.373	775.085	798.157	799.077	805.189	814.094	830.170	*2. Investments*
NPL	8.917	10.032	11.388	11.270	11.121	11.104	11.834	12.365	12.718	13.399	13.714	14.282	14.228	13.633	14.454	14.703	15.178	16.720	*NPL*
3. Konsumsi	667.155	799.748	803.213	804.254	814.599	826.373	838.726	851.377	870.465	876.394	890.217	897.014	903.338	909.058	912.510	916.749	919.942	923.551	*3. Consumption*
NPL	10.499	11.600	12.994	13.339	13.342	13.430	13.473	13.412	13.802	14.325	14.116	14.057	14.046	13.176	14.433	14.832	13.715	14.250	*NPL*
Total Kredit	**2.200.094**	**2.707.862**	**2.688.143**	**2.718.717**	**2.768.371**	**2.824.217**	**2.887.478**	**2.959.123**	**3.021.126**	**3.067.402**	**3.147.210**	**3.159.476**	**3.214.397**	**3.292.874**	**3.258.421**	**3.267.820**	**3.306.899**	**3.361.348**	***Total Credit***
NPL	**47.695**	**50.595**	**54.157**	**55.186**	**54.425**	**55.283**	**56.298**	**55.579**	**56.362**	**59.379**	**58.514**	**60.412**	**60.431**	**58.279**	**61.831**	**65.080**	**66.079**	**68.878**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	41.876	47.799	47.645	47.959	48.416	48.197	49.083	50.831	51.887	52.524	55.163	53.897	56.961	62.518	57.608	57.777	57.680	61.371	*1. Ekspor*
NPL	1.602	1.616	1.563	1.514	1.488	1.442	1.399	1.389	1.431	1.463	1.402	1.420	1.331	1.571	1.360	1.460	1.313	1.323	*NPL*
2. Impor	26.525	38.985	39.141	39.148	38.295	44.785[r)]	53.315	57.191	57.879	67.082	65.802	69.518	66.402	70.611	66.394	61.412	58.466	58.856	*2. Impor*
NPL	733	587	611	610	596	592	622	680	676	766	772	751	777	618	161	642	638	568	*NPL*
3. Lainnya	2.131.118	2.621.078	2.601.357	2.631.610	2.681.661	2.731.234	2.785.079	2.851.100	2.911.360	2.947.796	3.026.246	3.036.061	3.091.035	3.159.745	3.134.418	3.148.631	3.190.752	3.241.121	*3. Other*
NPL	45.245	48.392	51.983	53.062	52.341	53.248	54.277	53.510	54.255	57.149	56.341	58.241	58.324	56.091	60.310	62.978	64.127	66.987	*NPL*
Total Kredit	**2.200.094**	**2.707.862**	**2.688.143**	**2.718.717**	**2.768.371**	**2.824.217**	**2.887.478**	**2.959.123**	**3.021.126**	**3.067.402**	**3.147.210**	**3.159.476**	**3.214.397**	**3.292.874**	**3.258.421**	**3.267.820**	**3.306.899**	**3.361.348**	***Total Credit***
NPL	**47.694**	**50.595**	**54.157**	**55.186**	**54.425**	**55.283**	**56.298**	**55.579**	**56.362**	**59.378**	**58.514**	**60.412**	**60.431**	**58.279**	**61.831**	**65.080**	**66.079**	**68.878**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.10.a. Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun[r)]	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	407.101	503.972	489.159	506.067	517.899	532.763	550.134	519.935	521.845	526.442	548.564	545.237	558.264	580.070	556.972	555.089	558.323	572.582	*1. Working Capital*
NPL	13.638	13.784	13.929	14.314	13.794	14.218	14.229	13.212	13.623	14.096	13.632	13.687	13.402	12.967	14.360	14.883	14.315	14.805	*NPL*
2. Investasi	135.196	168.585	167.924	169.219	170.430	172.695	177.172	246.233	248.572	251.426	259.555	260.453	265.799	274.979	275.336	280.968	287.237	290.889	*2. Investments*
NPL	2.462	2.559	2.966	2.824	2.929	2.975	3.175	4.050	4.000	4.088	4.143	4.193	3.913	3.844	4.210	4.255	4.370	4.359	*NPL*
3. Konsumsi	234.535	286.571	288.416	283.285	287.960	292.728	297.819	300.778	307.500	310.631	316.971	319.366	321.925	326.677	327.272	329.989	332.743	335.868	*3. Consumption*
NPL	3.683	4.905	6.019	6.310	6.228	6.245	6.116	6.042	6.395	6.699	6.464	6.228	6.104	5.656	6.529	6.797	6.641	6.798	*NPL*
Total Kredit	**776.833**	**959.128**	**945.499**	**958.571**	**976.289**	**998.187**	**1.025.125**	**1.066.945**	**1.077.916**	**1.088.499**	**1.125.090**	**1.125.057**	**1.145.988**	**1.181.726**	**1.159.580**	**1.166.047**	**1.178.302**	**1.199.339**	***Total Credit***
NPL	**19.783**	**21.249**	**22.915**	**23.448**	**22.951**	**23.439**	**23.520**	**23.304**	**24.019**	**24.883**	**24.239**	**24.108**	**23.418**	**22.467**	**25.100**	**25.935**	**25.326**	**25.962**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	13.551	13.169	12.591	12.347	13.230	11.808[r)]	11.936	12.685	11.939	12.455	13.077	11.978	11.593	13.717	12.114	12.390	12.857	12.606	*1. Ekspor*
NPL	548	540	531	505	505	508	512	515	529	556	577	565	497	502	510	490	467	472	*NPL*
2. Impor	7.296	10.542	10.906	11.240	8.964	12.322[r)]	19.848	22.467	22.411	26.404	27.522	29.922	25.187	27.799	23.296	18.086	12.962	12.021	*2. Impor*
NPL	350	372	375	381	384	384	406	387	402	428	448	436	462	470	14	13	12	14	*NPL*
3. Lainnya	755.987	935.417	922.002	934.984	954.095	974.057	993.341	1.031.794	1.043.566	1.049.640	1.084.491	1.083.157	1.109.209	1.140.209	1.124.170	1.135.570	1.152.482	1.174.712	*3. Other*
NPL	18.885	20.336	22.009	22.562	22.063	22.547	22.602	22.402	23.088	23.900	23.213	23.107	22.458	21.496	24.577	25.431	24.846	25.476	*NPL*
Total Kredit	**776.833**	**959.128**	**945.499**	**958.571**	**976.289**	**998.187**	**1.025.125**	**1.066.945**	**1.077.916**	**1.088.499**	**1.125.090**	**1.125.057**	**1.145.988**	**1.181.726**	**1.159.580**	**1.166.047**	**1.178.302**	**1.199.339**	***Total Credit***
NPL	**19.783**	**21.249**	**22.915**	**23.448**	**22.951**	**23.439**	**23.520**	**23.304**	**24.019**	**24.883**	**24.239**	**24.108**	**23.418**	**22.467**	**25.100**	**25.935**	**25.326**	**25.962**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

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

Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	434.210	519.409	511.243	518.773	528.993	539.070	549.607	557.795	568.735	577.069	588.503	601.259	602.098	617.230	609.488	616.121	633.567	643.513	*1. Working Capital*
NPL	10.005	9.122	9.458	9.797	9.731	9.760	9.954	9.730	8.991	10.196	10.035	10.617	10.820	10.151	10.673	11.595	11.931	12.947	*NPL*
2. Investasi	242.948	305.936	306.503	308.167	313.375	313.999	322.036	325.275	332.118	339.615	346.278	351.682	359.853	371.973	370.141	369.421	373.447	382.503	*2. Investments*
NPL	4.746	4.540	4.915	5.111	5.149	5.169	5.519	5.186	5.251	5.791	5.493	5.851	6.106	6.057	6.277	6.462	6.785	7.239	*NPL*
3. Konsumsi	245.384	288.933	289.100	291.990	294.269	298.633	302.581	307.193	315.702	316.964	321.213	322.632	323.809	322.319	324.135	323.888	323.315	320.726	*3. Consumption*
NPL	3.390	3.785	3.981	4.002	4.043	4.200	4.320	4.289	4.291	4.380	4.375	4.472	4.526	4.356	4.540	4.711	4.857	5.165	*NPL*
Total Kredit	**922.541**	**1.114.279**	**1.106.845**	**1.118.930**	**1.136.637**	**1.151.702**	**1.174.225**	**1.190.263**	**1.216.555**	**1.233.648**	**1.255.994**	**1.275.573**	**1.285.761**	**1.311.522**	**1.303.765**	**1.309.430**	**1.330.329**	**1.346.741**	***Total Credit***
NPL	**18.141**	**17.448**	**18.354**	**18.910**	**18.924**	**19.129**	**19.792**	**19.205**	**18.534**	**20.368**	**19.903**	**20.941**	**21.453**	**20.564**	**21.489**	**22.769**	**23.573**	**25.351**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	8.800	9.391	9.928	9.952	9.922	9.834	10.559	11.470	11.729	10.470	13.397	13.582	13.746	14.471	14.126	14.169	16.619	17.605	*1. Ekspor*
NPL	91	22	29	32	21	24	25	27	48	21	70	70***)	97	153	151	148	150	148	*NPL*
2. Impor	7.256	11.385	10.827	10.242	10.774	11.295	12.014	12.488	14.286	18.085	14.903	15.883	15.706	15.784	15.942	16.617	17.865	18.505	*2. Impor*
NPL	199	97	103	97	97	93	100	146	135	168	145	138	131	76	75	72	70	39	*NPL*
3. Lainnya	906.486	1.093.502	1.086.090	1.098.737	1.115.941	1.130.573	1.151.652	1.166.305	1.190.540	1.205.094	1.227.694	1.246.108	1.256.309	1.281.267	1.273.697	1.278.644	1.295.845	1.310.632	*3. Other*
NPL	17.851	17.329	18.222	18.781	18.806	19.012	19.667	19.032	18.351	20.179	19.689	20.697	21.225	20.335	21.263	22.549	23.354	25.165	*NPL*
Total Kredit	**922.541**	**1.114.279**	**1.106.845**	**1.118.930**	**1.136.637**	**1.151.702**	**1.174.225**	**1.190.263**	**1.216.555**	**1.233.648**	**1.255.994**	**1.275.573**	**1.285.761**	**1.311.522**	**1.303.765**	**1.309.430**	**1.330.329**	**1.346.741**	***Total Credit***
NPL	**18.141**	**17.448**	**18.354**	**18.910**	**18.924**	**19.129**	**19.792**	**19.205**	**18.534**	**20.368**	**19.903**	**20.941**	**21.453**	**20.564**	**21.489**	**22.769**	**23.573**	**25.351**	***NPL***

***) Angka-angka sangat-sangat sementara

****) Estimated figures*

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

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

Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	22.195	30.464	30.877	31.329	32.520	33.603	34.996	37.334	37.875	37.747	39.545	38.677	39.439	41.614	40.548	41.569	43.524	45.185	*1. Working Capital*
NPL	635	810	836	884	863	893	904	859	960	923	893	990	952	1.001	1.113	1.190	1.101	1.308	*NPL*
2. Investasi	11.858	16.879	16.914	17.273	17.816	18.154	18.930	19.384	19.964	19.468	19.621	19.872	20.130	20.358	20.303	20.560	20.849	21.225	*2. Investments*
NPL	285	692	618	705	674	701	705	694	731	690	665	707	648	618	713	613	667	770	*NPL*
3. Konsumsi	34.090	42.108	42.336	42.751	43.720	43.434	43.865	44.535	44.950	45.011	45.480	45.874	46.191	46.256	46.280	46.265	46.325	46.671	*3. Consumption*
NPL	323	336	351	325	327	334	342	334	328	346	330	340	359	319	355	352	365	361	*NPL*
Total Kredit	**68.143**	**89.451**	**90.127**	**91.353**	**94.056**	**95.191**	**97.791**	**101.253**	**102.789**	**102.226**	**104.646**	**104.423**	**105.760**	**108.228**	**107.131**	**108.394**	**110.697**	**113.081**	***Total Credit***
NPL	**1.243**	**1.838**	**1.806**	**1.914**	**1.864**	**1.928**	**1.952**	**1.887**	**2.020**	**1.958**	**1.888**	**2.037**	**1.958**	**1.938**	**2.181**	**2.155**	**2.133**	**2.439**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	10	5	1	1	1	1	6	2	3	3	2	2	1	0	0	1	1	1	*1. Ekspor*
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
2. Impor	0	6	5	5	3	4	4	3	6	5	4	2	3	2	3	3	3	3	*2. Impor*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Lainnya	68.133	89.439	90.121	91.347	94.052	95.187	97.781	101.247	102.780	102.218	104.640	104.419	105.757	108.226	107.127	108.390	110.693	113.076	*3. Other*
NPL	1.243	1.838	1.806	1.914	1.864	1.928	1.952	1.887	2.020	1.958	1.888	2.037	1.958	1.938	2.181	2.155	2.133	2.439	*NPL*
Total Kredit	**68.143**	**89.451**	**90.127**	**91.353**	**94.056**	**95.191**	**97.791**	**101.253**	**102.789**	**102.226**	**104.646**	**104.423**	**105.760**	**108.228**	**107.131**	**108.394**	**110.697**	**113.081**	***Total Credit***
NPL	**1.243**	**1.838**	**1.806**	**1.914**	**1.864**	**1.928**	**1.952**	**1.887**	**2.020**	**1.958**	**1.888**	**2.037**	**1.958**	**1.938**	**2.181**	**2.155**	**2.133**	**2.439**	***NPL***

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

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

Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep *)	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	35.304	45.861	42.930	44.106	45.674	47.676	49.513	51.965	53.788	54.608	57.029	58.333	59.058	57.562	51.602	52.488	54.632	56.048	*1. Working Capital*
NPL	1.948	3.207	3.588	3.503	3.514	3.840	4.000	4.105	4.331	4.366	4.240	4.584	4.647	4.838	4.555	4.827	5.049	5.402	*NPL*
2. Investasi	21.081	24.870	25.634	26.171	26.227	27.226	27.702	28.222	28.418	28.534	28.778	29.456	29.848	29.561	30.592	30.714	31.174	32.119	*2. Investments*
NPL	498	1.134	1.796	1.538	1.280	1.295	1.401	1.446	1.457	1.528	2.033	2.120	2.090	1.683	1.818	2.009	2.096	2.938	*NPL*
3. Konsumsi	119.317	148.120	149.736	152.714	155.376	158.377	161.122	164.628	167.615	168.632	171.368	173.197	175.107	177.418	178.129	180.461	182.885	185.046	*3. Consumption*
NPL	627	684	723	732	763	802	840	852	896	949	963	988	1.014	922	1.034	1.072	1.076	1.160	*NPL*
Total Kredit	**175.702**	**218.851**	**218.300**	**222.991**	**227.278**	**233.279**	**238.337**	**244.815**	**249.821**	**251.775**	**257.175**	**260.985**	**264.014**	**264.541**	**260.323**	**263.662**	**268.692**	**273.212**	***Total Credit***
NPL	**3.073**	**5.025**	**6.107**	**5.773**	**5.558**	**5.936**	**6.241**	**6.402**	**6.684**	**6.843**	**7.236**	**7.692**	**7.751**	**7.444**	**7.407**	**7.908**	**8.221**	**9.499**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	99	87	86	83	86	84	85	88	83	65	64	66	66	65	64	64	63	62	*1. Ekspor*
NPL	8	14	15	11	11	11	10	8	8	8	8	8	9	9	9	9	9	10	*NPL*
2. Impor	5	5	5	3	3	3	3	3	3	3	3	3	3	3	4	3	3	3	*2. Impor*
NPL	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*NPL*
3. Lainnya	175.597	218.759	218.209	222.905	227.189	233.192	238.249	244.725	249.734	251.707	257.108	260.915	263.944	264.473	260.256	263.595	268.625	273.147	*3. Other*
NPL	3.065	5.010	6.091	5.761	5.546	5.924	6.230	6.393	6.675	6.834	7.227	7.683	7.741	7.434	7.397	7.898	8.210	9.489	*NPL*
Total Kredit	**175.702**	**218.851**	**218.300**	**222.991**	**227.278**	**233.279**	**238.337**	**244.815**	**249.821**	**251.775**	**257.175**	**260.985**	**264.014**	**264.541**	**260.323**	**263.662**	**268.692**	**273.212**	***Total Credit***
NPL	**3.073**	**5.025**	**6.107**	**5.773**	**5.558**	**5.936**	**6.241**	**6.402**	**6.684**	**6.843**	**7.236**	**7.692**	**7.751**	**7.444**	**7.407**	**7.908**	**8.221**	**9.499**	***NPL***

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

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

Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	80.077	101.551	103.210	103.755	105.806	109.885	112.743	116.250	119.136	123.905	124.545	119.863	125.821	130.992	130.476	126.612	125.550	132.306	*1. Working Capital*
NPL	1.083	1.307	1.267	1.227	1.248	1.246	1.161	1.071	1.083	1.162	939	1.061	1.021	1.171	1.156	1.127	1.360	1.603	*NPL*
2. Investasi	26.317	38.127	38.002	38.641	39.877	42.415	43.211	44.877	47.563	49.899	53.065	53.161	55.370	55.821	56.910	57.454	55.446	56.044	*2. Investments*
NPL	401	537	529	537	538	505	579	454	730	726	775	833	865	867	879	837	785	827	*NPL*
3. Konsumsi	13.994	13.617	13.422	13.216	13.103	12.860	12.777	13.238	13.685	13.930	13.911	14.446	14.539	14.545	14.478	14.538	14.336	14.749	*3. Consumption*
NPL	552	524	527	533	540	407	403	409	386	418	420	426	430	432	449	344	346	341	*NPL*
Total Kredit	**120.389**	**153.295**	**154.633**	**155.612**	**158.786**	**165.160**	**168.730**	**174.365**	**180.383**	**187.733**	**191.521**	**187.471**	**195.730**	**201.357**	**201.863**	**198.604**	**195.332**	**203.099**	***Total Credit***
NPL	**2.036**	**2.368**	**2.324**	**2.297**	**2.326**	**2.158**	**2.143**	**1.934**	**2.199**	**2.306**	**2.133**	**2.320**	**2.315**	**2.470**	**2.484**	**2.308**	**2.492**	**2.772**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	14.728	17.518	18.196	18.744	17.854	18.175	18.033	18.116	18.755	19.685	18.502	19.956	21.599	24.128	22.743	22.274	20.035	21.575	*1. Ekspor*
NPL	468	619	624	592	587	538	492	474	469	486	330	334	302	340	288	279	166	167	*NPL*
2. Impor	3.899	5.989	6.143	6.510	6.431	6.899	6.991	7.627	6.483	7.341	7.021	6.487	8.752	9.350	9.627	8.922	10.298	10.668	*2. Impor*
NPL	23	8	8	8	8	8	8	8	8	32	29	29	29	26	26	26	26	24	*NPL*
3. Lainnya	101.761	129.788	130.295	130.358	134.501	140.087	143.705	148.622	155.145	160.707	165.998	161.028	165.380	167.880	169.493	167.407	165.000	170.856	*3. Other*
NPL	1.545	1.742	1.692	1.697	1.731	1.613	1.643	1.453	1.723	1.788	1.774	1.957	1.985	2.104	2.170	2.003	2.300	2.582	*NPL*
Total Kredit	**120.389**	**153.295**	**154.633**	**155.612**	**158.786**	**165.160**	**168.730**	**174.365**	**180.383**	**187.733**	**191.521**	**187.471**	**195.730**	**201.357**	**201.863**	**198.604**	**195.332**	**203.099**	***Total Credit***
NPL	**2.036**	**2.368**	**2.324**	**2.297**	**2.326**	**2.158**	**2.143**	**1.934**	**2.199**	**2.306**	**2.133**	**2.320**	**2.315**	**2.470**	**2.484**	**2.308**	**2.492**	**2.772**	***NPL***

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

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

Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	89.789	115.432	114.522	113.821	118.255	124.294	124.939	123.844	133.616	141.831	149.363	142.720	151.293	158.191	157.747	154.004	157.266	157.995	*1. Working Capital*
NPL	970	732	698	853	810	793	743	824	853	911	946	1.134r)	1.316	1.341	1.087	1.923	3.430	1.844	*NPL*
2. Investasi	26.862	37.028	38.013	37.140	36.900	36.063	37.769	36.633	39.032	40.463	42.146	41.748	44.085	45.465	45.796	46.072	45.942	47.391	*2. Investments*
NPL	525	569	563	555	552	458	456	535	548	576	606	578	606	564	557	527	476	586	*NPL*
3. Konsumsi	19.834	20.398	20.203	20.298	20.171	20.341	20.562	21.005	21.014	21.227	21.274	21.499	21.766	21.844	22.216	21.608	20.338	20.491	*3. Consumption*
NPL	1.924	1.366	1.392	1.437	1.440	1.441	1.452	1.487	1.505	1.532	1.564	1.602	1.614	1.491	1.526	1.556	430	425	*NPL*
Total Kredit	**136.486**	**172.859**	**172.738**	**171.259**	**175.326**	**180.697**	**183.270**	**181.482**	**193.661**	**203.521**	**212.784**	**205.968**	**217.144**	**225.500**	**225.759**	**221.684**	**223.546**	**225.876**	***Total Credit***
NPL	**3.419**	**2.667**	**2.653**	**2.844**	**2.802**	**2.693**	**2.651**	**2.847**	**2.906**	**3.019**	**3.116**	**3.314**	**3.536**	**3.396**	**3.170**	**4.006**	**4.336**	**2.854**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	4.688	7.629	6.844	6.833	7.323	8.296	8.464	8.471	9.377	9.847	10.120	8.313	9.956	10.136	8.562	8.879	8.105	9.522	*1. Ekspor*
NPL	487	421	364	373	364	362	359	366	377	391	417	406	426	567	403	534	521	527	*NPL*
2. Impor	8.069	11.058	11.255	11.147	12.120	14.263r)	14.455r)	14.603	14.690	15.245	16.348	17.221	16.752	17.673	17.522	17.780	17.334	17.657	*2. Impor*
NPL	162	109	124	124	106	107	107	139	130	138	149	147	154	45	46	529	529	492	*NPL*
3. Lainnya	123.154	154.172	154.640	153.279	155.883	158.139	160.351	158.408	169.595	178.429	186.315	180.434	190.437	197.690	199.675	195.024	198.108	198.698	*3. Other*
NPL	2.656	2.136	2.164	2.348	2.331	2.225	2.185	2.342	2.399	2.489	2.550	2.760	2.957	2.783	2.722	2.943	3.287	1.836	*NPL*
Total Kredit	**136.486**	**172.859**	**172.738**	**171.259**	**175.326**	**180.697**	**183.270**	**181.482**	**193.661**	**203.521**	**212.784**	**205.968**	**217.144**	**225.500**	**225.759**	**221.684**	**223.546**	**225.876**	***Total Credit***
NPL	**3.418**	**2.667**	**2.653**	**2.844**	**2.802**	**2.693**	**2.651**	**2.847**	**2.906**	**3.019**	**3.116**	**3.314**	**3.536**	**3.396**	**3.170**	**4.006**	**4.336**	**2.854**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.16.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - April 2014

Credit and Non Perfoming Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for April 2014

Miliar Rp *(Billion Rp)*

Lokasi	Modal Kerja *(Working Capital)*	Investasi *(Investment)*	Konsumsi *(Consumption)*	Orientasi Penggunaan *(User Orientation)*			*Location*
				Ekspor	Impor	Lainnya	
1. Jawa Barat	112.972	46.104	116.642	1.987	893	272.838	*1. Jawa Barat*
NPL	4.264	1.529	2.267	27	0	8.032	*NPL*
2. Banten	27.008	10.718	40.736	317	48	78.097	*2. Banten*
NPL	609	193	671	1	0	1.473	*NPL*
3. DKI Jakarta	852.595	493.218	290.401	38.557	49.826	1.547.831	*3. DKI Jakarta*
NPL	13.825	6.598	4.557	1.053	546	23.382	*NPL*
4. D.I Yogyakarta	8.910	5.082	9.106	113	15	22.970	*4. D.I Yogyakarta*
NPL	209	116	99	2	0	422	*NPL*
5. Jawa Tengah	93.407	27.043	58.493	1.213	1.176	176.555	*5. Jawa Tengah*
NPL	2.635	802	682	15	5	4.098	*NPL*
6. Jawa Timur	181.057	45.323	80.642	6.642	4.316	296.063	*6. Jawa Timur*
NPL	4.526	964	949	92	2	6.345	*NPL*
7. Bengkulu	3.668	1.405	6.522	89	12	11.494	*7. Bengkulu*
NPL	137	76	49	0	0	261	*NPL*
8. Jambi	7.585	5.986	10.519	127	24	23.939	*8. Jambi*
NPL	306	117	165	1	1	586	*NPL*
9. Aceh	7.923	2.298	13.821	15	1	24.026	*9. Aceh*
NPL	939	98	185	0	0	1.223	*NPL*
10. Sumatera Utara	76.166	44.016	36.710	8.548	2.021	146.323	*10. Sumatera Utara*
NPL	2.031	1.150	772	113	2	3.838	*NPL*
11. Sumatera Barat	13.561	5.756	15.536	638	23	34.193	*11. Sumatera Barat*
NPL	555	230	182	5	0	961	*NPL*
12. Riau	14.965	15.485	18.258	130	62	48.516	*12. Riau*
NPL	764	519	470	5	0	1.748	*NPL*
13. Sumatera Selatan	19.169	14.633	20.732	823	15	53.695	*13. Sumatera Selatan*
NPL	1.065	625	412	1	0	2.101	*NPL*
14. Bangka Belitung	3.950	669	3.192	162	1	7.647	*14. Bangka Belitung*
NPL	53	10	65	0	0	128	*NPL*
15. Kepulauan Riau	10.511	7.909	9.841	99	135	28.027	*15. Kepulauan Riau*
NPL	149	146	191	0	-	486	*NPL*
16. Lampung	18.053	8.805	9.930	575	4	36.209	*16. Lampung*
NPL	449	105	161	0	0	713	*NPL*
17. Kalimantan Selatan	10.709	8.655	12.992	272	10	32.073	*17. Kalimantan Selatan*
NPL	287	215	190	1	1	690	*NPL*
18. Kalimantan Barat	10.729	8.171	12.215	216	11	30.889	*18. Kalimantan Barat*
NPL	193	129	101	2	0	421	*NPL*
19. Kalimantan Timur	21.162	22.235	20.604	76	5	63.919	*19. Kalimantan Timur*
NPL	1.261	1.667	386	0	0	3.315	*NPL*
20. Kalimantan Tengah	4.344	5.903	6.556	172	1	16.629	*20. Kalimantan Tengah*
NPL	118	33	51	0	0	202	*NPL*
21. Sulawesi Tengah	5.751	1.816	9.449	28	20	16.967	*21. Sulawesi Tengah*
NPL	244	47	74	0	1	363	*NPL*
22. Sulawesi Selatan	27.938	14.714	34.228	143	21	76.716	*22. Sulawesi Selatan*
NPL	1.284	594	623	1	8	2.492	*NPL*
23. Sulawesi Utara	6.601	2.764	14.272	46	2	23.589	*23. Sulawesi Utara*
NPL	400	84	274	1	0	757	*NPL*
26. Gorontalo	2.009	551	4.401	9	4	6.948	*26. Gorontalo*
NPL	138	56	44	1	0	237	*NPL*
25. Sulawesi Barat	1.390	430	2.201	3	1	4.017	*25. Sulawesi Barat*
NPL	127	25	33	0	0	185	*NPL*
24. Sulawesi Tenggara	3.846	1.754	7.680	16	11	13.254	*24. Sulawesi Tenggara*
NPL	163	85	70	0	0	317	*NPL*
27. Nusa Tenggara Barat	6.049	2.469	10.643	8	2	19.150	*27. Nusa Tenggara Barat*
NPL	165	41	132	0	0	337	*NPL*
28. Bali	18.870	11.478	19.193	195	5	49.342	*28. Bali*
NPL	200	78	87	0	0	365	*NPL*
29. Nusa Tenggara Timur	4.465	1.223	9.637	25	16	15.282	*29. Nusa Tenggara Timur*
NPL	129	29	63	1	0	221	*NPL*
30. Maluku	1.817	766	4.030	5	2	6.605	*30. Maluku*
NPL	96	38	61	0	0	195	*NPL*
31. Papua	7.139	2.723	8.461	3	11	18.310	*31. Papua*
NPL	260	70	116	0	1	445	*NPL*
32. Maluku Utara	1.267	461	2.998	5	0	4.721	*32. Maluku Utara*
NPL	83	36	29	0	0	148	*NPL*
33. Papua Barat	3.174	972	2.792	6	2	6.930	*33. Papua Barat*
NPL	82	32	41	0	0	156	*NPL*
34. Lainnya	18.867	8.638	118	105	160	27.357	*34. Lainnya*
NPL	160	185	0	0	0	345	*NPL*
Total	**1.607.627**	**830.170**	**923.551**	**61.371**	**58.856**	**3.241.121**	***Total***
NPL	**37.908**	**16.720**	**14.250**	**1.323**	**569**	**66.987**	***NPL***

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

(Credit and NPL 0f Commercial Banks to Non Bank Third Party Based on Bank Location)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Jawa Barat	172.550	219.544	217.792	221.753	227.818	232.446	238.617	245.623	249.472	251.053	256.672	259.113	262.580	267.666	264.369	267.087	270.286	275.718	*1. Jawa Barat*
NPL	4.134	5.318	6.025	6.058	6.283	6.639	6.705	6.706	6.884	7.158	6.881	7.200	7.137	6.833	7.536	7.832	7.604	8.059	*NPL*
2. Banten	52.115	64.337	63.338	63.739	63.542	64.148	65.582	67.769	71.533	72.215	73.713	74.500	74.858	76.353	75.546	76.978	77.866	78.462	*2. Banten*
NPL	980	1.055	1.207	1.257	1.195	1.234	1.250	1.242	1.302	1.340	1.272	1.272	1.273	1.162	1.329	1.451	1.400	1.473	*NPL*
3. DKI Jakarta	1.080.426	1.310.522	1.307.465	1.313.278	1.336.366	1.366.847	1.401.224	1.425.765	1.458.531	1.488.972	1.531.403	1.534.156	1.563.789	1.604.953	1.595.387	1.591.591	1.605.976	1.636.214	*3. DKI Jakarta*
NPL	22.338	20.366	20.788	21.331	20.816	20.563	20.761	20.125	19.766	21.178	20.894	21.952	22.274	22.048	22.244	24.080	25.280	24.981	*NPL*
4. D.I Yogyakarta	15.154	18.636	18.349	18.542	18.902	19.295	19.802	20.403	20.970	20.959	21.385	21.636	21.258	22.166	21.877	22.300	22.724	23.098	*4. D.I Yogyakarta*
NPL	313	387	424	418	424	422	438	429	454	448	440	445	407	383	417	429	437	424	*NPL*
5. Jawa Tengah	120.950	150.269	147.562	150.032	152.567	154.540	156.690	160.624	163.543	164.723	168.013	167.855	170.670	175.439	172.445	174.119	177.437	178.943	*5. Jawa Tengah*
NPL	2.550	2.887	3.101	3.182	3.156	3.234	3.324	3.481	3.537	3.706	3.598	3.613	3.616	3.492	3.806	3.919	3.878	4.118	*NPL*
6. Jawa Timur	190.058	239.702	237.211	240.642	245.482	250.266	253.887	265.556	272.771	277.430	284.466	285.600	294.714	302.809	298.553	299.424	303.067	307.022	*6. Jawa Timur*
NPL	5.490	6.257	6.184	6.285	5.564	5.552	5.664	5.656	5.847	6.137	5.750	5.912	5.496	5.331	6.000	6.177	6.299	6.439	*NPL*
7. Bengkulu	7.399	9.361	9.403	9.513	9.748	10.016	10.244	10.514	10.726	10.775	11.012	11.074	11.159	11.277	11.146	11.243	11.428	11.595	*7. Bengkulu*
NPL	128	131	151	175	196	188	194	185	185	204	201	211	209	203	227	248	222	261	*NPL*
8. Jambi	15.104	19.282	19.197	19.599	20.153	20.612	21.328	22.218	22.502	22.668	23.133	23.242	23.357	23.615	23.389	23.624	23.922	24.090	*8. Jambi*
NPL	261	328	383	412	454	444	474	429	457	497	521	518	540	467	505	546	492	588	*NPL*
9. Aceh	18.714	20.755	20.485	20.992	21.512	21.885	22.118	22.720	22.906	23.243	23.571	23.578	23.721	23.538	23.588	23.532	23.819	24.042	*9. Aceh*
NPL	768	958	1.010	1.064	1.089	1.131	1.153	1.148	1.210	1.267	1.261	1.245	1.246	1.070	1.149	1.166	1.139	1.223	*NPL*
10. Sumatera Utara	106.073	130.886	128.907	132.275	133.127	134.432	135.977	139.512	141.096	142.327	145.782	147.617	149.110	155.203	152.610	151.964	155.166	156.892	*10. Sumatera Utara*
NPL	2.426	2.470	2.685	2.906	2.992	3.083	3.208	3.169	3.246	3.393	3.338	3.435	3.480	3.296	3.651	3.729	3.756	3.953	*NPL*
11. Sumatera Barat	24.573	30.384	29.936	30.472	31.250	31.860	32.257	33.149	33.441	33.471	33.825	33.834	33.910	34.323	33.823	34.173	34.565	34.853	*11. Sumatera Barat*
NPL	466	627	686	714	727	761	752	731	773	794	799	796	808	750	836	860	884	967	*NPL*
12. Riau	36.387	43.303	42.785	43.325	43.952	44.671	45.062	46.391	46.738	46.663	47.369	47.619	47.788	48.573	47.847	47.974	48.335	48.709	*12. Riau*
NPL	710	1.256	1.317	1.365	1.413	1.450	1.454	1.483	1.527	1.644	1.654	1.605	1.625	1.489	1.599	1.649	1.611	1.753	*NPL*
13. Sumatera Selatan	35.249	44.204	44.054	45.109	46.098	46.791	48.142	49.576	50.221	50.594	51.928	52.029	52.480	53.339	52.319	53.117	54.087	54.534	*13. Sumatera Selatan*
NPL	569	1.382	1.529	1.455	1.559	1.678	1.704	1.752	1.779	1.843	1.875	1.853	1.885	1.844	1.957	2.042	2.046	2.102	*NPL*
14. Bangka Belitung	4.993	5.467	5.256	5.355	5.642	5.724	6.145	6.456	6.620	6.670	7.125	7.526	7.871	7.813	7.428	7.622	7.387	7.811	*14. Bangka Belitung*
NPL	27	50	63	62	68	70	96	94	97	100	107	103	107	102	119	125	126	128	*NPL*
15. Kepulauan Riau	18.147	23.059	22.894	23.038	23.185	23.578	24.049	24.623	25.125	25.691	26.451	26.723	27.252	28.180	27.757	27.585	27.624	28.261	*15. Kepulauan Riau*
NPL	424	410	447	467	474	449	406	385	389	434	427	414	455	393	470	473	470	486	*NPL*
16. Lampung	23.782	30.146	29.469	29.745	30.510	31.141	31.980	33.073	33.845	33.973	34.385	35.018	34.468	35.422	34.666	35.245	36.051	36.789	*16. Lampung*
NPL	697	668	714	653	720	748	729	701	683	657	638	634	638	603	638	648	647	714	*NPL*
17. Kalimantan Selatan	21.006	26.634	26.057	26.485	27.303	27.741	28.575	29.269	29.593	29.719	30.438	30.620	30.995	31.584	31.099	31.406	31.833	32.356	*17. Kalimantan Selatan*
NPL	396	403	445	500	504	493	532	525	613	643	567	578	587	544	655	703	675	692	*NPL*
18. Kalimantan Barat	19.433	24.728	24.434	25.092	25.754	26.539	26.868	27.586	28.065	28.229	28.757	29.203	29.544	30.303	29.700	30.167	30.699	31.116	*18. Kalimantan Barat*
NPL	176	198	230	331	370	387	384	399	405	438	424	449	460	340	381	408	379	424	*NPL*
19. Kalimantan Timur	41.908	52.316	51.188	52.137	53.368	54.696	55.975	57.740	59.531	60.139	62.069	62.552	63.462	64.093	62.519	62.579	63.814	64.000	*19. Kalimantan Timur*
NPL	837	1.239	1.974	1.693	1.510	1.683	1.787	1.703	1.833	1.832	2.242	2.466	2.406	2.489	2.153	2.280	2.294	3.315	*NPL*
20. Kalimantan Tengah	11.491	14.281	13.901	14.143	14.410	14.599	14.807	15.426	15.366	15.567	16.388	16.417	16.683	16.748	16.329	16.364	16.626	16.803	*20. Kalimantan Tengah*
NPL	114	106	111	115	126	141	143	145	146	164	166	180	175	154	178	185	198	202	*NPL*
21. Sulawesi Tengah	11.125	13.523	13.463	13.700	14.067	14.322	14.695	15.191	15.435	15.558	15.883	15.979	16.155	16.408	16.199	16.499	16.883	17.016	*21. Sulawesi Tengah*
NPL	310	239	270	289	290	287	304	306	333	375	355	358	360	325	351	358	364	364	*NPL*
22. Sulawesi Selatan	53.068	66.433	65.663	66.926	68.598	69.930	70.942	73.229	73.635	74.124	75.246	73.940	74.063	75.625	74.416	75.245	76.103	76.880	*22. Sulawesi Selatan*
NPL	1.514	1.817	2.109	1.995	2.012	2.039	2.077	2.071	2.179	2.245	2.186	2.252	2.227	2.153	2.431	2.496	2.392	2.501	*NPL*
23. Sulawesi Utara	16.121	19.768	19.517	19.896	20.334	20.750	21.252	21.870	22.054	22.274	22.715	22.909	23.036	23.299	22.878	23.052	23.482	23.637	*23. Sulawesi Utara*
NPL	430	405	475	482	466	520	525	510	505	538	550	544	636	593	730	759	724	758	*NPL*
24. Gorontalo	4.433	5.522	5.526	5.651	5.778	5.929	6.081	6.285	6.372	6.406	6.551	6.580	6.640	6.735	6.706	6.754	6.876	6.961	*24. Gorontalo*
NPL	122	110	141	171	184	187	203	196	210	222	221	209	222	191	217	227	228	238	*NPL*
25. Sulawesi Barat	2.782	3.366	3.332	3.390	3.455	3.520	3.555	3.627	3.685	3.697	3.751	3.778	3.809	3.870	3.851	3.904	3.966	4.021	*25. Sulawesi Barat*
NPL	111	86	93	143	158	160	156	162	155	162	157	155	158	148	165	176	186	185	*NPL*
26. Sulawesi Tenggara	8.153	10.602	10.625	10.844	11.128	11.399	11.691	11.998	12.195	12.260	12.531	12.702	12.840	12.963	12.950	12.901	13.089	13.280	*26. Sulawesi Tenggara*
NPL	113	154	190	197	192	214	225	229	239	248	236	243	243	226	266	272	280	318	*NPL*
27. Nusa Tenggara Barat	12.122	15.323	15.246	15.634	16.017	16.380	16.655	17.041	17.300	17.385	17.740	17.892	18.120	18.383	18.291	18.569	18.923	19.160	*27. Nusa Tenggara Barat*
NPL	203	217	238	237	249	258	272	264	268	290	281	290	281	258	288	308	308	338	*NPL*
28. Bali	29.793	38.418	38.306	39.176	40.292	41.066	41.973	43.503	44.200	44.779	45.807	46.241	46.744	47.875	47.427	48.045	48.975	49.541	*28. Bali*
NPL	463	199	231	243	252	233	240	241	229	267	243	239	255	239	268	272	354	365	*NPL*
29. Nusa Tenggara Timur	10.184	12.525	12.289	12.530	12.842	13.152	13.478	13.861	14.112	14.281	14.567	14.717	14.824	14.917	14.607	14.788	15.071	15.324	*29. Nusa Tenggara Timur*
NPL	145	174	184	193	201	202	208	198	198	214	221	228	228	199	224	217	219	222	*NPL*
30. Maluku	4.926	5.576	5.484	5.552	5.686	5.798	5.920	6.093	6.146	6.166	6.337	6.385	6.437	6.545	6.345	6.449	6.590	6.612	*30. Maluku*
NPL	130	163	171	175	177	183	190	179	184	185	185	179	178	163	175	182	183	196	*NPL*
31. Papua	11.013	14.439	13.944	14.428	14.920	15.245	15.572	16.082	16.428	16.652	16.919	17.210	17.497	17.763	17.251	17.578	18.122	18.323	*31. Papua*
NPL	127	179	208	229	232	253	276	291	305	305	324	324	320	311	354	376	364	446	*NPL*
32. Maluku Utara	3.017	3.847	3.834	3.923	4.014	4.139	4.237	4.376	4.421	4.421	4.508	4.525	4.566	4.631	4.583	4.641	4.713	4.726	*32. Maluku Utara*
NPL	52	77	92	96	102	103	119	124	133	140	143	139	132	129	142	144	145	148	*NPL*
33. Irian Jaya Barat	3.914	5.398	5.173	5.320	5.514	5.651	5.839	6.079	6.200	6.238	6.387	6.493	6.536	6.731	6.494	6.636	6.831	6.938	*33. Papua Barat*
NPL	44	76	83	88	93	116	116	114	127	135	145	160	151	132	141	148	140	156	*NPL*
34. Lainnya	13.932	15.310	16.055	16.481	15.036	15.110	16.259	15.894	16.348	18.081	20.381	20.215	23.463	23.731	24.028	24.664	24.563	27.622	*34. Lainnya*
NPL	130	202	198	206	179	176	229	206	164	174	215	210	217	222	229	194	354	345	*NPL*
Total	**2.200.094**	**2.707.862**	**2.688.143**	**2.718.717**	**2.768.371**	**2.824.217**	**2.887.478**	**2.959.123**	**3.021.126**	**3.067.402**	**3.147.210**	**3.159.476**	**3.214.397**	**3.292.874**	**3.258.421**	**3.267.820**	**3.306.896**	**3.361.348**	***Total***
NPL	**47.695**	**50.595**	**54.157**	**55.186**	**54.425**	**55.283**	**56.298**	**55.579**	**56.362**	**59.378**	**58.514**	**60.412**	**60.431**	**58.279**	**61.831**	**65.080**	**66.081**	**68.878**	***NPL***

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

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

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Kredit Kepada Pihak Tidak Terkait	**2.170.291**	**2.674.701**	**2.659.771**	**2.698.597**	**2.749.478**	**2.805.718**	**2.867.494**	**2.939.224**	**3.000.310**	**3.046.135**	**3.121.530**	**3.136.185**	**3.188.700**	**3.263.361**	**3.234.434**	**3.239.271**	**3.277.759**	**3.334.319**	***Loan for Non Connected Parties***
a. Lancar	2.038.259	2.511.618	2.482.629	2.520.242	2.566.728	2.623.405	2.702.375	2.757.387	2.826.623	2.857.998	2.936.424	2.953.071	2.998.390	3.076.570	3.024.787	3.016.347	3.054.123	3.119.373	*a. Current*
b. DPK	84.542	112.712	123.212	123.411	128.572	127.276	109.071	126.493	117.536	128.971	126.746	122.824	130.010	128.616	147.922	157.949	157.669	146.185	*b. Special Mention*
c. Kurang Lancar	7.400	9.257	12.091	11.141	10.526	11.170	10.886	10.248	11.304	11.784	11.851	12.060	11.456	10.232	12.852	13.357	14.827	15.411	*c. Sub-Standard*
d. Diragukan	6.882	6.895	7.203	9.526	9.101	8.035	8.276	8.381	7.952	8.496	8.475	8.981	9.447	8.633	8.943	10.857	11.609	11.835	*d. Doubtful*
e. Macet	33.207	34.218	34.635	34.276	34.551	35.833	36.886	36.714	36.895	38.885	38.034	39.248	39.396	39.310	39.930	40.761	39.531	41.515	*e. Lost*
Non Performing Loan Pihak Tidak Terkait	47.489	50.371	53.929	54.943	54.179	55.037	56.048	55.343	56.151	59.165	58.361	60.289	60.300	58.175	61.725	64.975	65.967	68.760	*Non Performing Loan of Non Connected Parties*
Kredit Kepada PihakTerkait	**29.803**	**33.161**	**28.372**	**20.120**	**18.893**	**18.498**	**19.984**	**19.899**	**20.816**	**21.268**	**25.680**	**23.291**	**25.697**	**29.513**	**23.987**	**28.550**	**29.140**	**27.030**	***Loan for Connected Parties***
a. Lancar	29.445	32.694	27.972	19.583	18.361	17.980	19.474	19.173	20.422	20.873	25.290	22.941	25.077	29.235	23.672	28.254	28.621	26.724	*a. Current*
b. DPK	153	243	172	294	286	273	260	491	183	182	236	227	489	174	208	191	405	188	*b. Special Mention*
c. Kurang Lancar	7	15	15	19	16	23	22	22	116	91	34	23	23	15	12	13	18	11	*c. Sub-Standard*
d. Diragukan	5	13	11	18	24	14	23	13	15	39	40	13	21	8	13	13	14	19	*d. Doubtful*
e. Macet	194	196	202	206	206	208	205	200	81	82	80	87	87	81	81	78	82	87	*e. Lost*
Non Performing Loan Pihak Terkait	206	224	228	243	246	245	250	236	211	213	154	123	131	104	106	105	114	118	*Non Performing Loan of Non Connected Parties*

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

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

Miliar Rp *(Billion Rp)*

Pengelompokan Bank	2011	2012	2013												2014				*Group of Banks*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Bank Persero	7.683	9.326	9.215	9.300	9.291	9.355	9.406	9.751	9.899	10.005	10.015	10.220	10.477	10.726	10.774	10.747	10.715	11.005	*1. State Owned Banks*
NPL	150	188	205	218	222	214	212	217	213	213	214	214	224	221	234	239	241	243	*NPL*
2. BUSN Devisa	14.014	16.823	20.092	20.085	16.814	19.971	20.099	21.176	21.479	21.810	22.112	22.644	23.187	24.184	24.494	24.591	24.640	25.586	*2. Foreign Exchange Commercial Banks*
NPL	482	363	409	424	377	428	422	435	419	408	406	410	384	386	398	408	419	427	*NPL*
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	*3. Non-Foreign Exchange Commercial Banks*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	*NPL*
4. BPD	2	2	2	2	2	2	1	2	1	2	2	2	2	2	2	2	2	2	*4. Regional Development Banks*
NPL	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
5. Bank Campuran	3.248	3.656	3.670	3.638	3.657	3.687	3.678	3.744	3.750	3.780	3.834	3.852	3.908	3.984	4.073	4.009	4.009	4.073	*5. Joint Venture Banks*
NPL	222	182	183	186	190	192	192	198	193	193	191	193	196	195	200	120	115	113	*NPL*
6. Bank Asing	12.386	12.762	12.619	12.674	12.483	12.505	12.538	12.841	12.641	12.767	12.571	12.621	12.696	12.770	12.595	12.445	11.798	11.880	*6. Foreign Owned Banks*
NPL	738	581	594	609	602	613	612	624	622	627	643	653	643	622	637	645	224	224	*NPL*
7. Bank Umum	37.333	42.568	45.598	45.699	42.246	45.520	45.723	47.514	47.771	48.365	48.534	49.338	50.270	51.666	51.938	51.795	51.164	52.547	*7. Commercial Bank*
NPL	1.592	1.314	1.391	1.438	1.391	1.448	1.439	1.475	1.448	1.442	1.454	1.470	1.447	1.424	1.468	1.412	999	1.006	*NPL*

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

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

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013												2014				*Items*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags r)	Sep r)	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																			***Loan by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	1.584	3.106	3.089	3.066	2.871	3.001	3.004	3.018	2.961	2.933	2.994	3.012	3.010	2.943	2.950	2.920	2.882	2.910	*1. Agricultures, Hunting and Forestry*
NPL	411	1.998	1.994	1.983	1.920	1.930	1.920	1.923	1.917	1.968	1.970	1.964	1.995	1.966	1.970	1.927	1.904	1.927	*NPL*
2. Perikanan	133	106	106	105	105	107	106	106	106	104	105	103	101	103	100	99	99	100	*2. Fisheries*
NPL	87	71	71	71	72	73	72	72	72	72	72	69	67	69	67	67	67	66	*NPL*
3. Pertambangan dan Penggalian	321	2	2	2	2	2	226 r)	2	2	251	2	258 r)	0	1.265	1.265	1.265	1.395	1.265	*3. Mining and Quarrying*
NPL	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	*NPL*
4. Industri Pengolahan	2.868	3.756	3.769	3.674	3.696	3.697	3.660	3.754	4.107	4.322	4.616	4.224	4.333	4.356	4.370	4.168	4.051	3.130	*4. Procesing Industry*
NPL	78	995	1.165	1.146	181 r)	181 r)	132 r)	118	118	180	133	132	117	117	117	132	131	131	*NPL*
5. Listrik, gas dan air	9.999	8.127	7.967	7.773	7.829	7.495	7.258	7.609	7.900	8.014	8.671	8.203	8.677	8.581	8.707	7.759	7.429	7.674	*5. Electricity, Gas and Water*
NPL	416	274	274	274	309	221	279	301	292	328	292	288	292	292	283	283	279	284	*NPL*
6. Konstruksi	766	804	809	806	831	841	805	826	855	893	944	920	986	1.002	1.005	958	938	954	*6. Construction*
NPL	23	778	782	780	784	784	790	800	828	878	930	906	960	976	979	932	920	936	*NPL*
7. Perdagangan Besar dan Eceran	529	481	505	516	955 r)	922 r)	919 r)	907	911	913	865	800	797	804	797	517	529	579	*7. Big and Retail Trade*
NPL	339	349	349	346	348	351	351	353	355	357	357	355	356	356	361	348	357	364	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	3.689	40	39	39	39	39	39	39	39	41	39	16 r)	16	16	16	16	16	16	*8. Provision of accomodation and Food Supply Drinking*
NPL	3.455	38	38	38	38	38	38	38	38	38	38	16	16	16	15	15	15	15	*NPL*
9. Transportasi, pergudangan dan komunikasi	2.822	1.916	1.886	1.867	1.860	1.827	1.789	1.816	1.869	1.983	2.029	1.958	2.004	2.002	2.031	1.852	1.821	1.838	*9. Transportation, Warehousing and Communications*
NPL	39	34	34	34	34	34	33	33	51	51	51	45	45	45	45	45	45	45	*NPL*
10. Perantara Keuangan	20	408	369	370	364	346	346	347	347	351	347	349	317	346	343	358	375	375	*10. Transitional Finance*
NPL	14	404	362	363	358	341	341	342	342	346	342	345	313	342	339	354	371	371	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	205	175	174	177	173	173	173	172	172	172	171	171	171	171	171	171	171	192	*11. Real Estate, Business, Ownership, and Business Services*
NPL	144	139	139	138	139	140	140	140	140	140	140	140	140	140	140	140	140	140	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	198	200	199	198	57	168	198	200	200	92	200	195	196	197	196	196	195	196	*12. Government administration, Defese and Compulsory Social Security*
NPL	142	141	141	141	39	141	141	141	141	38	141	139	140	140	140	140	140	140	*NPL*
13. Jasa Pendidikan	0	30	30	30	30	30	43	30	30	30	30	30	30	30	30	30	30	30	*13. Education Services*
NPL	-	30	30	30	30	30	30	30	30	30	30	30	29	29	30	29	29	29	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	70	80	80	80	80	80	43	81	82	85	88	70	72	73	74	71	70	71	*14. Health Services and Social Activities*
NPL	67	79	79	79	79	79	42	80	82	84	87	69	72	73	73	71	70	71	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	578	539	541	539	542	582	563	558	554	550	551	551	550	550	542	548	548	550	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	498	503	503	503	503	502	502	500	500	500	501	501	502	503	501	503	503	504	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	25	21	18	18	159	167	156	163	178	154	202	195 r)	191	189	163	176	170	164	*16. Individual Services which Serve Households*
NPL	17	14	14	14	14	14	14	14	14	14	14	13	13	14	13	13	13	13	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	82	85	84	84	84	84	84	83	83	83	83	- r)	-	-	-	-	-	-	*17. International Agency and Other Extra Agency International*
NPL	78	79	78	78	78	78	78	78	78	78	78	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	5.536	4.702	4.645	4.682	4.696	4.790	4.837	4.907	4.970	5.037	5.039	5.140	4.754	4.747	4.751	5.040	5.001	5.387	*18. Business Activities which are not clearly defined*
NPL	4.625	4.107	4.110	4.107	4.116	4.122	4.222	4.128	4.141	4.180	4.208	136	131	123	122	123	128	95	*NPL*
Total	**29.425**	**24.576**	**24.313**	**24.026**	**23.934**	**24.350**	**23.621**	**24.619**	**25.365**	**26.008**	**26.975**	**26.052**	**26.205**	**27.375**	**27.509**	**26.145**	**25.719**	**25.430**	***Total***
NPL	**10.434**	**10.034**	**10.166**	**10.126**	**10.009**	**9.061**	**10.141**	**9.094**	**9.140**	**9.285**	**9.385**	**5.147**	**5.187**	**5.202**	**5.195**	**5.123**	**5.112**	**5.133**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

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

Miliar Rp *(Billion Rp)*

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						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	2.972	2.839	1.101	1.122	2.229	2.369	2.365	2.366	2.362	2.413	2.399	2.397	2.394	2.394	2.392	2.363	2.387	2.387	*a. Channeling Credit From BI*
NPL				1.071	2.179	2.319	2.316	2.316	2.312	2.364	2.349	2.347	2.345	2.345	2.342	2.313	2.337	2.337	*NPL*
b. Lainnya	13.386	6.203	6.001	5.442	1.182	1.187	1.199	1.191	1.190	1.185	1.179	1.173	1.169	1.166	1.150	1.153	1.148	1.152	*b. Other*
NPL				575	905	910	912	917	917	922	921	915	916	922	922	919	920	924	*NPL*
2. Bukan KUK																			*2. Not KUK*
a. Kredit kelolaan	28.434	23.355	13.834	13.473	15.308	14.239	14.095	14.339	14.751	15.307	16.040	15.693	16.091	16.013	16.186	14.875	14.480	14.666	*a. Loans*
NPL				583	2.648	1.520	1.485	1.541	1.577	1.628	1.708	1.684	1.723	1.739	1.735	1.697	1.662	1.678	*NPL*
b. Dalam rangka penerusan kredit dari BI	261	331	72	75	72	42	103	44	44	44	44	44	44	44	44	44	44	44	*b. Channeling Credit from BI*
NPL				75	72	42	103	44	44	44	44	44	44	44	44	44	44	44	*NPL*
c. Bantuan Proyek	306	83	57	23	7	7	7	6	7	7	6	6	6	6	6	6	6	6	*c. Aid Project*
NPL				16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
d. Kredit Kelolaan di luar bantuan proyek	200	199	17	11	10	10	10	10	5	5	5	5	5	5	4	4	4	4	*d. Credit Channeling*
NPL				8	8	8	8	8	4	4	4	4	3	3	3	3	3	3	*NPL*
e. Lainnya	403	346	9.078	9.279	5.768	6.496	6.470	6.665	7.006	7.048	7.302	6.877	6.495	7.746	7.726	7.699	7.650	7.170	*e. Other*
NPL				8.106	4.222	4.260	4.303	4.267	4.286	4.324	4.360	453r)	155	148	148	146	145	146	*NPL*
Berdasarkan Golongan Penyalur																			***Based Distribution Group***
1. Koperasi	5.519	5.615	771	758	2.240	2.152	2.151	2.155	2.151	2.151	2.150	2.145	2.144	2.148	2.142	2.142	2.142	2.151	*1. Cooperation*
NPL				662	2.147	2.060	2.059	2.064	2.060	2.060	2.060	2.055	2.054	2.058	2.053	2.054	2.054	2.063	*NPL*
2. Lembaga Swadaya Masyarakat	597	599	8.300	8.405	4.401	4.407	4.412	4.412	4.425	4.452	4.500	374r)	241	212	171	183	171	175	*2. Non-Governmental Organization*
NPL				8.046	4.281	4.279	4.281	4.287	4.305	4.340	4.395	372r)	239	211	169	170	170	174	*NPL*
3. Swasta Lainnya	39.846	27.142	21.090	20.262	17.936	17.791	17.686	18.054	18.789	19.406	20.324	23.676r)	23.820	25.015	25.196	23.820	23.407	23.103	*3. Other Private*
NPL				1.727	3.606	2.722	2.787	2.744	2.776	2.885	2.930	2.720	2.894	2.933	2.973	2.899	2.889	2.895	*NPL*
Total	**45.962**	**33.356**	**30.160**	**29.425**	**24.576**	**24.350**	**24.249**	**24.621**	**25.365**	**26.008**	**26.975**	**26.969**	**26.969**	**27.375**	**27.509**	**26.145**	**25.719**	**25.430**	***Total***

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2008	2009	2010	2011	2012	2013									2014				*Indicator*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	
Pembiayaan Musyarakah	7.411	10.412	14.624	18.960	27.667	32.288	33.743	35.057	35.997	35.883	36.715	37.921	38.680	39.874	38.685	39.254	40.583	42.830	*Musyarakah Financing*
Pembiayaan Mudharabah	6.205	6.597	8.631	10.229	12.023	12.026	12.168	12.629	13.281	13.299	13.364	13.664	13.878	13.625	13.322	13.300	13.498	13.802	*Mudharabah Financing*
Piutang Murabahah	22.486	26.321	37.508	56.365	88.004	98.368	100.184	102.588	104.718	105.061	106.779	107.484	108.128	110.565	109.803	110.047	111.727	112.288	*Murabahah Accounts Receivable*
Piutang Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Salam Accounts Receivable*
Piutang Istishna'	369	423	347	326	376	479	496	487	508	539	530	528	551	582	547	570	586	588	*Istishna' Accounts Receivable*
Lainnya	1.724	3.134	7.071	16.776	19.435	20.245	20.668	20.467	19.982	19.756	19.932	19.686	19.595	19.476	27.640	18.601	18.571	18.376	*Others*
Total	38.195	46.886	68.181	102.655	147.505	163.407	167.259	171.227	174.486	174.537	177.320	179.284	180.833	184.122	189.998	181.772	184.964	187.885	*Total*

r) Angka-angka diperbaiki

r) Estimated figures

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

Sektor Ekonomi	2008	2009	2010	2011	2012	2013									2014				*Economic Sector*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	
1. Pertanian, perburuan dan sarana pertanian	1.177	1.331	1.762	2.201	2.809	2.998	3.343	3.251	3.051	3.143	3.142	3.185	3.285	3.165	3.383	3.639	3.691	3.711	*1. Agriculture, hunting and agricultural facilities*
2. Pertambangan	965	1.047	1.120	1.733	2.094	2.447	2.512	2.794	2.925	2.967	3.007	3.177	3.170	3.018	3.086	3.075	3.347	3.306	*2. Mining*
3. Perindustrian	1.340	1.579	2.337	4.077	5.008	5.458	5.744	5.626	5.511	5.434	5.825	5.999	5.997	6.029	6.117	6.514	6.543	6.015	*3. Manufacturing*
4. Listrik, gas dan air	248	698	1.354	2.381	3.159	3.651	3.624	4.061	4.134	4.258	4.304	4.416	4.565	4.663	4.629	4.564	4.491	4.507	*4. Electricity, gas and water*
5. Konstruksi	3.368	3.516	4.194	5.858	7.142	6.931	7.824	7.998	7.926	8.153	8.350	8.584	8.459	8.086	7.723	7.881	8.065	8.228	*5. Construction*
6. Perdagangan, restoran dan hotel	4.426	5.000	7.609	9.778	12.624	12.864	13.689	13.988	14.289	13.829	14.089	13.992	14.437	14.314	13.858	14.681	15.564	15.824	*6. Trade, restaurants and hotels*
7. Pengangkutan, pergudangan dan	2.759	3.349	3.696	3.369	4.321	5.355	5.313	5.305	5.316	5.341	5.439	5.458	5.552	5.387	5.510	5.493	5.488	6.740	*7. Transportation, warehousing and*
8. Jasa Dunia usaha	11.757	13.664	20.233	25.630	37.150	39.280	39.722	42.150	44.176	44.668	44.757	45.720	46.369	47.598	46.084	46.139	47.643	49.532	*8. Business Services*
9. Jasa sosial/masyarakat	2.463	2.661	2.975	4.464	7.878	9.495	8.867	8.984	9.736	9.805	10.226	10.386	10.321	12.085	11.957	11.562	11.954	12.149	*9. Social Services*
10. Lain-lain	9.693	14.042	22.902	43.164	65.319	74.928	76.623	77.069	77.421	76.939	78.180	78.368	78.675	79.775	79.050	78.224	78.177	77.871	*10. Others*
Jumlah	**38.195**	**46.886**	**68.181**	**102.655**	**147.505**	**163.407**	**167.259**	**171.227**	**174.486**	**174.537**	**177.320**	**179.284**	**180.830**	**184.120**	**181.398**	**181.772**	**184.964**	**187.885**	***Total***

r) Angka-angka diperbaiki

r) Estimated figures

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

Lokasi	2008	2009	2010	2011	2012	2013									2014				*Location*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	
1. Aceh	538	849	1.617	2.338	2.707	2.845	2.933	2.967	3.099	2.948	2.985	2.997	2.997	2.971	2.943	2.956	2.973	3.007	*1. Aceh*
2. Sumatera Utara	2.369	2.840	3.133	4.936	7.105	7.352	7.520	7.502	7.575	7.591	7.657	7.705	7.800	7.760	7.759	7.701	7.684	7.667	*2. Sumatera Utara*
3. Sumatera Barat	602	833	1.833	2.476	3.292	3.597	3.542	3.653	3.785	3.789	3.819	3.730	3.735	3.744	3.728	3.715	3.721	3.739	*3. Sumatera Barat*
4. Sumatera Selatan	761	1.052	1.566	2.272	3.430	3.654	3.569	3.750	3.766	3.930	4.001	4.017	4.030	4.026	3.998	4.012	4.248	4.192	*4. Sumatera Selatan*
5. Bangka Belitung	41	37	135	286	440	482	580	560	540	571	575	586	592	592	579	575	307	302	*5. Bangka Belitung*
6. Jambi	275	411	712	1.194	1.699	1.856	1.935	2.035	2.056	1.983	2.010	2.013	2.019	2.051	2.045	2.037	2.037	2.047	*6. Jambi*
7. Bengkulu	201	235	311	421	547	603	600	656	652	687	704	731	750	766	766	777	792	804	*7. Bengkulu*
8. Riau	893	1.047	1.589	2.323	3.002	3.233	3.366	3.339	3.495	3.375	3.435	3.479	3.486	3.409	3.381	3.382	3.379	3.397	*8. Riau*
9. Kepulauan Riau	337	401	852	1.380	1.834	1.920	2.062	2.001	2.026	2.067	2.086	2.104	2.111	2.149	2.125	2.113	2.132	2.163	*9. Kepulauan Riau*
10. Lampung	368	515	922	1.501	2.000	2.131	2.020	1.985	2.049	2.316	2.346	2.354	2.352	2.360	2.332	2.332	2.330	2.357	*10. Lampung*
11. DKI Jakarta	18.172	21.158	26.900	38.981	60.026	68.898	70.598	71.301	72.429	72.246	73.704	74.272	74.573	75.399	74.196	73.888	75.251	77.077	*11. DKI Jakarta*
12. Jawa Barat	3.766	4.666	8.029	11.945	16.990	17.240	17.193	18.168	18.733	19.097	19.406	19.780	19.986	20.217	19.957	20.598	22.322	22.855	*12. Jawa Barat*
13. Banten	841	1.111	2.086	3.707	4.698	5.088	5.091	5.449	5.261	5.360	5.447	5.515	5.613	5.803	5.793	5.861	5.540	5.587	*13. Banten*
14. Jawa Tengah	1.958	2.611	4.170	6.503	8.529	8.870	10.178	10.297	9.723	9.799	9.814	9.867	10.114	10.668	10.493	10.404	10.844	10.842	*14. Jawa Tengah*
15. DI Yogyakarta	508	629	868	1.451	1.701	1.750	1.752	1.955	1.967	2.027	2.056	2.071	2.045	2.103	2.048	2.090	2.106	1.943	*15. DI Yogyakarta*
16. Jawa Timur	2.566	3.519	5.627	9.075	12.755	13.766	13.425	13.943	14.389	14.919	15.087	15.360	15.597	16.089	16.028	16.410	17.037	17.425	*16. Jawa Timur*
17. Bali	73	115	298	545	864	1.985	2.016	2.098	2.090	2.214	2.268	2.395	2.447	2.537	2.523	2.159	1.325	1.328	*17. Bali*
18. Kalimantan Barat	476	588	720	1.080	1.740	2.075	2.098	2.352	2.654	2.284	2.319	2.368	2.417	2.456	2.435	2.445	2.465	2.480	*18. Kalimantan Barat*
19. Kalimantan Tengah	25	37	772	196	409	483	533	567	577	570	590	595	612	620	620	629	644	645	*19. Kalimantan Tengah*
20. Kalimantan Timur	706	1.048	924	2.193	2.823	3.428	3.610	3.730	3.769	3.726	3.752	3.828	3.849	4.587	3.760	3.825	3.807	3.889	*20. Kalimantan Timur*
21. Kalimantan Selatan	795	847	1.156	1.477	2.029	2.312	2.427	2.522	2.841	2.546	2.599	2.634	2.671	2.710	2.735	2.723	2.731	2.791	*21. Kalimantan Selatan*
22. Sulawesi Utara	114	145	240	356	473	489	585	488	583	499	512	516	520	522	520	519	522	523	*22. Sulawesi Utara*
23. Gorontalo	63	86	168	221	284	293	363	593	379	313	320	329	340	346	352	356	354	353	*23. Gorontalo*
24. Sulawesi Barat	-	7	53	131	200	216	203	211	245	233	235	240	239	245	244	246	246	247	*24. Sulawesi Barat*
25. Sulawesi Tengah	136	163	390	642	847	924	1.051	913	1.108	972	970	970	963	961	963	970	970	965	*25. Sulawesi Tengah*
26. Sulawesi Tenggara	180	157	187	310	473	548	701	613	716	643	658	682	697	724	729	738	759	779	*26. Sulawesi Tenggara*
27. Sulawesi Selatan	978	1.098	1.672	2.844	3.978	4.487	4.614	4.728	4.818	4.745	4.792	4.821	4.913	4.893	4.942	4.926	4.945	4.895	*27. Sulawesi Selatan*
28. Maluku	16	13	28	54	80	92	94	117	99	93	98	99	102	102	108	104	105	103	*28. Maluku*
29. Maluku Utara	36	35	87	123	152	165	198	169	181	172	178	183	184	199	201	196	201	202	*29. Maluku Utara*
30. NTB	261	396	556	895	1.293	1.432	1.268	1.386	1.644	1.519	1.556	1.584	1.612	1.632	1.635	1.659	1.758	1.782	*30. NTB*
31. NTT	24	33	75	156	229	242	244	255	267	274	274	279	286	292	282	280	281	283	*31. NTT*
32. Papua Barat	42	62	89	114	140	164	162	169	184	181	188	193	193	200	201	202	201	204	*32. Papua Barat*
33. Papua	77	140	272	348	504	560	508	533	562	606	618	625	602	605	590	592	595	597	*33. Papua*
34. Luar Indonesia	-	3	145	183	235	224	220	222	228	243	256	360	380	384	383	352	353	415	*34. Outside Indonesia*
Total	**38.195**	**46.886**	**68.181**	**102.655**	**147.505**	**163.407**	**167.259**	**171.227**	**174.486**	**174.537**	**177.320**	**179.284**	**180.830**	**184.120**	**181.398**	**181.772**	**184.964**	**187.885**	***Total***

r) Angka-angka diperbaiki

r) Estimated figures

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

	Sektor Ekonomi	2010[1)]	2011	2012	2013											2014				*Economic Sector*
		Des	Des	Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1	Pertanian, Perburuhan, dan Kehutanan	2.565	3.062	3.640	3.689	3.759	3.809	3.888	4.065	4.111	4.088	4.095	4.279	3.992	4.040	4.067	4.199	4.303	4.371	*1. Agriculture, Hunting, and Forestry*
2	Perikanan	40	73	106	111	113	116	119	121	127	127	128	127	138	137	137	142	167	158	*2. Fishery*
3	Pertambangan dan Penggalian	37	65	99	99	98	99	100	99	104	104	104	115	114	113	119	120	123	121	*3. Mining and Quarrying*
4	Industri Pengolahan	478	584	674	694	709	729	746	734	736	737	756	762	745	783	778	778	797	820	*4. Processing industry*
5	Listrik, Gas dan Air	14	26	29	31	31	29	31	34	38	39	39	36	39	38	39	41	42	48	*5. Electricity, Gas and Water*
6	Konstruksi	259	617	1.009	976	994	1.055	1.146	1.203	1.281	1.300	1.327	1.377	1.447	1.426	1.342	1.434	1.561	1.621	*6. Construction*
7	Perdagangan Besar dan Eceran	10.342	12.119	14.382	14.690	15.018	15.349	15.683	15.180	15.506	15.409	15.426	15.629	16.184	15.088	15.162	15.795	16.195	16.461	*7. Wholesale and Retail Trade*
8	Penyediaan Akomodasi dan Penyedian Makan Minum	288	310	311	321	326	339	331	341	348	365	367	384	391	405	403	418	420	417	*8. Provision of accommodation and the provision of eating and*
9	Transportasi, Pergudangan dan Komunikasi	577	902	1.140	1.146	1.145	1.173	1.180	1.170	1.159	1.152	1.160	1.173	1.082	1.104	1.112	1.105	1.150	1.181	*9. Transportation, Warehousing and communications*
10	Perantara Keuangan	32	48	64	67	68	71	76	77	78	77	80	84	70	69	68	80	81	82	*10. Financial intermediaries*
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	66	202	272	283	276	288	305	376	414	464	487	521	499	516	520	511	513	513	*11. Real Estate, Business, Ownership, and Business Services*
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	120	82	56	63	70	71	74	80	86	86	93	94	76	78	81	76	80	79	*12. Government administration, Defese and Compulsory Social Security*
13	Jasa Pendidikan	56	84	120	118	120	129	135	139	144	143	139	144	146	149	149	150	152	146	*13. Education services*
14	Jasa Kesehatan dan Kegiatan Sosial	81	90	82	89	90	96	96	101	102	101	101	107	114	139	143	146	119	124	*14. Health Services and Social Activities*
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.807	1.512	1.565	1.548	1.579	1.611	1.638	2.305	2.352	2.398	2.457	2.393	2.310	2.427	2.419	2.563	2.483	2.581	*15. Community, Sociocultural, Entertainment and Other Individual Services*
16	Jasa Perorangan yang Melayani Rumah Tangga	275	396	506	533	548	589	627	629	657	644	639	673	692	683	696	733	739	801	*16. Individual Services which Serve*
17	Kegiatan Usaha yang Belum Jelas Batasannya	1.683	1.748	1.939	2.148	2.213	2.349	2.390	2.376	2.485	2.604	2.718	3.106	2.720	2.611	2.742	2.912	2.896	2.859	*17. Business Activities are not clearly defined*
18	Bukan Lapangan Usaha - Rumah Tangga	3.785	4.502	5.376	6.079	6.136	6.315	6.604	6.605	6.690	3.334	3.344	3.366	2.493	2.470	2.499	2.451	2.550	2.523	*18. Loans to Non Industrial Origin - House Hold*
19	Bukan Lapangan Usaha - Lainnya	11.341	14.677	18.449	19.024	19.341	19.533	19.854	20.615	21.042	24.459	24.760	24.308	26.518	26.900	27.028	27.159	27.683	28.130	*19. Non Industrial Origin-Others*
	Total	**33.844**	**41.100**	**49.818**	**51.709**	**52.633**	**53.749**	**55.023**	**56.248**	**57.462**	**57.634**	**58.218**	**58.677**	**59.770**	**59.176**	**59.503**	**60.812**	**62.055**	**63.036**	***Total***

Ket: 1) Merupakan sambungan halaman 194

Note : 1) Continue from page 194

Tabel 4.26 Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan

(Credit of Rural Banks Based on Type of Use)

Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2010	2011	2012	2013											2014				*Economic Sector*
	Des	Des	Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Modal Kerja																			***Working Capital***
- Pertanian, Perburuhan, dan Kehutanan	2.277	2.617	3.074	3.109	3.174	3.223	3.296	3.464	3.508	3.483	3.492	3.666	3.403	3.455	3.490	3.611	3.717	3.771	- *Agricultures, hunting and forestry*
- Perikanan	38	67	99	103	106	108	111	113	119	119	119	118	130	127	128	133	158	147	- *Fisheries*
- Pertambangan dan Penggalian	32	56	88	86	85	86	86	85	91	90	88	99	98	97	104	105	109	107	- *Mining and Quarrying*
- Industri Pengolahan	451	536	619	633	648	660	663	650	653	652	666	671	664	703	693	692	705	720	- *Procesing industry*
- Listrik, Gas dan Air	13	24	28	29	30	27	30	32	36	37	37	34	37	37	37	38	40	43	- *Electricity, gas and water*
- Konstruksi	238	565	933	907	925	980	1.051	1.099	1.175	1.192	1.212	1.259	1.337	1.315	1.239	1.321	1.449	1.502	- *Construction*
- Perdagangan Besar dan Eceran	9.679	11.368	13.433	13.712	14.023	14.328	14.637	14.118	14.401	14.330	14.322	14.520	14.087	14.028	14.080	14.645	15.019	15.264	- *Big and retail trade*
- Penyediaan Akomodasi dan Penyedian Makan Minum	249	261	264	269	271	278	274	283	290	296	295	310	319	326	319	323	323	323	- *Provision of accomodation and food supply drinking*
- Transportasi, Pergudangan dan Komunikasi	387	477	702	721	727	749	769	768	757	759	758	772	691	718	714	711	733	745	- *Transportation, warehousing and communications*
- Perantara Keuangan	27	43	56	57	59	61	65	66	68	67	69	73	56	56	56	67	68	69	- *Transitional Finance*
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	59	183	216	239	228	237	249	318	352	400	416	448	435	443	447	439	439	427	- *Real estate, Rental Business, and services company*
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	111	72	42	43	47	48	53	57	59	59	64	67	55	59	60	56	59	58	- *Government administration, the defense and compulsory social security*
- Jasa Pendidikan	44	62	83	83	85	91	92	94	100	101	97	101	103	102	102	100	99	94	- *Education services*
- Jasa Kesehatan dan Kegiatan Sosial	62	70	65	68	69	71	71	77	78	77	77	79	87	85	87	88	89	93	- *Health and social services*
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.437	1.330	1.363	1.339	1.370	1.398	1.417	2.079	2.128	2.152	2.219	2.147	2.085	2.161	2.161	2.295	2.216	2.322	- *Community, Sociocultural,Entertainment and Other Individual Services*
- Jasa Perorangan yang Melayani Rumah Tangga	241	356	437	459	472	508	541	545	568	554	541	575	578	563	579	603	599	653	- *Individual services which serve households*
- Kegiatan Usaha yang Belum Jelas Batasannya	1.446	1.470	1.531	1.686	1.735	1.849	1.894	1.916	2.019	2.122	2.213	2.506	2.241	2.165	2.285	2.372	2.397	2.358	- *International Agency and Other Extra Agency International*
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	44	43	54	-	-	-	- *Not the business field – households*
- Bukan Lapangan Usaha - Lainnya	0	0	-	-	-	-	-	-	-	-	-	-	395	376	391	-	-	-	- *Not the business field – other*
Total Modal Kerja	**16.790**	**19.557**	**23.030**	**23.545**	**24.054**	**24.704**	**25.299**	**25.764**	**26.401**	**26.489**	**26.683**	**27.445**	**26.846**	**26.860**	**27.025**	**27.600**	**28.218**	**28.696**	***Total Working Capital***
Investasi																			***Investment***
- Pertanian, Perburuhan, dan Kehutanan	288	445	565	580	585	586	592	600	602	605	603	613	590	585	577	588	586	600	- *Agricultures, hunting and forestry*
- Perikanan	2	6	7	8	8	7	8	8	9	9	9	9	8	9	9	9	10	11	- *Fisheries*
- Pertambangan dan Penggalian	5	9	12	12	12	13	14	14	13	14	16	16	15	16	15	15	15	14	- *Mining and Quarrying*
- Industri Pengolahan	28	48	55	61	61	69	82	84	84	85	90	91	81	80	84	86	92	101	- *Procesing industry*
- Listrik, Gas dan Air	1	2	2	1	1	1	2	2	2	2	2	2	2	2	2	3	3	5	- *Electricity, gas and water*
- Konstruksi	22	52	77	69	69	76	94	104	106	108	115	118	110	111	103	114	112	118	- *Construction*
- Perdagangan Besar dan Eceran	663	750	949	978	995	1.021	1.046	1.063	1.105	1.080	1.104	1.109	1.070	1.059	1.082	1.150	1.175	1.197	- *Big and retail trade*
- Penyediaan Akomodasi dan Penyedian Makan Minum	39	49	47	51	54	61	57	58	58	69	72	75	72	78	85	95	97	94	- *Provision of accomodation and food supply drinking*
- Transportasi, Pergudangan dan Komunikasi	190	424	438	425	418	423	410	402	402	393	402	401	392	386	397	394	417	436	- *Transportation, warehousing and communications*
- Perantara Keuangan	5	5	8	10	9	10	11	11	10	11	11	11	13	13	12	12	13	13	- *Transitional Finance*
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	7	19	56	44	48	51	57	57	61	64	71	72	64	73	73	71	74	87	- *Real estate, Rental Business, and services company*
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	9	10	14	20	23	23	22	23	28	27	29	27	21	20	21	20	21	21	- *Government administration, the defense and compulsory social security*
- Jasa Pendidikan	12	22	37	35	35	38	43	45	44	43	43	43	43	47	46	49	53	52	- *Education services*
- Jasa Kesehatan dan Kegiatan Sosial	19	20	18	20	21	25	25	24	24	24	25	27	27	54	56	59	29	31	- *Health and social services*
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	370	182	202	209	209	214	222	226	224	246	238	246	227	266	258	268	267	259	- *Community, Sociocultural,Entertainment and Other Individual Services*
- Jasa Perorangan yang Melayani Rumah Tangga	33	40	69	74	76	81	86	84	89	90	98	99	114	120	117	129	141	148	- *Individual services which serve households*
- Kegiatan Usaha yang Belum Jelas Batasannya	237	278	408	463	478	500	497	461	466	482	504	600	479	445	455	540	499	501	- *International Agency and Other Extra Agency International*
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	9	11	13	-	-	-	- *Not the business field – households*
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	127	111	120	-	-	-	- *Not the business field – other*
Total Investasi	**1.929**	**2.364**	**2.964**	**3.061**	**3.102**	**3.198**	**3.266**	**3.265**	**3.329**	**3.352**	**3.432**	**3.559**	**3.466**	**3.486**	**3.525**	**3.601**	**3.604**	**3.687**	***Total Investment***
Konsumsi																			***Consumption***
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	382	532	766	790	807	834	850	869	876	896	919	929	920	940	951	944	996	1.020	- *Housing Loan (mortgage) secured by first mortgage in order to live*
- Kredit pemilikan kendaraan bermotor	1.072	1.346	1.422	1.431	1.453	1.489	1.505	1.544	1.587	1.648	1.447	1.720	1.708	1.815	1.749	1.850	2.013	1.917	- *Vehicle Loans*
- Kredit konsumsi lainnya	13.672	17.300	21.636	22.882	23.218	23.524	24.102	24.806	25.269	25.249	25.738	25.024	25.808	26.075	26.253	26.817	27.225	27.716	- *Other consumer credit*
Total Konsumsi	**15.126**	**19.178**	**23.824**	**25.103**	**25.478**	**25.847**	**26.458**	**27.219**	**27.732**	**27.793**	**28.104**	**27.673**	**28.436**	**28.831**	**28.953**	**29.610**	**30.233**	**30.653**	***Total consumption***
Total	**33.844**	**41.100**	**49.818**	**51.709**	**52.633**	**53.749**	**55.023**	**56.248**	**57.462**	**57.634**	**58.218**	**58.677**	**58.748**	**59.176**	**59.503**	**60.812**	**62.055**	**63.036**	***Total***

r) revisi

r) revised

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

Lokasi	2008	2009	2010	2011	2012	2013									2014				*Location*
						Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Jawa Barat	4.401	4.803	5.862	7.043	7.872	8.463	8.657	8.849	9.049	9.055	9.191	9.303	9.402	9.549	9.650	9.896	10.127	10.316	*1. Jawa Barat*
2. Banten	480	575	697	899	1.128	1.184	1.238	1.259	1.274	1.276	1.289	1.298	1.283	1.289	1.283	1.282	1.278	1.297	*2. Banten*
3. DKI Jakarta	423	473	592	700	882	909	940	952	992	986	976	987	989	981	987	985	1.008	990	*3. DKI Jakarta*
4. D.I Yogyakarta	1.289	1.481	1.766	2.039	2.389	2.535	2.596	2.644	2.719	2.724	2.739	2.756	2.743	2.768	2.785	2.838	2.896	2.955	*4. D.I Yogyakarta*
5. Jawa Tengah	6.355	7.399	8.516	9.788	11.329	11.973	12.273	12.560	12.844	12.836	12.944	13.039	13.029	13.137	13.150	13.386	13.686	13.939	*5. Jawa Tengah*
6. Jawa Timur	2.977	3.564	4.150	4.849	5.824	6.324	6.512	6.697	6.885	6.861	6.882	6.907	6.854	6.841	6.898	7.076	7.247	7.388	*6. Jawa Timur*
7. Bengkulu	17	19	21	26	30	31	31	32	32	31	30	30	30	29	29	30	31	32	*7. Bengkulu*
8. Jambi	161	183	214	289	488	533	545	554	565	564	567	567	551	544	538	540	542	541	*8. Jambi*
9. Aceh	64	99	76	90	100	106	111	114	117	116	118	119	1.140	118	116	118	121	121	*9. Aceh*
10. Sumatera Utara	382	438	493	541	649	678	693	709	723	717	721	722	714	714	704	711	720	723	*10. Sumatera Utara*
11. Sumatera Barat	660	757	829	975	1.050	1.064	1.073	1.077	1.069	1.048	1.047	1.026	1.009	995	986	997	1.004	1.012	*11. Sumatera Barat*
12. Riau	316	385	501	601	694	707	714	732	743	735	740	740	737	733	732	741	747	746	*12. Riau*
13. Kepulauan Riau	554	828	1.376	1.892	2.514	2.581	2.613	2.649	2.684	2.696	2.695	2.713	2.722	2.770	2.784	2.815	2.898	2.978	*13. Kepulauan Riau*
14. Sumatera Selatan	280	345	449	573	752	756	769	772	772	768	769	769	766	769	734	749	775	793	*14. Sumatera Selatan*
15. Bangka Belitung	7	12	15	28	35	38	40	40	41	43	45	46	47	47	48	50	50	51	*15. Bangka Belitung*
16. Lampung	3.398	2.281	2.899	3.467	4.022	4.949	5.058	5.187	5.272	5.309	5.375	5.403	5.407	5.465	5.520	5.777	5.852	5.919	*16. Lampung*
17. Kalimantan Selatan	180	196	250	252	229	251	250	252	253	254	259	257	257	257	253	268	273	277	*17. Kalimantan Selatan*
18. Kalimantan Barat	281	309	347	511	578	547	531	524	524	522	524	524	525	520	512	517	522	519	*18. Kalimantan Barat*
19. Kalimantan Timur	132	155	178	189	211	220	226	227	230	228	233	231	231	231	228	232	239	244	*19. Kalimantan Timur*
20. Kalimantan Tengah	9	19	34	49	80	94	112	120	134	136	146	150	150	143	143	143	152	152	*20. Kalimantan Tengah*
21. Sulawesi Tengah	180	188	221	379	811	991	1.024	1.060	1.089	1.107	1.135	1.157	1.174	1.187	1.210	1.223	1.237	1.243	*21. Sulawesi Tengah*
22. Sulawesi Selatan	218	263	364	546	790	839	863	897	914	925	943	953	955	931	978	999	1.016	1.035	*22. Sulawesi Selatan*
23. Sulawesi Utara	158	203	288	456	622	693	709	722	733	737	739	739	729	723	718	722	725	719	*23. Sulawesi Utara*
24. Sulawesi Tenggara	42	51	51	57	79	87	89	89	91	91	92	93	93	97	100	102	106	110	*24. Sulawesi Tenggara*
25. Sulawesi Barat	3	2	3	3	5	5	6	6	6	6	6	6	6	5	5	5	5	5	*25. Sulawesi Barat*
26. Gorontalo	15	20	20	20	25	27	27	28	28	28	28	28	27	27	27	28	28	27	*26. Gorontalo*
27. Nusa Tenggara Barat	341	424	464	541	633	672	678	676	684	688	694	694	702	709	712	723	740	748	*27. Nusa Tenggara Barat*
28. Bali	1.777	2.092	2.666	3.520	4.754	5.112	5.224	5.362	5.490	5.612	5.717	5.813	5.863	5.942	5.999	6.137	6.256	6.352	*28. Bali*
29. Nusa Tenggara Timur	50	88	122	152	175	185	199	212	229	236	241	247	249	256	254	261	270	276	*29. Nusa Tenggara Timur*
30. Maluku	167	167	161	311	541	629	648	661	679	695	716	734	750	757	769	788	811	820	*30. Maluku*
31. Papua	154	182	193	253	412	442	448	456	463	470	479	490	495	498	504	519	533	542	*31. Papua*
32. Maluku Utara	1	1	5	9	13	14	14	15	15	15	15	15	16	17	17	18	18	19	*32. Maluku Utara*
33. Papua Barat	0	0	20	52	101	111	115	115	115	119	123	123	124	125	129	136	142	148	*33. Papua Barat*
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*34. Others*
Total	**25.472**	**28.001**	**33.844**	**41.100**	**49.818**	**53.749**	**55.023**	**56.248**	**57.462**	**57.634**	**58.218**	**58.677**	**59.770**	**59.176**	**59.503**	**60.812**	**62.055**	**63.036**	***Total***

Tabel 4.28 Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi

(SMEs Credit & Micro, Small, and NPL Based on Economic Sector)

Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2011	2012	2013												2014				*Economic Sector*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
UMKM																			
1. Pertanian, Perburuan dan Kehutanan																			*1. Agriculture, hunting, and forestry*
Baki Debet	27.192	40.709	41.001	41.418	43.543	44.057	45.538	42.643	43.616	43.734	45.015	45.773	46.725	48.193	47.576	48.434	49.353	50.525	*Total*
NPL	892	1.492	1.637	1.688	1.798	1.782	1.789	1.542	1.586	1.679	1.652	1.654	1.633	1.615	1.838	2.039	2.051	2.014	*NPL*
2. Perikanan																			*2. Fishery*
Baki Debet	2.602	2.900	2.907	2.927	3.048	3.168	3.279	3.413	3.416	3.414	3.512	3.516	3.598	3.707	3.624	3.666	3.741	3.849	*Total*
NPL	161	163	167	176	219	222	220	193	140	155	138	179	178	171	191	202	197	209	*NPL*
3. Pertambangan dan Penggalian																			*3. Mining and quarrying*
Baki Debet	3.938	5.427	4.832	5.114	4.966	5.085	5.043	4.710	4.887	5.181	5.250	4.697	4.862	4.753	4.592	4.585	5.047	4.843	*Total*
NPL	89	153	246	274	272	253	173	167	210	214	215	389	207	184	213	222	383	269	*NPL*
4. Industri Pengolahan																			*4. Processing industry*
Baki Debet	52.231	59.500	55.449	54.759	57.386	57.849	60.014	65.530	58.405	57.401	57.847	57.361	58.373	60.087	58.993	59.993	64.187	64.960	*Total*
NPL	1.998	1.798	1.788	1.825	1.855	1.909	1.947	1.858	1.870	1.911	1.875	1.914	1.831	1.736	1.883	1.909	1.868	1.965	*NPL*
5. Listrik, Gas dan Air																			*5. Electricity, gas and water*
Baki Debet	1.218	1.474	1.660	1.579	1.644	1.656	1.662	1.791	1.733	1.694	1.678	1.684	1.772	1.750	1.715	1.737	1.664	1.479	*Total*
NPL	49	14	17	21	19	17	17	22	24	25	23	24	25	22	25	25	24	26	*NPL*
6. Konstruksi																			*6. Construction*
Baki Debet	24.279	30.594	30.127	30.690	32.116	33.145	34.876	37.513	38.640	38.323	39.529	40.123	40.456	38.780	35.071	35.294	36.314	37.469	*Total*
NPL	1.324	1.497	1.647	1.631	1.719	1.794	2.010	1.906	1.967	2.072	2.051	2.081	2.097	1.865	2.140	2.239	2.189	2.504	*NPL*
7. Perdagangan Besar dan Eceran																			*7. Wholesale and retail trade*
Baki Debet	202.447	248.870	241.496	246.193	257.709	265.069	271.260	307.955	310.870	308.605	312.809	313.269	314.650	323.056	315.744	321.005	327.825	332.607	*Total*
NPL	7.471	8.458	9.265	9.602	9.624	9.902	10.154	10.800	11.162	11.462	11.212	11.275	11.111	10.621	11.763	12.204	12.084	12.509	*NPL*
8. Penyediaan Akomodasi dan Penyediaan Makan Minum																			*8. Provision of accommodation and the provision of eating and drinking*
Baki Debet	10.014	13.714	13.101	13.459	13.837	14.253	14.931	15.870	16.058	16.000	16.916	17.128	17.591	18.132	17.999	18.613	18.462	18.730	*Total*
NPL	352	303	337	341	331	540	558	370	377	382	381	384	372	357	417	427	466	490	*NPL*
9. Transportasi, Pergudangan dan Komunikasi																			*9. Transportation, warehousing and communications*
Baki Debet	18.398	20.678	19.890	20.668	21.337	21.810	22.745	23.910	23.398	23.204	23.669	22.832	23.459	24.354	24.151	24.319	24.385	24.778	*Total*
NPL	452	485	442	459	460	463	506	531	578	614	648	684	663	654	772	799	797	802	*NPL*
10. Perantara Keuangan																			*10. Financial intermediaries*
Baki Debet	10.311	14.147	14.140	12.780	12.531	12.652	13.476	12.298	13.229	13.329	13.594	13.596	13.798	13.963	13.918	14.564	14.858	14.660	*Total*
NPL	92	161	193	203	215	213	219	200	212	307	316	329	337	377	404	424	398	408	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																			*11. Real estate, Business Ownership, and Business Services*
Baki Debet	19.953	25.859	22.983	23.409	24.012	24.355	25.569	30.767	31.101	30.242	30.781	30.239	30.556	31.572	31.141	31.577	31.624	31.284	*Total*
NPL	629	689	697	710	692	729	749	855	886	882	898	925	999	881	985	970	1.023	1.050	*NPL*
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib																			*12. Government administration, defense and compulsory social security*
Baki Debet	399	229	215	212	216	244	243	255	277	282	272	270	272	284	261	253	253	244	*Total*
NPL	15	5	5	5	5	4	4	3	3	3	4	2	2	4	5	5	7	6	*NPL*
13. Jasa Pendidikan																			*13. Education services*
Baki Debet	1.517	1.888	1.826	1.928	1.946	1.953	1.981	1.947	1.984	1.975	1.972	2.016	2.014	2.221	2.277	2.294	2.352	2.379	*Total*
NPL	23	22	36	38	45	43	42	35	34	38	43	42	41	39	42	38	36	37	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial																			*14. Health services and social activities*
Baki Debet	2.918	3.518	3.382	3.523	3.627	3.715	3.826	3.971	4.052	4.051	4.097	4.138	4.173	4.237	4.227	4.319	4.398	4.495	*Total*
NPL	233	99	98	96	95	80	76	68	73	77	76	73	70	72	70	78	83	97	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya																			*15. Community, Sociocultural, Entertainment and Other Individual*
Baki Debet	25.530	26.378	25.220	25.464	25.969	26.205	26.854	28.930	29.631	29.929	30.364	30.507	31.021	31.499	31.289	31.977	32.761	33.131	*Total*
NPL	619	891	934	922	905	911	940	958	975	1.021	1.027	1.035	1.017	876	932	969	985	1.049	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga																			*16. Individual services which serve households*
Baki Debet	655	672	679	713	840	853	890	1.127	1.195	1.255	1.322	1.381	1.445	1.499	1.525	1.597	1.639	1.708	*Total*
NPL	36	40	40	41	43	40	38	41	34	38	38	41	41	33	38	45	42	42	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																			*17. International Agency and Other Extra Agency International*
Baki Debet	2.355	414	384	373	361	345	329	308	286	276	258	247	240	225	217	202	194	186	*Total*
NPL	53	8	8	8	9	9	8	9	9	8	8	8	8	6	6	6	6	5	*NPL*
18. Kegiatan yang Belum Jelas Batasannya																			*18. Business activities are not clearly defined*
Baki Debet	52.205	29.425	27.486	29.297	24.358	26.617	26.018	803[r]	1,708[r]	408	475	452	368	509	405	373	343	195	*Total*
NPL	1.185	731	715	747	696	714	703	13[r]	14[r]	4	4	1	2	1	2	2	1	7	*NPL*
19. Penerima Kredit Bukan Lapangan																			*19. Debtor is not the business field - other*
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
20. Tidak Teridentifikasi																			*20. Un-identified*
Baki Debet	0	-	14	14	8	2	2	2	3	3	2	2	2	3	-	-	(0)	-	*Total*
NPL	1	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
Jumlah																			***Total***
Baki Debet	**458.164**	**526.397**	**506.792**	**514.518**	**529.452**	**543.033**	**558.533**	**583.741**	**583.859**	**579.308**	**589.361**	**589.229**	**595.372**	**608.823**	**594.725**	**604.802**	**619.400**	**627.523**	***Baki Debet***
NPL	**15.674**	**17.011**	**18.274**	**18.786**	**19.001**	**19.626**	**20.156**	**19.570**	**20.156**	**20.890**	**20.610**	**21.038**	**20.633**	**19.515**	**21.725**	**22.603**	**22.640**	**23.488**	***NPL***

[r] diperbaiki

[r] revised

Tabel 4.28 Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi

(SMEs Credit & Micro, Small, and NPL Based on Economic Sector)

Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2011	2012	2013												2014				*Economic Sector*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
MKM [1]																			
1. Pertanian																			*1. Agriculture*
Baki Debet	26.285	40.423	40.565	40.831	43.233														*Total*
NPL	803	2.005	1.873	1.960	2.155														*NPL*
2. Pertambangan																			*2. Mining*
Baki Debet	9.020	17.135	17.822	14.898	17.191														*Total*
NPL	124	262	304	317	325														*NPL*
3. Perindustrian																			*3. Manufacturing*
Baki Debet	70.380	80.823	79.678	80.684	81.552														*Total*
NPL	2.502	2.900	3.004	3.038	2.981														*NPL*
4. Listrik																			*4. Electricity*
Baki Debet	1.316	1.532	1.446	1.497	1.548														*Total*
NPL	45	131	131	135	131														*NPL*
5. Konstruksi																			*5. Construction*
Baki Debet	25.834	31.020	28.272	28.237	29.421														*Total*
NPL	1.441	1.637	1.728	1.740	1.799														*NPL*
6. Perdagangan																			*6. Trading*
Baki Debet	235.105	294.095	286.632	292.780	307.619														*Total*
NPL	8.885	10.625	11.549	11.877	11.934														*NPL*
7. Pengangkutan																			*7. Transportation*
Baki Debet	11.293	14.160	14.151	14.513	15.019														*Total*
NPL	313	351	314	344	376														*NPL*
8. Jasa Dunia Usaha																			*8. Business Services*
Baki Debet	78.206	81.707	83.589	84.628	86.821														*Total*
NPL	1.252	1.754	1.931	2.027	2.069														*NPL*
9. Jasa Sosial																			*9. Social Services*
Baki Debet	86.867	63.687	61.816	63.821	59.071														*Total*
NPL	2.073	1.942	1.987	2.025	1.973														*NPL*
10. Lain-lain																			*10. Others*
Baki Debet	607.085	726.024	735.808	735.900	746.599														*Total*
NPL	8.678	10.107	11.419	11.709	11.743														*NPL*
Jumlah																			***Total***
Baki Debet	**1.151.392**	**1.350.606**	**1.349.779**	**1.357.789**	**1.388.074**														***Baki Debet***
NPL	**26.115**	**31.714**	**34.240**	**35.173**	**35.485**														***NPL***

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

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

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

Jenis Penggunaan	2011	2012	2013												2014				*Type of Use*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
UMKM																			***UMKM***
1. Modal Kerja																			*1. Working Capital*
Baki Debet	355.888	403.047	388.852	395.154	406.954	419.198	431.290	430.471	428.877	425.069	429.683	429.773	433.602	444.030	430.073	438.024	449.340	455.447	*Total*
NPL	12.770	13.645	14.584	15.054	15.161	15.487	15.891	14.818	15.259	15.874	15.597	15.869	15.654	14.652	16.325	17.061	17.004	17.672	*NPL*
2. Investasi																			*2. Investment*
Baki Debet	102.275	123.350	117.941	119.364	122.498	123.835	127.242	153.270	154.982	154.239	159.678	159.455	161.770	164.792	164.652	166.778	170.061	172.075	*Total*
NPL	2.903	3.366	3.690	3.732	3.840	4.139	4.264	4.752	4.897	5.017	5.013	5.169	4.979	4.863	5.400	5.542	5.636	5.816	*NPL*
3. Konsumsi																			*3. Consumption*
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Tidak Teridentifikasi																			*4. Un-identified*
Baki Debet	1	0	0	0	1	0	0	0	0	0	0	-	-	1	-	-	-	-	*Total*
NPL	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
Jumlah																			***Total***
Baki Debet	**458.164**	**526.397**	**506.792**	**514.518**	**529.452**	**543.033**	**558.533**	**583.741**	**583.859**	**579.308**	**589.361**	**589.229**	**595.372**	**608.823**	**594.725**	**604.802**	**619.400**	**627.523**	***Baki Debet***
NPL	**15.674**	**17.011**	**18.274**	**18.786**	**19.001**	**19.626**	**20.156**	**19.570**	**20.156**	**20.890**	**20.610**	**21.038**	**20.633**	**19.515**	**21.725**	**22.603**	**22.640**	**23.488**	***NPL***
MKM [1)]																			***MKM*** [1)]
1. Modal Kerja																			*1. Working Capital*
Baki Debet	427.154	483.595	473.046	479.123	496.332														*Total*
NPL	14.233	17.473	18.133	18.745	18.833														*NPL*
2. Investasi																			*2. Investment*
Baki Debet	117.247	141.492	141.456	143.327	145.753														*Total*
NPL	3.205	4.134	4.690	4.719	4.909														*NPL*
3. Konsumsi																			*3. Consumption*
Baki Debet	606.991	725.519	735.277	735.339	745.989														*Total*
NPL	8.677	10.106	11.418	11.709	11.742														*NPL*
Jumlah																			***Total***
Baki Debet	**1.151.392**	**1.350.606**	**1.349.779**	**1.357.789**	**1.388.074**														***Baki Debet***
NPL	**26.115**	**31.714**	**34.240**	**35.173**	**35.485**														***NPL***

[1)] Sejak bulan April 2013 data yang disajikan hanya data UMKM mengingat data MKM masih berdasarkan plafon, sedangkan data UMKM sudah sesuai dengan kriteria usaha

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

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

Kelompok Bank	2011	2012	2013												2014				*Category of Bank*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
UMKM[1)]																			
1. Bank Persero																			*1. State Owned Banks*
Baki Debet	**222.645**	**242.861**	**239.771**	**244.615**	**254.325**	**260.655**	**268.170**	**291.569**	**288.945**	**283.103**	**289.758**	**291.609**	**294.745**	**304.751**	**294.889**	**299.197**	**304.919**	**306.899**	*Total*
Mikro	58.287	66.555	66.989	68.563	71.037	73.123	75.936	79.305	82.703	82.508	84.372	85.074	86.214	87.657	87.737	89.238	90.703	92.639	*Micro*
Kecil	86.113	98.136	94.166	96.255	100.563	102.402	105.169	113.364	114.320	114.159	115.995	117.004	118.274	122.730	118.737	120.745	122.922	123.736	*Small*
Menengah	78.245	78.169	78.616	79.796	82.725	85.130	87.065	98.900	91.923	86.437	89.391	89.531	90.257	94.363	88.416	89.214	91.293	90.523	*Medium*
NPL	**9.019**	**9.093**	**9.872**	**10.231**	**10.395**	**10.537**	**10.645**	**10.694**	**10.975**	**11.512**	**11.236**	**11.212**	**10.908**	**10.362**	**11.680**	**12.265**	**11.966**	**12.270**	*NPL*
Mikro	1.174	1.214	1.431	1.482	1.522	1.522	1.537	1.574	1.617	1.687	1.662	1.655	1.614	1.481	1.803	1.845	1.872	1.906	*Micro*
Kecil	4.450	4.694	4.972	5.130	5.303	5.350	5.430	5.480	5.420	5.586	5.466	5.332	5.186	4.922	5.453	5.722	5.582	5.576	*Small*
Menengah	3.395	3.185	3.469	3.619	3.570	3.665	3.678	3.640	3.937	4.239	4.108	4.226	4.108	3.960	4.425	4.697	4.512	4.788	*Medium*
2. BPD																			*2. Regional Development Banks*
Baki Debet	**31.314**	**45.082**	**42.223**	**43.412**	**43.171**	**46.144**	**47.608**	**42.667**	**43.914**	**44.599**	**45.649**	**47.339**	**48.931**	**46.896**	**44.355**	**45.225**	**46.089**	**47.234**	*Total*
Mikro	4.509	9.038	8.781	8.972	8.013	9.367	9.230	8.860	8.987	8.981	9.018	9.285	9.310	9.156	8.893	8.804	8.713	8.841	*Micro*
Kecil	18.880	21.091	18.960	19.241	19.296	20.158	21.175	20.044	20.570	20.822	21.158	22.042	22.352	21.232	20.238	20.510	20.983	21.633	*Small*
Menengah	7.925	14.953	14.482	15.199	15.862	16.619	17.203	13.763	14.357	14.796	15.473	16.011	17.269	16.509	15.223	15.911	16.393	16.760	*Medium*
NPL	**1.593**	**2.612**	**2.875**	**2.962**	**2.917**	**3.145**	**3.291**	**2.867**	**3.084**	**3.208**	**3.177**	**3.339**	**3.407**	**2.965**	**3.379**	**3.582**	**3.681**	**4.044**	*NPL*
Mikro	239	443	483	504	475	535	530	522	568	614	617	657	698	685	890	836	879	937	*Micro*
Kecil	915	1.327	1.395	1.439	1.406	1.460	1.612	1.438	1.538	1.580	1.544	1.568	1.571	1.338	1.424	1.458	1.483	1.584	*Small*
Menengah	439	842	997	1.020	1.035	1.150	1.149	908	977	1.013	1.015	1.114	1.138	943	1.064	1.288	1.319	1.523	*Medium*
3. Bank Swasta Nasional																			*3. Foreign Exchange Commercial Banks*
Baki Debet	**194.234**	**228.991**	**215.256**	**216.758**	**221.787**	**225.915**	**232.153**	**238.540**	**242.000**	**242.845**	**244.605**	**238.445**	**239.851**	**245.101**	**243.666**	**248.290**	**253.089**	**257.598**	*Total*
Mikro	24.759	21.476	20.191	20.142	20.221	20.095	20.302	20.525	20.744	20.697	20.904	21.333	21.584	21.998	22.293	22.755	22.981	23.132	*Micro*
Kecil	40.660	44.581	39.314	39.927	40.296	40.285	41.174	41.041	41.093	41.063	41.242	41.214	41.511	41.954	41.078	41.605	42.060	42.224	*Small*
Menengah	128.816	162.934	155.751	156.689	161.270	165.536	170.677	176.974	180.163	181.085	182.460	175.898	176.756	181.148	180.296	183.931	188.048	192.243	*Medium*
NPL	**4.710**	**5.096**	**5.317**	**5.400**	**5.499**	**5.751**	**6.026**	**5.810**	**5.894**	**5.981**	**6.005**	**6.225**	**6.070**	**5.933**	**6.376**	**6.486**	**6.723**	**6.891**	*NPL*
Mikro	618	758	774	780	845	859	895	860	867	852	848	841	825	750	794	796	755	811	*Micro*
Kecil	1.645	1.720	1.826	1.866	1.955	1.953	2.007	2.026	2.048	2.114	2.083	2.105	2.133	2.077	2.135	2.124	2.121	2.223	*Small*
Menengah	2.447	2.618	2.717	2.754	2.698	2.939	3.124	2.924	2.979	3.016	3.073	3.279	3.112	3.105	3.447	3.566	3.847	3.857	*Medium*
4. Bank Asing dan Campuran																			*4. Joint Venture Banks and Foreign Owned Banks*
Baki Debet	**9.971**	**9.463**	**9.541**	**9.734**	**10.169**	**10.319**	**10.601**	**10.966**	**8.999**	**8.761**	**9.349**	**11.836**	**11.846**	**12.076**	**11.815**	**12.091**	**15.304**	**15.791**	*Total*
Mikro	470	107	112	58	43	40	103	161	69	63	65	93	78	78	88	152	81	78	*Micro*
Kecil	874	465	452	393	399	393	393	373	392	396	391	568	462	466	452	502	488	498	*Small*
Menengah	8.627	8.891	8.978	9.283	9.726	9.886	10.106	10.432	8.538	8.302	8.893	11.175	11.305	11.532	11.276	11.436	14.735	15.215	*Medium*
NPL	**352**	**208**	**210**	**193**	**190**	**194**	**193**	**198**	**203**	**189**	**193**	**262**	**249**	**256**	**290**	**270**	**271**	**283**	*NPL*
Mikro	16	7	7	4	4	4	2	2	1	1	1	9	8	7	8	8	8	8	*Micro*
Kecil	62	40	40	24	26	25	26	25	26	24	23	23	13	10	11	9	10	11	*Small*
Menengah	275	161	163	165	161	165	165	171	177	165	168	230	229	238	271	253	254	265	*Medium*
Jumlah																			***Total***
Baki Debet	**458.164**	**526.397**	**506.792**	**514.518**	**529.452**	**543.033**	**558.533**	**583.741**	**583.859**	**579.308**	**589.361**	**589.229**	**595.372**	**608.823**	**594.725**	**604.802**	**619.400**	**627.523**	***Baki Debet***
NPL	**15.674**	**17.011**	**18.274**	**18.786**	**19.001**	**19.626**	**20.156**	**19.570**	**20.156**	**20.890**	**20.610**	**21.038**	**20.633**	**19.515**	**21.725**	**22.603**	**22.640**	**23.488**	***NPL***

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

Kelompok Bank	2011	2012	2013												2014				*Category of Bank*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
MKM [1)]																			
1. Bank Persero																			*1. State Owned Banks*
Baki Debet	**415.623**	**502.447**	**508.100**	**505.110**	**520.215**														*Total*
Mikro	122.104	143.877	154.319	143.998	148.938														*Micro*
Kecil	188.524	234.031	235.240	239.928	245.762														*Small*
Menengah	104.996	124.540	118.541	121.183	125.515														*Medium*
NPL	**11.258**	**15.271**	**16.762**	**17.344**	**17.432**														*NPL*
Mikro	2.997	9.520	9.965	10.293	10.318														*Micro*
Kecil	3.722	2.611	3.121	3.272	3.315														*Small*
Menengah	4.539	3.140	3.676	3.779	3.799														*Medium*
2. BPD																			*2. Regional Development Banks*
Baki Debet	**155.024**	**190.815**	**190.075**	**193.809**	**197.449**														*Total*
Mikro	36.921	32.580	31.849	30.985	31.265														*Micro*
Kecil	107.321	142.679	143.992	148.056	150.822														*Small*
Menengah	10.782	15.556	14.234	14.768	15.362														*Medium*
NPL	**2.562**	**3.297**	**3.524**	**3.645**	**3.694**														*NPL*
Mikro	470	555	564	565	594														*Micro*
Kecil	1.176	1.489	1.641	1.704	1.701														*Small*
Menengah	915	1.253	1.318	1.376	1.399														*Medium*
3. Bank Swasta Nasional																			*3. Foreign Exchange Commercial Banks*
Baki Debet	**512.566**	**601.409**	**595.518**	**602.672**	**611.913**														*Total*
Mikro	97.877	97.552	93.057	92.392	94.800														*Micro*
Kecil	195.035	228.341	228.630	231.317	232.939														*Small*
Menengah	219.654	275.516	273.831	278.962	284.174														*Medium*
NPL	**10.204**	**11.502**	**12.250**	**12.364**	**12.539**														*NPL*
Mikro	2.802	2.918	2.965	2.956	2.950														*Micro*
Kecil	3.349	4.084	4.402	4.555	4.687														*Small*
Menengah	4.053	4.500	4.883	4.853	4.902														*Medium*
4. Bank Asing dan Campuran																			*4. Joint Venture Banks and Foreign Owned Banks*
Baki Debet	**68.180**	**55.935**	**56.086**	**56.198**	**58.497**														*Total*
Mikro	46.218	29.972	29.862	29.597	31.516														*Micro*
Kecil	7.005	7.558	7.457	7.544	7.600														*Small*
Menengah	14.957	18.405	18.768	19.057	19.380														*Medium*
NPL	**2.091**	**1.643**	**1.705**	**1.820**	**1.819**														*NPL*
Mikro	1.223	849	900	993	1.001														*Micro*
Kecil	542	481	488	504	504														*Small*
Menengah	325	313	317	323	314														*Medium*
Jumlah																			***Total***
Baki Debet	**1.151.392**	**1.350.606**	**1.349.779**	**1.357.789**	**1.388.074**														***Baki Debet***
NPL	**26.115**	**31.714**	**34.240**	**35.173**	**35.485**														***NPL***

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

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

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

Kelompok Bank	2011	2012	2013												2014				*Category of Bank*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
UMKM																			
1. Jawa Barat	58.034	67.636	65.458	66.718	67.339	70.116	71.538	74.091	75.284	74.863	75.180	75.618	76.797	78.774	77.701	78.370	79.784	79.869	*1. Jawa Barat*
2. Banten	16.026	18.863	18.297	18.542	19.018	19.650	20.397	21.599	21.946	21.503	21.606	21.902	22.446	22.631	22.137	22.385	23.330	23.443	*2. Banten*
3. DKI Jakarta	82.225	93.051	86.302	86.960	89.811	89.811	95.280	97.963	92.565	90.837	93.283	90.471	92.085	95.185	93.068	95.379	95.965	98.094	*3. DKI Jakarta*
4. D.I Yogyakarta	5.413	6.549	6.403	6.541	6.725	6.725	7.251	7.776	7.977	7.936	8.132	8.137	8.204	8.431	8.199	8.413	8.608	8.805	*4. D.I Yogyakarta*
5. Jawa Tengah	43.721	51.576	51.519	51.850	54.047	54.518	56.489	59.319	59.864	59.930	61.105	61.397	61.577	62.679	61.440	62.594	63.965	64.351	*5. Jawa Tengah*
6. Jawa Timur	62.346	65.980	64.315	65.430	67.795	69.409	71.207	76.044	76.728	75.917	76.647	77.218	77.300	79.322	77.813	79.108	80.612	82.368	*6. Jawa Timur*
7. Bengkulu	3.115	3.598	3.574	3.570	3.676	3.772	3.829	3.948	3.994	3.965	4.007	4.006	4.031	4.103	3.996	4.097	4.195	4.269	*7. Bengkulu*
8. Jambi	6.724	7.809	7.588	7.694	7.907	8.063	8.359	8.690	8.687	8.666	8.741	8.732	8.690	8.772	8.629	8.633	8.685	8.784	*8. Jambi*
9. Aceh	5.850	6.395	6.189	6.219	6.485	6.575	6.638	7.208	6.988	6.922	7.015	7.043	7.107	7.026	6.816	6.881	7.044	7.128	*9. Aceh*
10. Sumatera Utara	26.707	31.470	30.121	30.872	31.564	32.186	32.607	34.279	34.557	34.865	35.259	36.089	36.375	36.947	36.262	36.954	37.613	38.440	*10. Sumatera Utara*
11. Sumatera Barat	8.721	10.663	10.336	10.663	10.991	11.281	11.482	11.532	11.648	11.462	11.618	11.548	11.531	11.804	11.536	11.275	12.322	12.232	*11. Sumatera Barat*
12. Riau	13.995	16.096	15.598	15.727	15.839	16.155	16.845	17.522	17.716	17.340	17.665	17.624	17.718	17.968	17.543	17.892	19.980	20.228	*12. Riau*
13. Kepulauan Riau	4.648	5.514	5.548	5.554	5.764	5.986	6.457	6.737	6.990	6.922	7.190	6.981	7.106	7.402	7.266	7.161	7.216	7.259	*13. Kepulauan Riau*
14. Sumatera Selatan	12.190	14.807	14.444	14.619	14.804	15.241	15.650	16.192	16.329	16.376	17.287	17.290	17.204	17.506	16.861	17.134	17.518	17.816	*14. Sumatera Selatan*
15. Bangka Belitung	2.225	2.604	2.483	2.514	2.420	2.499	2.545	2.747	2.773	2.779	2.846	2.900	2.928	2.990	2.837	2.900	2.979	2.999	*15. Bangka Belitung*
16. Lampung	9.060	10.276	9.781	10.179	10.270	10.653	10.736	11.089	11.285	11.067	11.281	11.237	11.169	11.664	11.409	11.759	12.072	11.979	*16. Lampung*
17. Kalimantan Selatan	6.242	8.086	7.417	7.483	7.899	8.201	8.214	8.664	8.743	8.558	8.849	8.785	8.738	8.914	8.699	8.890	9.181	9.243	*17. Kalimantan Selatan*
18. Kalimantan Barat	6.910	8.350	8.086	8.205	8.543	8.847	9.065	9.556	9.695	9.674	9.844	10.105	10.305	10.673	10.449	10.659	11.144	11.318	*18. Kalimantan Barat*
19. Kalimantan Timur	15.118	17.295	16.254	16.552	17.271	17.738	18.175	19.047	19.523	19.587	20.141	20.085	20.290	20.018	18.966	19.128	19.524	19.760	*19. Kalimantan Timur*
20. Kalimantan Tengah	3.590	4.433	4.321	3.896	3.995	4.100	4.209	4.326	4.388	4.416	4.648	4.664	4.652	4.837	4.707	4.745	4.929	4.985	*20. Kalimantan Tengah*
21. Sulawesi Tengah	5.183	5.559	5.313	5.398	5.616	5.783	5.955	6.267	6.328	6.294	6.426	6.410	6.471	6.595	6.448	6.590	6.747	6.829	*21. Sulawesi Tengah*
22. Sulawesi Selatan	17.926	19.460	19.318	20.274	20.888	21.421	21.771	23.098	23.167	22.857	23.100	23.107	23.104	23.596	23.032	23.464	23.729	24.233	*22. Sulawesi Selatan*
23. Sulawesi Utara	5.923	5.861	5.626	5.698	5.883	6.033	6.177	6.459	6.221	6.104	6.293	6.356	6.367	6.431	6.242	6.333	6.607	6.680	*23. Sulawesi Utara*
24. Sulawesi Tenggara	2.871	3.715	3.678	3.783	3.951	4.005	4.109	4.303	4.386	4.368	4.442	4.459	4.495	4.516	4.478	4.566	4.629	4.716	*24. Sulawesi Tenggara*
25. Sulawesi Barat	1.326	1.567	1.570	1.615	1.649	1.687	1.715	1.781	1.797	1.781	1.821	1.820	1.838	1.875	1.894	1.919	1.967	2.005	*25. Sulawesi Barat*
26. Gorontalo	1.701	1.820	1.779	1.800	1.834	1.888	1.931	1.975	1.967	1.918	1.953	1.955	1.978	2.011	2.016	2.063	2.102	2.132	*26. Gorontalo*
27. Nusa Tenggara Barat	3.820	5.175	5.145	5.286	5.508	5.627	5.751	5.972	6.033	6.033	6.145	6.115	6.178	6.318	6.222	6.315	6.452	6.461	*27. Nusa Tenggara Barat*
28. Bali	13.050	16.356	15.998	16.032	16.497	16.912	17.635	18.245	18.637	18.791	19.122	19.193	19.323	19.951	19.352	20.113	20.561	20.821	*28. Bali*
29. Nusa Tenggara Timur	2.624	3.297	3.104	3.243	3.379	3.509	3.670	3.824	3.902	3.972	3.995	4.056	4.098	4.127	3.926	4.030	4.315	4.527	*29. Nusa Tenggara Timur*
30. Maluku	1.756	1.808	1.699	1.717	1.767	1.809	1.823	1.922	1.927	1.845	1.874	1.908	1.926	2.000	1.884	1.920	2.021	2.008	*30. Maluku*
31. Papua	4.752	5.477	4.629	4.851	5.124	5.330	5.492	5.840	6.020	6.022	6.149	6.301	7.231	7.471	7.113	7.245	7.587	7.691	*31. Papua*
32. Maluku Utara	1.204	1.327	1.274	1.298	1.341	1.407	1.426	1.476	1.472	1.449	1.439	1.449	1.451	1.474	1.436	1.439	1.376	1.374	*32. Maluku Utara*
33. Papua Barat	1.881	2.523	2.245	2.328	2.427	2.497	2.606	2.764	2.817	2.782	2.818	2.850	3.220	3.376	3.198	3.290	3.494	3.540	*33. Papua Barat*
34. Lainnya	259	369	372	378	368	365	447	370	371	387	327	313	332	335	62	59	55	54	*34. Lainnya*
35. Tidak Teridentifikasi	1.030	1.032	1.010	1.027	1.057	3.232	1.054	1.114	1.135	1.121	1.114	1.104	1.106	1.099	1.090	1.097	1.093	1.081	*35. Tidak Teridentifikasi*
Jumlah	**458.164**	**526.397**	**506.792**	**514.518**	**529.452**	**543.033**	**558.533**	**583.741**	**583.859**	**579.308**	**589.361**	**589.229**	**595.372**	**608.823**	**594.725**	**604.802**	**619.400**	**627.523**	***Total***

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

Kelompok Bank	2011	2012	2013												2014				*Category of Bank*
	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
MKM [1)]																			
1. Jawa Barat	175.897	207.552	209.964	212.057	215.351														*1. Jawa Barat*
2. Banten	56.857	70.082	70.123	72.725	72.161														*2. Banten*
3. DKI Jakarta	215.963	237.266	238.484	228.808	243.461														*3. DKI Jakarta*
4. D.I Yogyakarta	13.368	15.857	15.716	15.947	16.256														*4. D.I Yogyakarta*
5. Jawa Tengah	95.742	114.094	113.974	115.567	117.385														*5. Jawa Tengah*
6. Jawa Timur	128.190	150.323	149.781	151.962	154.741														*6. Jawa Timur*
7. Bengkulu	8.430	10.503	10.526	10.601	10.808														*7. Bengkulu*
8. Jambi	15.415	18.485	18.466	18.754	18.985														*8. Jambi*
9. Aceh	18.585	20.217	20.090	20.286	20.565														*9. Aceh*
10. Sumatera Utara	58.917	70.333	69.825	70.967	72.211														*10. Sumatera Utara*
11. Sumatera Barat	23.000	27.088	26.646	27.097	27.560														*11. Sumatera Barat*
12. Riau	32.210	37.337	37.065	37.329	37.646														*12. Riau*
13. Kepulauan Riau	12.940	15.193	15.094	15.258	15.502														*13. Kepulauan Riau*
14. Sumatera Selatan	30.079	35.261	35.275	35.835	36.203														*14. Sumatera Selatan*
15. Bangka Belitung	4.551	5.434	5.363	5.471	5.666														*15. Bangka Belitung*
16. Lampung	20.742	23.862	23.496	23.705	23.984														*16. Lampung*
17. Kalimantan Selatan	17.238	20.819	20.550	20.978	21.267														*17. Kalimantan Selatan*
18. Kalimantan Barat	16.295	19.963	19.735	20.069	20.423														*18. Kalimantan Barat*
19. Kalimantan Timur	27.365	33.123	32.502	32.994	33.673														*19. Kalimantan Timur*
20. Kalimantan Tengah	8.452	11.769	11.686	11.851	12.088														*20. Kalimantan Tengah*
21. Sulawesi Tengah	11.587	14.043	14.004	14.312	14.639														*21. Sulawesi Tengah*
22. Sulawesi Selatan	42.958	50.569	50.509	51.382	52.194														*22. Sulawesi Selatan*
23. Sulawesi Utara	15.716	18.500	18.300	18.626	19.000														*23. Sulawesi Utara*
24. Sulawesi Tenggara	8.595	10.806	10.858	11.120	11.429														*24. Sulawesi Tenggara*
25. Sulawesi Barat	3.211	4.002	4.114	4.179	4.260														*25. Sulawesi Barat*
26. Gorontalo	4.775	5.977	6.020	6.140	6.251														*26. Gorontalo*
27. Nusa Tenggara Barat	12.762	15.609	15.589	15.889	16.229														*27. Nusa Tenggara Barat*
28. Bali	27.122	33.573	33.397	34.082	34.669														*28. Bali*
29. Nusa Tenggara Timur	10.291	12.388	12.184	12.410	12.676														*29. Nusa Tenggara Timur*
30. Maluku	4.725	5.478	5.387	5.462	5.588														*30. Maluku*
31. Papua	9.505	12.161	11.815	12.121	12.510														*31. Papua*
32. Maluku Utara	3.104	3.900	3.856	3.964	4.048														*32. Maluku Utara*
33. Papua Barat	3.630	4.752	4.669	4.804	4.966														*33. Papua Barat*
34. Lainnya	13.176	14.288	14.716	15.035	13.680														*34. Lainnya*
Jumlah	**1.151.392**	**1.350.606**	**1.349.779**	**1.357.789**	**1.388.074**														***Total***

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

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